

WINTER 2023

BETTER LIVING

THE MAGAZINE OF THE
NATIONAL PENSIONERS' CONVENTION

TO BE JOLLY

IN THIS 1ST ISSUE

*Staying warm &
well this Winter

*Keep Dancing
with Shirley &
Angela

*Turn your
favourite tippie
into liquid gold

*Cruising with
your friend Fred

'tis the season



Enjoying life plays
a huge part in
healthy ageing.
The NPC wants all
older people to
lead happier,
healthier lives.
That's why we have
launched
Better Living.
We hope you like
this first issue!

NPC
NATIONAL
PENSIONERS
CONVENTION

Help raise funds for the NPC when you shop



See your favourite brands donate to us whenever you spend with them

Find out more

Did you know that whenever you buy anything online – from your weekly shop to your annual holiday – you could be raising free donations for National Pensioners Convention with EasyFundraising?

There are over 4,000 shops and sites on board ready to make a donation – including eBay, Argos, John Lewis, ASOS, Booking.com and M&S – and it won't cost you a penny extra to help us raise funds. All you need to do is:

1. Go to www.easyfundraising.org.uk and join for free.
2. Every time you shop online, go to EasyFundraising first to find the site you want and start shopping.
3. After you've checked out, the retailer will make a donation to National Pensioners Convention at no extra cost to you whatsoever!

There are no catches or hidden charges and National Pensioners Convention will be really grateful for your donations. Thank you for your support.

The Donation Reminder finds you donations when you shop on your laptop, ipad, iphone or computer. You can then get your donation in one click!

Find out more on www.npcuk.org/post/easyfundraising

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M&S

JOHN
LEWIS

Argos

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easyfundraising
feel good shopping

Welcome

Season's greetings from Rosie MacGregor, NPC President, and Jan Short, NPC General Secretary, and all at the National Pensioners' Convention. A warm welcome to the first edition of Better Living.



In it you will find out about the busy year the NPC has had in 2023 and what we look forward to in 2024, as well as lots of interesting articles and helpful advice for the winter season.

We hope you enjoy this issue of Better Living and from all the the National Pensioners' Convention, we wish you Happy Holidays.

Rosie & Jan



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Disclaimer

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Tips for a warmer home this winter

Rocketing energy prices can make it unaffordable to heat your home adequately. But older people in particular must stay warm when the weather turns cold. Not heating your home properly can lead to dampness and frozen pipes - worst of all it can contribute to poor health and exacerbate existing conditions.

Here are some reminders that might help:

- Try and keep the room where you spend most of your time heated to at least 18°C if you can. Close the doors in rooms you are heating to keep heat in.
- Remember to turn off radiators in hallways or rooms that aren't being used.
- You could use a hot water bottle or an electric blanket to keep warm at night, but avoid using an electric blanket if you are unable to use the controls yourself.
- Try and block draughty window frames and under doors.
- Keep your curtains open in the daytime to let light and warmth in, but close your curtains before it gets dark to avoid losing heat.



Unfortunately, many older people are struggling to afford food or the money to pay energy bills to heat their home. But you could:

- Go to a warm bank. Many councils and organisations offer people somewhere warm if they cannot afford to heat their own homes. Check with individual venues for opening times, facilities before you visit a warm bank.
- Seek help by speaking to your local council. Councils have a Household Support Fund – to help vulnerable households. Contact your local authority to see if you are eligible.
- If you have reached state pension age or have a long-term health condition, your energy supplier can offer you support through the Priority Services Register. This is a free service that offers extra help to people in vulnerable situations.
- And don't forget you could get help with heating with a winter fuel payment.



Strictly stars say ‘Keep Dancing’

At a time when some might consider putting their feet up two of the UK’s brightest stars have been tripping the light fantastic on television’s biggest primetime show.

Shirley Ballas and Angela Rippon have shone on the BBC’s Strictly Come Dancing this autumn. Glamorous head judge Shirley, 63, and equally fabulous competitor and former newsreader Angela Rippon, 79, are an inspiration to countless women.

Dubbed the ‘Queen of Latin,’ Shirley Ballas is one of the most renowned and decorated professional dancers in the world. A former British Open to the World Champion, and European, German, UK, USA and International Latin American Champion, she took over as Strictly head judge from the late Len Goodman in 2017. She said recently: “I love the music, I love dance... so it's an honour to be a part of that phenomenal show.”

