As JUSTICE goes to press, Westminster MPs are revolting against the UK government’s calculated decision to tie together in one piece of indivisible legislation the freezing of our pensions for another year with increases to the caregivers’ allowance.

Voting against the legislation would mean voting against any increase for caregivers – a tactic that worked for the government last year when they first employed it.

SNP caucus leader Ian Blackford told The Guardian it was “a trick designed to prevent MPs from even having a say on this cruel policy.” He added, “MPs deserve a debate and a vote.”

Calling it a “cynical abuse of procedure,” former Liberal Democrat leader Tim Farron accused the government of “manipulating” MPs.

Labour MP Tonia Antoniazzi told The Financial Mail on Sunday that pensioners “are suffering under this policy. The least the Government owes them is to allow free debate on (the) issue.”

An early day motion to annul the hostile legislation has been tabled by Conservative MP Sir Peter Bottomley.

“This (legislation) blocks many MPs from joining me in standing against the injustice (of pension freezing),” he told The Guardian. “This is grossly unfair and against democracy…and that is why I am ‘praying’ against (it) to force the government to allow debate on the issue.”

Other MPs have written to the Speaker calling for a vote on pension freezing.

The legislation was open to objections from parliamentarians until 17 May.
UK ‘excuses’ exposed as fallacious

by John Duffy, Chairman, International Consortium of British Pensioners

T
he UK government trotts out a litany of excuses for its refusal to stop freezing pensions. The principal justification – that they simply do not have the money to do it – has been exposed as a fallacy by no less a body than the government’s own economic and finance ministry: the Treasury (see UK government raids billions from loaded pension fund).

The government also repeatedly implies that it cannot uprate pensions without having bilateral social security agreements in place with ‘frozen’ countries. This is a complete fabrication. In 2013, the Department for Work and Pensions admitted in writing that uprating can be achieved simply by enacting domestic legislation; i.e., at the unilateral will of Westminster.

As well, the government keeps repeating that successive administrations have maintained the freezing policy for many decades, as though this were grounds for continuing ad infinitum. If duration was a valid reason for maintaining any immoral policy, then women may well still not have the vote in Britain and the death penalty could even now be on the statute book.

They also argue that the European Court of Human Rights upheld their right to impose the policy. What they fail to say, however, is that the decision was far from unanimous (11 to 6) and that it was made on a very narrow point of law. Since that ruling almost a decade ago, there have been several similar cases that the government has lost. In addition, given the UK’s new Equality Act of 2010, there is little doubt that a case today could have a very different outcome.

Surely no government can keep up such a shameless charade for too much longer.

UK constituents guaranteed MPs’ ears

It is vitally important that our campaign be actively supported by people living in the UK through letters, emails or phone calls to MPs.

Westminster MPs are obliged to respond to their constituents, while communications from expats can be ignored – and the more constituents they hear from, the more the MPs will take notice.

We urgently need CABP members to ask family and other contacts in the UK to get in touch with their local MP about the injustice of pension freezing – or to do it again, if they have already done so.

UK constituents ‘register’ their support

The International Consortium of British Pensioners has created a form within the ‘Contact’ section of its website where supporters in the UK can indicate their willingness to help our cause. The form can be accessed here: https://endfrozenpensions.org/family-member-sign-up-form/.

We are depending on CABP members to draw this to the attention of their contacts back home.
UK government raids billions from loaded pension fund

by John Duffy, Chairman, International Consortium of British Pensioners

HM Treasury has confirmed that the surplus balance in the National Insurance Fund is being used to pay down Britain’s national debt.¹ In effect, the government is stealing from ‘frozen’ pensioners – taking the money we trusting invested into the fund for our retirement, depriving us of the full amount we paid for, and using the money instead for its own political purposes and gain.

Treasury also revealed the surplus to be £24.22 billion at the end of the last fiscal year – that’s 24.22 billion pounds sterling left over after all the payouts for 2017-2018 had been made. At more than three times the fund’s required reserve of seven billion, the government clearly finds the overflowing chest too irresistible not to raid.

