FOR MEMBERS OF THE NATIONAL FEDERATION OF OCCUPATIONAL PENSIONERS ISSUE 470 • SEPTEMBER 2025

NFOP magazine



Autumn is a second spring when every leaf is a flower.

Albert Camus

What do proposed changes to driving laws mean for older drivers?
Page 10

Labour — a difficult year
Page 12

Report on the Virtual Annual Conference
Page 26



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Editor's Note



Welcome to the September edition of the Magazine. And it's nice to be able to say that we have had a good summer, with plenty of fine weather enabling us all to get out and about and enjoy the fresh air. But, of course, this being the UK, it has also not been without its problems and issues, with many of us finding that we are under restrictions on the amount of water that we use. We write about the state of our water industry in greater detail on pages 16 & 17 of this issue.

And with autumn around the corner, and the days starting to draw in again, it won't be long before many of us turn our thoughts to getting through the darker and colder months of the year. And the main hurdle that we will all have to face is the autumn statement from chancellor Rachel Reeves. There is no doubt that this will have an impact on all our lives, just how big an impact we don't yet know. We try to predict a few of the changes that we may see in our article on pages 08 & 09.

There has been a lot of "noise" around matters affecting pensioners over the last few months, and it's fair to say not much of it has been good. Much of it has already been covered in these pages but rest assured, we will not only continue to report on the issues, but NFOP as part of Later Life Ambitions, will continue to campaign for the rights of pensioners. Please do tell us what concerns you most, you can write to us at the address on this page.

On a lighter note, we have plenty that we hope will interest you. There are some ides on what to do with all the surplus fruit and vegetables that keen gardeners seem to find themselves with towards the end of the season. We also have an interesting travel piece on one of our major university cities that is well worth a visit or a short break.

And if you are one of the new members who has recently joined NFOP as Eamonn mentions in his piece, then please do get in touch and let us know what you think about the Magazine and your experience of the organisation so far.

Whatever you get up to, stay safe and healthy.
Ed.



Gardening: Harvesting your garden



Health: Good gut health and how to maintain it



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AGM/Conference 2026

Tuesday 12th May – Chesford Grange Hotel, Kenilworth, Warwickshire CV8 2LD

Conference Circular 1 was sent out to Branch Officers in August. This contained information about the 2026 AGM and Conference along with relevant forms.

The timetable for the final submission dates for the forms is on the right.

Branches are requested to return forms as soon as possible rather than wait until the deadline dates. Submissions will be acknowledged by Head Office. Unless you receive an acknowledgement, you must assume that the submission has not been received.

Hard copy submissions will be accepted up to and including the post on the deadline date and up to mid-day (12 noon) on the deadline date for electronic submissions.

Items delayed, lost in the post, or failed electronic submissions, will not be accepted after the deadline date for submission.

Name of form	Submission deadline	Regulation
Nominations for all Committees	Monday 2nd February 2026	10.1
Resolutions		12.3.1
Motions		13.2.1
Delegate Form*		-
Observers/Carers		-
Amendments to Resolutions/Motions	Monday 16th March 2026	12.3.4
Appeals to Resolution/ Motion Ruled Out of Order		13.2.3
Questions on Annual Report	Tuesday 31st March 2026	-
Ballots for Elected Positions (not included)		10.2

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Call us on 01582 721652 or email **info@nfop.org.uk** for an application form.



COPNI Meeting

Our CEO, Eamonn Donaghy, recently met with the new Commissioner for Older People in Northern Ireland, Siobhan Casey, at the COPNI offices in Belfast.

In both Wales and Northern Ireland, Older People's Commissioners act as independent Champions for the rights and equality of Older People.

The establishment of a Commissioner for Older People in England and Scotland is a prominent 'ask' in the Later Life Ambitions Manifesto, 'Standing By Pensioners'.

The Commissioner welcomed the opportunity to discuss our Manifesto and to learn about the campaigning activity of Later Life Ambitions.

Sign up for the NFOP eNewsletter

More and more members are enjoying the NFOP eNewsletter. Emailed roughly every fortnight to subscribing members our eNewsletter is packed with topical news items, lifestyle and health features as well as NFOP updates and useful links to the latest offers and partner services. A copy of the latest eNewsletter is published on the NFOP website too – just log in to the Members Area and visit the NFOP Magazine & eNewsletter page.If you haven't subscribed yet just send an email to **info@nfop.org.uk** asking us to add you to the distribution list – it's all part of your NFOP membership!



National Chairman Paul Hands

The Bank of England's decision in August to cut interest rates came as something of a surprise as it also commented that the bank expects inflation to rise primarily due to increasing cost of food prices. Of course, inflation affects each and everyone but for the many pensioners on low incomes this may well see their finances squeezed even further as we enter the autumn and winter months. So far, 2025 has proved to be a torrid year for older people and many pensioners may well be wondering what's next? They will view the forthcoming Autumn Statement with some concern, particularly if predictions of tax increases prove accurate.

Many commentators are suggesting that the partial reversal on the Winter Fuel Allowance and the watering down of the Welfare Reform Bill plus the significant increase in the UK's defence budget will mean that the government will need to find additional savings, increased revenue or more than likely a combination of both, which begs the question from where can this money be found.

The concern is that vulnerable older people could be caught up in the outworkings of this and therefore it is good to know that Later Life Ambitions are fully aware of this possibility. The launch of the Pensioners Budget in Westminster at the end of October is a proactive initiative that will raise awareness of the issues facing low-income pensioners and make a number of clear "asks" that will support their health, wellbeing and quality of life.

Any future change to the state pension age may not affect existing recipients. The announcement of the latest review led to comments in some sections of the media that people of working age will not receive the state pension until they are 74. I sincerely hope that the recommendation of the Review Committee, due in 2029, is for no change.

By 2046, the state pension age will be at least 68 and there is no guarantee that legislation will not be enacted to bring this forward. Even with the current state pension age of 66, the vast majority of people will have been working for around 50 years.

As the saying goes, they have surely more than paid their dues!

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News from the CEO with Eamonn Donaghy

How can it possibly be September already? I hope you all had an enjoyable and peaceful summer. It has certainly been one of the better ones, weather wise, than recent years.

U-turns and Revolts

The sun may have shone but metaphorical storm clouds loomed above Westminster. Late spring was dominated by the aftermath and "fall out" of the withdrawal of universal entitlement to the Winter Fuel Allowance, (WFA). Faced with vocal and sustained opposition from organisations representing older people, the government maintained a resolute and consistent stance that there would be no U-turn on its policy. But of course, there was, and after much speculation, predictions and strategic "leaks" to the media, the government announced in early June that nine million pensioners with annual income under £35,000 would have their WFA reinstated. It was not a complete capitulation. Many thousands of older people continue to "miss out" and as ever with any form of "means testing", it is especially harsh on those who find themselves just on the wrong side of the "cut".

Whilst the U-turn was likely motivated by Labour's disastrous performance in the May local elections, Chancellor Rachel Reeves maintained the "party line" that it provided evidence of a government that "had listened to peoples' concerns" and took advantage of an improving economic picture. Predictably the opposition parties weren't "buying it". The Conservative leader, Kemi Badenoch was quick to label it a "humiliating U-turn"

Things got worse for the government in early July when the Welfare Reform Bill was due to be presented in Parliament. The Bill, which included plans to cut disability and sickness related benefits, was the focus of opposition from a significant number of Labour MPs. Faced with the prospect of defeat the government was forced to amend and dilute its Welfare Reform Bill which subsequently passed through Parliament.

Pensioners Budget

Just over twelve months ago Sir Keir Starmer announced to the country that older people had nothing to fear from a Labour government. In early November the Chancellor will present the 2025 Autumn Statement. In view of events in the first half of the year, many older people will await this event with some trepidation. Just days before Rachel Reeves steps up to the despatch box, Later Life Ambitions will host a "Pensioners Budget" event in Westminster. This will complement and be consistent with the key "asks" in our Pensioners Manifesto and will outline the issues we believe the government should address to safeguard the health, wellbeing, and quality of life of older people.

July was a busy month in the UK pensions "landscape" with a number of key announcements.

State Pension Age Review

In July, Minister for Work and Pensions, Liz Kendall, announced a review of the state pension age. This is currently 66 but is set to rise to 67 between 2026 – 2028, with a further increase to 68 between 2044-46. Whilst the announcement of the latest review generated some sensationalist headlines, it should be viewed in context. The government is required by law to conduct a review of the state pension age every six years. Any recommendation to change the state pension age is based on a number of economic and demographic factors, including changes in life expectancy and size of the working population. The most recent review concluded in 2023 with the committee, chaired by Baroness Neville-Rolfe, recommending no change to the state pension age. This latest review is expected to report back in March 2029. At the beginning of August, *The Daily Telegraph* reported on warnings from "industry experts" that by the 2070s the state pension age could be as high as 80, or alternatively, National Insurance contributions will require an increase of 50% in order to fund the "pensions bill".

As part of Later Life Ambitions, NFOP opposes any proposal to push the state pension age out further. Many people make a voluntary "lifestyle choice" to continue working beyond their state pension age. Many others have no option but to continue working until they become eligible for the state pension. People employed in manual occupations already face the prospect of working into their late 60's with implications for their physical health and well-being as well as their quality of life in their retirement years when they eventually get there.

The Pensions Commission

The same day as the announcement of the state pension age review, Liz Kendall also confirmed that the Pensions Commission would be revived. The announcement was broadly welcomed by stakeholders including age organisations, trade unions and business sector. Initially launched in 2002 under Tony Blair's government, the first Pensions Commission laid the groundwork for a number of seismic changes in the UK pensions landscape, notably the introduction of auto enrolment and the Triple Lock. The remit of the Pensions Commission is to examine the issues currently preventing people from building adequate provision for retirement and make recommendations that could facilitate or support this.

The Department of Work and Pensions has highlighted that almost 15 million working people are not currently on track to secure an adequate, comfortable retirement and critically, half of the working population currently make no private retirement provision whatsoever. Only 20% of self-employed people pay into a private pension. It is estimated that people retiring in 2050 will be around £800 per annum worse off than today's retirees. In her statement, Liz Kendall commented that Britain is facing a "tsunami" of pensioner poverty. She was referring to the future, but the irony will surely not be lost on today's pensioners, many

of whom depend entirely on their state pension as their sole form of income which they have seen steadily eroded through a combination of a freeze on personal allowances, withdrawal of benefits and cost of living pressures.

Pension Schemes Bill 2025

The Pension Schemes Bill was laid before Parliament in June. It is making its way through the legislative process and is expected to be enacted in 2026. The contents of the bill are wide ranging and include proposed reform to both Direct Benefit (Final Salary) and Direct Contribution Schemes, consolidation of and improved access to small pension pots and enhancements to auto enrolment. It has implications for governance of Direct Benefit pension schemes and in particular scheme surpluses.

The majority of DB schemes have been closed to new members for well over a decade. Therefore, as their future liabilities become more predictable, projected surpluses are more "quantifiable". The vast majority of these schemes are "fully funded" and many are valued at more than they have ever been. Under current rules, many pension schemes are heavily restricted in how they utilise surplus assets which are effectively trapped within the scheme. The collective value of these surpluses is currently around £150 billion. The legislation will facilitate access and unlock "trapped" surpluses which the Trustees of pension schemes could reallocate "back" to employers to enhance member benefits or stimulate economic investment.

State Pension Triple Lock

Whilst any change in the state pension age will have no impact on existing recipients, the future of the Triple Lock most certainly will. In her July statement, Liz Kendall was adamant that the Triple Lock was "outside the scope of the review" and the government has publicly reaffirmed its commitment to the mechanism for the remainder of this Parliament. But we must not be complacent or naïve. The Triple Lock remains a controversial subject which draws criticism and opposition from across the political spectrum. Economic, fiscal and demographic realities cannot be ignored or casually dismissed. It is a fact that more people are in receipt of the state pension and for a longer period of time, on average, than retirees of earlier generations.

However, as part of Later Life Ambitions, we continue to campaign vocally and visually in support of the Triple Lock and the role it has played in gradually reducing the gap between average wages and the state pension. Opponents often attempt to frame it in the context of "intergenerational unfairness". It is not a "young versus old issue". Protecting the value of the UK state pension — which remains one of the poorest in the world — is as critical for the pensioners of tomorrow as much as today's. Working people in their 50s are fast approaching the state pension age. In view of the inadequate provision many of these are making for their retirement years, a state pension that enables them to enjoy heath, quality of life and wellbeing, in their retirement years will be critically important.

AGM/Annual Conference

This edition of the Magazine contains a brief report on the 2025 AGM/Conference which was held "virtually" on 13th May. On behalf of the Executive Committee, I want to thank all Branches and Delegates who participated.

Preparations are already underway for the 2026 AGM/Conference which will be held at the Chesford Grange Hotel in Kenilworth, near Coventry. Conference Circular 1 was sent to Branch Officers in August containing all relevant information, documentation and deadlines relating to nomination of Delegates, submission of Motions, etc.

Member Recruitment

We continue to work extremely hard on recruiting new members to NFOP and have been very encouraged by the numbers in 2025 to date. At the end of June, we have surpassed the total number of new members recruited during the whole of 2024. This may be due to a combination of factors. The enhanced NFOP Travel Insurance Scheme has proved very attractive to both existing and prospective new members. Our BOOM Radio campaign has surpassed expectations and printed adverts in a small number of age publications may also be helping to drive "traffic" to the NFOP website, which is more accessible, user friendly and informative than its predecessor. We are also receiving a greater volume of e-mail requests for information and application forms. These requests are actively tracked at Head Office, and it is encouraging to see many application forms being completed and returned.

As I never tire of repeating, the most powerful recruitment tool of all is "word of mouth" and personal recommendation. I want to thank all those members who have recommended NFOP membership to friends and family. Please continue spreading the word. It is greatly appreciated.

Stories, Memories and Anecdotes

Our editor, Andrew Silk, frequently makes appeals for stories, memories and anecdotes from Members. This edition contains a fascinating contribution from Executive Committee member James Nelson, who recently participated in a commemoration of the famous Dunkirk operation eighty-five years ago. The Magazine is for, and about, our Members, and we are keen for as much interaction and involvement as possible. We can't all recreate the "Dunkirk Spirit" like James did but please do consider letting us in on your stories and memories. We may be unable to publish them all, but we will certainly do our best.

I hope you all enjoy what remains of the lazy days and easy living of summer. If you still have holidays to look forward to, Bon Voyage!

Keep safe and well.

Another hard winter ahead?

by Andrew Silk

Brace yourself, we may all be in for another tough winter as we head into the back end of 2025.

In its ongoing battle to reduce inflation, which remains stubbornly high, the Bank of England recently announced a further reduction in bank base rates to 4%. This is a further blow to pensioners, many of whom rely on interest on their savings to help make ends meet. Interest rates earned on savings will fall as a result.

High inflation also means that food and the other costs of living continue to rise, putting more pressure on pensioners, many of whom will, quite rightly, be concerned about how they will make ends meet going forward.

Labour pledges

We all remember the pledges that Sir Keir Starmer made in the run-up to the last election, where he said that pensioners "deserve certainty" in their lives and they "would not be worse off under a Labour government." In its manifesto, Labour promised it would not raise the three major taxes that affect us all, income tax, national insurance and VAT.

Well, over a year on, the reality for many pensioners is that things haven't got better and in fact, if anything, for many, they have got much, much worse. And it's fair to say more is probably on its way.

Government funding

The government is battling uncertain economic conditions and facing mounting pressure on its finances. And with the budget coming up in the autumn, there are likely to be tough decisions that need to be made. It is seeing weaker-than-expected economic growth, is receiving less money in taxes than it anticipated or budgeted for, it is seeing government debt increase and it has failed to generate savings in its spending, all



of which are compounding the problem.

According to the influential think tank, The National Institute for Economic and Social Research, these pressures translate into an estimated £40bn black hole in its finances. Quite simply, the government needs to raise money to fill this hole. And it is for this reason that the Institute is one of a growing number of commentators and forecasters predicting that tax rises in the autumn budget are inevitable.

Accordingly, there is a fear that Starmer's pledge on tax rises will have to be broken if the government is to stand any chance of balancing the books.

How accurate is the £40bn figure?

As any economist will tell you, a forecast is exactly that, and the reality is that forecasts often prove to be inaccurate. But even so, all the indicators lead to the fact that a massive shortfall exists; all we really don't know is the true extent of it.

Where could the government raise money?

So, with that in mind, let's look at the areas that the government could target in the upcoming budget to raise money and how that will affect pensioners.

The ongoing freeze of Personal Allowances will bring more people into the relevant tax brackets as wages continue to rise. It is estimated this could generate some £8bn for the government. Of course, more and more pensioners will be drawn into paying income tax, making them financially worse off.