But there’s another role that Shirley is equally excited about – she has just become a grandmother.



Photocredit - BBC

Shirley
Ballas

And she has other new baby on the way - her first novel, *Murder on the Dancefloor*, a cosy-crime thriller set in the world of ballroom dancing.

Speaking to *Good Housekeeping*, Shirley said: “I never imagined in a million years that, at 63, I’d be doing all these things. But what I’d say to anyone in their 50s, 60s and beyond is that we might not have the physique we once had – you might take your knickers off and your bum falls down to your heels – but that doesn’t mean we have to stop doing things.”

Journalist Angela Rippon has stunned viewers with her performances on *Strictly* with dance partner Kai Widdrington. The co-presenter of BBC’s *Rip Off Britain*, first displayed her prowess 40 years ago when she famously came out from behind a news desk on the *Morecambe Wise Show* for a memorable dance routine.

Angela said: “I’m not a dancer but I’m now an ambassador for the Royal Academy of Dance’s Silver Swan programme, which aims to get older people back into dance. When I did a series called *How To Stay Young* they did scientific research that found dance was the best exercise for 50-60 year olds. I wanted to do the show (*Strictly*) to prove that dance can help you, in so many ways, no matter what your age.”



Photocredit - BBC

Angela
& Kai

Can Scottish whisky turn into a liquid gold investment?

3% of all purchases through [Vintage Acquisitions](#) by our members goes to the NPC
Go to www.vintageacquisitions.com/npc to find out more

If you are looking for an alternative long-term home for your savings it might be worth considering a favourite tippie. And if you do invest, you could help support the work of the NPC.



Scotch whisky casks are proving increasingly popular with canny investors

Take the amazed owner of a rare cask of Macallan whisky which was bought in 1988 for £5,000 and sold in an online auction in 2022 for a record £1million.

The half-forgotten investment had literally turned into liquid gold. It also more than doubled the previous auction record for a single cask sold in 2019 for £444,000. Just a few months later, Ardbeg distillery sold its Cask No 3 to an anonymous collector for £16 million.

These unprecedented sums underline why Vintage Acquisitions was set up over 12 years ago. Traders of whisky casks, Vintage

Acquisitions (trading name of Brooks & Whitaker Limited) work with the best Scottish distilleries to bring some of the rarest and most potentially valuable casks to private investors.

The rising global demand for premium and high-quality drinks coupled with the positive impact of 2021's suspension of US tariffs on Scotch single malt is good news for investors. And with inflation meaning traditional investment options aren't offering the returns they once did, people are increasingly turning to tangible luxury assets like antiques, watches... and whisky.

"Distillery owners tell us that this is a great time to be in the industry and that enthusiasm for single malts has never been greater," says Sam Brooks,

founder of Vintage Acquisitions. "And the great thing about whisky is that the longer you hold on to it, the rarer and more sought-after it becomes. It's a long-term investment option because the majority of Scottish whisky is bottled before it hits 12 years old. This means that the remaining whisky increases in quality and desirability as it ages."



Sam Brooks, Founder of 'Brooks and Whitaker Ltd' trading as 'Vintage Acquisitions' enjoying a dram

1. Whisky cask investments are unregulated in the UK
2. The value of investments is variable and can go down as well as up
3. Fees apply and these are outlined in our [terms and conditions](#)

Vintage Acquisitions own up to £2m worth of stock to be traded at any one time. Sam's team can help you choose the whisky to suit your needs and budget - prices start from around £3,500 - they arrange all the paperwork, including the certificate of title for your casks. You can either arrange your own storage at an HMRC-approved excise warehouse or choose to let Vintage Acquisitions handle the storage and insurance in-house in one of the company's 24 HMRC-approved excise warehouse accounts. When it's time to sell, cask whisky investment offers an even more attractive option than stocks and shares: its classification as a wasting asset meaning



there is no capital gains tax to be paid – which means more profit for you. Sam Brooks says, “People purchase whisky casks for a number of different reasons. Ninety per cent of our clients purchase for investment – they want to hang on to the whisky - for five, 10, 15 or 20 years and potentially enjoy the transformation of the spirit through samples drawn, before selling it on for a higher price. “The longevity of casks also makes them an ideal investment for children or grandchildren, and could help pay for a deposit on a property, university fees or maybe even a travel fund.