The revelation came in mid-February in response to a Freedom of Information enquiry.

The annual surplus in the National Insurance Fund is forecast to escalate, reaching £60 billion in five years time, according to the Government Actuary’s report to Parliament in January of this year.²

And still the government continues to protest that global pension parity is completely unaffordable.

Meanwhile, the Department for Work & Pensions (DWP), when asked about the cost to uprate frozen pensions, quotes figures like £600 million a year or £3 billion over the next five years – figures which, when cited in isolation from the rich excess of the NI Fund balance (as they always are), cannot fail to alarm British taxpayers and in-the-dark politicians.

The DWP also neglects to point out that these figures would add a mere 0.6 per cent to the total annual pension payout – in real terms, at that level of finance, the cost to do what is right is actuarial peanuts.

ICBP intends to publicize all these financial facts widely within Westminster during our next lobbying mission to London, just as soon as Brexit stops sucking most of the oxygen out of the air (it is truly amazing that our London public relations firm continues to succeed at keeping pension freezing in the news media!).


Glimmer of hope re Canada-UK trade deal

Britain’s policy of freezing pensions in Canada “would play into Canada’s approach to future engagement with the UK,” Prime Minister Justin Trudeau told Green Party leader Elizabeth May last year.

He was responding to an appeal made by Ms May for the Canadian government to “demand as a requirement for a trade agreement (with the UK) the indexing of British pensions.”

Thanks to CABP member Darrylyn Child for securing this update from Elizabeth May, her local MP. Ms May’s active support for our pension justice campaign was first noted in JUSTICE #3, 2018.
Profound rage over pension freezing expressed on Oz national television

“T he rage I feel (about pension freezing) is profound,” actor Miriam Margolyes tells an off-camera interviewer on Australia’s national public broadcaster, ABC TV. “Something like 250,000 people in Australia are not getting a fair suck at the sauce bottle.”

The passionate pension justice advocate was participating in a program produced by the Australian Broadcasting Corporation to highlight the injustice of Britain’s pension freezing policy. It aired on the network’s flagship current affairs program on a Monday night – the highest rating night for the four-nights-a-week program – shortly before March 29, the original deadline for Brexit.

The underlying message of the piece was that post-Brexit trade talks with the UK provide an opportunity for ending the injustice that costs the Australian taxpayer dearly. The same situation applies equally in Canada.

The seven-minute video, which also includes interviews with several victims of pension freezing, can be viewed here: https://www.abc.net.au/7.30/brexit-offers-glimmer-of-hope-to-british-retirees/10890814.

ABC also published a related article on the News section of its website.
CABP acknowledges Jim Tilley of British Pensions in Australia for his considerable role in the production and broadcasting of the program and article.

Take us over the top, folks!

M ake sure you have signed the petition we have been promoting for several months already – the one created on Change.org by a daughter of 94-year-old ‘frozen’ pensioner Anne Puckridge. It is available here: https://tinyurl.com/ChangePetitionICBP.

We are shooting for 300,000 signatures. To get us there, we are relying on you, our members, to persuade others to join you in adding their individual signatures of support.

Theresa May, please meet my Mum

You will notice that the wording has changed a little since the petition was first posted. It now focuses on convincing the British prime minister to meet face-to-face with Anne Puckridge during our consortium’s next lobbying mission to London.
Minister for seniors lobbied in Nova Scotia

When CABP member Vivien Blamire heard that her MP, Darren Fisher, had invited Canada’s minister for seniors to Dartmouth, NS, to participate in a ‘town hall’ meeting, she decided to use the opportunity to lobby them both about Canada’s need to play a role in the frozen pensions issue.

She put together two packages of information on the topic, including a powerful letter that had appeared in a recent issue of *JUSTICE* in which 92-year old Peg Buchanan detailed the facts about living with less than one-seventh of her rightful pension.

That turned out to be a smart decision.

