



FORMAT

Spring 2019

Issue 69

(The Official Newsletter of the Federation of Retired Members' Associations of the NASUWT)

Distributed to thousands of retired members in the UK, Channel Islands and Europe.

Incoming President Anthony Knight



I started my teaching career in Fflint, North Wales in 1972 and joined the NAS (then not amalgamated to the UWT) in that year. I always thought that I must be one of the longest serving members – until I joined Executive where there were several members who could give me a good 10 years!

I was very active in the NASUWT from the start (I was the School Representative in my first year!) and eventually became President of Flintshire NASUWT while I was still living in England. I then took a teaching position in Cheshire and eventually became President of Cheshire (whilst, by then, living in Wales).

For many years I was Secretary for Chester and Ellesmere Port and also Negotiating Secretary for Cheshire.

I am particularly pleased to be taking the position of President this year when the FRMA has Officers representing all the Devolved Nations.

The Officers of the FRMA include the Ex-President (born in Wales, living in England), myself (born in England, living in Wales), the Vice-President (Northern Ireland), Treasurer (Scottish), Secretary (English) and Development Officer (English).

Like many of our generation we have always been activists in the NASUWT and I do not see that there is any reason why this should now change. We may not now be able to take industrial action but we **can**

support members in schools, **can** still lobby, write to MPs and be active in the National Pensioners' Council (where we are represented by two delegates).

However, we also have to be realistic and recognise that there are certain issues which are more prevalent with retired members.

We especially have to be more aware of the limitations that disability and caring responsibilities can place upon members.

Long meetings will not encourage members with disabilities or caring responsibilities to become active members in the RMA's and we need to be very mindful about this.

How many RMA's, for example, adopt the policy of one-hour meetings with a specified agenda? This was an issue that we all fought so hard for when teaching and is even more relevant now.

The positives are more important, though. The RMA's bring friendship, fun, support, mutual understanding, active links with trade unionism and a great source of up-to-date information.

Not forgetting some really interesting days out. And nobody ever talks about teaching!!!!

Tony Knight, FRMA President

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Editorial

Welcome to the Spring Edition of **FORMAT**.

For our younger readers, I am happy to say that I have had an email from Bob Cooke of Lancashire RMA informing me that he has been told by Santa that he has reconsidered his retirement and may defer it for some time.

All articles, reports, letters etc. can be sent to me by post at Bill Matthew, 15 Seymour Street, Dundee DD2 1HD, or email at bill.matthew2@btinternet.com. Mobile 07538 787549 or 01382 660810.

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Fred Smithies 1929-2018



Fred Smithies, former General Secretary of the NASUWT in the 1980s, died in September aged 89.

Fred began his teaching career as an English teacher in the East Midlands, where he became an NAS member and

began his career in the Union, first as School Representative, then as a National Executive Member. He served in this role for some years, becoming the Chair of the National Education Committee. All reports at that time were checked by Fred for spelling and grammatical errors! On the retirement of Bernard Wakefield, as Deputy General Secretary (DGS) to Terry Casey, Fred became DGS of the NAS and then the NASUWT. He succeeded Terry Casey as General Secretary, serving during the tumultuous period of disputes in the 1980s. It was in that role that I got to know him very well during my time as a National Officer. In particular, this was during the pay dispute of the 1980s which, in the end, led to the Baker imposition and loss of negotiating rights. Baker dissolved the old Burnham Committee which, up until the very last moment, was dominated by the NUT. I well remember the teachers panel (TP) meeting where the NUT lost their majority and control of the TP. Fred became the new leader of the TP and this led to many negotiations/talks involving ACAS. These were located in Nottingham, Coventry and London and could have led to a lasting settlement for teachers. However, Baker stepped in and imposed his settlement, including the loss of a week's holiday for training (Baker Days!).

Fred retired in 1989. We used to meet up each year at Annual Conference, where Past Presidents and General Secretaries can catch up and relive memories. During recent years his sight failed, but he always liked to come to Conference and always welcomed a chance to chat. He led and guided the NASUWT through some very hard times, with the Union emerging stronger for it.

