



Patrick Edwards

President's Report

I have taken on the role of President at a time when a lot is happening.

I want to express my thanks to my predecessor, Brian Owles for the work he has done for all of us. He has provided a very helpful - and thus seamless – handover. Brian has agreed to remain on the committee as Treasurer and is thus available to provide his continuing wise counsel. I am also appreciative of the assistance provided by my fellow committee members and, most of all, by your support as members of BPiA.

We have several members who are aged in their nineties. They will receive only a limited benefit when we are successful in having our pensions uprated, but they continue to support BPiA because, quite correctly, they see our cause as a moral cause, not a financial one.

I cannot promise an imminent decision in our favour, but I remain committed to pushing our cause in every way possible.

BPiA held its 2020 AGM in October. The 2020 meeting was, along with those for many other organisations, a virtual AGM conducted using Zoom. Several members joined the meeting in addition, of course, to committee members. I am hopeful that we will all be vaccinated by the time our 2021 AGM occurs and that it will be possible to have a physical meeting where I can meet many of you in person.

I was interviewed by Eileen Woods of The Senior newspaper in January and an article about frozen pensions appeared in the February edition. As a result, I received many phone calls and several new members joined after reading the article.

APPG issues its report on Frozen Pensions

In December 2020, the All-Party Parliamentary Group on Frozen Pensions issued its Report on its 2020 Inquiry. The Rt. Hon. Sir Roger Gale, Chairman of the APPG on Frozen Pensions said, "I regard it as a disgrace and a matter of national shame that the United Kingdom has so long denied to elderly citizens, very many of whom have proudly served our country in the Armed Forces or the Civil Service, the funds they need to live in on in old age and, sadly, sometimes in ill-health".

The overall finding of the APPG is that the policy of not uprating UK state pensions is illogical, unfair and causes significant distress.

The report stated that the illogicality of the policy was highlighted by the impact of BREXIT. The UK Government has entered into an agreement to maintain the uprating of pensioners living in the EU before the end of the transition period and is looking to pursue an agreement to cover UK pensioners who move to the EU after this period. This contradicts the Government's previously stated position that it is not willing to enter into new reciprocal agreements.

The UK Government has consistently stated that pensioners moving to countries in which the frozen pensions policy applies were informed about the policy before they left the UK. However, almost 90% of pensioners surveyed UK pensioners living on a 'frozen' pension



Rt. Hon. Sir Roger Gale



Hon. George Brandis QC

stated that they were not aware before they left the UK that their UK state pension would be frozen when they left.

The APPG considered the cost of ending the frozen pension policy. They reported that the policy can be reversed for a cost of 0.3% of the total budget sought by the Department for Work and Pensions for 2019/20.

The Hon. George Brandis QC, Australian High Commissioner in London, made a submission to the APPG on behalf of the Australian Government. Mr. Brandis said that Australia previously had a social security agreement with the UK and made a number of requests to include indexation provisions. In 2001, Australia terminated the Agreement due to the UK's ongoing refusal of those requests. He made the point that a new Agreement is not required for the UK to index pensions paid to people in Australia.

He went on to say "The non-indexation of UK pensions erodes the value of the UK pension over time and disadvantages UK pensions residing in Australia. It also places an increased cost on Australia's taxpayer-funded system in relation to pensioners who supplement their UK pension with means-tested Australian pensions.

The Australian Government's submission included the statement that its view is that all UK pensioners have paid contributions under the same rules and should be paid their UK pensions under equal conditions no matter where they live.

The Canadian and New Zealand Governments also made submissions to the APPG. It was notable that five Canadian MPs made submissions but, in stark contrast, there were no submissions from Australian MPs.

There has been no official response by the UK Government to the report.



Virtual Meeting between British and Canadian MPs

Our representative in the UK, Tendo, arranged a conference call between Canadian and British MPs to discuss frozen pensions. This took place on 23rd February 2021.

On the UK side, attendees consisted of seven members of the House of Commons, four representatives of members of the House of Commons and four members of the House of Lords.