Another potential easy win is the Insurance Premium Tax (IPT). This tax is levied on a wide range of policies, including personal insurance for individuals (such as travel, home, and motor) and essential business policies (such as Employer's Liability, vehicle, and general insurance). This tax currently raises around £9bn a year for the exchequer. Any increase will, of course, again hit pensioners directly in their wallets through increased premiums. However it will also result in price rises further down the line as businesses look to recoup the increased costs themselves – so really a double whammy for cash strapped pensioners.

Property related taxes may also be targeted. The obvious ones here are stamp duty and interest relief for landlords. Changes to stamp duty, at least at the lower levels, are potentially problematic, especially amongst younger voters who are struggling to buy their first home. It is unlikely that the chancellor will want to alienate these voters, but changes at the higher levels are potentially on the cards.

Landlords will also be feeling anxious. At present, they are able to claim tax relief, at the basic rate of tax, for finance costs related to any properties that they own. Any moves to reduce or abolish this relief are likely to be popular amongst the general electorate and are another relatively easy win for the chancellor.

Other taxes that are likely to come under scrutiny, as they do each year, include inheritance tax and capital gains tax. VAT may also be a contender here. Don't expect the headline rate to be changed as that would breach Labour's manifesto pledge, but more subtle changes could be seen. For example, some items that are currently exempt from VAT may be brought into the scheme.

In addition to personal allowances – the amount of money you are allowed to earn before you start paying tax on your income – all of us receive an additional tax allowance on interest on savings and dividends from shares we may own in companies.

Currently, in addition to our personal allowance, we can earn £1,000 a year in interest on savings and £500 a year from dividends on shares without the need to pay any additional tax. These two allowances could well be at risk of being withdrawn.

Balancing act

But of course, it's a balancing act, and any changes will be unpopular for certain parts of society. If businesses are targeted in this budget, as they were last year with the rise in National Insurance, then they will naturally become more cautious and more reluctant to invest in growing their businesses.

It will also, at least in the short term, make the UK business environment less attractive for foreign investors who may switch any growth plans they have away from the UK. The dilemma for the chancellor is that business investment and growth are, in the long term, one of the best ways to increase overall tax revenues.

For individuals, any actions that result in price rises will see a further squeeze on household finances, with more and more people finding it harder to finance their day-to-day living. The result is more people struggling and an electorate that becomes increasingly disillusioned with the government and their financial policies.

The Truss Effect

Any actions that are taken will need to be fully costed and achievable if they are to be "sold" to the financial markets. After all, who can forget the 2022 mini budget under then prime minister, Liz Truss, when the chancellor at the time, Kwasi Kwarteng announced some £45bn of unfunded tax cuts in an attempt to stimulate the economy. The result, economic chaos, financial markets crashing and Truss forced to resign from office just 49 days into her role.

Tough decisions

So, the government has some tough decisions ahead. It's a delicate balancing act and a difficult problem to solve. It will be fascinating to see what solutions it comes up with in the next few months. Whatever they are, expect them to hit us all where it hurts most, in our pockets!

What do proposed changes to driving laws mean for older drivers?

> All motorists, upon reaching 70 years of age, would be required to undergo an eye test, and if they failed, then they would be banned from driving.

Road safety laws in England and Wales are currently under review, and that could mean significant changes are introduced that could affect older drivers and their ability to stay on the roads.

The headline change being recommended is that all motorists, upon reaching 70 years of age, would be required to undergo an eye test, and if they failed, then they would be banned from driving. The proposed changes would require older drivers to repeat this eye test every three years.

The review into road safety has come about as a result of concerns that existing initiatives are ineffective and not fit for purpose. It argues that the existing rules were introduced at a time when driving conditions on our roads were far different from those we experience today.

The Transport Secretary ordered the review following a damning report by Lancashire's Senior Coroner in April of this year, following the tragic deaths of four people on the county's roads. The report called for action to prevent future fatalities after it was found that the enforcement of minimum legal vision standards was insufficient.



The report hit ever harder, with the Coroner calling the UK's licensing system amongst the worst in Europe, with the UK being only one of three countries that allow for self-reporting of the visual ability to be able to drive.

Official figures show that over 1,600 people died on UK roads last year with 22% of fatalities aged 70 or older. Moreover, the treatment for those involved in traffic accidents costs the NHS in excess of £2bn a year.

But it's not only the introduction of regular eye tests that is suggested. The review is also recommending that tests be introduced to check for dementia and that stricter drink-driving rules be brought into force, aligning England and Wales with those that currently operate in Scotland. This would see the legal limit, currently 35 micrograms of alcohol per 100 millilitres of breath, reduced to 22 micrograms.

Drug drivers will also be targeted under the proposals, with the recommendation that police be allowed to rely on roadside saliva tests rather than blood tests when prosecuting individuals for drug driving, making it easier for the police to bring prosecutions.

It is also proposed that passengers who are found not to be wearing seat belts be given penalty points.

Of course, opponents of the proposals will argue that this risks further isolating elderly people and taking away their freedom of movement. For many, their cars are the only way of getting around, especially those living in rural areas where public transport is lacking or unreliable.

Currently, if you are 70 or over then you must, by law, renew your driving licence and update the photo on your licence every three years. When you renew, you are required to tell the DVLA if you have a problem with your eyesight that prevents or restricts your capacity to drive.

The new proposals are expected to be published in the autumn and are part of an ongoing consultation process. If introduced, they will represent the first new road safety strategy in the UK in over a decade.



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Labour – a difficult year

JAMIE MUTCH,
CONNECT PA

> Major political missteps and screeching U-turns have seen Starmer's personal popularity collapse.

It's now been over a year since Labour was swept to power in a historic landslide victory, pushing the Conservatives to the wayside and securing a commanding majority in the House of Commons. Sir Keir Starmer came into office amid widespread anger with his predecessors and cautious optimism for the change Labour could deliver.

Yet just 12 months later, major political missteps and screeching U-turns have seen Starmer's personal popularity collapse. His party has even begun to trail Nigel Farage's Reform UK in the polls. Despite successes on the international stage and ambitious legislation passed at home, Starmer is beset by huge problems that show no signs of easing.

Welfare Reform Disaster

This was evident in the chaos that engulfed the Government's proposed welfare reforms in July. Despite a huge working majority, Starmer was forced to virtually abandon the plans – and £5 billion in savings – after 126 of his own MPs signed an amendment that would have destroyed the bill. Amid the rebellion, Chancellor Rachel Reeves appeared tearful on the front benches, prompting speculation around her position and a temporary rise in government borrowing costs.

Starmer faces the threat from Corbyn's new left party



In short, the episode was a disaster for the Government.

Last-minute changes halved the bill's original savings, leaving Reeves increasingly strapped for cash amid public sector pay disputes and ambitious spending plans. Serious questions were raised regarding Starmer's ability to manage his own party. Some Labour MPs even claimed he'd never even spoken to them. Disaffected backbenchers got a taste of rebellion, a precedent which could rear its head again the next time difficult decisions have to be made.

Starmer feeling the squeeze

Those disillusioned with Starmer's leadership now sit idle as a new party of the left is formed, headed by former colleagues Jeremy Corbyn and Zarah Sultana. Meanwhile, Reform, buoyant following a successful performance in the local elections in May, is continuing to dominate the political narrative, behaving as the de facto opposition. Polling suggests that the Labour vote will be squeezed as Corbyn's outfit and Reform eat away at the party's support from both sides. Many MPs, including the prime minister himself, will be left vulnerable at the next election.

But while self-preservation might be creeping up the agenda in Westminster, there is still time for Starmer to turn things around.

Starmer can use Labour's autumn party conference as a chance to "reset". Those close to No. 10 see the conference as a natural opportunity for Starmer to rebuild his support with party members and voters alike by redefining the Government's purpose and vision. Ministers will have the opportunity to (re)establish themselves and signal the beginning of a new "delivery" phase within government.

Then will come the budget.

Higher taxes for some?

A combination of higher borrowing costs and policy reversals has placed significant fiscal pressure on the Government, leaving many to speculate that tax rises are coming. In Labour's election manifesto, the prime minister pledged that he would "not increase taxes on working people", ruling out rises in income tax, national insurance or VAT. That leaves very little room for manoeuvre, with tax rises for pensioners and Britain's wealthiest reportedly being considered.

While a "wealth tax" has been largely dismissed, without a manifesto pledge to protect them, the taxman could come for some 1.12 million pensioners who still work – ending their exemption from national insurance contributions – and cut the amount of money that can be invested in cash ISAs. Yet coming for pensioners who rely on savings or have to work to make ends meet will further alienate the Government from those still reeling from botched changes to the Winter Fuel Payment.

Pensioners' budget to be launched

As part of Later Life Ambitions (LLA), NFOP will actively campaign to ensure that the interests and well-being of older people are not adversely affected by the budget. In October, LLA will launch a "Pensioners' Budget" in Westminster to a cross-party audience of parliamentarians. Building on the momentum of the successful Pensioners' Manifesto unveiled back in 2023, the "Pensioners Budget" will outline what is needed to ensure that both today's and tomorrow's pensioners are supported to live full, dignified lives.

The initiative brings fresh impetus to LLA's mission by setting out clear priorities backed by research, helping to shape policy decisions that directly impact older people.

Starmers next test

When Keir Starmer became Labour leader in 2020, the party trailed the Conservatives by 20 points in the polls, was mired in controversy surrounding allegations of antisemitism and faced severe internal divisions in the wake of Corbyn's leadership. Starmer is not unaccustomed to a political comeback. Last July, he led Labour to one of the biggest majorities in its history. The question voters are now asking is, can he deliver for them?

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Don't believe a word – the nonsense of electoral slogans



JULIA LANGDON

The first anniversary of Labour's election to office this summer has produced a seemingly endless public discussion about the widespread sense of disappointment across the country with the new government's failure to deliver on its promises. Well, of course it has! What on earth did we – or, come to that, they – expect?

Sir Keir Starmer and the government he leads was put into power on the platform of a single word – "Change!" This meant that however they set about it, the reality was that in choosing such a slogan they were inevitably destined in consequence to leave the country, the electorate – all of us – with a distinct sense of something else beginning with dis. Disillusion, discontent, dissatisfaction, displeasure, dismay or even, perhaps, distress. Take your pick.

According to Sir John Curtice, the polling professor who knows about these things, the Starmer government has had the worst first year ever, rocked in an increasingly uncertain world by a series of public crises, economic disasters, political incompetence and yes, events, dear boy! Could it have been otherwise? Well, yes of course it could and while this column takes its responsibilities seriously, it does not propose to set out for you today yet another set of proposals under the heading What-Keir-Must-Do, but to look instead at this poxy business of patently pie-in-the-sky political promises.

Like, for example, the prospect of change. When did any election not result in some sort of change? How long is it since any politician stood for office promising to keep things just exactly as they are? Well, in fact I am going to answer my own question here and suggest it is not since 1959, during what came to be known as the "Never-Had-It-So-Good" election. Harold Macmillan ("SuperMac" as he was known because of a brilliant Vicky cartoon) had inherited the premiership after the disastrous Suez adventure two years earlier and then led the Conservatives to victory securing an increased majority.

And Macmillan did actually use those words. "Most of our people have never had is so good" he said in a speech in Wolverhampton in July 1957; while that public sense of wellbeing may perhaps have come about because of the impact of the policies of the radical post-war Attlee government, as I would certainly argue, the electorate was certainly happy enough to give the Tories a landslide third-in-a-row election win.

The nonsense of electoral slogans, their meaningless vacuity, is actually best illustrated by considering their reverse. Make America Ghastly Again for example? Or Putting People Last – instead of Bill Clinton's "First"? Who could argue with Nelson Mandela's "A Better Life for All", Tony Blair's "New Labour, New Life for Britain" or Barack Obama's "Yes, We Can"? There are some terrible election slogans, mostly too vulgar to quote here, but one of my favourite worst-ever was "One More Heave" from the Liberal Party under Jeremy Thorpe. And last year the Conservatives scored high on low meaning with "Clear Plan, Bold Action, Secure Future". Did anyone really believe that could work, or that anyone could accept such claptrap from a party that had given us five prime ministers in eight years?

I have recently learned from Chris Bruni-Lowe's new book *Eight Words That Changed the World*, a modern history of election slogans, the remarkable fact that apparently there are just eight words that encapsulate this history. They are: people, democracy, strong, together, new, time, better and change. (Since he wrote the book, the author has added a ninth: great). These are the words which, according to Bruni-Lowe, have toppled governments, ended conflicts and inspired social change in the course of the decades since the transformation of our politics by universal suffrage and the mass media. The eight or nine words are not "magic" in themselves, but in the correct format, deployed in appropriate circumstances, they can nevertheless, he says, make something magical happen.

If they get it right, that is. Or if, as the author has argued publicly, politicians manage to use those words to connect with voters in a manner which is meaningful to the circumstances of the election in question.

Catchy snippets are all very well, however, but promising everything and delivering nothing is a recipe for democratic disaster. It is this failing to deliver, says Bruni-Lowe, that partly lies behind the rise in populist movements – such as brought the world the second coming of Donald Trump in the United States and a succession of right-wing governments across western Europe. Please excuse the double negative, deployed here for effect, but don't think that Nigel Farage doesn't know this. He doesn't have to use any of those words in any order; if things go according to his plan, he has just to wait.

This message has now cut through in Westminster. The polls are already indicating that the Starmer government would find out as much to its cost were there to be a general election any time soon – which there won't be, of course, because of the scale of the Labour wipe-out in last year's election. There have been some significant rebellions already on the Labour benches, leading in turn to policy changes, aka U-turns, but the majority is nevertheless sufficient to ensure that the party will remain in office for a full five-year term. (That's with or without a change of leadership but that's a matter for another day).

As I have written often here before, it is governments that lose elections, not oppositions that win them, as happened last year. What makes the current political situation so dangerous is that there is no real opposition to the government in the House of Commons or from the Conservative party in the country. A disappointed, disillusioned, discontented electorate that a year ago actually voted ABC – Anything But Conservative – now believes that it was voting for a promised change that has not been evident. Such is the danger of political slogans. But there is precious little time left to stave off what could be a democratic disaster not too far away in the future.

Julia's Jottings



My lovely late friend Norman Willis, he who used to run the TUC, took a close interest in political slogans and delighted in the discovery of what he believed was the ultimate campaign poster of all, or any time. It reputedly came from the United States – of course – but could be adapted to anyone, of any party, anywhere. Norman claimed to have seen it on a billboard outside an American town, but knowing him he could just as easily have made it up: "Vote Bloggs!" It read. "Loves People. Hates Taxes". Says it all.

I was quite proud of devising one campaign slogan myself. It was a long time ago for what was then an important by election at Garscadden out on the outskirts of Glasgow, where Labour's youthful Donald Dewar (who much later would become Scotland's first First Minister) was seeking to halt the advancing tide of Scottish nationalism. The Labour Party newspaper, *Labour Weekly*, published a special edition for the by election and part of my contribution was the slogan: "Don't be Vague. Vote for Dewar". For those too young to remember, there was once an advertising jingle for Haig whisky which ran: "Don't be Vague. Vote for Haig". Do I further have to explain that Dewar's is also a blend of whisky? Look this was Scotland, it was funny then – and hey! He won the election.

Labour Weekly regarded its role, in part at least, as being the conscience of the party and thus in keeping a Labour government to the commitments on which it had won office at the time. Every so often the newspaper would construct a huge chart with columns setting out the party's manifesto promises and the progress (or otherwise) that had been made to date. It was intended to chivvy the government into action on issues about which it had done absolutely nothing. Rather to our surprise, however, James Callaghan then prime minister seized upon the *Labour Weekly Checklist* as a propaganda tool. He wielded it in triumph from a party conference platform to demonstrate how much of the party programme had been acted upon since they came into power.

It might be a useful exercise to hold the Starmer administration to account, too. I find myself somewhat puzzled, for example, about why there has been such a fuss over the proposal to assert recognition of a Palestinian state. There it is in the manifesto: "We are committed to recognising a Palestinian state as a contribution to a renewed peace process which results in a two-state solution..."and now they have done something about it.

I am currently reading yet another new book about Margaret Thatcher (I review books for another magazine) – this one about her life after office – and have been diverted by the extent to which she abjured much of the approach to office of her successor, John Major. So much so, indeed, that she did not even like to refer to "major issues". She was hugely disappointed by Major and at the time I recall reporting her rage at how colourless and "grey" he was as prime minister. It was an odd response because it was she who promoted Major so swiftly that he was in prime position when she fell from office, so she should have known the man's nature – which is perhaps better characterised as tactful, rather than grey.