When she raised the topic from the floor of the meeting, referring to CABP and our campaign, Vivien was surprised that neither Minister Filomena Tassi nor Mr Fisher – whom she had twice emailed on the subject in the past – appeared to know anything about it. One of the minister’s staff provided a little background.

Vivien presented both politicians with the packages she had compiled. Mr Fisher later told her that his office, for one, receives thousands of emails a month and so the best way to draw attention to an issue is to provide physical material.

Since then, Vivien has followed up with both politicians and has also written to the prime minister and the leader of the Conservative Party. This time, she says, she communicated via Canada Post – free of charge, of course – instead of by email.

Ottawa MP pledges ongoing support

Ottawa MP Mark Strahl has once again assured CABP member Ed Stone of his support for the campaign for pension justice. Ed first secured his local MP’s backing in 2013 after he had informed Mr Strahl that pension freezing costs Canada dearly, not least in Guaranteed Income Supplements.

In March of this year, Ed attended a meet-and-greet session in the BC riding to provide Mr Strahl with an update on our campaign and a current copy of *JUSTICE*. He subsequently received a follow-up letter from the Chilliwack-Hope MP:

“I am happy to lend my support and work with my colleagues in convincing the British government to revisit this issue,” wrote Mr Strahl, acknowledging the fact that, for decades, the UK has been refusing to address “this inequality” despite the efforts of successive Canadian governments.
Canadian Alliance of British Pensioners

ANNUAL GENERAL MEETING

When: Saturday, 15 JUNE, 2019 at 2:00 p.m.
Where: Sir John Colborne Recreation Centre for Seniors
1565 Old Lakeshore Road West, Oakville, Ontario, L6L 6N1
How: • Old Lakeshore Road is accessed from Third Line immediately south of Lakeshore Road W
• FREE PARKING

Agenda:
1. Welcome and Introductions
2. Approval of the Agenda
3. Approval of the Minutes
4. Chairman’s Report
5. Approval of the Financial Statements
6. Appointment of Auditor
7. Board Reports
8. Election of Directors
9. Ratification of Board Actions
10. New Business
11. Adjournment

Financial Statements for the year ending December 31, 2018 will be available at the meeting or on request by contacting the registered office of the Corporation to obtain a copy free of charge at the registered office or by prepaid mail.

Only Members of the Alliance may vote at a General Meeting.

FOR MORE INFORMATION: 416-253-6402 or toll free 1-888-591-3964

Help for ‘frozen’ veterans

Our campaign poster girl, Anne Puckridge, recently mentioned how grateful she is that CABP drew her attention to the help available to Allied veterans living in Canada, many of them ‘frozen’ British pensioners like herself. She asked that we rerun the following information for others who may be unaware of the federal program.

War Veterans Allowance

Low-income veterans living in Canada may qualify for the War Veterans Allowance (WVA) and for its related services and benefits. The WVA provides monthly financial assistance to help veterans – or their survivors – meet their basic needs.

To qualify, the veteran must:
• have served with one of the Allied forces during the Second World War or the Korean War; and
• have lived in Canada for at least 10 years, or lived in Canada prior to enlisting.

For information:
www.veterans.gc.ca/eng/services/financial/war-veterans-allowance
1-866-522-2122 (toll-free) Monday to Friday, 8:30 to 4:30, local time across Canada.
A large number of CABP members live within a reasonably short drive of Oakville, just west of Toronto, and I am calling on them to come out and meet us there, in person, on the afternoon of the 15th of June.

That is the date of CABP's annual general meeting. Last year's attendance of just 27 people was most disheartening for all of us on the board.

By giving us an hour or two of your time that Saturday afternoon (full details are on p.6), you will make the countless hours that we put in on everyone's behalf feel far more rewarding.

In the meantime, if you live anywhere near the GTA and can assist in promoting the AGM in your local pub, legion hall, library, British shop or club, etc., please ask CABP's office for a few posters to display. Get in touch at info@britishpensions.com; or toll free at 1 888 591 3964.