On the Canadian side, there were 15 members of the House of Commons including Deb Schulte, the Minister for Seniors, one representative of a member of the House of Commons and three Senators. Also attending were several senior civil servants including the Director of International and Intergovernmental Policy and Agreements and a representative from the Minister of Income Support. Ian Andexser represented our sister organisation CABP.

Following the meeting, David Linden MP (SNP) and Craig Whittaker MP (Conservative), who both attended the virtual meeting asked Thérèse Coffey, the Secretary of State for Work and Pensions, on when the Government would respond to the Canadian Government's request. She gave a perfunctory and incomplete answer.

Following the success of the virtual meeting, Tendo now intend to make use of the APPG on CANZUK to arrange a similar virtual meeting between British and Australian MPs.

Commonwealth Day Motion in British Parliament

30 MPs supported an Early Day Motion marking Commonwealth Day on 8th March 2021. The motion reads:

"That this House regrets that over half a million UK pensioners continue to have their pensions frozen as a result of where they live and notes that 90 per cent of those people live in Commonwealth Countries with which the UK has strong cultural and historical ties; I further concerned that this leaves UK citizens without the financial support needed to maintain livelihoods and dignity in retirement and believes all pensioners should be paid



the full state pension wherever they live; welcomes the Canadian Government's request for a reciprocal social security agreement with the UK to cover the uprating of pension payments; and urges the Government to respond positively to this request as a first step to end this injustice for UK pensioners everywhere."



Matt Rodda MP

Meeting with Matt Rodda, Shadow Minister for Pensions

Our representative in London, Tendo, met the new Shadow Minister for Pensions on 23rd March. They explained the issue of frozen pensions to him and brought him up to date on our campaign. He asked questions about frozen pensions, which Tendo have answered.

He would particularly like to hear the stories of individuals who have had their pensions frozen. We have asked for members willing to tell their story to come forward elsewhere in this edition of Fair Play.



Paul Manly MP

Canadian House of Commons Passes Resolution

Paul Manly MP (Green Party) put forward the following motion in the Canadian House of Commons on 9th March 2021 and it passed with the unanimous consent of all parties:

"That the House recognizes that there are approximately 136,000 recipients of UK state pensions in Canada;

That it recognizes the UK government does not provide annual indexed increases to UK pensioners residing in Canada, effectively freezing their pensions at the levels they were at when they first claimed their pensions in Canada;

That it recognizes Canada provides annual indexed increases to Canadian pensioners who live in the UK;

That it recognizes UK pensioners living in the USA, Germany, Italy, Barbados, Bermuda, Israel, Jamaica and other countries receive annual indexed increases;

That it recognizes frozen pensions represent a combined loss of over \$500 million per year to the Canadian economy and to Canadian taxpayers, due to three factors: frozen pensions force thousands of UK pensioners in Canada to rely on Canada's social assistance programs such as the Guaranteed Income Supplement, the significant loss of CRA tax revenues due to the lower income of 136,000 pensioners, and the loss of sales tax revenues due to the loss of discretionary income;

That it recognizes frozen UK pensions represent an injustice to both UK pensioners in Canada and to Canadian taxpayers;

That it recognizes the UK government is currently negotiating new pension indexing agreements with EU countries due to Brexit, and that now is the appropriate time for the UK government to negotiate a pension indexing agreement with Canada;

And That the House believes the government should press the UK government to open negotiations with Canada to remedy this situation as soon as possible and provide annual indexed pension increases to UK pensioners residing in Canada."



Dr Dennis Lowe

Macular Degeneration

Article by Dr. Dennis Lowe BSc (Med.), MB, BS, FRACP, FRACO

How The Eye Works

The eye works like an old-fashioned camera. The front of the eye focuses the image onto the retina. The retina lines the back of the eye, is sensitive to light and acts like the film in the camera, capturing images and then sending them to the brain via the optic nerve, where images are interpreted.

What is the macula?

The macula is the name given to the most central area of the retina. It is the area of the retina which is responsible for the ability to read, recognize faces, drive a car, see colours clearly and any other activity that requires fine vision.