He tactfully kept his counsel in the meantime but there are signs that this may not always prove the case. When he delivered the annual Edward Heath memorial lecture in Salisbury Cathedral this summer, he was uncharacteristically outspoken on both international and national hot topics, although this was scarcely reported. I do hope he is putting together a further book of memoirs – or has appointed a worthwhile official biographer.

I had reason to recall one episode of Margaret Thatcher's retirement when a friend recently visited the Hotel Bristol in Warsaw. As it happened I was invited to join a group of other journalists who were flown to the Polish capital to witness the launch of a branch there of the Thatcher Foundation at the official opening of the newly refurbished hotel. Don't ask me why the Poles needed a Thatcher Foundation of their own; I haven't a clue. I suspect it was more to do with the fact that the hotel had been renovated by the British hotelier, interior designer and Conservative politician, Olga Polizzi, and it was a good idea to give Thatcher an international platform for a speech. Give the old lady something to do, that sort of thing.

The remarkable thing about the weekend for me, however, and my husband, also a journalist and also included on the guest list, was that on arrival at the Hotel Bristol we were shown to what was indubitably the premier suite in the place. It was on the first floor, over the front door on a corner of two streets and it had a flagpole outside one of the windows. The floorplan was somewhat larger than our own modest home in London. We had a library which included a complete set of the *Encyclopaedia Britannic* and two bathrooms. I seem to recall Olga saying something about giving us a treat – and for a *Guardian* journalist, as I was at the time, it most certainly was.

I did wonder what either of us had done to deserve such special treatment, but I didn't waste much time on it. Only sometime later, having noticed how tight the security was surrounding Margaret Thatcher and her husband who were also both staying in the hotel, did it occur to me that we were somewhat exposed to any external threat: terrorists and the like – expendable Lefties in other words. Happily, our stay was uneventful – and very comfortable.

Water industry set for upheaval

> According to Discover Water, the comparison website produced by Ofwat, the average customer in England and Wales now faces a bill of £603 per annum for water and sewage services.

Cast your mind back to 1989, if you can, for it is arguably year zero for all the problems the under-fire water industry is currently experiencing.

It was ten years after Margaret Thatcher had been elected to Downing Street and privatisation of key industries within UK infrastructure, including gas, electricity, telecommunications, transportation and of course water, was well under way.

The theory behind the privatisation policy was that transferring state-owned enterprises to the private sector would not only raise substantial sums of money for the Treasury, much needed at the time, but would also lead to increased efficiency and competition within those industries that were being sold off by the government.

Can you remember the share offerings the government launched? After all, how many of us were "told by Sid" to buy shares in British Gas? And the water industry, where some ten regional authorities were sold to the general public, were amongst them. In fact, they were amongst the final industries sold off by Thatcher before she was ousted as Prime Minister just a year later. And campaigners will argue that it has all been downhill from there.

It is worth remembering that at the time of privatisation, the UK population stood at approximately 57m. It is now around 68.5m.

But the system is now at breaking point

Frequent reports of massive water loss across the country through leakage is largely due to the state of the infrastructure that supplies us. The water companies are unable to stockpile enough water to prevent shortages occurring when we have prolonged dry spells, as witnessed this summer, and are forced to introduce restrictions on water usage. And the discharge of untreated sewage and dirty water direct into our watercourses when we experience heavy rainfall is at record levels.

And, since privatisation, one of the main criticisms of the water companies has been the perceived lack of investment in the infrastructure that delivers our water supplies alongside the huge sums that these companies have paid out to shareholders in the form of dividends, money that many argue could and should have been reinvested in improving services for customers.

But is that true?

According to Water UK, the industry body that oversees the sector, there has been some £150billion invested in infrastructure projects between 1990 and 2018. But given the ongoing problems, clearly hasn't solved the issues.

Moving forward, this figure is set to increase further. An announcement by industry regulator, Ofwat, at the end of 2024 confirmed approval of a further £104billion investment into infrastructure projects for the period 2025 to 2030 in a near doubling of expenditure compared to the previous five-year cycle. But of course, that investment has to be paid for from somewhere, invariably through higher bills for us all.

Is progress being made?

The water companies would like us to believe that is the case. And to be fair to them, they claim that water losses through leakage is one of the areas where performance has improved considerably since privatisation.

In England, it is claimed that a 45% reduction in water losses has been seen over the last 30 years. In Scotland, Scottish Water claims a reduction of nearly 60% since it was established in 2002, whilst Northern Ireland's water leakage is said to be around 43% across the same period.

Overall, losses from leakage in the UK are around the average when compared to figures for other European countries.

But it's consumers who pay for this

Inevitably, it is the consumer who pays for this investment. According to Discover Water, the comparison website produced by Ofwat, the average customer in England and Wales now faces a bill of £603 per annum for water and sewage services. This has increased from an average £408 at the end of the 2021/22 financial year. In an industry where price increases are heavily regulated that's a 48% increase across the last five years alone.

Are we being too harsh?

There is no real answer to this question. Time plays tricks with memory, and it is easy to forget the state the water industry was in pre-privatisation. Polluted rivers and watercourses were common, infrastructure was old and failing, and lack of investment was an issue. But after all, what government is going to prioritise investment in the water industry when there are more votes to be won by investing in schools, the NHS and other infrastructure instead?

Add to that the huge increase in demand as a result of population growth and then try balancing the need to protect public interest and services against the profit requirements of private sector businesses and you can see that it's not an easy problem to solve.

Are better times ahead?

The industry has been the subject of severe scrutiny over recent years with, in particular, Thames Water, being under the microscope. The company is battling huge debts, and is struggling to put in place a refinancing package to guarantee its short-term future. But it is not the only water company that is facing criticism of the way it operates and the service it provides.

The Cunliffe report

In fact, the problems within the industry have been so severe that in October of last year the UK Government appointed Sir John Cunliffe, a prominent former Civil Servant, to undertake a full review of the industry and his report has recently been published.

And it's fair to say that it doesn't make particularly pleasant reading for the water companies, calling as it does, for major reform of the sector as a whole. In fact, the reforms it suggest are so wide ranging that the report contains 88 separate recommendations, the most striking of which is that the current regulator, Ofwat, should be scrapped and replaced by a new body to oversee the industry. This is something that the government has already confirmed will happen after Environment Secretary, Steve Reed, confirmed that Ofwat will be abolished.

Other recommendations include ensuring that the water companies have minimum capital levels as well as introducing powers that can block a change of ownership if this is not deemed to be in the company's long-term interest. Stronger environmental regulation is also proposed aimed at stopping the discharge of sewage direct into our rivers and seas.

Change is happening

How many of those 88 recommendations are actually implemented only time will tell. But one thing is for certain, change is happening and that can only be good news for consumers. But the bad news is, as already stated, it will be consumers who end up paying.

It should be noted here that not all water providers are private companies. The water networks in Scotland and Northern Ireland are in public ownership.

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Warranties. Are they worth it?

By Bernard Seymour

Legal Advice Line

In 2025, Suzanne and I will continue to provide a free legal advice line to support members by explaining where they can find information on any legal problem.

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If you do not have access to the internet, and need advice, please call us.

Many of us, after buying a new product, conscientiously register it with the manufacturer so as not to void the warranty or take out an extended warranty at an extra cost.

Increasingly, I am being asked to advise what you can do when the warranty does not fulfil expectations, so I thought it may be helpful if I set out some general points.

Guarantee v Warranty

A guarantee is a promise usually to repair, replace or offer a refund for a specific period of time, if a product or service proves to be faulty. A guarantee is offered free of charge on purchase.

A warranty provides extra cover if a product or service is defective usually after the manufacturer's guarantee has run out. There is often a charge to take out a warranty.

Having a guarantee or a warranty does not remove any legal rights you may have for example under the Consumer Rights Act 2015.

Terms of a Warranty

It is very important to read the terms and conditions carefully as often there are exclusions.

Common types of exclusions include normal wear and tear or accidental damage or a warranty may cover parts, but not labour.

Other terms to watch out for are whether the warranty will provide a replacement, if your item cannot be repaired, or if you have to use an "authorised" repairer.

Sometimes there is a limit to the amount you can claim for. Each warranty will be different, so do read the small print.

Legals

In legal terms, when you take out a warranty, you are making a contract with the company. Again, it is important to understand who the contract is with, for example the manufacturer or the retailer.

If you believe that the company is not paying out when it should, then there is a breach of contract.

Steps to take

If you have contacted the company and they are refusing to honour the warranty, and you believe you are covered you can pay for the repair yourself and ask the company to cover the cost.

If you do decide to do this, it would be best to obtain more than one quote, so you can demonstrate that you have been reasonable in the cost of the repair.

It is also advisable to notify the company that you are planning to have the item repaired and will be seeking the cost of the repair from them.

In any correspondence with the company, make it clear what it is you want and always put a time limit on when you wish to receive a response. 14 days is a reasonable time to wait.

If the company fails to pay out, you can make a claim through the Small Claims Court.

Financial Conduct Authority (FCA)

Some warranties are contracts for insurance. Providing insurance is a regulated activity, which means that the company offering it must be authorised by the FCA.

If the warranty is governed by the FCA, then you can contact the Financial Services Ombudsman and ask them to help you.

Consumer Credit Act Section 75

If you have paid with a credit card, your credit card company will often refund you the cost of the item or cover the cost of the repair.

The company is no longer trading

If your warranty is with a company that is no longer trading, and there is no company which has taken over the business then your only options would be to make a claim under the Consumer Credit Act if you paid by credit card, or if the agreement is regulated by the FCA you may be eligible to make a claim from the Financial Services Compensation Scheme.

In some cases, you may be able to make a claim on your household insurance.

Scammers

As with all transactions of this nature, do be alert to scammers.

Check the firm is genuine

If you are being offered a warranty that looks like insurance, then you can check the FCA register to find out if a firm is authorised.

With best wishes,

Bernard



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Antisocial behaviour



Are you a victim of antisocial behaviour? If so, here's what you can do about it.

Antisocial behaviour is defined as behaviour that causes harassment, alarm, or distress to other people. It can include both criminal and non-criminal behaviour. Examples include:

- Noisy neighbours.
- Vandalism.
- Graffiti.
- Fly-tipping and littering.
- Discarding syringes or needles.
- Threatening, harassing, or inconsiderate behaviour.

If you are a victim, then who you report the behaviour to depends on the type of behaviour and where it takes place.

There are several simple rules that you should follow. These are:

- Report it to the police if you feel threatened or intimidated or if you think that the behaviour could be breaking the law.
- Report it to your local council if it affects your local area.
- Report it to your landlord if you live in a council or housing association property and the behaviour is happening in or near your building.

And don't be afraid to report any behaviour that you consider to be antisocial, after all, it's better to nip things in the bud early rather than allow them to get out of control.

Your Membership ID Number

You can find your membership ID number at the bottom of your News from Your Branch, which is on the reverse of the Magazine address sheet. Please keep this number handy as you will be asked for it if you use any of the membership services.

Winter fuel payments

Given the recent U-turn on winter fuel payments by the government, you may be forgiven for wondering whether you remain eligible for the payment or not. Here are some guidelines to follow:

- Those born before 22 September 1959 may be eligible for a winter fuel payment of between £100 and £300.
- If you are eligible, then you should receive the payment automatically. You will receive a letter during October or November telling you just how much you will get, and you will receive your money either in November or December.
- If your income, from all sources, is over £35,000, then you no longer qualify for the payment.
- If you qualify for the payment but don't want to receive it, then you can opt out.

If you live in Northern Ireland, you may be eligible for a Winter Fuel Payment from the Northern Ireland Executive. Eligibility rules are the same as for England and Wales.

If you live in Scotland, then you cannot get a Winter Fuel Payment. You may, instead, be eligible for a Pension Age Winter Heating payment.



The view from Scotland

Commissioner for Older People

I previously reported on a proposal by Colin Smyth, MSP for South Scotland, to establish a Commissioner for Older People who could provide a focal point for issues relating to older people across Scotland.

As with many proposals within Parliament, the process takes quite some time to come to fruition.

As a backdrop to Colin Smyth's proposal, the following provides some statistics relating to the situation of older people within Scotland:

- There are over 1.4 million people in Scotland who are 60+ years of age.
- The last two decades has seen the over-65 population increase by 33%.
- Scotland has the lowest life expectancy of the four UK countries.
- 2023 saw 15% of older people in Scotland living in relative poverty.

Aim of proposed bill

The overriding aim is to promote and safeguard the rights and interests of older people and to challenge discrimination.

To achieve the above, it is proposed that the Commissioner would:

- Raise awareness of the interests of older people and of the need to safeguard those interests.
- Promote the provision of opportunities and the elimination of discrimination.
- Encourage best practice in the treatment of older people.
- Continually review the adequacy and effectiveness of relevant laws.
- Undertake investigations to ensure service providers take account of the relevant issues relating to older people.

Committee consideration

The Equalities, Human Rights and Civil Justice Committee met on 26 June 2025 to consider the proposals and invite views by 12 September 2025.

Karen Adam MSP, Convenor of the Committee, said she was looking for comments from older people, as well as carers, the third sector, and public bodies.

A "Financial Memorandum" was put forward on 11 July, and again, comments on this were sought by 12 September. Within the memorandum was an estimated annual cost in excess of £700,000.

We await the next steps, following comments to be made by the closing date.

Cross-party group on older people, age & ageing

The last meeting of this Group was on 4 June. Below outlines the main areas of discussion.

The Minister for Equalities, Mrs Kaukab Stewart MSP, was the main speaker and took the opportunity to outline the work of the Scottish Government in relation to older people. These were:

- A recognition that the issues of the cost-of-living crisis, housing, food, and energy need addressing, and that Government officials are to meet with Independent Age in relation to the need for a Pensioner Poverty Strategy.
- There is an Equality and Human Rights Fund of £2.2m supporting older people's organisations, including Age Scotland's national helpline.
- A social isolation and loneliness fund of £3.8m, launched in 2023, supports 53 projects that support people at risk.
- A Pension Age Winter Heating Payment will be paid to every pensioner household (815,000 households) receiving a guaranteed minimum of £100, costed at £141m.
- Meetings have been held to hear the concerns of older people and organisations that represent them, to identify key priorities in relation to the cost of living, healthcare, digital inclusion, and accessible transport.

There were a number of other matters raised that required some investigation, to be reported on at future CPGs. These included concerns about the following:

- The end of the radio teleswitch service (RTS) within the Highlands area.
- Lack of funding for Shared Lives Plus and Homeshare, resulting in the lagging behind of the other UK nations.
- The possible end of the Palliative and End of Life Care Strategy.
- Closure of banks and access to cash.

All the above is a snapshot of a range of issues that will need to be followed up on to ensure that actions and/or answers are given.

If you wish to see more of the background to the above topics, you can by visiting **www.parliament.scot**.



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Good gut health – and how to

> Our gut contains up to 70% of our immune tissue. Essential in how the body fights infections and helps protect against the onset of certain diseases.



Our gut is a complex thing, but how much do you actually know about it, and how do you go about ensuring that it functions to the best of its ability? We often read just how important good gut health is to our general health and wellbeing, so read on and find out just how to make sure your gut is working at its optimum level.

What is our gut, and why does it matter?

Many people are under the misconception that our gut is just our stomach, but that isn't the case. In medical terms, your mouth, oesophagus, stomach, small and large intestine and your anus are all organs that comprise your gut, whilst other organs such as your liver, gall bladder and pancreas assist the gut in helping you digest your food.

Your gut is important for your general day to day health and comfort. It is full of microbes, literally trillions of them, that include fungi, bacteria and viruses, collectively known as microbiota, some of which are helpful to our body and some of which are potentially harmful. The purpose of this microbiota is to keep your gut healthy and operating efficiently whilst also helping to regulate your immune system.

The gut is also where your body breaks down food consumed, using this to create what the body needs to function properly, converting that food into chemicals, including essential proteins, fatty acids, hormones and vitamins. A well working gut efficiently digests food, helps to boost your immune system, aids regulation of your weight and stabilises your blood sugar levels.

How does it help with better health?

Our gut contains up to 70% of our immune tissue. Essential in how our body goes about fighting infections and protecting against the onset of certain diseases. A well-working gut balances so-called beneficial bacteria against harmful ones, a constant fight between the two. The more diverse the gut microbiome is, the better it works, and therefore the more beneficial it is for our overall health.

maintain it

It produces Serotonin

The gut also produces serotonin, one of the most important hormones in the body. Serotonin is key in determining, amongst other things, your mood, helping you sleep, aiding digestion, helping blood to clot, healing wounds and contributing to good bone health. Serotonin is also important as low levels are known to contribute towards mental health issues.

How can I tell if I have problems?