E-Justice

Our sincere thanks go to those of you who acted on our recent appeal for members to switch from receiving JUSTICE in paper format to receiving it electronically instead. In doing so, you enable us to put more of your money into campaigning for pension justice, rather than into printing and mailing costs.

A huge benefit of having a digital copy is the ease with which any website, petition link, email address, etc. referenced in the magazine can be accessed with a simple click on the 'hot' link provided. With a paper copy, accessing this additional relevant material requires typing the URL (and many can be rather lengthy) correctly into your browser.

There are still over 1200 members with email addresses who continue to receive a paper copy. I understand the familiar charm of holding a physical paper and turning the pages – I prefer that myself and so I get the best of both worlds by printing my digital copy out at home.

Once again we ask those who could make the switch from paper to digital, freeing up thousands of dollars, to advise CABP's office at info@britishpensions.com; or toll free at 1 888 591 3964.

My e-messages

Members with an email address know that I have been sending out regular messages, often requesting specific assistance. (I hope that when one lands in your Inbox, you don’t immediately think, “What does he want now?!“)

The fact of the matter is this: half a dozen board members, regardless of how hard we work, cannot hope to accomplish anything close to what 6000 involved CABP members can accomplish by sheer force of numbers alone.

If only ten per cent of members followed through with a request from me, then 600 messages would arrive simultaneously in the office of someone who can influence the frozen pension issue in one way or another. And just imagine the impact if 50 per cent of you did!

An email costs nothing and letters mailed to Canadian MPs do not require a stamp. The only investment needed is a little time – a commitment to your own pension health.

Promoting CABP

There are more than 144,000 people in Canada who receive a UK state pension, but only 6000 are members of CABP. That has to change, and you can help – and not just by participating in this year's iPad-winning contest (see p.8).

Do you have a connection to anyone who works at a TV or radio station or at a newspaper? CABP board members will gladly participate in a live or recorded interview, if you just give us the lead.

Have you considered writing a note about pension freezing – maybe about how it has affected you – and sharing that in a letter to the editor of your local newspaper?

Have you ever clipped the page of business cards we often provide in this magazine, space permitting, and handed them out to anyone, young or old, you come across with a British accent? Doing so could make a huge difference to someone's financial future – many are unaware that they could even collect a pension.

Six degrees of separation?

Do you have a connection, even a very-loooong-arm's length one, with any celebrity who has a connection to both Canada and the UK? We are trying to find a VIP who might agree to throw their support behind the frozen pension campaign here in Canada, similar to what actor Miriam Margolyes is doing in Australia.

I personally have attempted to make cold contact with Canadian actor Kim Cattrall, a star of Sex and the City, who was born in Liverpool; and have also reached out to musician, singer, songwriter, composer – and occasional actor – Elvis Costello, born in London and living now in BC.

Having an “in” of any kind would be a huge benefit.

Golden opportunity

When CABP chairman Ian Andexser spotted Jagmeet Singh in the Vancouver airport recently, he seized the moment to tell the leader of the federal NDPs about pension freezing’s negative impact on Canada and how trade talks with the UK are important to achieving a resolution. Mr Singh's office has since requested detailed information on the topic.
CONTEST ENDS JUNE 30th!

Win an Apple iPad
or gift certificates of equal value

It’s simple to enter. Just recruit a new member to CABP; make sure that new member includes your name and/or CABP membership number on his/her application form, and that the form – whether submitted online or via Canada Post – arrives at CABP’s national office no later than the new deadline of June 30th.

Repeat the above as often as possible! The more new members you recruit, the more chances you have of winning the grand prize – and also of getting your own membership for free (see iPad Contest Rules).

Targeted ads hit the bullseye

by Sheila Telford, CABP Director

In just the first ten days after we posted it, an advertisement that CABP had placed on Facebook reached more than 3000 British expats over the age of 40 in Canada. You may well have been one of them.