Some people purchase to bottle the whisky to consume on a special occasion, which is something we can manage from start to finish through our bottling company, Vintage Bottlers.”

Vintage Acquisitions offer investors a range of other benefits including visits to Scottish distilleries and invitations to their in-office whisky bar.



If you are interested in investing, you can find out more and download the free Whisky Cask Investment Guide at:

Web: www.vintageacquisitions.com/npc

Email: info@vintageacquisitions.com

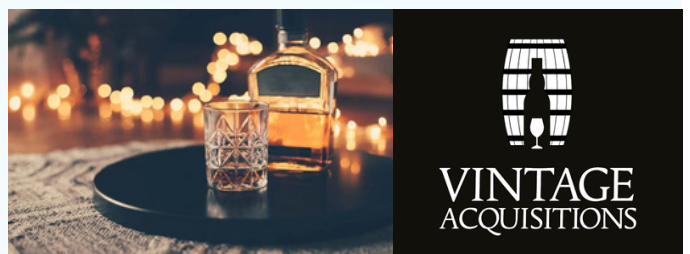
Tel: +44 (0)208 057 2001

Full terms and conditions of sales and investments are on the website.

Disclaimer:

You must be 18 or over to order with Vintage Acquisitions

1. Whisky cask investments are unregulated in the UK
2. The value of investments is variable and can go down as well as up
3. Fees apply and these are outlined in our [terms and conditions](#)



Updates from the NPC



**Commissioner
for Older People
& Ageing**

A VOICE FOR LATER LIFE

In 2023 the NPC joined a forces with Independent Age, Age UK & Centre for Ageing Better and many other organisations to call for a Commissioner for Older People and Ageing to raise awareness of the issues people face in later life and to bring together decision makers to make change happen.

Find out more at:

[www.npcuk.org/
commissioner](http://www.npcuk.org/commissioner)

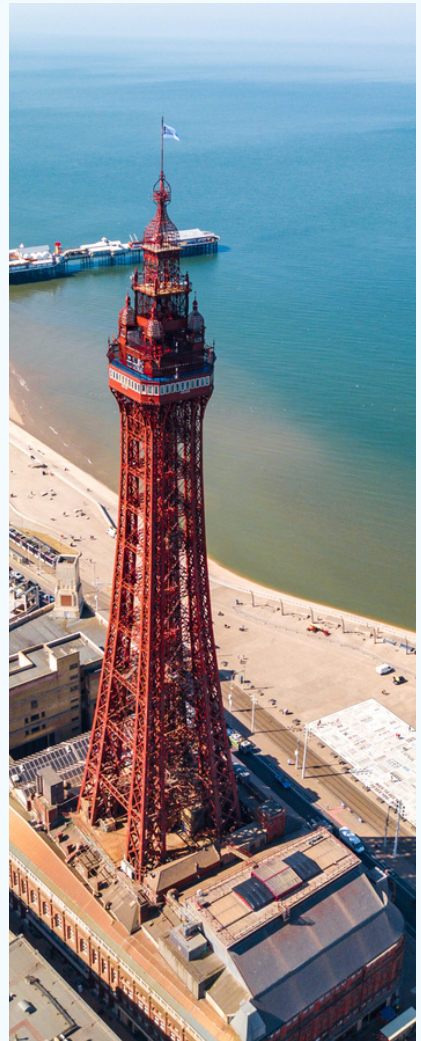


A RETURN TO BLACKPOOL

The NPC had a brilliant programme of sessions and leading speakers at our 2023 Annual Convention in Blackpool at the end of June.



The Annual Convention heard calls for young and older people to work together to ensure that everyone can have a decent quality of life as they age, as well as sessions on a Commissioner for Older People, Digital Inclusion/Exclusion, Social Care Crisis and Pensions & Income.



We are in the planning stages for 2024, so keep an eye out for news. **Go to** www.npcuk.org and subscribe to get NPC updates.



THE TRIPLE LOCK

In the Autumn Statement, the Chancellor, Jeremy Hunt, did keep his promise to maintain the Triple Lock, guaranteeing an 8.5% increase in the state pension next April, which we welcome. But he failed to increase the tax thresholds, which means large numbers of older people will soon have to pay income tax for the first time, taking away the much-needed boost in their meagre income, and once again reducing their purchasing power.