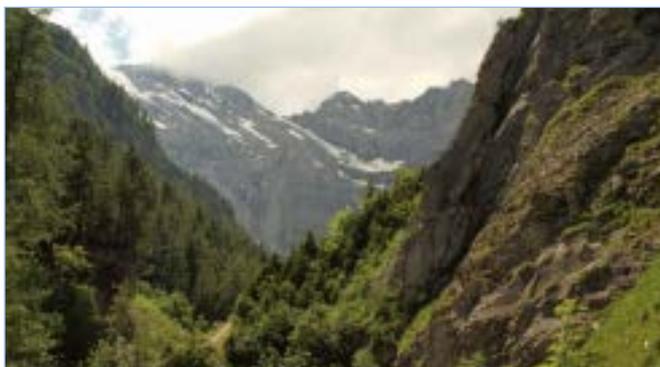
I was able to attend his funeral and burial in the village where he lived. In attendance were a good number of past national Presidents. He will be missed by all of us of his generation.

Mike Inman, Staffordshire RMA

Up the Alps

Our annual Alpine and wine-collecting trip went off without too many hitches (Hilary with emergency supply of antibiotics!). It was nowhere near as hot in Euroland as it was reported to be back in the UK, although in the upper 20s in Alsace and Jura: pleasant Summer temperatures in the Alps. We also managed to get used to Hilary's new car on the trip: trusty old Citroën traded in for an Audi Q3 shortly before departure; slightly smaller boot than the Xsara Picasso but seats perfect for her (main point) and very nice to drive; 1400 petrol engine but surprisingly nippy, and a lot more economical.

For the first mountain stop we returned to Hotel Stechelberg at the road head of the Lauterbrunnen valley in the Bernese Oberland, 50m further up the valley from the campsite we used to frequent; the proprietors recognised us and welcomed us back. Two walks were done by me: up the interminable zig-zags from Stechelberg to the head of the Sefinental; if fitter, you can get even higher up to a superb viewpoint below the Schilthorn and ruin your knees descending to Mürren. The second walk was a traverse from Mürren into the Schilttal: good views of the famous Eiger, Mönch and Jungfrau, but after a crystal-clear start, the big peaks clouded over a bit, so best views were earlier in the day before getting high into the Schilttal. (Remember that James Bond film? The cable car from Stechelberg to Mürren doesn't let you forget it!)



High in the Sefinental.



The Eiger: North Face in profile on left.

The second Alpine stop was a return to Apartments Arcadia at Unter den Bodmen above Saas Grund, with morning croissants and bread delivered to order. The big hills never came out of cloud last year, so we had to go back again; it was unsettled again this year. The obligatory afternoon cable car trip and stroll to Hohsaas at 11,000ft was a bit cloudy again. One reasonable hike was done: to the Schwarzbergchopf, at nearly 3,000m, although you catch a bus to the Mattmark Dam at 2,200m at the start. From the summit, you're looking down on the Allalin Glacier and across to the Britannia Hut. (I will leave the glacier crossing for another day). On a clearer day you can see the Allalinhorn and other 4,000m peaks. Back in 2019?

The last night before the ferry was spent at the Dugout bed and breakfast in the centre of Ypres, run by a Dutch historian and set up as a museum. Only drawback was the sand dunes in the street outside: the town centre was being resurfaced; more like El Alamein than WW1 Flanders mud. Nice place once we found it though.

Tom Fraser, Cumbria RMA

Driving at 70 and Beyond

How do I renew my driving licence after 70?

The DVLA will send you a D46P application form 90 days before your 70th birthday, as long as your details are up to date. If you haven't notified the DVLA of a change of address – itself an offence – you may find yourself in breach of the law by getting behind the wheel without a current permit to drive.

What if I don't receive my D46P application form?

If you've been very conscientious and informed the DVLA of every move, don't rely on receiving a renewal reminder, as not having received the form won't be accepted as a reasonable excuse for not renewing your driving licence should you get caught out.

If you don't receive a form to renew your driving licence, you can visit the Post Office to pick up a D1 application for a driving licence form. This can't be downloaded from the internet as it includes features that can't be printed, but if you'd rather renew your driving licence in the comfort of your own home, simply apply online.

How do I renew my driving licence online?

It's not an onerous task; in fact, renewing your driving licence online is pretty straightforward on the gov.uk site: *Renew your licence at age 70 and over.*

If you haven't used the online service before, you'll need to register with an email address, your home addresses for the last three years and your National Insurance number.

While you're at it, you can change your driving licence photograph at the same time, which is a good idea if your appearance has changed drastically since you last applied for one. If you do this, you'll also need your passport number to hand.

How do I renew my paper driving licence?

If you're updating your licence for the first time

since 1998, you'll need to upgrade from a paper licence to a photocard licence. You can fill in the form as usual, but you'll also need to enclose an up-to-date photo – the kind you would use for a passport. If you want to apply online, you will need your passport number.