This is a fantastic result, as we have previously found it difficult to home in on our target audience via ads in newspapers and on the airwaves.

Over 400 of that first group clicked through to our website. In addition, 50 chose to “Follow” us on Facebook, meaning that everything CABP posts on our own Facebook page will automatically appear on the followers’ news feeds as well.

Having people “Follow” CABP’s page is invaluable. It indicates they have a high level of interest and so are likely to respond to requests we post – e.g., asking people to write letters – and they may well also “Share” our messages with their own followers, spreading CABP’s reach exponentially.

We intend to place more such ads, tailoring the parameters of where the ad is shown and to what demographic as the occasion demands.

CABP has had a Facebook page for over ten years. It is often the first place to find out what is happening with the campaign for pension justice, so it is a good idea to take a look every once in a while.

You do need to be a member of Facebook to do so, however it is possible to join without giving any personal information about yourself or a photo, and then simply “Follow” pages you might be interested in – pages like ours. Try clicking on the following link: https://www.facebook.com/pg/The-Canadian-Alliance-Of-British-Pensioners-131267116913840/posts/?ref=page_internal
Harnessing a powerful platform for our cause

WE NEED 500 OF YOUR PICTURE STORIES

by Sheila Telford, CABP Director

Visual material is known to be the head and shoulders above text as the most effective way of engaging attention and eliciting an active response. That is why CABP has decided to create a public account on the social network platform Instagram.

Instagram is a free photo- and video-sharing app where users post photos or videos that can be viewed publicly or by pre-approved ‘followers.’ Users can also view, comment on and ‘like’ photos and videos posted by others.

One of the powerful things about Instagram is that items posted there can be organized with the use of hashtags ( # ), alerting anyone interested in a certain topic to see everything that anyone posts on that topic.

For example, CABP could post a photo and story about a frozen pensioner (see a fictional example on this page) and label it with the tag “#pensions”. It would then be brought to the attention of everyone on Instagram interested in pensions, including people who don’t yet know that we exist.

As you can see in the example, multiple tags can be used to broaden the audience extensively. That’s the whole point: to increase public awareness…and the number of our supporters.

We need YOUR visuals!

What we need to get started is for 500 CABP members (or your sons or daughters) to send us a photograph and a few words about why you (or they) feel pension freezing is wrong – why you (or they) are indignant, or that you weren’t warned about freezing before leaving Britain, or you feel robbed and let down by the UK government – and then to give us permission to use the photo and a first name.

The photo could simply be one of hands, or even a back view, but the words must be your own. And we would seek your permission for any final copy edits before posting to Instagram.

This project cannot work without you.

Please email your stories and photos to us at InstaCABP@shaw.ca and we will see if we can get this ball rolling.

Instagram is available on Apple iOS, Android and Windows phones – and also there is a computer app.

Deadline for submissions to the next issue: 24 June 2019
The Canadian Alliance of British Pensioners

FORM OF PROXY

To be completed by Members.

I, __________________________________________________________, of the province/territory/country of __________________________ , a Member in good standing of the CANADIAN ALLIANCE OF BRITISH PENSIONERS, DO HEREBY APPOINT:

Choose one of □ Chairman of the Board, Ian Andexser
OR
□ ________________________________________________

Other

as my proxy, to vote for me and on my behalf at the Annual General Meeting of the Alliance to be held on June 15, 2019, and at any adjournment thereof.

Dated at ___________________________ this _______ day of ___________________________ 2019

Member __________________________________ Membership number __________________

Other

1. Vote for Directors

The Directors shall be elected to hold office for a three year term expiring not later than the close of the annual meeting of members in the third year of office following the election.