A VICTORY - BUT WE REMAIN VIGILANT

NPC welcomed the decision by travel watchdogs Transport Focus and London TravelWatch to object to the closure of hundreds of UK rail ticket offices. The transport watchdogs received over 750,000, mainly critical responses to their consultation this summer on train company proposals to close ticket offices and change staffing levels at stations. NPC General Secretary Jan Shortt said: "Equality of access has to be at the heart of any programme of change, and clearly this



was not the case with these plans. We need to move forward now with a consensus from passengers, dedicated staff and rail providers to make rail travel an experience to be enjoyed. rather than just offering a lack of accessibility, digital exclusion and a stressful search for ticket options."



68 IS TOO LATE

The State Pension Age is already too high and the government must clearly rule out plans to raise the state pension age any further in the forthcoming Work and Pensions review. That's the message from a coalition that includes the NPC, Unite the Union and Scottish Pensioners Forum.

Find out more about NPC campaigns at www.npcuk.org

Keeping warm when you're out and about



It's easy to forget the basics to properly protect yourself when winter arrives - so here's a timely reminder.



Make sure you keep your hands and face warm. If your hands and face get cold, your blood pressure can rise – which can in turn raise your risk of a heart attack.



As well as wearing gloves and a hat, cover your mouth with your scarf when you go out in cold weather, even for short periods. This helps warm up the air you breathe in.



Several thin layers of clothing keep you warmer than one thick layer, as the layers trap warm air between them. Start with thermal underwear, warm tights or woollen socks.



Cold feet can also trigger a rise in blood pressure – so choose shoes or boots with a warm lining or wear thermal socks. Non-slip soles can help keep you steady when it's icy too.



Check local news and weather reports for advice when bad weather is forecast.

Take a Fred Olsen cruise

The Fred Olsen Cruise Lines affinity membership discount scheme offers NPC members a 5% discount on all Fred Olsen cruises when they quote NPC5, followed by the name of their NPC group or region.

This 5% discount can also be combined with any other Fred Olsen Cruise Lines special campaign offers and is applicable to Freedom fares and Saver fares. (But cannot be combined with group discounts).

To book please call Fred. Olsen Cruise Lines reservations team on **0800 0355 144** and quote **NPC5**.

A WORLD
WAITING TO
BE EXPLORED



Key advice for avoiding email, telephone, and text message scams

1 Don't respond to any unexpected call, email, or text, without checking first. If it's out of the blue, check it's for you:



- If it's a call, hang up, find a number you can trust, and call back on that
- If it's your bank, you can call back using the number on the back of your card
- Or, if concerned, dial 159 to be connected securely to most UK banks

2 Stop and get a second opinion if you're being forced to make a decision, or if you feel rushed:



- No legitimate organisation will object to you asking a friend, family member, or colleague for an opinion. Nor will it object to you saying no, or delaying your decision

3 Report every scam, even if it didn't work on you, to help others:



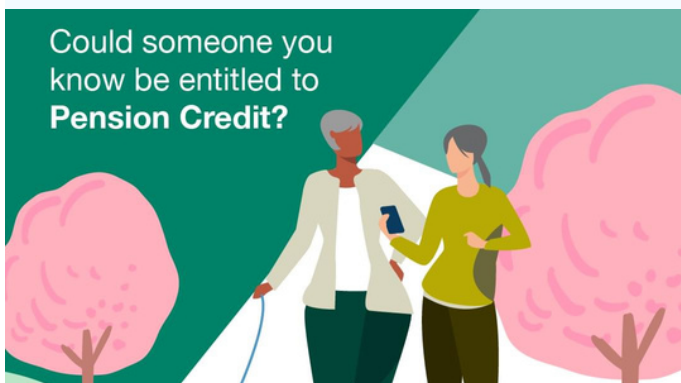
- Forward suspicious texts to 7726, and emails to report@phishing.gov.uk
- Report fraud directly to companies involved, so they can alert other customers

How to claim Pension Credit?

Receiving Pension Credit can make a real and positive difference to the lives of older people in financial hardship, particularly during the cost-of-living crisis.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person. Pension Credit is separate from your State Pension. You can get Pension Credit even if you have other income, savings or own your own home. However, the uptake of Pension Credit has been consistently low.

The latest government statistics available estimate that up to 880,000 people could be eligible for, but are missing out on, this vital entitlement.



Apply Online

You can use the online service if you have already applied for your State Pension.

Go to <https://apply-for-pension-credit.service.gov.uk/start>

Apply by post

To apply by post, print out and fill in the Pension Credit claim form or call the claim line to request a form.