What is macular degeneration?

Macular degeneration is the name given to a group of chronic, degenerative retinal disease that cause progressive loss of central vision, leaving the side vision (peripheral vision) intact.

Macular degeneration is usually related to aging and most frequently affects people over 50 years of age. It is commonly referred to as age-related macular degeneration (or ARMD). However, it is not a normal or inevitable consequence of aging.

Macular degeneration is progressive and painless and although it can lead to legal blindness, it does not result in total or 'black' blindness.

About one in seven Australians over the age of 50 years has some evidence of this disease. Of these people, approximately 17% will experience vision impairment. Almost 15% of Australians over 80 years have vision loss or blindness from age-related macular degeneration.

Types of macular degeneration

There are basically two types of ARMD

Dry macular degeneration – this is a slow form of the disease causing a gradual loss of vision.

Wet macular degeneration – this is the more severe form of the disease and vision changes are often sudden. This occurs when rapidly growing blood vessels grow within the retina and begin to leak fluid and blood.

Some people who have the dry form can later develop into the more severe wet form, so it important that sudden changes in vision be reported to your GP as a matter of urgency.

Early signs of macular degeneration

- Difficulty in reading or any other activity which requires fine vision
- Distortion where straight lines appear wavy or bent
- Difficulty distinguishing faces
- Dark patches may appear in the centre of your vision

Treatment for Macular Degeneration

There is no cure for age-related macular degeneration (AMD). However, studies have shown that changes in diet and lifestyle may slow down the progression of the disease.

Dry Macular Degeneration – Currently no medical treatments available

Wet Macular Degeneration – There are a number of treatments for wet ARMD (the more aggressive form of the disease). This is most commonly delivered in the form of regular

injections into the eye. The treatment regimen usually begins with monthly injections for the first three months.

What causes macular degeneration

Macular degeneration is caused by genetic and environmental factors. Risk factors include

- Age – one in seven Australians over 50 have some evidence of the disease
- Family history – There is a hereditary risk, with a 50% chance of developing it with a direct family history. Those with ARMD should encourage their siblings and children to get checked.
- Smoking - Studies have shown that people who smoke are three to four times more likely to develop macular degeneration. Smokers may also develop the disease five to ten years earlier than non-smokers.

Nutrition for eye health

Studies show that diet is important in reducing the risk of macular degeneration and slowing its progression. A healthy, well-balanced diet, which includes eye health foods, is good for overall wellbeing as well as eye health. For some people a supplement should also be considered.

Lutein and zeaxanthin are particularly important nutrients for the macula and are present in high concentrations in a healthy macula. Lutein and zeaxanthin are found in particularly high levels in dark green leafy vegetables such as kale, spinach and silver beet. They are also present in a range of other vegetables such as peas, pumpkin, Brussels sprouts, broccoli, corn and beans.

Omega-3 fatty acids are important to eye health. All fish and shellfish contain omega-3s but higher concentrations are found in oily varieties of fish such as salmon, mackerel, anchovies, trout, herring and sardines (and tuna to a lesser degree). Eat fish or seafood two to three times per week, either fresh, frozen or tinned.

Vitamin C, vitamin E, zinc and selenium are also important antioxidants for macular health.

People who eat a higher proportion of carbohydrates with a low glycaemic index, compared to high GI foods have a lower risk of developing ARMD. Low GI carbohydrates include most fruit and vegetables, whole grain cereals and whole grain breads.

If your dietary intake of nutrients, particularly eye health nutrients, is inadequate a supplement may be considered. This can be appropriate whether or not you have been diagnosed with macular degeneration.

Supplements

Lutein - If you are not eating sufficient dark green leafy vegetables, a lutein supplement may be appropriate.

Omega-3 - If you eat adequate fish, current evidence shows that a fish oil supplement provides no additional benefit. If you do not eat two to three serves of fish per week, a fish oil supplement may be worth considering.

Eye Health Checklist

- Have a comprehensive eye exam and ask for your macula to be checked
- Do not smoke
- Keep a healthy lifestyle (control weight, exercise)
- Diet: eat a well-balanced diet including fish, dark green leafy vegetables, fresh fruit, nuts. Limit fat intake. Choose low glycaemic index foods.