The main signs of problems with gut health are generally signalled by your bowels. For example, constipation or diarrhoea are signs that all is not working as it should, particularly if they persist. Other signs include blood in your stools, sudden loss of weight, a change in appetite or stomach pain, cramps or bloating.

What can you do to help?

The main thing is to eat a balanced diet, making sure that you consume food that is beneficial for good gut health, and try to avoid, as far as possible, foods that are highly processed. That's not to say you can't have the odd treat, of course you can, but make sure it is just that, a treat and not a regular thing.

For the gut to work efficiently, it should contain a wide variety of bacteria, and that is helped by a balanced diet that is diverse and contains plenty of fibre.

What foods are good for gut health?

You won't be surprised to know that a wide range of fruit and vegetables are essential for a balanced and healthy diet. Try and eat as wide a range as you can, as each have different, beneficial properties.

Five a day used to be the mantra for a healthy diet, but recently we have seen the emergence of plant points – you get a point for each different plant that you consume – with the target being 30 points a week.

Research carried out over several years, known as the American Gut Project with over 10,000 participants taking part, found that people who ate 30 or more different plants in a week had a more diverse gut microbiome, and therefore a healthier gut than those that didn't.

Now you might think that 30 different plants in a week is a lot, but it is not that daunting a target. For example, a basic salad could quite easily contain five or more different plants. Also, consider how many different fruits you have in your weekly fruit bowl. Other foods that count include wholegrains, including brown rice, barley, oats and quinoa, pulses such as lentils, chickpeas and any type of bean. Each herb and spice that you add to your cooking also counts.

Some unexpected foods also count. These include dark chocolate (as long as it has at least 70% cocoa mass), tea and coffee, tofu (provided it is made with soya) and olive oil. Also consider colours – eat a red and a green apple in the same week for two points – likewise, a green and red pepper.

You won't be surprised to find that fatty fish such as salmon, mackerel and sardines are good for gut health, as are anchovies. Full-fat Greek yoghurt, sour cream and kefir are also beneficial as they are fermented, containing live bugs which are an essential part of restoring the balance of bacteria in the gut.

You should also consider fermented foods, which have seen an upturn in popularity over recent years as their health benefits have become better known. You may have heard of foods including kimchi and sauerkraut. The former is a combination of fermented vegetables and spices, whilst the latter is fermented cabbage. In both cases, the fermentation process encourages the production of beneficial microbes and bacteria, whilst it also reduces the less favourable compounds that the food contains. Both are also good at helping to balance cholesterol levels and aiding blood pressure.

Much of the bread we consume is mass produced and contains high levels of sugar and salt. As an alternative, consider sourdough, which is typically made from just four ingredients – flour, water, salt and a starter culture. The starter culture, alongside the slow fermentation process, makes this type of bread beneficial for us.

The slow fermentation process makes the vitamins and minerals that the bread contains more bioavailable, whilst it also helps to breakdown the gluten in the flour, making the baked product easier to digest. It is also good for your blood sugar levels.

Should I take probiotics?

Probiotics are generally sold in small bottles and can be obtained from all major supermarkets. But are they any good, and can they help with good gut health?

A probiotic will be in liquid form and will contain live bacteria and yeasts that are described as "good" bacteria. They work as a supplement by helping to restore the natural balance of bacteria in your gut and are considered to be particularly effective after an illness when your bacteria levels may have become depleted.

So, whilst they may have short-term benefits in certain situations, many experts believe that they are just a supplement and that's how they should be treated. The best way to maintain good gut health over the long term is considered to be through a well-balanced diet.

Does taking antibiotics affect my gut health?

The simple answer is yes. Many doctors will prescribe antibiotics as part of a course of treatment. But remember, antibiotics work by targeting all bacteria in your body, both good and bad. For this reason, once you have finished your course of treatment, you should concentrate on re-building your levels of good bacteria. This is where the use of probiotics can have short-term benefits.

The benefits of good gut health

We have already touched on the mental health benefits of good gut health earlier in this article. But another benefit, and perhaps one of the most important, as we head towards the colder months of the year, is that good gut health helps to boost your immune system. A strong immune system means that you will be better prepared to fight infections and illness, hopefully keeping you healthier all year round.

So, the message is simple. Look after your gut and in return it will look after you!

Migraines – a debilitating condition

> Migraines can last anything from a couple of hours to several days with some symptoms starting up to two days before the head pain starts.

Have you ever suffered from a migraine? If so, then you will know just how painful and debilitating this can be. It is estimated that some six million of us are sufferers. But do you really know the difference between a migraine and a headache?

What is a migraine?

Put simply, a migraine feels like a very severe headache and a throbbing pain on one side of your head.

Prior to a migraine coming on, you may experience other symptoms that you will come to recognise if you are a regular sufferer. These include:

- General tiredness, with more yawning than usual.
- You may get a thirst or have a craving for certain foods.
- Mood swings are not uncommon in sufferers.
- You may experience a stiff neck.
- And you might find that you need to go to the toilet more often than usual.

Just before an attack, some sufferers may experience warning signs. In medical terms, these are called auras, and the symptoms should not last for much more than an hour. These include:

- Experiencing problems with your sight, such as seeing flashing lights or seeing zigzag lines.
- You may experience a numbness or a tingling feeling, rather like pins and needles.
- You may feel dizzy or nauseous.
- And you may find that you have difficulty in speaking.

The bad news if you are a sufferer is that migraines can last anything from a couple of hours to several days, with some symptoms starting up to two days before the head pain starts. And there is no science that explains why some people experience several episodes in a month, whilst others may go long periods in between experiencing a migraine.

You should consult your GP if you are a sufferer. S/he may be able to help by prescribing medication to control the frequency of episodes.

However, if you have never suffered before and experience any of the following, you should seek urgent medical help either by calling 999, NHS 111 or going to your nearest A & E Department:

- You experience a sudden headache that is extremely painful.
- You suddenly have problems speaking or remembering things.
- You lose your vision or experience blurred or double vision.
- You feel drowsy or confused.
- Have a seizure or a fit.
- You cannot move or experience a weakness in your arms or legs on one side of your body or one side of your face.

There are certain treatments that can help

Painkillers such as ibuprofen and paracetamol can be effective in treating the pain caused by migraines. Another is a medicine called triptans, which work by altering how blood circulates in your brain, and how the brain processes pain signals. And your GP can also prescribe medicines that will help treat nausea, a side effect that often comes with migraines.

Migraines may be exacerbated by lifestyle choices. For example, eating at regular times each day can help, as can reducing caffeine intake. Other things that are thought to help include learning relaxation techniques, whilst acupuncture has also been shown to have benefits for some sufferers.

But what causes them?

Well, no one really knows, although research does show that you are more susceptible to migraines if you have a close family relative that suffers. Other triggers may include the following:

- Anxiety and depression.
- Stress and tiredness.
- Not eating regularly, or skipping meals can be a contributory factor.
- Not getting enough exercise.
- Too much caffeine.
- Commencement of periods.

If you experience the debiliating effect of a migraine, but don't know what your triggers are, keeping a "migraine" diary may help identify a pattern over time, which may assist in alleviating potential symptoms.

The Migraine Trust, operates a Helpline on 0808 802 0066. This is open Monday to Friday between 10.00am and 4.00pm.

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Report on the Virtual Annual Conference & AGM held via Zoom on the 13th May 2025.

National Chaiman, Paul Hands, opened the 15th AGM & Annual Conference at 10:00am, welcomed Delegates and thanked them for their participation. Departed colleagues and friends were remembered with a minute's contemplation and a special reflection in memory of Ron Whittaker, former member of the Executive Committee.

Dorothy Hanna, Chairman of the Conference Supervisory Committee (CSC) confirmed the voting strength as 30 Delegates, with 3 proxy votes. This met the requirement for Quorum. In the early stages of the meeting additional Delegates joined and the eventual voting strength was 38 Delegates, representing 27 Branches.

No written questions on the 2024 Annual Report & Accounts were submitted.

No Emergency Motions and no amendments to Resolutions were received.

There were 5 Motions submitted to Conference. Motions 2,3 & 4 were ruled Out of Order by the Conference Supervisory Committee. The Chairman of the Conference Supervisory Committee advised Conference that there was nothing wrong with the "spirit" of these Motions but the wording of each unfortunately meant that the Conference Supervisory Committee reluctantly had no alternative but to rule them Out of Order under Regulation 13.2.

The Chairman suspended the Annual Conference and formally opened the 2025 AGM.

The minutes of the 2024 AGM / Conference were approved. The following resolutions were considered and carried.

Resolution A - Ordinary Resolution - Carried
Acceptance of the Annual Report and Accounts for 2024 as printed.

Resolution B - Ordinary Resolution - Carried
Renewing the appointment of FKCA Ltd as auditors for NFOP

Resolution C - Ordinary Resolution - Carried
Appointment of Directors

Under Article 9.2 the following were appointed as members of the Executive Committee for 2025/26: Steven Turner, Vic Jeffries, Alok Agrawal, Paul Hands, Suraiya Kassamally, John Hearn, James Nelson and Kavita Gulati

The following Resolutions were also brought to the AGM by the Executive Committee.

1. **Ordinary Resolution 1**
   (simple majority to pass) - Carried
   This AGM agrees that the Executive Committee is given the discretion to increase individual subscriptions by 25p per month and joint subscriptions by 10p per month with effect from 1st January 2026.

After formally proposing the Resolution on behalf of the Executive Committee, the CEO provided the AGM with some context. He advised that the decision to request members to approve an increase in subscriptions was taken with reluctance by the Executive Committee. However, on the basis that by January 2026 it will be 4 years since the last increase, whilst expenditure is increasing on an annual basis, it was considered responsible financial stewardship to request an increase in subscriptions. In addition to this, the proposed increases are modest.

There was little debate on or opposition to the Resolution from Delegates. A question was raised regarding branch rebate payments and whether or not the increase in subscriptions would be reflected in a corresponding increase in the level of rebate. The Chairman confirmed that any increase in the level of rebate requires a separate resolution to the AGM

Ahead of formal Proposing and Seconding of Resolutions 2,3 & 4, the CEO again provided the context for bringing these to the AGM. The Resolutions ask the AGM to approve proposed amendments to Regulation 5.5 in the Memorandum and Articles which address contradictions and inconsistencies relating to the participation of Social Branches at AGM / Conference.

There were no questions or discussion from Delegates relating to Resolutions 2,3 & 4. These were formally proposed and seconded by members of the Executive Committee and all were carried.

2. **Ordinary Resolution 2**
   (simple majority to pass) - Carried
   This AGM agrees to amend Regulation 5.5 b (Social Groups) as follows:
   From
   5.5b Hold at least one meeting per year which will be a Branch AGM
   To
   5.5b Hold at least one meeting per year which will be a Branch AGM. At this meeting, a member will be nominated to Chair the meeting.

3. **Ordinary Resolution 3**
   (simple majority to pass) - Carried
   This AGM agrees to amend Regulation 5.5 c (Social Groups) as follows:
   From
   5.5c Be eligible to send up to 2 Delegates to the AGM / Conference with accommodation provided by Headquarters



To
5c Be eligible to send up to 2 Delegates to the AGM / Conference with accommodation provided by Headquarters. Delegate nomination forms should be signed by the person nominated to act as the point of contact with Headquarters and the nominated Chair of the meeting.

4. **Ordinary Resolution 4 (simple majority to pass) - Carried**
This AGM agrees to amend Regulation 5.5 d (Social Groups) as follows:

From
5.5d Be eligible to participate in ballots for the Executive Committee and other Committees.

To
5.5d Be eligible to participate in ballots for the Executive Committee and other Committees but not eligible to nominate a member of the Group for election to the Executive Committee and other Committees.

Appointments for 2025/26

Conference Supervisory Committee

Dorothy Hanna	Northern Ireland
Geoffrey Hadnam	Peterborough
Vinay Gulati	Harrow & Wembley

Audit & Risk Committee

Kenneth Rees	British Steel
Peter Hedgcock	Northern Ireland

Appeals Committee

David Boyd	British Steel
Paul Holmes	Cambridge
Elizabeth Godwin	Reading

The Chairman closed the AGM at 11:00am and reconvened the Annual Conference

Continued on Page 28

Report on the Virtual Annual Conference & AGM held via Zoom on the 13th May 2025 (Continued).

Five Motions were submitted to Conference. Motions 2,3 and 4 were ruled Out of Order by the Conference Supervisory Committee under Regulation 13.2.2

- **Motion 1 - Carried**
  This Conference directs the Executive Committee to arrange that NFOP lobbies Government etc. to maintain provision of affordable pensioner transport concessionary fares and extend these from buses only to include rail transport concessionary fares- rail fares being presently prohibitively expensive for many pensioners.
  403 British Steel Branch
- **Motion 2 – Ruled out of order**
  Regulation 13.2.2 – outside objects of NFOP
- **Motion 3 – Ruled out of order**
  Regulation 13.2.2 – outside objects of NFOP
- **Motion 4 – Ruled out of order**
  Regulation 13.2.4 – deals with more than one issue
- **Motion 5 - Carried**
  This Conference directs the EC, in conjunction with other organisations, to campaign to make it illegal for traders to refuse to accept Sterling cash in payment for "over the counter" transactions. Traders could continue to indicate a preference to be paid by credit card or debit card, but not to the exclusion of accepting cash.
  267 Northern Ireland Branch

NFOP Welfare Fund AGM

The Welfare Fund AGM opened with a report by the Fund Secretary, June Lee, as printed in the Annual Report and Accounts 2024. She began by thanking all those members who support the Welfare Fund by contributing to the 1001 Club and to Branches that had made donations to the Fund in the last year.

The Fund Secretary advised that in 2024 only 4 applications were received and it is a matter of great disappointment and frustration that the Welfare Fund was again undersubscribed. This was despite continuous and ongoing efforts to promote the Welfare Fund in the NFOP Magazine, e Newsletter, website and in General Branch Notes. A number of enquiries and requests for application forms did not 'transmit' into applications despite the efforts of members of the Head Office team in following these up.

In 2024 grants were paid in three cases, totalling £2,473.95. No outstanding cases were carried over from 2023.

The Fund Secretary finished her report by appealing to all Branches to promote the Welfare Fund in their meetings and in their Branch Notes. She also acknowledged the support of her fellow Trustees and the staff at Head Office during 2024.

There were no comments or debate from Delegates on the Welfare Fund's Secretary's Report. The Chairman then moved to the vote on the Report and Accounts of the Welfare Fund for 2024. These were Accepted.

June Lee is standing down as Secretary of the NFOP Welfare Fund. The Chairman acknowledged the role June has played over many years and thanked her for her tireless and selfless support on behalf of members.

The Chairman closed the Welfare Fund AGM and reconvened Conference.

Certificates of Merit

Since the 2024 AGM / Conference, Certificates of Merit have been awarded to the following members:

Peter & Barbara White
Joint Certificate (185 Gloucestershire)
Michael Moloney – (185 Gloucestershire)
Chris Cherry – (185 Gloucestershire)

Close of Conference 2025

The Chairman thanked Delegates, Dorothy Hanna Conference Supervisory Committee Chair; Fiona Gardiner and Matthew Boyd of Connect PA for their 'behind the scenes' work on the presentation of the AGM / Conference; Conal O'Gorman from BC Technologies; Tara Aldwin, Foxley Kingham Chartered Accountants, and the staff team at NFOP.

The CEO proposed a vote of thanks to National Chairman, Paul Hands, for chairing the AGM / Conference, for all the work he does throughout the year on behalf of NFOP and for his valuable guidance and support on an ongoing basis.

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Online with Brendon Wallace

Unlocking Artificial Intelligence: transforming your everyday life

Artificial Intelligence (AI) is becoming increasingly woven into the fabric of our daily lives, evolving into a powerful, accessible tool that anyone can use at home – often at no cost. Its versatility extends far beyond initial expectations, offering countless applications for personal productivity and enrichment. This article explores the diverse ways AI can enhance everyday routines and the exciting possibilities it unlocks.

AI tools empower users to navigate conversations with ease, offering emotional support, answering queries, or simply engaging in casual chats to alleviate loneliness. Available on devices like smartphones and smart speakers, these tools are user-friendly, ensuring accessibility even for those with limited technical expertise.

One of the standout benefits of AI is its ability to streamline task management and enhance daily organisation. From prompting timely medication reminders to creating personalised meal plans, AI delivers tailored advice and support with remarkable efficiency.

AI offers engaging mental stimulation through activities like trivia, word games, or tailored quizzes designed to keep your mind sharp. It serves as a versatile resource for learning new skills or addressing questions on topics ranging from technology to hobbies, providing practical solutions to everyday challenges with ease.