When will I receive my renewed driving licence?

If you renew a driving licence online, you should get your new licence within a week of applying – another advantage over renewing your driving licence offline, as that may take up to three weeks.

Can I drive before my renewed driving licence has come back to me?

Essentially, so long as none of the conditions surrounding your old, valid driving licence have changed, then you can continue driving whilst your driving licence is being renewed, but if you are worried, the DVLA has a handy leaflet you can refer to here: *Can I drive whilst my driving licence application is with the DVLA?.*

You must meet the minimum eyesight requirements to continue driving after 70.



LETTER TO THE EDITOR

*Published letters do not necessarily reflect the view of the Editor or that of the NASUWT Federation of RMAs. **The opinion of writers may include errors of fact.** Letters for publication should be sent to the Editor of **Format**. These should include the name of your RMA (if you have one).*

Dear Editor,

Baltic Cruise, October 2018

Having just returned (19 October) from 'The Uncrowded Baltic Cruise', I thought members might be interested in how it worked out, as we were part of a 'group booking' – organised by the Scottish NASUWT RMA (SRMA) – and advertised on the back page of **FORMAT** earlier in the year.

For those not familiar with the Fred Olsen Cruise Line ships, they tend to be smaller in size and passenger numbers compared with their competitors. The 'Balmoral' had 800-900 passengers.

Booking with a group meant a huge discount (15%), but otherwise we could have been individual passengers, booked in the normal way.

We were blessed with unusually warm and dry weather most of the time (two weeks), at sea and in port. Ports visited for day trips were Gothenburg, Helsinki, Copenhagen, Tallin, St Petersburg (two days) and Oslo. These were well organised and ran like clockwork, with excellent guides.

Being on a comparatively small ship has all the

advantages of meeting the same people often, either at mealtimes or just around the ship, in the lounges or sunbathing on deck.

Days at sea were punctuated with stimulating talks/presentations among which were 'What to See in the Next Port', 'Cyber Espionage', 'GCHQ and Intelligence Agencies', 'Britannia in the Baltic', music recitals and art appreciation (from the Vikings to Edvard Munch).

The entertainment each evening was always something to look forward to, varied and of a high standard.

Of course, there was an opportunity to meet others in the SRMA group at a drinks social one afternoon and to meet up with those who had booked the group originally. Look out in **FORMAT** for future cruises!

The highlights for us were the guided tour of the Vigeland Sculpture Park (Google it and you will see why), the Munch Museum in Oslo and the days in St. Petersburg.

Evan and Judith Johns, Yorkshire RMA

National Pensioners Convention: Pensions and Intergenerational Fairness Meeting, Glasgow

The Federation of Retired Members' Associations (FRMA) is affiliated to the National Pensioners' Convention (NPC) and attends NPC activities.

The following points were made in the meeting:

- There was agreement on the need to work more closely with younger generations against the attacks on pensions, welfare and benefits. Dundee Pensioners' Forum gave a specific example of how they were doing this with local schools. The Generations Working Together organisation was also interested in publicising positive examples of intergenerational projects.
- New research from Birmingham University that shows how families are helping each other during austerity was discussed.
- There was an acknowledgment of the large amount of unclaimed benefits for older people, and how it was important to signpost individuals to where help might be available.
- Scotland now had a Minister for Older People, as a result of sustained pressure from pensioner organisations. It was reported that there had been similar posts at Westminster (for example, Baroness Ros Altmann had been named as the Minister for Older People), but the position was not in the Cabinet and had very little power. Both Wales and Northern Ireland, by contrast, have a Commissioner for Older People, with legal powers. There is an ongoing debate as to whether this is what is needed in England.
- The Winter death figures for last year in Scotland were reported, showing that there had been 4,800 and that three out of every four deaths affected the over 75s. It was also recognised that fuel poverty, particularly for those relying on oil-fired heating, was a major concern.
- Funeral poverty was a significant problem in Scotland, and the Government had just published details of the Funeral Expense Assistance benefit that will provide people on lower incomes with a payment towards the cost of a funeral. It will replace the current benefit, the Funeral Payment, in Scotland by Summer 2019. The funeral sector was unregulated and allowed for large variations in costs. It was agreed that more work needed to be done on this in England as well.
- The latest report from the International Monetary Fund placed the UK at the bottom of the public finance table, highlighting that the economy was precarious because of the previous privatisation of public services. Bringing those services back into public hands was therefore an important step in the fight against austerity.
- There was a general view that the media were often hostile and negative about older people and the way in which they were portrayed.
- It was agreed that a more structured meeting of all interested pensioner organisations should be organised every six months to discuss issues of concern and possible actions that can be taken. The Scottish Pensioners' Forum offered to help with this.