- In consultation with a doctor, consider taking specific eye related antioxidant/vitamin supplement
- Protect your eyes from the sun/UV exposure by wearing appropriate protection
- Use an Amsler grid regularly to check for symptoms of macular degeneration.



Ian Andexser

Ian Andexser Makes a Presentation to Standing Committee on International Trade

Ian Andexser, Chair of the Canadian Alliance of British Pensioners (CABP), was called before the Canadian House of Commons' Standing Committee on International Trade on 26th February 2021.

He had been asked to speak to the committee that oversees the negotiation of a future trade agreement between the United Kingdom and Canada.

Ian explained that whilst he may be one voice, he used the word 'we' because he spoke on behalf of approximately 136,000 British pensioners who have chosen Canada as their home in retirement. The vast majority of these people, like himself, emigrated many years ago in response to Canada's request for certain skilled labour, such as nurses, teachers, firefighters, and tradespeople for the booming oil industry in the 1970's.

Others, he said, came to Canada after working all their lives in the UK, to be with family members who had already emigrated.

Before leaving the UK, the pensioners worked and paid mandatory contributions into the British State Pension scheme assuming that upon retirement, they would be treated equally with all British pensioners residing around the world.

However, Ian said, we are not treated equally because we have chosen to live in Canada and indeed nor are pensioners in most Commonwealth countries, resulting in almost a half million pensioners, never receiving the annual uprating in their British pension.

He went on to say that the UK has continuously refused requests from Canada's officials to sign a reciprocal agreement to stop the discrimination against pensioners living in Canada. The UK argues that pension increases are to take into account inflation in the UK, but it ignores the fact that they already index pensions for half a million expats overseas in many countries including the United States.

By way of background, the pension payable overseas was only introduced in 1946 when movement around the world was in its infancy. There were very few affected in 1959 but here we are, 61 years later and the UK still clings to this piece of history. As more people started to be affected during the high inflation days of the 1960's, more and more UK MPs began to receive correspondence from pensioners abroad protesting the unfairness of the freezing policy. This protest has magnified over the years as travel across the globe has exploded.

Ian provided two examples of the impact of this policy in Canada:

95-year-old Peter Duffey from Vancouver lives only 300 metres from the USA border. He worked for 40 years in the UK, flew bombers in the Second World War. He still receives £52.00 per week, as he has done for 30 years, but a similar individual in the USA is paid £134.00 (\$245.00)

Anne Puckridge 95, of Calgary, also a war veteran, receives £72.00 a week instead of £134.00.

Both of these seniors have been cheated out of thousands of pounds of their rightful pension, and the same is true of countless others of the 136,000 frozen pensioners in Canada.

The UK is the only country of OECD nations that treats its pensioners in such a disgraceful manner. Canada of course indexes the pension for its citizens living in the UK and all areas of the world.

The standard boilerplate response we receive from the UK is that this is a policy that has been continued by successive governments for many years, but history doesn't mean something is right. What was applicable 70 years ago, isn't in today's world.

Ian concluded by saying that if something is morally wrong, it is wrong! Plain and simple.

He then went on to answer questions from Committee members.



The Right Honourable Justin
Trudeau

UK rejects Canadian Government request to enter into Negotiations for a Reciprocal Social Security Agreement

In November 2020, the Canadian Government formally requested the UK government to commence negotiations for a reciprocal social security agreement. The aim would have Canadian residents receive the same rate of British State Pension as those living in the UK.

On 1st April, the UK Government announced it was unwilling to discuss a social security agreement. We assume the timing on the eve of a long weekend and whilst Parliament is on Easter recess is to avoid public scrutiny of the decision.

We await the response of the Canadian Government.

ICBP elects Jim Tilley as Director Emeritus

The board of the International Consortium of British Pensioners (ICBP) has elected Jim Tilley Director Emeritus in recognition of a lifetime of campaigning on behalf British pensioners worldwide. BPIA is a founding member of ICBP.