As technology advances, some may find it daunting to keep pace, yet AI tools like Grok, ChatGPT and Microsoft CoPilot make the learning curve far more approachable. For seniors, AI provides step-by-step guidance in mastering new apps, sending emails, or navigating smart devices, fostering confidence and empowering users to embrace the digital world with newfound independence.

AI also sparks creativity by inspiring exploration of hobbies such as writing, painting, or learning new languages. For instance, tools like Grok can generate writing prompts, offer story ideas, or provide feedback to aspiring writers. Similarly, other AI assistants can support the development of digital skills, such as building a blog or managing a personal website, opening doors to creative expression.

In conclusion, AI is a transformative tool that enhances virtually every aspect of daily life. From boosting creativity and organisation to fostering learning and connection, AI empowers individuals to unlock new possibilities with confidence and ease.

Q&A

Can my computer support an upgrade to Windows 11? It is roughly 5 years old.

With Windows 10 support ending on October 14, 2025, transitioning to Windows 11 is increasingly critical to maintain security and performance. If your computer meets the necessary specifications, you can upgrade to Windows 11 at no cost. To verify eligibility, navigate to Settings, search for "Windows Update," and check for upgrade notifications. If your device falls short of the requirements, consider investing in a new computer, as continuing to use Windows 10 beyond the end-of-support date could expose you to significant security vulnerabilities. Typically, any computer or laptop over 5 years old may struggle to meet the requirements of Windows 11. More powerful devices that are older may meet the requirements, but if you purchased a cheaper, less powerful device, odds are it won't be eligible.

What should I do if my PC/Laptop won't turn on?

First, check that your power cable is securely connected and the outlet is working. For laptops, ensure the battery isn't drained by leaving it to charge for 30 minutes. If the PC/Laptop still won't power on, hold the power button for 10–20 seconds to perform a hard reset. If it still won't start, test with another power adapter or consult a technician to diagnose potential hardware failures like the motherboard or power supply.

Why is my computer running so slowly?

A slow computer can result from low disk space, too many background programs, or outdated hardware. Start by clearing temporary files via Disk Cleanup, uninstalling unused apps, and disabling startup programs in Task Manager. Update your operating system, drivers, and scan for malware. If issues persist, consider adding more RAM or switching to a solid-state drive (SSD) for a performance boost.

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Our musculoskeletal health is influenced by our genes, diet, lifestyle – even the weather. Nutrition plays a key role, with antioxidant-rich foods like fruits, dark greens, and oily fish providing support. Many people also use turmeric supplements.

But not all turmeric supplements are created equal. Turmeric's key active ingredient, curcumin, is difficult for the body to absorb. Without being made 'bioavailable', it can pass through the gut unused.

Turmeric+ is the world's most scientifically researched bioavailable curcumin formulation. It uses a patented Curcuma Phospholipid Complex called Meriva® that makes curcumin 30 times more absorbable than standard turmeric powder.

'It works by using plant-based lecithin to mimic how the body absorbs curcuminoids when turmeric is cooked with fat,' explains Dr Miriam Ferrer, PhD, from FutureYou Cambridge. 'But it delivers far more than a meal – the equivalent of 150g of raw turmeric in a single tablet.'

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Walk in the footsteps of academia

> ‘Over bridge of sighs, To rest my eyes in shades of green, Under dreamin’ spires.’

With the new academic year now underway, our university towns and cities are coming back to life, and some, like Oxford, will be waving goodbye to many of the tourists that have visited over the summer whilst welcoming the students back for another year of study.

And for that reason, early autumn is a perfect time to visit the city of dreaming spires, whether for a short break or just a day trip out. Whichever you choose, you won’t be disappointed and you will certainly find plenty to keep you occupied.

Oxford is, quite rightly, famous worldwide for its university, the oldest in the English-speaking world, tracing its origins back to the 12th century. It is made up of 36 separate colleges and three societies. All 36 colleges are independent and self-governing, and operate under royal charter from the Privy Council, whilst the three societies are considered departments of the university rather than independent colleges.

But where did the name the city of dreaming spires come from, you may ask? Well, it dates back to Victorian times and comes from the poem, *Thyrsis*, by the poet, Matthew Arnold, and the line “And that sweet city with her dreaming spires”. Perhaps more contemporary, there’s also a reference in a famous 60s pop song which opens with the lines “Over bridge of sighs, To rest my eyes in shades of green, Under dreamin’ spires” — a top three hit in 1967 for The Small Faces.

And, so, where better to start a visit to Oxford than a tour of some of those impressive colleges which have been responsible for educating some of the greatest minds seen in our country. Some 31 prime ministers have been educated there, including the current PM, Sir Kier Starmer. Talking of politicians, who knew that former US President Bill Clinton is an alumnus of University College?

There are a myriad of options available to you, but one of the best is to take a walking tour of the city. These tours last for between one and two hours, are expertly guided, and will give you an invaluable insight into the colleges and the city in which they sit. You will also get a feel for just how compact Oxford city centre is, as well as being able to marvel at the fantastic architecture, some of which you may then wish to visit under your own steam at a later time. You will find that your tour guides can give you expert advice on some of the best individual colleges you may wish to visit after your tour has ended.

You can also tailor your tour, as there are all sorts of different options available to you. As well as the general tours, you will find ones that specialise in stained glass, from Gothic to modern times, literary figures and their haunts, ghost walks, and famous film and television locations. Talking about television, you won’t be surprised to find that there is also a fascinating tour based around the massive TV hit programme, *Morse*, and if you have younger people in tow, they will no doubt tell you that much of the Harry Potter films were filmed in and around the city. You won’t be surprised to find that you can also enjoy a tour of the city’s pubs, although whether you actually finish it is another thing!

And of course, if you don’t fancy walking, then the open-top bus tours are always an alternative, giving a view of the city from an elevated position, often with a commentary or a guide to provide you with additional information as you are driven around. The great thing about these is that you can get off at any stop, have a wander around, and then jump back on again at your leisure.

Below: Radcliffe Camera. Top Right: Blenheim Palace. Bottom Right: The Ashmolean Museum.



Historic buildings

The city is full of magnificent old and historic buildings, and as you walk around, you can't fail to notice them. One of the most eye-catching can be found at Hertford College in the heart of the city, and that is the bridge that links the two parts of the college. Known locally as The Bridge of Sighs, because of its similarity to its namesake in Venice, it was actually modelled on that other famous Venice bridge, The Rialto, and remains in use by students to this day.

Just around the corner, you will find the iconic Bodleian Library and close to it the Radcliffe Camera. The Bodleian Library covers all the collections of the Oxford libraries. It is a legal deposit library and is said to contain over 13 million individual printed items in its collections. A haven for students, scholars, researchers, and historians, it remains very much a working library. It is also a fascinating place to visit, as is the Grade I listed Radcliffe Camera, which is recognisable the world over by its stunning dome-shaped building. Guided and self-guided tours of both buildings are available and well worth the effort.

World-class museums

Perhaps the most famous museum in Oxford, and indeed Britain's first ever public museum, is The Ashmolean, which, you won't be surprised to hear, is also part of the university. It first opened its doors to the public way back in 1683, a year after the wealthy antiquary, Elias Ashmole, gifted his private collection to the university.





It has since grown and evolved across the years to what is today a collection famed for its size and breadth, and that spans continents and cultures. Amongst its collections, you will find a vast array of Chinese porcelain and Japanese netsuke; a fascinating collection of medieval musical instruments and an impressive collection of European art, including works by Turner, Michelangelo, and Raphael. The Ashmolean's general collection is free to visit, although some specialist exhibitions may be charged for.

Not far from The Ashmolean, you will find a whole host of other museums well worth a visit. These include The Museum of Oxford, The Pitt Rivers Museum, as well as museums as varied as The Natural History Museum, The Science Museum, and The Anthropology Museum. Whatever your interest, there's almost certainly a museum that will interest you.

Visit the botanic gardens

Another notable first is Oxford's wonderful Botanic Garden and Arboretum. Tracing its roots back to 1621 (pardon the pun), this is the oldest Botanic Garden in the UK. Again, part of the University, it is a haven of peace and tranquility located a short walk from the heart of the city centre. Set in 130 acres of historic landscape, it is home to over 5,000 specimens from around the globe and is both a research establishment and a place of leisure and relaxation.

Take a leisurely cruise

Did you know that Oxford has two rivers flowing through it? The Thames (known as The Isis as it wends its way through the city) and The Cherwell, both of which are well worth exploring. Punting is a favourite pastime in the warmer months, whilst cruises up and down either river provide a great perspective of the city at any time of year.

The jewel in the crown

No trip to Oxford would be complete without a visit to what is arguably one of the jewels in its crown. Located in the lovely small town of Woodstock, just a twenty-minute journey, which you can reach by regular bus service from the city centre, you will find Blenheim Palace, home to the Duke & Duchess of Marlborough.

One of our great country houses, the palace, is named after the Battle of Blenheim, which took place in 1704. John Churchill, who became the 1st Duke of Marlborough, was gifted the land and estate on which the palace was later built by Queen Anne in recognition of his military triumphs on behalf of his country, which culminated in the successful victory in the Battle of Blenheim. It is perhaps best known today as the birthplace and ancestral home of Sir Winston Churchill.

Recognising the gift by the Queen and the reasons for it being given, to this day the Duke of Marlborough tenders a copy of the French royal flag to the monarch on the anniversary of the battle itself in lieu of rent for the land that the palace stands on!

But a visit to the palace is a day out and more, whether you choose to visit the state rooms, wander round the gardens, or explore the magnificent parkland, there is just so much to see and explore, a day is hardly enough to do it all justice.

Oxford – a must

Whenever you choose to go and whatever you choose to do, Oxford is the kind of city that you are forever exploring, whilst never quite getting to know it all. There is always something new to discover, and that's why so many people go back year after year to visit. Give it a go, you certainly won't be disappointed.

Autumn at the movies

Cinema



JOYCE GLASSER'S
SEASONAL PICKS

Islands

(September 12) Cert. tbc, 123 mins.

German director Jan-Ole Gerster (*Lara, A Coffee in Berlin*) has written a skilfully stylised neo-noir screenplay with Blaž Kutin and Lawrie Doran that gives English actor Sam Riley one of his best roles since *Control* in 2007. Islands is a rare middle-age "coming-of-age" film, focusing on Tom, a British tennis coach at a Canary Island resort who, before his shoulder injury, once out-served Raphael Nadal. Tom still convinces himself that he is living the dream despite an increasingly self-destructive lifestyle. Everyone knows a sexy golf pro or lifeguard, but Gerster delves deeper and Riley makes us care for Tom.

Seldom has one character woken up in so many places in a single film. When the film opens Tom wakes up in the desert, the hot sun blazing down on sand dunes. He wakes up or is awoken in his car by the side of the road or, hungover, in strange, rumpled beds with just a vague recollection of the woman or women who helped rumple them. If these are awakenings, they do not lead to enlightenment.

Tom is grounded by a Moroccan couple (Fatima Adoum and Ahmed Boulane), farmers who give tourists camel rides. They treat Tom like part of the family, sustaining him with home cooking. Only he isn't part of the family. Tom hides his emotions when he learns that, after putting their children through school, they are retiring and moving. One of their camels has already escaped his confines and is at large.

While Tom is living a ground-hog day existence in a state of limbo, not so the tourists who float in and out of his life and whom he can barely remember. Then one day Tom notices a striking blond with a model's body who is watching him. Anne Murphy (Stacy Martin) wants private tennis lessons for her seven-year-old son Anton (Dylan Torrell). She appears attracted to Tom, but it's her husband Dave (Jack Farthing) who collects Anton. When the couple complain about their room, Tom uses up his diminishing charm with the hotel staff to obtain an upgrade and refuses their tip. Tom has formed a close bond with Anton and volunteers to be the family's tour guide pulling out all the stops. (The island, unidentified in the film, is Fuerteventura). But Tom, we notice, has a hard time saying no and is easily led astray.

When Dave, already resenting the constrictions of married life, wants to continue the long day's activities into night, Tom reluctantly accompanies him to a landmark nightclub. Later that day Anne enlists Tom in the search for Dave who never returned to the hotel. Gerster lets us, and later, the police, speculate on the nature of the relationships between Tom and the three tourists. As though to comfort Anne, Tom is there watching from the shore as the body of a camel is dredged out of the sea.

The film was originally entitled *The Tourist*. Tom arrived as a young tourist but hasn't planted roots. No man is an island, John Donne wrote, but Tom, as we see, cannot even remember how to reach the mainland. And so, the title *Islands*, an apt metaphor for the main characters, stuck.

The Librarians

(September 26) cert. tbc, 123 mins.

One of the hottest topics in the UK is how to protect children from the evil tech giants that feed pornography, paedophilia, suicide and conspiracy theories to phone-addicted teenagers. Attention spans are so short that schools and parents struggle to get children to pick up if not finish a book. In America, on the contrary, as producer-director Kim A Snyder's *The Librarians*, reveals, the bad guys are the school librarians. It's bad guys like Amanda Jones, who won Librarian of the Year in 2021, who is called a porn-pusher and a paedo. It's devoted (and sacked) librarian Julie Miller, a Baptist minister's wife in Clay County, Florida who is "a groomer" and "pornography pusher."

It looks like the school boards, who have the legal right to control the school curriculum, are winning the battle – thought to have been lost in the 1982 case Board of Education, Island Trees Union Free School District No 26 v. Pico – to remove from library shelves books whose ideas they object to. In Keller, Texas, the government is making progress. Eleven of the forty district librarians have been sacked so far. Others have received death threats and, ironically, online abuse.

Snyder follows a number of American librarians fighting back as they watch their respective community's new witch hunts with parallels to the mass hysteria of the McCarthy era and Nazi Germany. If this disquieting disease originated in the conservative states of Texas and Florida, it spread



In The Librarians, filmmaker Kim A. Snyder explores how American school librarians have become unlikely targets in a growing culture war — accused of promoting pornography and indoctrination as conservative movements push widespread book bans across the U.S.

like wildfire throughout the USA.

For librarians in Texas, it began in 2021 when Texas State Representative Matt Krause sent a list of 850 titles to all the libraries asking librarians to confirm which ones they had. Librarians noticed that the list disproportionately targeted LGBTQ books and authors and those dealing with themes of racism, racial identity and reproduction. Shortly after, Governor Abbot sent a letter to the Texas Association of School Boards calling for "the immediate removal of this graphic, pornographic material."

Although the majority of US librarians are white (and female), the attack on books exposing children to new perspectives feels personal. Army veteran Suzette Baker lost her job as head of the Llano County library system for refusing to remove books, including *Between the World and Me*, that novelist Toni Morrison praised for filling 'an intellectual gap in succession to James Baldwin.' Then again, Toni Morrison's *Beloved* and *The Colour Purple* are also banned.

The film grows even scarier when we learn about the dark Christian Nationalist movements behind the bans. Amanda Jones's experience produced the book *That Librarian: The Fight Against Book Banning in America exposing hidden agendas.* Chris Tackett, former Granbury School Board member, reveals there have been zero parent requests to review book selection in Granbury. He and, independently, librarian Martha Hickson, identify the dark money behind these parental complaints. The political group Moms for Liberty is a front. The frightening Leigh Wambsganss of Patriot Mobile backs Moms for Liberty's "spiritual" war, while Farris Wilks, billionaire oil fracking baron is a pastor of his own church who preaches against the evils of same sex couples.

Snyder's film is packed — sometimes to a fault — with information but occasionally it's hard work to follow all her librarians who are not re-labelled as they reappear. But Snyder's research is impeccable. She even spices up the sobering content with a film clip from McCarthy era film *Storm Center* in which a demure Bette Davis says, 'I couldn't remove a book because it has ideas we don't like.'

I Swear

(October 10), cert 15, 121 mins.

Kirk Jones's (*Waking Ned, Nanny McPhee*) biopic about the Tourette's Syndrome campaigner John Davidson is conventional and predictable. We even know how the story ends as the film opens with Davidson, about to be knighted by Elizabeth II, struggling not to blurt expletives in front of the Queen. These choices are not really limitations. You can't have the director competing with a true story that is itself so dramatic, fascinating and emotionally robust that you don't want embellishment.

In a remarkable performance, Robert Aramayo (*The Lord of the Rings: The Rings of Power, The King's Man*) plays John, who until the age of 15 was a top student, popular with girls and his father's (Steven Cree) pride and joy when a football scout comes to Galashiels, a small town on the Scottish borders to see John play. But John has been feeling and acting weirdly. Struggling to read Yeats in class his teacher dismisses him "to sort himself out." At home, his neurological movements, spitting and outbursts at dinner cause his parents to banish him to the living room floor to spit into the fire. When he swears at the school the principal predicts he'll end up in prison and canes Tom's hands, turning his football audition into a disaster.