PENSIONS UPDATE - - - PENSIONS UPDATE - - - PENSIONS UPDATE

Guaranteed Minimum Pension

The Guaranteed Minimum Pension (GMP) is the minimum pension which a UK occupational pension scheme had to provide for employees who were contracted out of the State Earnings-Related Pension Scheme (SERPS), which later became known as the Second State Pension (S2P). The GMP amount is, in theory, 'broadly equivalent' to the amount the pension scheme member would have received had they not been contracted out.

The Teachers' Pension Scheme (TPS) was a contracted-out pension scheme.

The S2P was abolished in 2016 and the Government threatened not to inflation-link the GMP element of the teachers' pension from April 2016 onwards. The NASUWT's campaigning led to this position being reversed and was a significant success for the Union.

However, all public sector pension schemes,

including the TPS, undertook to identify the GMP element of the teachers' pension.

England and Wales

Teachers' Pensions has processed the records of 880,000 active, deferred and pensioner members to reconcile these with the records held by HMRC.

The NASUWT has secured an agreement from the DfE that no past overpayments will be recovered by Teachers' Pensions. However, the pensions of 23,000 TPS pensioners will be reduced going forwards to address the overpayment issues. This is known as **GMP rectification**.

Approximately 18,500 of the affected pensioners in England and Wales will see their pension reduced by up to £4 per week (approximately 3% of TPS pensioners). Any affected member will receive correspondence from Teachers' Pensions setting out the level of reduction of their pension and providing contact details if they wish to discuss this issue or make a complaint. **If you do not receive a letter from Teachers' Pensions informing you of a GMP overpayment, your pension will not be reduced.**

If you wish to make a complaint about the reduction of your pension, you should contact the Pensions Advisory Service (tPAS) for assistance, following a discussion via the Teachers' Pensions GMP hotline. A basis for a complaint could be that the records held by either HMRC or Teachers' Pensions are incorrect, or have been reconciled inaccurately.

The Teachers' Pensions GMP hotline number is **0345 112 8829**.

The contact details for tPAS are 0800 011 3797 and www.pensionsadvisoryservice.org.uk.

Scotland

The NASUWT has made representations to the Scottish Government, calling for past GMP overpayments to Scottish TPS pensioners to be written off, as is the case in England. The Scottish Government has not yet made a decision about this issue, although one is expected shortly and at the very latest before June 2019, when GMP rectification correspondence will be sent out by the Scottish Public Pensions Agency (SPPA).

If you do not receive a letter from the SPPA informing you of a GMP overpayment, your pension will not be reduced.

If you are a member of the Scottish Teachers' Superannuation Scheme, and you receive

notification that your pension is being rectified and you wish to discuss this, please contact the SPPA via the contact details below. If you wish to complain about the reduction of your pension, tPAS is available at 0800 011 3797 and www.pensionsadvisoryservice.org.uk.

Northern Ireland

If you are a member of the Northern Ireland Teachers' Pension Scheme, receive notification that your pension is being rectified and wish to discuss this, please contact the Department of Education (DE) via the contact details below. If you wish to complain about the reduction of your pension, tPAS is available at 0800 011 3797 and www.pensionsadvisoryservice.org.uk.

If you do not receive a letter from the DE informing you of a GMP overpayment, your pension will not be reduced.

Obtaining pension assistance

The NASUWT offers an unparalleled service to all members and retired members of the Union. This includes providing assistance on issues which relate to members' periods of full membership, not least on pension issues.

However, before contacting the NASUWT, retired members, or surviving partners of NASUWT members, who have a query about their teachers' pension should contact their pension scheme administrator in the first instance. The contact details are:

The Northern Ireland Teachers' Pension Scheme

Address: Teachers' Pensions, Waterside House, 75 Duke Street, Gobnascale, Londonderry BT47 6FP

Telephone: 028 7131 9000

Email: teachers.pensions@education-ni.gov.uk

The Scottish Teachers' Superannuation Scheme

Address: The STSS, Scottish Public Pensions Agency, 7 Tweedside Park, Tweedbank, Galashiels TD1 3TE