BPIA President Patrick Edwards presented the certificate recording this special status to Jim on 11th March 2021. Patrick told Jim that the unique award reflected the gratitude felt by so many people around the world for the work he has done on behalf on so many pensioners. Jim thanked the ICBP board for their kind gesture.

Jim took the opportunity to show the hundreds of cards he has received wishing him well. These had been sent to him from people affected by the frozen pension issue or who had worked with him on our campaign. This campaign aims to end the unfair discrimination that affects so many pensioners around the world. Jim said, "Whilst we haven't yet achieved our objective, I feel the campaign is in good hands and that it won't be long before we see the wall of uncaring indifference begin to crack". Patrick responded by saying that so many people had written to him because he was loved by many people around the world.



Edgecliff Office Reopens

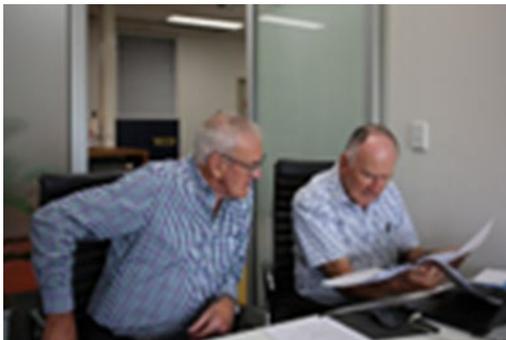
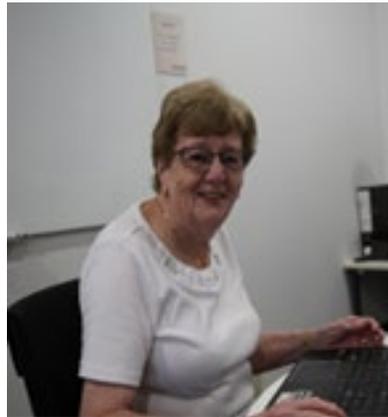
With Covid-19 restrictions easing, we reopened our office in Edgecliff in January 2021. The office is open on Wednesday mornings to process cheques received from members, process bank payments and send renewal letters and reminders for those members without email addresses. Our new system automatically processes credit and debit card payments and sends renewal notices and reminders to those members with email addresses. This has reduced the workload for our gallant volunteers. The new system has increased our membership retention and the new website has made it easier for new members to find us and join.

Covid-19 restrictions limit the number of volunteers in the office at any one time, so attendance is staggered.

We can assure those members who are not comfortable making payments by credit or debit cards (Mastercard or Visa), that our new system has state-of-the-art security controls in place. However, if you are still nervous about using your card, you can pay us by bank transfer or by sending us a cheque. The BPiA bank account details are included in the renewal notice. Please bear in mind that bank transfers and cheque payment involve extra work for our volunteers, so please only use these payment methods if you absolutely must.

The pictures above below are clockwise: Phil Summerfield; Margaret Ross; Michael Bingham and Geoff Dunsford; Catherine Lim and Michael Bingham.

Cheryl Harvey and Phil Summerfield, who were instrumental in installing the new membership system, are training our wonderful volunteers in how to use Membee.



CHOGM

The 26th Commonwealth Heads Of Government Meeting and associated events will be held in Kigali in Rwanda in the week of 21st June 2021. The theme for CHOGM 2021 is 'Delivering a Common Future: Connecting, Innovating, Transforming'.

It is unclear whether this will be a real meeting or a virtual meeting.

The Australian Government has previously told us that they would not support Frozen Pensions being added to the CHOGM agenda. They said that the purpose of CHOGM is to find areas that bring members of the Commonwealth together and that criticism of one country's policies would not be consistent with that purpose.

That said, if it is real meeting, there should be an opportunity for leaders to discuss issues of mutual concern in side meetings. Our letter-writing campaign is keeping the issue on the desk of Marise Payne. We will try our best to ensure the Prime Minister is aware of the issue and, hopefully, if he attends in person, he will take the opportunity to discuss it with Boris Johnson.