Eventually it gets too much for his father, who abandons the family, while his mother (Shirley Hendrickson) fails to cope. As he gets older, John's spontaneous outbursts, unconscious hand movements and his swearing are met with savage beatings. He attempts suicide but is saved.

Thirteen years later, lonely and unemployable John bumps into a former school friend, Murray (Francesco Piacentini-Smith) who is more intrigued than repelled by John's condition and invites him for dinner. Murray's mother, Dottie Achenbach (Maxine Peake), a former mental health nurse who is living with an interminable cancer diagnosis, invites John to live with them and she becomes his surrogate mother. His Tourette's diagnosis is both a life sentence and a relief. Dottie encourages John to read all about the condition which in the 1980s, was not well known.

But it is when Dottie determines that John needs a job that his life is transformed. Peter Mullan adds heart-warming humour to the grim story as Tommy Trotter, a community centre caretaker who lives alone with his beloved dog and, himself a bit of an outsider, hires John. Impressed by John's diligence, reliability and sociability, he encourages him to speak about his condition, convinced that understanding will lead to acceptance. John cannot change his fate, but he can change the way others treat him. Here's where the film invites people who have Tourette's to appear as extras. It seems Davidson accepted the decision to cast Aramayo (who physically resembles a young Davidson).

Aramayo and Peake worked together on the Beckett biopic *Dance First*, and their bond based on overcoming adversity is beautifully and credibly portrayed. Any sentimentality is marginalised by the vividly conveyed misery and injustice of John's early, misunderstood years and by his humble, dogged determination to educate the world about this incurable condition.

Harvesting your garden

> Many of us will have jams and chutneys in our fridges and cupboards, but have you ever thought about making your own?

Autumn is the time when we start to get our gardens ready for the long hibernation of winter. It is also when the last of the produce we have grown is harvested, and where we sometimes find that we have an abundance of produce that we don't know what to do with. It's also the time of year when blackberries are at their best.

So, when confronted by nature's bounty, what do you do with all that surplus produce? Many of us will have jams and chutneys in our fridges and cupboards, but have you ever thought about making your own?

Don't be intimidated, it's not as hard as it seems to make your own, so here are some ideas to get your creative and cooking juices flowing.

Make a nice hearty chutney to accompany your cheese board

You probably won't be surprised to learn that the word chutney comes from India, meaning to "eat with appetite", where chutneys were made as a way of preserving fresh ingredients from the heat for future use.

Here are some simple recipes to get you started.

Simple tomato chutney

Ingredients

1.5 kg (3lb 5oz) tomatoes

500g (1lb 1oz) onions

3 large garlic cloves, chopped

300ml (1/1 pint) cider vinegar

250g (9 oz) granulated sugar

1 tbsp salt

Spice mix

1 tsp cumin seeds

1 tsp coriander seeds

1 tsp mustard seeds

¼ tsp paprika

½ tsp black pepper

Method

1. Peel the tomatoes. Cut a cross on the bottom of each fruit, and plunge them in boiling water, several at a time, for just a few seconds. Transfer to a bowl of iced water and allow to cool. You can then take the skins off quite easily.
2. Chop the tomatoes and onions and place in a bowl, sprinkle over the salt, mix together, and leave overnight in the fridge. Next day, drain off the excess juice.
3. Transfer the mix into a large, heavy-based saucepan, add the chopped garlic and vinegar, and simmer for around 20 minutes.
4. In a separate, dry pan, toast the cumin, coriander, and mustard seeds for a couple of minutes. Transfer to a pestle and mortar and lightly crush.
5. Add the spice mixture to the tomatoes and onions and cook for around five more minutes.
6. Next, add the sugar, stirring until it has dissolved. Continue to cook gently for around 30 minutes. The mix should start to thicken as the liquid dissolves - you are looking for a thick, glossy consistency.
7. Allow to cool slightly before spooning into sterilised jars, packing down tightly to remove any air pockets, and seal.

Leave the chutney for a minimum of four weeks, if you can resist the temptation, three months is better, to allow the spices to mingle and infuse before it is ready to enjoy.

Easy Pickled Onions

Who doesn't like a pickled onion with their cheese, especially over the festive period? Here's a simple recipe that, if you follow it, will have crunchy onions perfect for the big day.

Ingredients

1 kilo (2.2lbs) pickling onions

1200ml pickling vinegar, or malt vinegar

50g (2 oz) salt

200g (8 oz) white sugar

6 teaspoons pickling spices*, OR:

6 teaspoons of mixed peppercorns, coriander seeds, mustard seeds, allspice berries, and crumbled dry bay leaves

* Pickling spices are available in the dried herbs and spices section of most major supermarkets.

Method

1. Put the unpeeled onions into a large bowl and pour boiling water over them, leave to steep in the water for 1 minute, before tipping them into a colander to drain. Place them back in the bowl and cover with cold water.
2. Peel the skin off the onions – you will find this should come away quite easily, avoiding weepy eyes.
3. When peeled, place them in a dry, fresh bowl, sprinkle the salt over them, and mix thoroughly together. Cover with a tea towel and leave overnight.



4. At the same time, put the vinegar into a large saucepan and add the pickling spices, and bring to the boil. Once boiled, take off the heat and allow to cool and infuse overnight.
5. The next day, drain and rinse the onions thoroughly, patting them dry. Then put them into clean, sterilised jars.
6. Pour the pickling vinegar over the onions in the jars, including all the pickling spices, seal the jars, and allow to mature for at least four weeks, or again three months, if you have the willpower before eating.

Making the spiced pickling vinegar:

Pour the vinegar into a large saucepan and add the sugar and the pickling spices. Bring to the boil and take the vinegar off the heat immediately, cover with a lid, and leave to go cold and infuse for 24 hours.

If you like a bit of spice in your pickled onions, take a red chilli, prick it a couple of times with a sharp knife, and place it in the jar with the onions. Guaranteed, you will notice the difference in three months' time!

And now that the hedgerows are full of juicy blackberries, why not take advantage and make some tasty blackberry jam – it's well worth the effort if you follow the recipe below.

Seedless blackberry jam

Many people are put off making blackberry jam because of the seeds that remain in most recipes.

This recipe sees all the seeds removed.

Ingredients

900g (2lbs) brambles/blackberries

150ml (1/4 pint) water

Juice of 2 lemons

White granulated or cane sugar

Method

1. Place the blackberries into a heavy-bottomed pan with the water and lemon juice, and simmer over a low heat until the blackberries are soft, pressing them all the time with the back of a wooden spoon.
2. Strain through a jelly bag, muslin, or a clean tea towel over a bowl overnight. Squeeze the fruit to extract all the juice.
3. Once strained, measure the juice. You will need 450g (1lb) of sugar (or part thereof) for every 600ml (1 pint) of liquid that you have.
4. Place the juice and the sugar into a pan together and heat gently until the sugar has completely dissolved. Bring it all up to the boil and allow to boil until the setting point has been reached.†
5. Allow to cool a little before pouring the jam into clean, hot, and sterilised jars and seal immediately.

Allow to cool and store until needed. Unlike the chutneys above, you can start to eat this straight away.

Getting the setting point

†The best way of checking whether your jam has reached the setting point is to use a sugar thermometer. Dip the thermometer into the hot jam; you are looking for a temperature of 104.5°C (220°F). If you don't have a thermometer, you can do the simple saucer test. Place some jam on the back of a cold saucer (place this in the freezer for ten minutes before you need it). Push the jam with your finger – if the jam wrinkles and isn't runny, you have reached the setting point.

Sterilised jars

Sterilised jars are important for all of the recipes above. You can use second-hand jars if you wish, but these, like new jars, must be sterilised first.

Simply wash the jars and lids in hot soapy water and rinse well. Place the jars and lids onto a baking tray and pop them in an oven preheated to 120C / 250F for 20 minutes. They are then ready to use.

If using second-hand jars, make sure that any that have held pickles or chutneys are only used for those again to prevent any tainting of the produce.

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Visit: www.nfop.org.uk
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Local Groups

There is also a network of independent local groups across the UK, run by their members. The groups organise events, guest speakers, days out and other activities. They provide members with an invaluable source of contact and support. Information from your group/branch is printed on the reverse of the magazine address sheet.

Email: info@nfop.org.uk **Subject:** Local group/branch

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Your favourite tipple to get more expensive

Are you one of the many who enjoy an evening tipple with or after your dinner at home? Well, if you are, you can expect it to become more expensive, especially if it comes from a glass bottle.

The government is set to introduce a "packaging tax" to aid its fight to achieve "net zero" greenhouse gas emissions, a fight that it is almost certain to lose.

What is net zero?

Net zero is a target that is enshrined in legislation and aims to manage the levels of greenhouse gasses that enter the atmosphere. The legislation states that the UK must achieve net zero, reducing all greenhouse gas emissions by 100% from 1990 levels, by the target date of 2050.

The target is driven by what is known as The Paris Agreement which was adopted at COP21 in that city in December 2015. This agreement states that all 196 countries that are party to it are committed to maintaining a global temperature rise this century below 2 degrees Celsius above pre-industrial levels, with efforts concentrated on limiting the temperature increase to 1.5 degrees Celsius.

But why does that make my evening tipple more expensive?

Well, as part of the drive to achieve "net zero" the government has introduced the extended producer responsibility scheme, or EPR. This is aimed at forcing the producers of all packaging to pay for its disposal, but it is those producers that use glass bottles that are at risk of being hit the hardest.

The aim of the levy is to encourage producers to move towards using more environmentally friendly packaging for their products.

With many beers, lagers and ciders as well as nearly all wines and spirits being sold in glass bottles, the EPR will hit the drinks industry particularly hard.

And, if initial estimates are correct, this could result in a standard bottle of wine attracting an additional levy of 9p, a 330ml bottle of beer or lager 4p and a bottle of spirits 11p. In practice, the levy could add even more to the cost of your tipple as these are only minimum indications.

All packaging targeted

However, the EPR is not exclusive to glass. It applies to all forms of packaging including plastic, aluminium cans and cardboard. It is calculated on the weight of the packaging being disposed of. And for this reason it is glass that will be the hardest hit as it is by far the heaviest form of packaging in use.

The fear

Many within the drinks industry fear that the levy will result in producers switching from glass to plastic. However, this is considered to be counter-productive given that glass is seen as a more environmentally sustainable form of packaging.

Aluminium cans are another alternative that may see an upturn in usage leading to a fear that the use of glass bottles within the drinks industry as a whole will decline quite rapidly in the forthcoming years.

The consumer will pay

But, as always, it is the consumer that will feel the pinch the hardest. The chances are that producers will take the opportunity to increase prices above EPR levels, especially given other rising costs, particularly wages, that they are having to contend with.

Indeed, the government's own research reveals that the levy could increase the average household's grocery bills by up to £56 per year.

The British Beer & Pub Association, the leading trade association representing UK pubs and breweries believes that it is not only home drinkers that will be hit hard by this tax. It estimates that the EPR will add around £160m of costs to a sector that is already struggling. It is feared that it may lead to the closure of more pubs in an industry where more than one pub a day is currently closing its doors for good.



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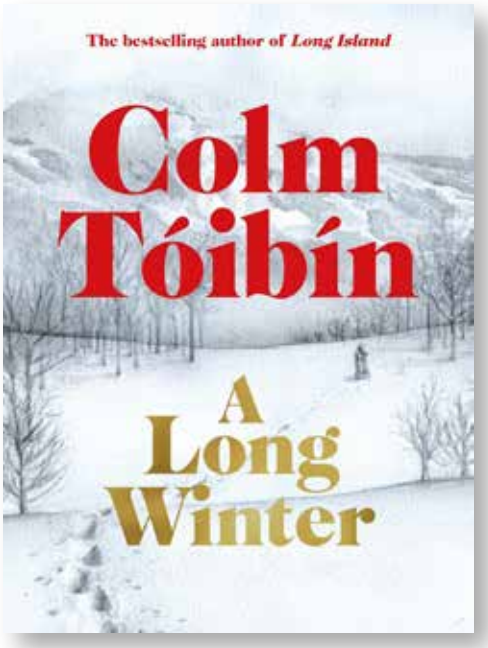
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Book reviews

By Anne Cater

A Long Winter by Colm Tóibín



Colm Tóibín is an award-winning author whose work has regularly appeared on prize lists. He is probably best known for his novel *Brooklyn* which was adapted for film in 2015.

A Long Winter was originally published as part of the short story collection; *Mothers and Sons*, published by Picador in September 2008.

The majority of this author's work is set in Ireland. *A Long Winter* takes the reader high up into the Pyrenees where young Miguel lives with his parents and younger brother Jordi. Jordi is currently away in the military and when Miquel's mother walks out of the home after another argument with her husband about her drinking, the two men are left to cope alone.

This is an elegant and eloquent story that examines the bond between a mother and son. It is what one could call a "quiet" story, with little dialogue but a haunting and quietly devastating portrait of estrangement, repressed emotions, and the stark solitude of rural life. The character's dialogue match the icy, cold setting. Conversations are short and functional yet beautifully toned.

When Manolo, an orphaned servant boy from the next village, arrives to help out in the house, Miquel begins to confront the reality of his mother's absence, and also to realise that there is another chance of a different life for him.

Tóibín uses simple language to talk about delicate and complex issues and does it with ease. This is a beautifully told story of the bond between a mother and son.

***A Long Winter* by Colm Tóibín was published in hardback by Picador Books on 4 September 2025, price £12.99.**

The Final Vow by M W Craven

The Final Vow is the seventh book in the Washington Poe series, and whilst the characters do evolve throughout the series, it can be read as a stand-alone story.

The last book in this series; *The Mercy Chair*, was bleak and dark and really emotional. Whilst *The Final Vow* still features murder and danger and the author throws things at us that are shocking, it's not as dark as its predecessor. It is, however, quite possibly his most suspenseful Poe & Tilly novel yet.

A sniper with a 100% accuracy rate, targeting civilians in seemingly random yet horrifying ways – including a bride on her wedding day – sparks nationwide terror. With seventeen victims already down, authorities are in chaos. Only Detective Washington Poe and his civilian analyst partner, Tilly Bradshaw, stand a chance against a predator who leaves no pattern, no clue, and who never misses

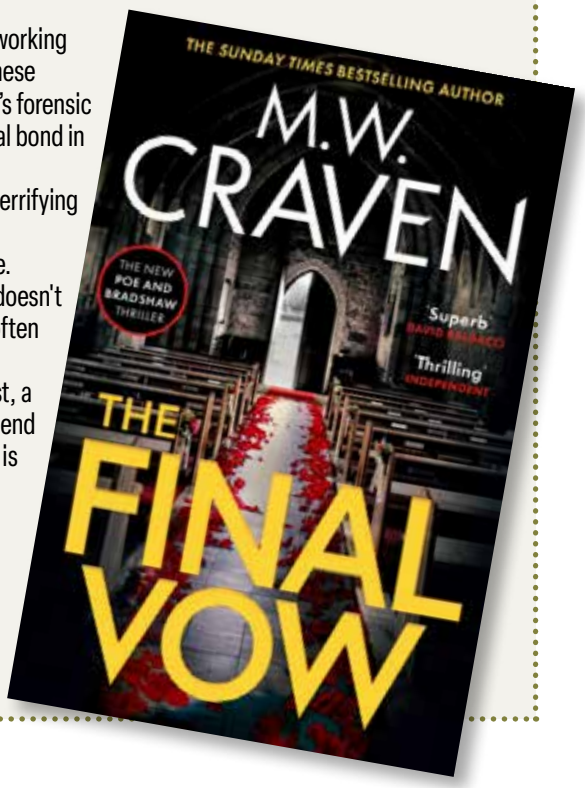
The author's dark wit and the duo's working relationship are always a highlight in these novels. Poe's intensity paired with Tilly's forensic detachment creates a strong emotional bond in a tense narrative.

A sniper with perfect aim sets up a terrifying cat-and-mouse game that feels both cinematic and uncomfortably plausible.

As in all his previous books, Craven doesn't hold back. His plot turns are sudden, often brutal, and deeply unsettling.

With a terrifying sniper as antagonist, a mounting body count, and the usual blend of forensic precision and dark wit, this is a truly gripping thriller.

***The Final Vow* by M W Craven was published in hardback by Constable (Little Brown) books on 14 August 2025, price £20.00.**





False Idols by Karla Marie Sweet

False Idols is Karla Marie Sweet's debut novel and is elegant and unsettling. A powerful thrilling story that examines power, community and the growing wellness business community

Sadie, the lead character, is a woman feeling uprooted in her new house in Los Angeles. She is also haunted by her past. She encounters Deep Flow, an exclusive wellness movement led by the charismatic Lilith. Initially sceptical, Sadie soon becomes immersed in the group's hypnotic routines, convinced it's "not a cult… but a community" As she finds herself getting deeper and deeper into the community, the intoxicating promise of healing becomes darker, exposing how easily vulnerability can be exploited.