Telephone: 01896 893000

Email: via 'General Enquiries' on the SPPA website

Website: www.sppa.gov.uk

The England and Wales Teachers' Pension Scheme

Address: Teachers' Pensions, 11b Lingfield Point, Darlington DL1 1AX

Telephone: 0345 606 6166

Email: tpmail@teacherspensions.co.uk

Website: www.teacherspensions.co.uk

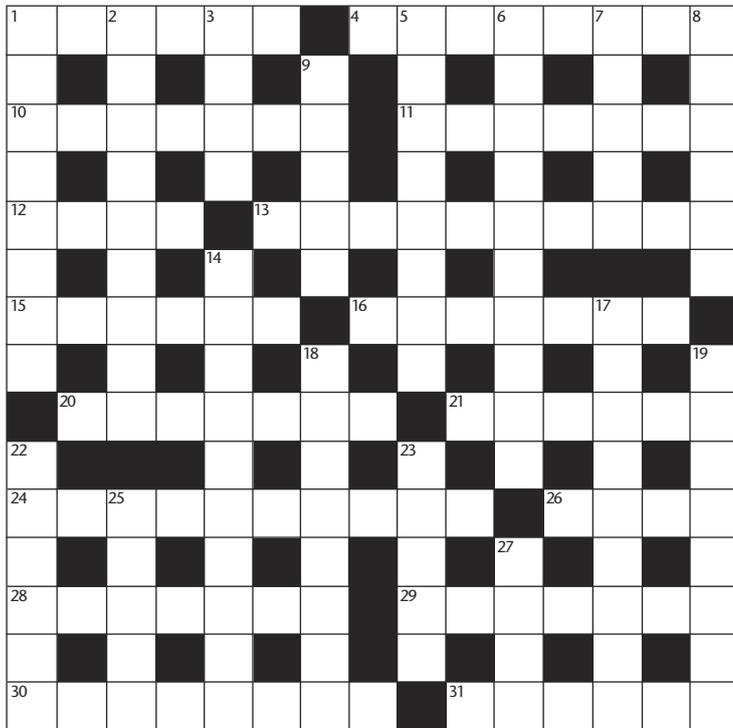
Website: <https://www.nasuwt.org.uk/about-nasuwt/retired-members.html>

PENSIONS UPDATE - - - PENSIONS UPDATE - - - PENSIONS UPDATE

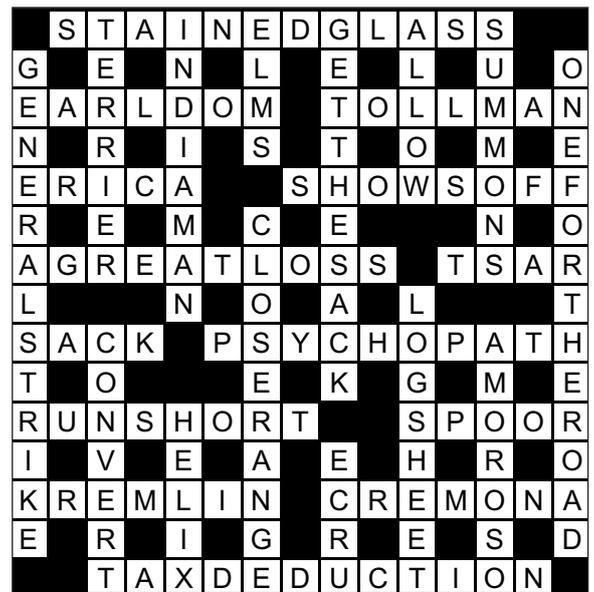
CRYPTIC CROSSWORD COMPETITION ISSUE 69

**A £35 MARKS & SPENCER VOUCHER FOR THE WINNER,
COURTESY OF NASUWT FEDERATION OF RETIRED MEMBERS ASSOCIATIONS**

Crossword kindly provided by Colin Garside – Wirral RMA. SEND YOUR ENTRY TO: Sharon Childs, FORMAT Crossword, Hillscourt Education Centre, Rose Hill, Rednal, Birmingham B45 8RS. Closing date – Monday 3 June 2019.