Latest Developments in Canberra

The BPIA President, Patrick Edwards, wrote to all members of the House of Representatives and Senators on 10th January 2021 advising them of the report published by the All-Party Parliamentary Group on Frozen Pensions (APPG).

In his letter, he made the point that five Canadian MPs had made submissions to the APPG but, in stark contrast, no Australian MPs had done so. He also provided the members of the House of Representatives and Senators with a link to the House of Commons Briefing Paper on Frozen Pensions. Mr Edwards asked the recipients to let BPIA know what they planned to do on behalf of their constituents with Frozen Pensions. Very few MPs have bothered to respond.

One MP who stands out from the rest is Zali Steggall, Independent MP for Warringah in Sydney. In response to our letter, she has asked for further information on pensioner numbers and the cost to Australia of the frozen pensions policy. This contrasts with other MPs, none of whom has asked questions or enquired further into our plight. The usual response is to pass on each member's letter to Marise Payne, Minister for Foreign Affairs and this elicits a response from the Minister. Each letter from the Ministry for Foreign Affairs has identical wording. It tells us that the Australian Government empathises with our situation, the Government's position is the UK Government's policy is unfair and all UK pensioners should be paid under equal conditions, regardless of where they choose to live. It goes on to say the Australian Government has made representations in the past and will continue to advocate at appropriate opportunities.



Guy Opperman MP

Latest developments in Westminster

The Canadian Government's formal request for a reciprocal social security agreement with the UK was acknowledged in the UK Parliament by Guy Opperman, Parliamentary Under-Secretary of State at the Department for Work and Pensions, on 3rd December 2020. In his reply to a question from Chris Elmore (Labour, Ogmore), Mr Opperman said "The Department has recently received representations from the Government of Canada to negotiate a reciprocal social security agreement covering the uprating of pensions. We have not received any recent similar representations from Australia on this issue."

In response to a further question, Mr. Opperman said on 18th January 2021. "The Department for Work and Pensions has not had any recent discussions on this issue with the Government of Canada. The Department plans to respond shortly to the request from Canada for a reciprocal social security agreement".

Peter Dowd (Labour, Bootle) asked the Prime Minister Boris Johnson in the UK Parliament on 27th January 2021: "My grandmother received a war widow's pension for 67 years. My mother received one for 49 years. Two of my nephews are veterans, and a veterans' network operates in my constituency. They would agree that a pension should be paid at UK rates, wherever a veteran, or any pensioner, lives in the world. When will 96-year-old Anne Puckridge, a World War Two veteran who lives in Canada, and 60,000 other veterans who served their country courageously and live abroad, stop being treated as second-class veterans and get the full pension they deserve? Will the Prime Minister commit to ending that injustice, and agree to meet representatives from the End Frozen Pensions campaign? As a start, that is the very least that a British Prime Minister could do for Britain's greatest generation."

The Prime Minister responded "I am grateful to the Hon. Gentleman for raising that issue. I have come across this problem before, but the case he describes is obviously acute and I will ensure that he gets the meeting he desires with the relevant Minister."

Peter Dowd had his meeting with Guy Opperman on 22nd February 2021 but only received the usual standard excuses.



Steve Webb

The UK has underpaid women £3 Billion in State Pension

An investigation instigated by Steve Webb, former Pensions Minister, has found about 200,000 women who reached State Pension Age before April 2016 have missed out on or have been underpaid their category B Pensions.

Several members of BPiA have been affected and we are helping them get their full entitlement.

Any woman who reached State Pension Age before April 2016 is entitled to a state pension based on the higher of the national insurance contributions she has made, or the contributions made by her husband. If the pension is paid on the basis of her husband's contributions, it is known as a category B pension. Category B pensions are paid at 60% of the pension paid to the husband and if he dies before her, the category B pension should increase to 100% of his pension. The wife does not have to be British or to have lived in the UK. She is entitled to a category B pension even if she has never visited the UK! Unfortunately for people living in Australia, category B pensions are frozen just like pensions paid to their husbands.