Sweet blends evocative character study with creeping dread exceedingly well. Sadie's narrative is so compelling, so relatable, she really feels true to life. The book captures so well the plausible, and frightening allure of wellness culture — how it preys on the isolated, the hopeful, the searching.

False Idols is a compulsive, thought-provoking novel. Its strengths lie in the psychological realism of cult-like seduction and the moral issues that Sadie works through. Karla Marie Sweet is an exciting and clever new voice; this is literary fiction at its best. Readers who are intrigued by the dark side of self-improvement culture will likely find it haunting and memorable.

Some readers may need to consider that there are some dark and emotional themes within the story. The novel explores trauma, coercion and psychological manipulation

***False Idols* by Karla Marie Sweet was published in hardback by Mountain Leopard Press books on 14 August 2025, price £20.00.**

59 Minutes by Holly Seddon

Holly Seddon's *59 Minutes* is her seventh novel and is an unrelenting, emotionally charged thriller that grips you from its opening lines and never let's go. A nationwide alert gives everyone just fifty-nine minutes before incoming nuclear missiles hit the south of England. Seddon exploits every single minute with precision and impact

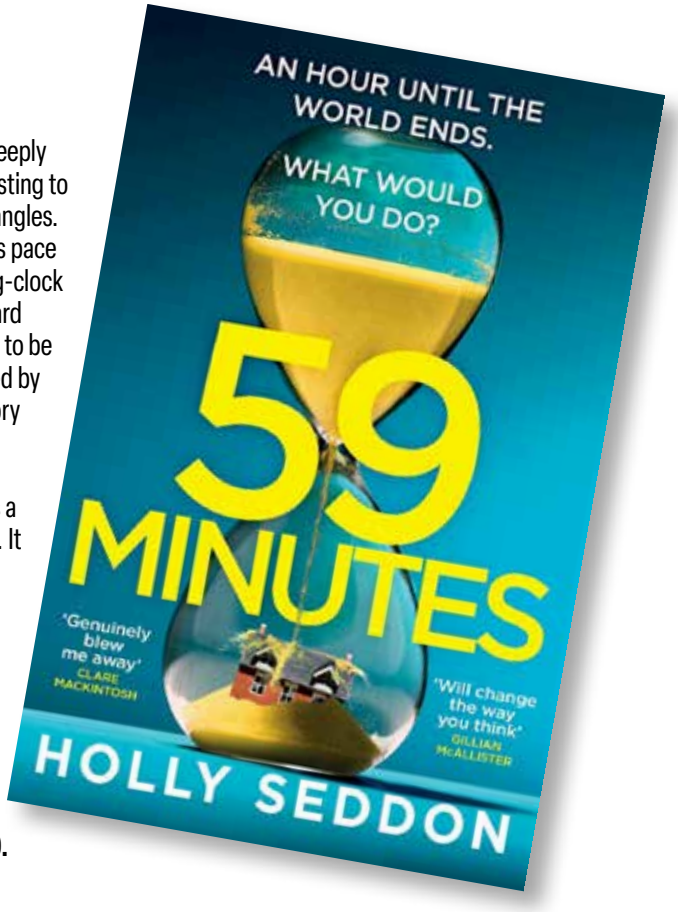
The novel follows three women — Carrie, desperate to reunite with her daughter amid chaos in London; Frankie, newly pregnant and caught far from home; and Mrs Dabb, anxiously hunting for her missing teenage daughter. Each of their voices are interwoven, told during the countdown to the actual missile hit.

Seddon excels at portraying both the best and worst of humanity under pressure. Moments of kindness are balanced by heart-wrenching violence and panic. The characters feel authentic, their fears and their motivations deeply relatable, it was particularly interesting to read the three different maternal angles.

Told in present tense, the novel's pace and structure really suit the ticking-clock premise, readers are pushed forward relentlessly. I found the huge twist to be totally unexpected but was stunned by how powerful it was, giving the story extra depth.

Ultimately, *59 Minutes* is a bold and daring speculative thriller, it is a race-against-time adrenaline rush. It is also a poignant and moving look at what matters most when faced with imminent loss. Riveting, provocative, and unforgettable.

***59 Minutes* by Holly Seddon will be published in paperback by Orion Books on 25 September 2025, price £10.99.**



85th Operation Dynamo Commemorative Cruise

By James Nelson

> The flotilla sailed from Ramsgate Harbour to Dunkirk, cheered on their way by an enthusiastic crowd lining the side and exit of the harbour.

At 06.00 hrs on Wednesday 21st May 2025, at the very kind invitation of Alan and Ann Jackson, EC member James Nelson set sail on their Dunkirk Little Ship RIIS 1. Alongside 66 other Dunkirk Little Ships, all survivors of the 850 that set out in 1940, the flotilla sailed from Ramsgate Harbour on a commemorative cruise back to Dunkirk, cheered on their way by an enthusiastic crowd lining the harbour side and exit of the harbour.

This is James's own story of that wonderful trip.

Entering the channel, we were joined by five escort ships from the Royal Navy and the Ramsgate RNLI Lifeboat with each Little Ship having been examined and given a rating from HMS Collingwood to replicate the actions of 1940. Once well into the channel, compliments of Ann, bacon sarnies (sandwiches to the uninitiated) were enjoyed by all on board RIIS 1. After what is best described as a "rock and roll" crossing, dodging the shipping in the channel, we successfully arrived where we received another enthusiastic welcome in Dunkirk at 18.00hrs as I proudly carried the Henley-on-Thames Dunkirk standard standing on the prow of the boat.





There was a series of commemorative events held each day notably at the British Cemetery in Dunkirk. This was attended by the local dignitaries as well as HRH Prince Michael of Kent who is the honorary Admiral of the Association of Dunkirk Little Ships (ADLS). There was a large contingent of restored military vehicles and motorcycles in attendance, their owners happy to discuss, at great length, the restoration the vehicles had undergone. I spent so much time discussing a restored motorcycle that I lost track of time and missed my bus back to Dunkirk. This meant I had to hitch a lift back on the last bus!

At a reception in the Town Hall each Skipper of the Little Ships was presented with a commemorative badge, and a buffet lunch was enjoyed by all.

A special memorial was dedicated to John Atkins, a 15-year-old cook and third hand on Lady Rosebery, the youngest to die at Dunkirk in 1940, and Hilaire Wadoux, a Frenchman from Dunkirk who served in the navy and later joined the Free French Forces.

The Allied Memorial at La Panne was attended by so many despite it being the only wet day we had.

The final commemoration at Basin de Commerce, where the Little Ships were moored, was held in high winds on Sunday before the Little Ships were due to depart on Monday. But as the weather conditions continued to be unfavourable, the return was delayed until later in the week, so I returned to the UK by ferry from Calais travelling from Dunkirk to Calais by train, a





cheap and enjoyable experience, all on time and comfortable. Recognising the significance of the celebrations many of the local buses had carried details of the commemoration events.

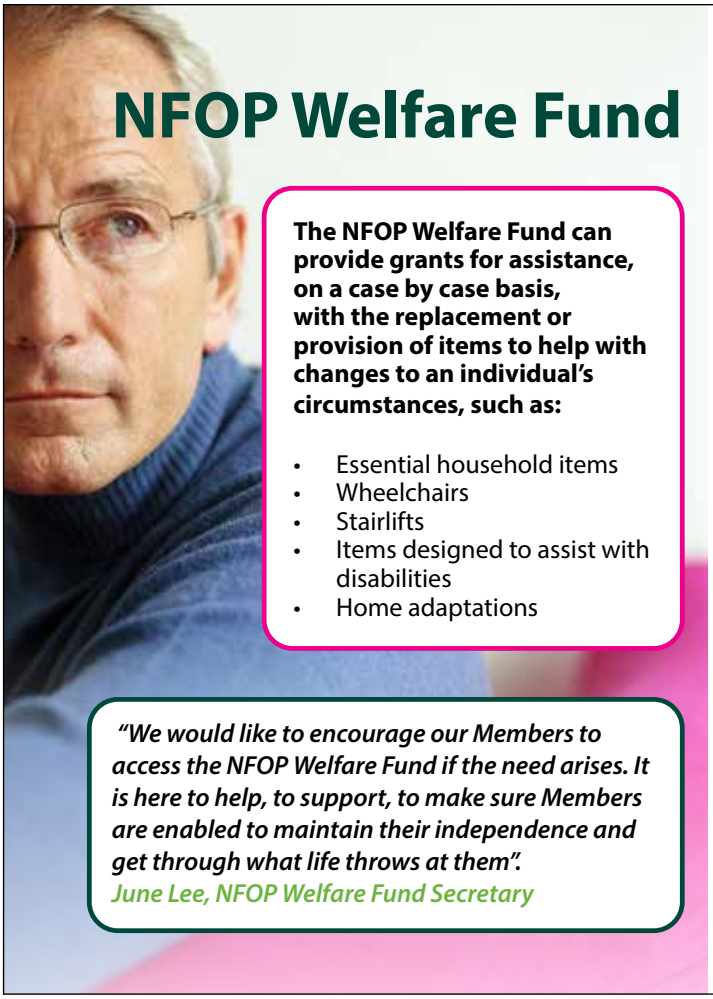
Here are some of the facts of 1940

- Approximately 850 private boats sailed from Ramsgate, over 250 were lost.
- Churchill and Admiral Ramsey hoped to rescue between 30,000 and 40,000 troops.
- The combined efforts of RAF, Navy and the Little Ships rescued 338,000 people in total.
- For every seven soldiers who escaped through Dunkirk, one man was left behind as a prisoner of war.
- The majority of these prisoners were sent on forced marches into Germany and Poland.

Prisoners reported brutal treatment by their guards, including beatings, starvation, and murder.

The rescue operation turned a military disaster into a story of heroism which served to raise the morale of the British.

The phrase "Dunkirk Spirit" is still used today to describe courage and solidarity in the face of adversity.



NFOP Welfare Fund

The NFOP Welfare Fund can provide grants for assistance, on a case by case basis, with the replacement or provision of items to help with changes to an individual's circumstances, such as:

- Essential household items
- Wheelchairs
- Stairlifts
- Items designed to assist with disabilities
- Home adaptations

"We would like to encourage our Members to access the NFOP Welfare Fund if the need arises. It is here to help, to support, to make sure Members are enabled to maintain their independence and get through what life throws at them".
June Lee, NFOP Welfare Fund Secretary

Join the 1001 Club

The 1001 Club is the Welfare Fund's own lottery draw, with lucky prize winners* every month.

- Membership costs £2.00 per month
- Members can pay for 6 or 12 draws

Every month 50% of the total 1001 club income is given to the NFOP Welfare Fund for the provision of grants. The remaining 50% makes up the 1001 Club 'Prize Fund' and is split across first (50%), second (30%) and third (10%) prize. A 6 month boost (10%) is added to the July or January 1st prize win.

**Winners are notified by post*

To apply to The NFOP Welfare Fund for assistance or to join the 1001 Club please contact NFOP Headquarters for more information and the necessary forms.

www.nfop.org.uk/welfare-fund

NFOP Welfare Fund
Registered Charity Number: **1053576**

Your Letters

Write to: Unit 6, Imperial Court, Laporte Way, Luton LU4 8FE. Or email info@nfop.org.uk
Always include a postal address. A telephone number is helpful. Letters may be edited. Opinions expressed here may or may not reflect those of the editor or the NFOP.

Prescriptions

I am a BT Pensioner and also subscribe to your NFOP Magazine. I would like to add my thoughts to your page "YOUR LETTERS"

I recently telephoned my local pharmacy to order my usual Repeat Prescription from my GP Surgery. This I have been doing for a number of years with no problems, and after a couple of days have passed, my medication is ready for me to collect from the pharmacy.

When I last phoned my pharmacy, they told me that they have been informed by my GP Surgery that they can no longer serve me in this way! When I asked why, they said I had to speak to my GP Surgery.

This I did, and was told by them that ordering of medication from now on must be done through an app. I advised them that I do not have a Smartphone since I am 77 years old with no husband or family, and most of my friends have now died. So why do I need a Smartphone? The GP Surgery then told me that if I wanted the pharmacy to carry on with their usual service to me because of me not having an APP, then I would be put on their records as "A Vulnerable Person". I object.

I am wondering how this would pan out in the future with that on my record should I reach late 80s or 90 years of age? It terrifies me to think, that should I have a fall and end up in hospital with a fractured leg and my medical records are accessed, that they would see I have no family and am recorded as a "Vulnerable Person", that I may then be sent to a Care Home?!!! (all because I have no app).

A E Rowley, by e-mail.

Labour government

In your last edition, you asked the question, "Can Starmer rebuild trust with older voters." I must ask if he ever had it. Although YouGov estimated that there was a 6% increase in voting from 2019 to 2024 elections among the 60-69 and 70+ age groups, how did they arrive at that figure?

Overall, voter turnout was down from 68.8% in 2019 to just 60% in 2024. Labour's share of the vote in 2019, which they lost, was 32.1%. In 2024, their vote was only 33.7%, so only a very small increase, but under the first past the post system, resulted in a massive majority.

From my own experience as a 77-year-old at the election, it would be true to say that many pensioners I know didn't vote at all because they had lost their trust in the Conservatives and after experiencing previous Labour Governments in their lifetimes, they knew what we were in for, no matter what promises were being made by Sir Keir.

We have seen it all before. Wilson and Callaghan, resulting in the Winter of Discontent. Blair and Brown, leaving us with no money and Brown having decimated people's pensions and

Dorchester Branch Members enjoying a r ecent cream tea at the Shire Hall Museum



selling the Gold Reserves at ridiculously knock-down prices.

The only difference this time is that we know how bad they are at the beginning of their term. Pensioners' Winter Fuel Allowance and Inheritance Tax on Farmers are just two of the promises they made and have already broken. The only one they have kept is VAT on Private School fees, jealously hitting middle earners, and no, I did not go to one, I grew up in Hoxton, London. The wealthy can easily afford the fee.

Anyone who says this Labour Government wasn't what they expected, certainly haven't been living in my World for the past 60 to 70 years.

George Hatchman, Shefford.

Nutrients

I write regarding your article "Nutrients – are you getting enough?" in the March 2025 issue.

The author leaves a feeling, perhaps unintentionally, that he/she doesn't approve of vegetarian/vegan diets.

As a youngster, I pretty well always refused meat, fish, and eggs, and at age 10, in a meat-eating family, I declared myself vegetarian. It was a matter of taste, not of principle, and I've stuck with it ever since, including in military service and travelling around the world. I've never tried to divert meat eaters from their own choice. I can't say I've never taken supplements, but very rarely and very few.

Two observations:

On retiring from GPO/BT, I discovered that in 42 years, I'd had a whopping 10 days of sick leave – roughly a day every four years. Dreadful! Perhaps it would have been lower if I'd eaten meat?

I'm now approaching my 96th birthday. I thought of consulting my long-time meat-eating friends for their views on diet, but, alas, they've all packed their bags and gone on to the next place before me, so I have only my own judgement as a guide.

I think I'll continue on the same course: it seems to have served me well so far.

John Tippler, Spalding.

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Worth a Look!

Now that autumn is just around the corner it's the time of year when many of us turn our attentions a little more to the indoors. But don't despair, the changing of the seasons is inevitable and there's nothing we can do to prevent that. However, that doesn't mean we can't continue to get out and about and a visit to a museum or gallery fits the bill perfectly. Here are some of the things that are currently on around the country that might just tempt you to head out and about and explore. Pre–booking for all paid for attractions listed below is recommended.

Tiaki Ora ∞ Protecting Life: Anton Forde

Where: The Sainsbury Centre, University of East Anglia, Norwich, Norfolk. NR4 7YJ.
Open: Tue – Fri 09.30am – 6.00pm
Sat & Sun 10.00am – 5.00pm
Closed Mondays, including bank holidays
Exhibition runs until 19 April 2026
Cost: Universal Ticket – pay if and what you can.
Tel: 01603 593199

More Information:
www.sainsburycentre.ac.uk

Anton Forde's monumental installation of 81 over-life-size figures, *Papare Eighty. one* (2024) with Shiree Reihana, is shown in the UK for the first time in a new site–specific configuration and incorporating one of the earliest surviving wooden Māori figures in Europe, held in the Sainsbury Centre's collection.