The correct answers for Crossword 68 were:



**THE WINNER OF CROSSWORD 68 WAS:
Roger Bryan of Kent.**

Across

- 1 Sounds like a company car (6)
- 4 Olympic venue welcomes a legendary female runner (8)
- 10 Flower given by that nice man, Scot (7)
- 11 Workers on Telegraph want material about me (7)
- 12 Wreck of a car in pile-up (4)
- 13 Keep going around pub to find Murdoch? (5,5)
- 15 Country acquires gold carriage for state occasions (6)
- 16 Whiskey supplied by European royal house (7)
- 20 Poet Laureate associated with Waterloo and London (7)
- 21 An element of cunning is required (6)
- 24 Granny used to get one really flummoxed? (3,2,5)
- 26 Man could be regularly insulted (4)
- 28 Scores of nights in Spain announced (7)
- 29 Ring-master retrains to be a conductor (7)
- 30 A proper fight to the sound of a bell (4-4)
- 31 He admits Wally left to cause trouble (6)

Down

- 1 Kind of porcelain formed in layers (8)
- 2 Holder not in race – but could be! (9)
- 3 Bird that was once British (4)
- 5 Lectures on how to make TV programme (4,4)
- 6 Pine rod and line found in old burial site (4,6)
- 7 Rugby player turns up in Belgium (5)
- 8 Colourful canvas 'Daybreak' goes missing initially (6)
- 9 Carroll's Quarry, place name in Channel Island (5)
- 14 Darn hedges need trimming! Where are the shears? (6,4)
- 17 They should attract young and old, for instance (9)
- 18 Number Sonny arranged for 20's predecessor (8)
- 19 Awful unfinished porridge needs some (8)
- 22 Threw rocks very high (6)
- 23 A cat's tiny scraps (5)
- 25 Pupil in college becomes superstar (5)
- 27 Average woman gets taken in (4)



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Drinks Party
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NASUWT are delighted to announce three new group cruises departing in 2019/20 in conjunction with Fred. Olsen Cruise Lines for all members nationwide. Offering you a choice three different cruises departing from Liverpool, plus the added benefit of embarking in Greenock for the Scottish Islands cruise for members residing in Scotland.

If you are looking to enjoy scenic, smaller ship cruising with Fred. Olsen Cruise Lines, in affiliation with the NASUWT, Fred. Olsen is offering a trio of cruises of durations between nine and 15 nights, to destinations including the Scottish Islands, Portugal, Spain, Madeira and the Azores – where NASUWT members can enjoy exclusive discounts, and benefits. These itinerary-led cruises will have an NASUWT member who will represent the NASUWT group.

Scottish Islands



29th May 2019 • 9 nights • W1910
Sails from Liverpool (or embark in Greenock if preferred) • *Black Watch*

NASUWT member prices from **£1,219^{pp}**

FREE £75^{pp} On Board Spend for NASUWT members*

You Choose Your Cruise



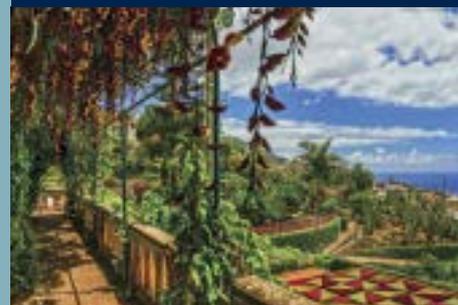
- Oporto OR Lisbon, Portugal
- Malaga OR Cadiz, Spain
- Barcelona OR Tarragona, Spain
- Palma, Mallorca OR Ibiza, Spain
- Alicante OR Cartagena, Spain
- La Coruna OR Vigo, Spain

11th Nov 2019 • 15 nights • W1926
Sails from Liverpool
Black Watch

NASUWT member prices from **£1,529^{pp}**

FREE £125^{pp} On Board Spend for NASUWT members*

Four Fred.'s in Funchal – Azores and Madeira



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Black Watch

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Fares are per person, based on twin occupancy of the lead-in twin cabin, subject to availability. Offers may be amended or withdrawn at any time without prior notice, are subject to availability & cannot be applied retrospectively. All bookings are subject to Fred. Olsen's standard terms & conditions, available on our website & on request. Some ports may be at anchor, intermediate days are at sea. FOCL reserve the right to amend itineraries for operational reasons. *The group drinks party is for hosted groups only, and is subject to minimum numbers. **The on board spend is for full paying passengers only i.e. does not apply to any third or fourth sharing places. Please note the on board spend is non-refundable, non-transferable and no cash alternative can be offered. **The reduced sole occupancy offer is based on the D Grade at 50% and E& B Grades at 75%, please note this offer is capacity controlled and be removed at any time. **ABTA**
Please note the NASUWT group fares, and on board spend offer is not combinable with any other offer or discounts, including the NASUWT members discount code. E&OE. Travel with confidence