David Acheson (Since 2012) For □ Against □ Abstain □
Ian Andexser (Since 2013) For □ Against □ Abstain □
Malcolm Campbell (Since 2014) For □ Against □ Abstain □
Fiona Macleod (Co-opted 2018) For □ Against □ Abstain □
David Morris (Since 2013) For □ Against □ Abstain □
Peter Sanguinetti (Co-Opted 2019) For □ Against □ Abstain □
Sheila Telford (Since 2016) For □ Against □ Abstain □

2. To retain the current auditor Brendan Pennylegion, CPA, CA for the year ending December 31, 2019.

For □ Against □ Abstain □

To be valid, this form of proxy must be duly printed, completed, signed, dated and forwarded to the CABP national office at 202-4800 Dundas Street West, Toronto, ON M9A 1B1 so as to arrive not later than Friday, June 14, 2019.

ALTERNATIVELY, this form may be brought to the meeting in person by the proxy nominee, in which case it must be shown to an officer of the Corporation for validation not later than 1:30 p.m. on Saturday, June 15, 2019. Proxies which arrive or are presented outside the foregoing time schedule will not be accepted.
**HAVING YOUR SAY…**

### A pardon…and a plea

On receiving CABP’s request for contacting Canadian cabinet ministers, I wrote to everyone who seemed relevant and received the usual form letter replies, except from Environment Minister Catherine McKenna – my own MP – from whom I heard nothing. I was about to write again when I saw in the last issue of JUSTICE that she has indeed taken action following a meeting with John Markham. All is forgiven, Ms McKenna. I shall now turn my attention to UK pensions secretary Amber Rudd, as requested.

My husband is 94 and his pension has been frozen since he was 65. It would be nice if, just once, before he dies, he could see his pension uprated.

Marion King
Membership # 5300,
Ottawa, Ontario

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Letters to the Editor should be sent to the National Office or to: justice@britishpensions.com. The Editor reserves the right to edit letters for clarity or length.

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**To read JUSTICE online**

*(instead of in hard copy)*

Request from: info@BritishPensions.com

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**CABP MEMBERSHIP APPLICATION OR RENEWAL**

Clip and mail this form OR join/renew online www.britishpensions.com/joinrenew/ OR by phone 1-888-591-3964

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**PLEASE CHECK**

| ☒ New Member(s) OR ☒ Renewing Member(s) – Membership # (if known): ___________________ |

* I/we were referred by (Member’s name &/or Membership #): ___________________ |

| ☒ Individual OR ☒ Couple (no charge for second person) |

| ☒ Prefer to read JUSTICE online OR ☒ Prefer to receive JUSTICE via postal service |

Please charge fee/donation to: ☒ VISA ☒ Mastercard OR ☒ My cheque payable to CABP is enclosed.

| Card Number: _______________ |

| Expiry: _______________ |

| Signature: ___________________________________________________________________________ |

Name on Card: _________________________________________________________________________

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| Canadian Resident Annual Fee ($25): _______________ |

| Non-Resident Fee: $40 CAD, includes paper Justice OR $25 CAD, includes e-Justice |

| Donation to CABP Action Fund: _______________ |

| Total Enclosed: $ _______________ |

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FOR CABP OFFICE USE ONLY  
Auth. #: _______________ Date: _______________

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In the interests of economy, receipts will not be mailed. We are most grateful for all support, particularly donations to the Action Fund.
In memory of the many who have died while waiting for their pension to be indexed, CABP observes one minute of silence before each meeting.

YOU GET ALL THIS FOR $25

Membership in CABP buys you…

- Top-rated PR campaign in the UK
- The energy and support of an international consortium of pensioners
- Advice on dealing with the Dept for Work & Pensions (through CABP’s office)
- Four magazines a year to keep you informed

Join or renew now!

Please use application form inside back cover
OR Join/renew online at www.britishpensions.com/joinrenew/
OR Phone 1-888-591-3964

MEMBERSHIP UP-TO-DATE?

Check the Expiry Date below and KEEP UP YOUR SUPPORT for global pension justice.

Canadian Alliance of British Pensioners (CABP)
202 - 4800 Dundas Street West
Toronto M9A 1B1 Canada
PUBLICATION MAIL
AGREEMENT NUMBER 40010836