The wooden figures (pou), hand carved by Forde at 8.2 feet tall, are presented in a defensive V–shaped formation inspired by migratory birds' united flying formation, wear garments woven by kaiwhatu (traditional Māori weaver) Shiree Reihana – which elevate the honour of the individual pou as well as the collective work – as well as a Pounamu/nephrite teardrop necklace, seen as a token of sympathy and shared emotion.

Forde's work connects with the peaceful actions of the Māori community at Parihaka, New Zealand in November 1881, in the face of a British colonial invasion, and the many examples of similar world–wide powerful peaceful responses that have been inspired by Parihaka. It is a call for *kotahitanga:* unity, togetherness and solidarity. It shows that collective action can safeguard the future of communities for generations to come, without need for killing – both physically and culturally.

This exhibition is part of the Sainsbury Centre's *Can We Stop Killing Each Other?* season.

Modron, Threads

Where: The Glynn Vivian Art Gallery, Alexandra Road, Swansea, SA1 5DZ.
Open: Tue – Sun 10.00am – 4.30pm
(Last admission 4.00pm)
Closed Mondays except bank holidays
Exhibition runs until 2 November 2025
Cost: Free
Tel: 01792 516900

More Information: www.glynnvivian.co.uk

Modron features the personal responses of group members to the work of acclaimed artist Adeela Suleman.

Threads: Glynn Vivian Community Textiles Group has been experimenting with textile–based techniques and materials. As the project has developed, the slow, repetitive nature of textile processes has encouraged social interactions and connections. This slowed–down approach has allowed for the development of a shared sense of purpose celebrating how the threads of our peoples lives are inextricably woven together in our community.

In its first phase the group learnt from a wide range of textile practitioners, exploring batik, natural dying, dressmaking, crochet and appliqué. Putting their skills to the test the group produced a literal banquet of textile process in the form of a tea party, with knitted cakes, a printed tablecloth and playful interventions. This work was previously showcased in *Patchwork*, a community exhibition in the gallery's garden room.

With skills built through these experiences and the group's enthusiasm, *Threads* has worked alongside international artist Adeela Suleman to create a sculptural work to celebrate peace and the beauty of Wales. The group has consistently met with the artist to share progress, experiences, learning, friendships and the multicultural connections they have forged.

This exhibition showcases key figures from the East India Company (EIC), uniting the Tiger of India and the Dragon of Wales. Through her use of Kashida (a Mughal–era embroidery technique that combines silk appliqué with hand–stitched embellishments), Suleman reflects upon the bygone splendour of the Mughals, who were deposed by the British in 1858. At the heart of this story – and the tapestry – are Robert Clive (Clive of India) and Powis Castle. Winning the Battle of Plassey (1757), Clive was responsible for kickstarting the British Empire in India.

YAK: Culture of Curiosities

Where: Firstsite, Lewis Gardens, High Street, Colchester, Essex, CO1 1JH.
Open: Tue – Wed 10.00am – 5.00pm
Thu – Sat 10.00am – 10.00pm
Sun 10.00am – 5.00pm
Closed Mondays
Exhibition runs until 12 October 2025
Cost: Free
Tel: 01206 713700

More Information: www.firstsite.uk

Who are you online? Have you ever thought about how your online persona reflects who you are?

This exhibition showcases how young people use the Internet to portray themselves and the world around them. From avatars to filters, usernames to fonts, the internet offers countless ways to express themselves.

YAK: Culture of Curiosities curated by Young Art Kommunity (YAK) showcases how young people are at the forefront of exploring how technology shapes who we are – and how we want to be seen.

Featuring a mix of 2D drawings, paintings, wall murals, clay and paper sculptures, collage, print, and digital works, the exhibition



Image: Stories That Made Us - Roots, Resilience, Representation. The Herbert Art Gallery & Museum, Coventry

brings together personal and collective perspectives on digital identity, online culture, and self–expression.

These works have been produced through a series of group workshop sessions. As well as creating and curating ideas collectively, individuals have been encouraged to explore and express their personal views on what digital culture means to them.

YAK is a peer–led group of young people aged 15 to 25. They meet to create, collaborate and organise events and activities. In a supportive, informal environment, young artists can gain experience, develop their confidence and learn new skills.

The Museum of Homelessness

Where: The Museum of Homelessness, The Manor House Lodge, Seven Sisters Road, London, N4 2DE.
Open: Selected Thu to Sat 12.30pm – 4.00pm
Check website below for open days
Closed Sun, Mon, Tue & Wed
Museum open until 01 November 2025
Cost: Free – donations welcome

More Information:
www.museumofhomelessness.org

The Museum of Homelessness opens its doors every April for their Open Season. This is a chance to hear untold stories from the national collection for homelessness and support their life–changing community work.

This is an opportunity to visit the museum and learn about the reality of what is happening in housing and homelessness, gaining a glimpse into the world of homelessness.

The museum includes not only unique objects, but also a community garden, thought–provoking murals, and refreshments with every booking. It is a living and evolving site, so visitors experience a museum like no other.

Through an approach that looks to smash the traditional model of glass cases and guarded access, the museum presents their objects through a tour of up to 20 people that includes speech, object handling, discussion, and much more.

The museum is closed through the winter months when they shift their focus back towards direct support.

Caroline Walker: Mothering

Where: The Hepworth Gallery, Gallery Walk, Wakefield, West Yorkshire, WF1 5AW.
Open: Tue – Sun 10.00am – 5.00pm
Closed Mondays
Exhibition runs until 25 October 2025
Cost: £13.00 (£11.00 65+)
Tel: 01924 247360

More Information:
www.hepworthwakefield.org

This is an intimate exploration of the lives of mothers, highlighting everyday and often–overlooked experiences.

Caroline Walker's exhibition offers a powerful and intimate exploration of women's lives through her striking paintings. Through large canvases, intimate panels, and delicate ink sketches, Walker captures the complexities of contemporary womanhood, revealing the often–overlooked work and spaces that define female experiences.

From motherhood to early–years care, each work invites the viewer to reflect on the diverse, emotional, and psychological worlds women navigate daily. This exhibition immerses visitors in an evocative portrait of female life, drawn from both personal and universal perspectives.

Stories That Made Us — Roots, Resilience, Representation

Where: The Herbert Art Gallery & Museum, Jordan Well, Coventry, West Midlands, CV1 5QP.
Open: Tue – Sat 10.00am – 4.00pm
Sun 12.00pm – 4.00pm
Closed Mondays
Exhibition runs from 14 November 2025 until 19 April 2026
Cost: £4.50 (£3.00 Seniors)
Tel: 02476 237521

More Information: www.theherbert.org

This exhibition showcases the lived experiences of a South Asian family in Coventry from 1968 to 2010, drawing on Coventry Archives' Virk Collection and curator & artist Hardish Virk's *Stories That Made Us Collection*. It includes photographs, books, magazines, posters, vinyl records, cassettes, and personal memorabilia that tell the story of migration, activism, identity and cultural contributions. The exhibition also features immersive room settings, oral histories, radio broadcasts, music, video, and graphics to bring these stories to life.

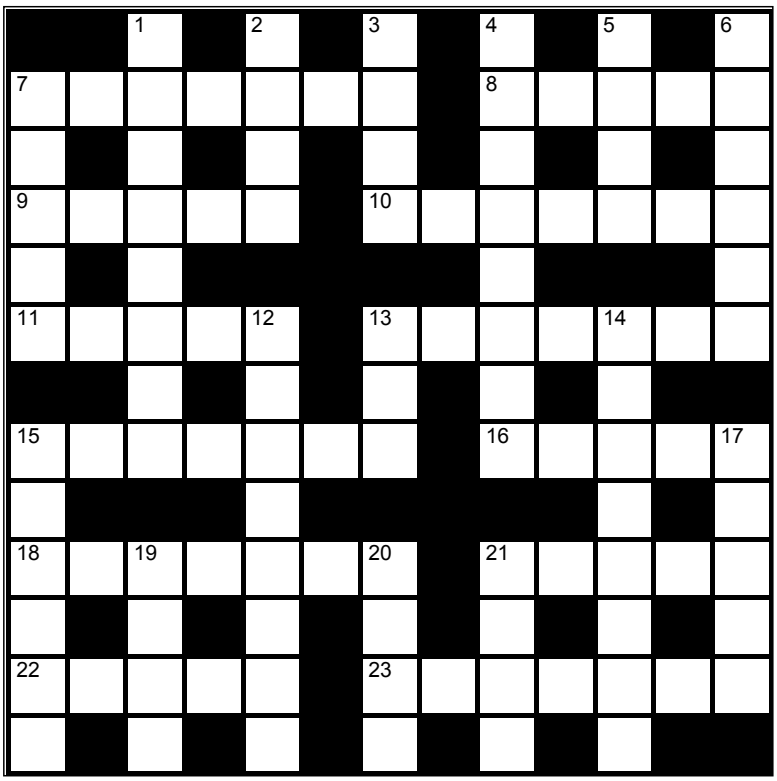
Coventry is home to a vibrant South Asian community, with 18.5% of the city's population identifying as Asian or Asian British (2021 Census). Despite this, the stories and contributions of South Asian communities are often underrepresented in public collections and exhibitions. This project aims to address this gap by preserving and sharing the heritage of South Asian migrants and their descendants, ensuring their stories are accessible to future generations.

Themes of Roots (the journey of migration and the contributions of South Asian communities to British society), Resilience (the challenges faced and overcome by migrants and their families), and Representation (the importance of telling these stories authentically and without stereotyping) is explored in the exhibition. By doing so, it challenges conventional views of heritage and highlights the importance of living memory and personal experiences.

Prize Crossword #233

Win £25

Please send entries for this month's Prize Crossword to the address on page three to arrive on or before Friday 26th September 2025. Mark envelopes "**Crossword 233**" in the top left-hand corner. Remember to enclose your name and address.



ACROSS

7 Ape (7)
8 Decree (5)
9 Harass (5)
10 Intoxicating liquor (7)
11 As before (5)
13 Appears (7)
15 Common sight in Saudi Arabia (3,4)
16 Run away (5)
18 Hearing distance (7)
21 Strode (5)
22 Farewell (5)
23 Rooms (7)

DOWN

1 Previous to birth (8)
2 Bump off (4)
3 The Pope (4)
4 Instructors (8)
5 Desire (4)
6 Fashions (6)
7 Stately (5)
12 Repair (8)
13 Snake-like fish (3)
14 Enormous (8)
15 Musical dramas (6)
17 Oceanic ins and outs (5)
19 Sudden assault (4)
20 Underground (4)
21 Seed containers (4)

Sudoku

							7	
			9		1			6
		9			5			8
4							1	3
7	1		4		6			
	2							
	3						2	
	9	8	7		2		4	
	6			9				

Fill in the empty squares from 1-9 without repeating the same number in any grid, row or column.

232 SUDOKU AND CROSSWORD ANSWERS

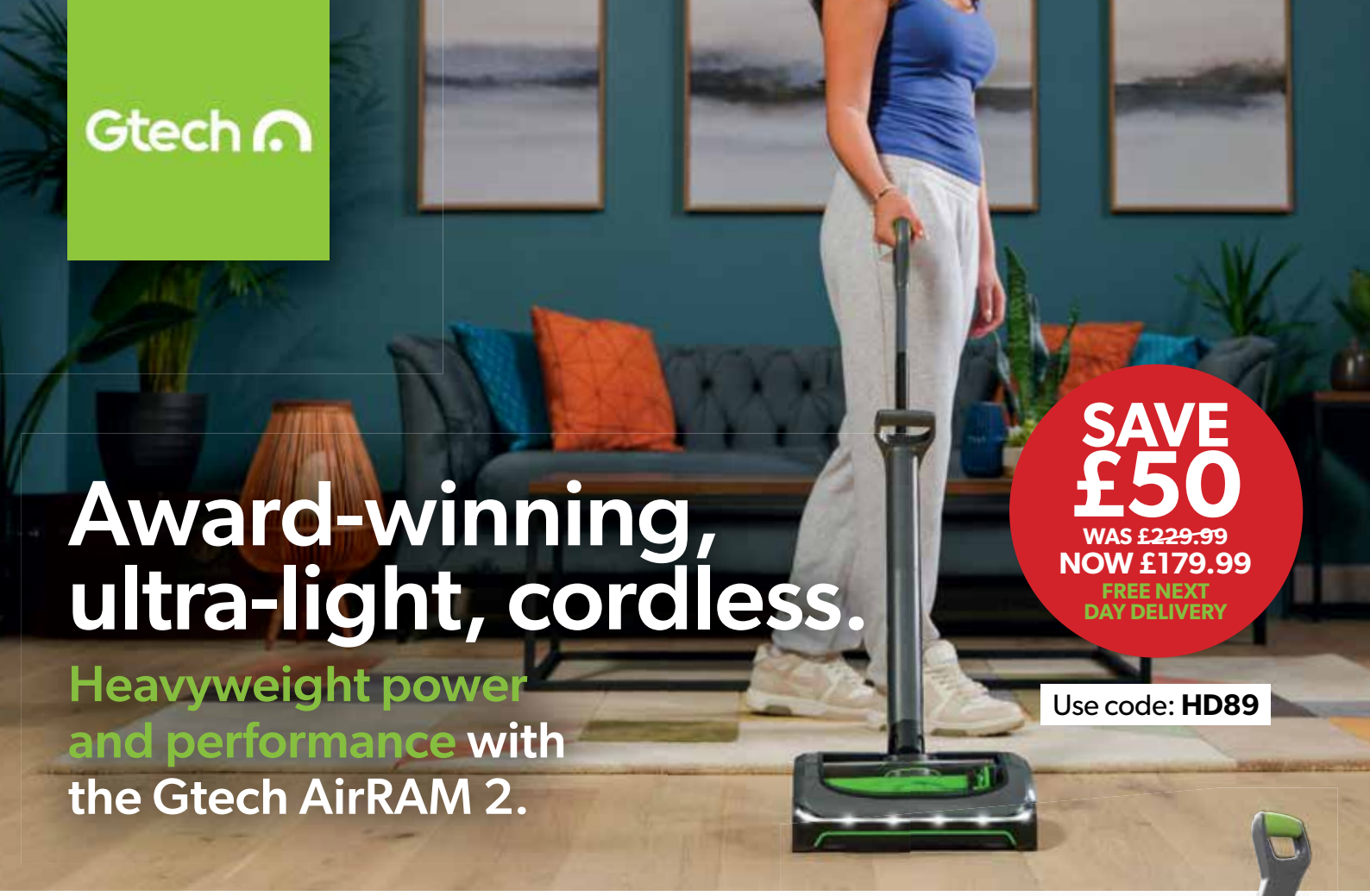
1	2	7	3	6	9	5	8	4
5	3	9	2	4	8	6	7	1
6	4	8	1	5	7	9	2	3
9	5	6	4	3	2	7	1	8
2	7	1	8	9	5	3	4	6
3	8	4	7	1	6	2	9	5
8	6	5	9	7	1	4	3	2
4	9	2	5	8	3	1	6	7
7	1	3	6	2	4	8	5	9

ACROSS: 1. Candid 4. Dates 8. Owing 9. En masse 10. Glottal 11. Nerve 12. Kingdom come 17. Nubia 19. Nuances 21. Re-route 22. Awash 23. Aisle 24. Teller

DOWN: 1. Chough 2. Nairobi 3. Ingot 4. Dominic 5. Taser 6. Skewer 7. Well-rounded 13. Granule 14. Michael 15. Andrea 16. Esther 18. Boris 20. Abase

WINNER #232: Mrs Pauline Parry - Burnley

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Dianne G ★★★★★

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COMING SOON - Bristol Staple Hill; **Bucks** Newport Pagnell; **Cambs** St Neots; **Cheshire** Penketh; **Devon** Barnstaple, Exmouth; **Dorset** Christchurch, Shaftesbury; **Essex** Saffron Walden; **Greater Manchester** Didsbury; **Hants** Andover, Lymington, Romsey; **Kent** Gravesend, Larkfield; **Oxfordshire** Banbury; **Somerset** Portishead, Street, Wells; **Suffolk** Felixstowe; **Sussex** Hassocks, Little Common; **Yorkshire** Wigginton.

AWAITING PLANNING - Beds Dunstable#; **Berks** Caversham#; **Bristol** Westbury-on-Trym#; **Cornwall** Bude, Penzance; **Devon** Torquay, **Dorset** Bridport; **Gloucs** Cirencester; **Greater Manchester** Altrincham#; **Hants** Havant#, Hythe#; **Kent** Canterbury, Faversham, Maidstone#; **Leicestershire** Oadby; **Somerset** Clevedon; **Sussex** Rustington, Seaford; **West Midlands** Kingswinford; **Wiltshire** Salisbury; **Yorkshire** Otley, Thirsk.

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