Send the claim form to the Pension Service, or ask someone to do it for you.

The Pension Service 8

Post Handling Site B

Wolverhampton, WV99 1AN.

Apply by phone

A friend or family member can call for you if you cannot use the phone.

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Relay UK: 18001 then 0800 99 1234

British Sign Language (BSL) video relay service if you're on a computer - find out how to use the service on mobile or tablet Monday to Friday, 8am to 6pm

If you get Pension Credit you can also get other help, such as:

- Housing Benefit if you rent the property you live in
- Cost of Living Payments
- Support for Mortgage Interest if you own the property you live in
- a Council Tax discount
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of Pension Credit
- help with your heating costs through the Warm Home Discount Scheme
- a discount on the Royal Mail redirection service if you're moving house

Contact a voluntary organisation like Citizens Advice or Age UK if you need help with the form

Eatwell to be well

Rising food prices may make choice difficult but you can still eat well and enjoy your food by having plenty of variety in your diet. This means getting all the nutrients you need and maintaining a healthy weight. .

Did you know that as we age, our sense of taste and smell can change, which can affect our appetite and how much we like food. Make foods as tempting and tasty as possible so that eating stays enjoyable. Try to avoid eating the same things every day, and to keep meals from becoming

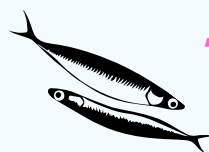
bland and uninteresting it helps to vary foods, colours and texture as possible. Try adding herbs and spices such as mint, rosemary, cinnamon or paprika.

As we age, it is also common to become less interested in food. You may find that you are less hungry than you used to be, so it can be harder to get the nutrients you need.

But there are a few simple things you can do to help you enjoy a healthy balanced diet...



"Eat plenty of fruit and vegetables"



"Include oily fish in your diet"

"Stay well hydrated"



"Eat an enjoyable and varied diet"



"Choose healthier fats"



"Get enough fibre"

The Eatwell Guide shows the different types of foods and drinks we should consume – and in what proportions – to have a healthy, balanced diet.

You can download the Eatwell Guide at:

www.gov.uk/government/publications/the-eatwell-guide



Take the tests

It's amazing how easily you can get used to your eyesight and hearing not being as sharp as they once were - so don't forget to get them checked regularly. Hearing loss is common as we age so see your doctor if you have to have the TV on loud or are having trouble tuning into conversations. If you need a hearing

aid, some are available on the NHS, Have your eyes checked every year if you are aged 70 or over, and every two years if you're under 70. This means that changes in your vision can be corrected and problems can be picked up before they seriously affect your sight. Eye tests are free over 60.

Health checks can spot problems in the early stages when they're easier to treat. Some tests are age-dependent. But if you have a family history or indeed any symptoms, then speak to your GP about tests for:

- Abdominal aortic aneurysm (AAA) screening
- Blood pressure tests
- Bowel cancer screening
- Breast screening
- Cervical screening
- Cholesterol tests
- NHS health check
- Skin checks
- Vaccinations

For urgent medical care visit [NHS 11 online](#) or call 111.

For emergency care or in life-threatening situations call 999.



Try the Sudoku

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



ABOUT THE NPC & WHAT WE DO

The NPC's main objective is to promote the welfare and interests of all pensioners, as a way of securing dignity, respect and financial security in retirement. The NPC organises events like the Annual Conventio, leads delegations to parliament and makes submissions to government on policies affecting older people.



WHO WE REPRESENT

The NPC represents around 1.15 million members in hundreds of different organisations across the UK. The NPC campaigns for both today's and tomorrow's pensioners, and uniting the generations in defence of the welfare state and public services is an important part of our work.

WHY SHOULD YOU GET INVOLVED

Across the country, older people are getting together to actively campaign on a range of issues from the NHS and bus services, to saving local libraries and improving housing. Individuals or groups can be as active as they want to be - and the NPC has categories of membership for all ages.



JOIN US

You can join the NPC as an individual, or affiliate your group.

Find out more on
www.npcuk.org/join-the-npc

or contact us using the information below:

POST: NPC, Marchmont Community Centre, 62 Marchmont Street, London, WC1N 1AB

TEL: 020 7837 6622 **EMAIL:** info@npcuk.org **WEB:** www.npcuk.org **SOCIAL MEDIA:** @NPCUK