A team of over one hundred civil servants are working through Pension Service records and contacting the women affected but this could take some time because over 200,000 women are affected.

Category B pensions can also be paid to men based on the contributions made by their wife but there are stricter date rules.

The fact that an extra £3 billion has been found to make restitution to the people affected could be used by the UK Government to further delay paying the proper pensions to those who's pensions have been frozen. However, what it does demonstrate is that with the proper will, a sum much larger than the sum required to unfreeze our pensions could be found despite the budgetary constraints caused by Covid-19.



Have you served in the Armed Forces or for the National Health Service?

We believe our campaign will be stronger if we can prove that the effect of frozen pensions is not an abstract issue. If we can show that the combination of frozen pensions and inflation affects real flesh and blood people, the immorality of the UK Government's policy is more starkly exposed.

We would welcome any members who are willing to come forward to tell their story. If you wish, we can make your contribution anonymous or use a fictitious name to protect your privacy.

We can pull harder on the UK Government's heartstrings (if they have any), if you have served in the armed forces, not necessarily whilst there was a conflict, or if you worked in the NHS either as a health professional or as a member of the NHS administration.



Rishi Sunak MP

Voting in UK General Elections

Rishi Sunak, Chancellor of The Exchequer, presented his 2021 budget on 3rd March. Paragraph 2.41 of the Treasury Red Book, which sets out government's planned spending in detail, says: "Overseas Electors - the government is providing an additional £2.5m to remove the limit preventing British citizens who live overseas from voting after 15 years."

A Treasury spokesman said legislation would be laid before Parliament later this year to bring about the reform.

The International Consortium of British Pensioners (ICBP), of which BPiA is a founding member, is surveying members to discover their voting intentions if the proposal to

provide British Citizens with votes for life comes into effect. In anticipation of this, we ask that you promptly respond to the survey. We can use the survey results to show how important the issue of frozen pensions is to expat voters.



HELP WANTED

BPIA needs more volunteers. Can you help?

We are looking for people to **join our committee**. We use Zoom to conduct our monthly committee meetings which are timed to start at a time that is convenient for members living in Western Australia. If you have experience in corporate governance or a willingness to learn, you could be just the person we need. The job will involve preparing for and attending our monthly committee meetings. There is one meeting a month, typically on the first or second Wednesday of the month. Meetings take about 90 minutes. Familiarity with the Australian Institute of Company Directors publication "Good Governance Principles and Guidance for Not-For-Profits" will be helpful.

We need someone to **manage our website**. Experience of Wordpress would be helpful but is not essential. The role will require about an hour per week and can be done from anywhere with internet access.

We need people to help **maintain our membership records**. We are looking for people with good computer skills including familiarity with Microsoft Word and Excel. This work is done at the Edgecliff office, so you must be available Wednesday mornings (but not every Wednesday morning).

We need an **Editor, Fair Play**. Your role will include collating articles for Fair Play, editing submissions for consistency in style, formatting the publication, liaising with the printer and ensuring members receive their copies in time. It is essential you have strong Microsoft Word skills including an ability to work with styles and knowledge about formatting images.

We need a **Technical Officer** to answer member's queries regarding eligibility for British State Pensions, voluntary contributions, pension forecasts and the UK government agencies involved. Obviously, you will need a good knowledge about the rules relating to British State Pension. You will be responsible for maintaining our Fact Sheets.

We need a **Marketing Manager** to develop knowledge of BPIA and its objective of fair play for British Pensions in Australia amongst potential members and related stakeholders. We want someone with creative solutions to get BPIA better known. You will work closely with the committee in developing a marketing plan, setting a budget and implementing the plan.

We need more **Regional Representatives**. The role of a Regional Representative is to act as local liaison in your area. If you are interested, please telephone BPIA (1300 308 353) or send an email (membership@bpia.org.au). We can provide further details and, if it helps, introduce you to one of the existing Regional Representatives so you can hear directly what their experience has been.

Communications

We send a monthly newsletter to members with email addresses. This lets members know what we are achieving whilst the news is still topical. Please let us know if you have an email address and are not receiving a copy of our newsletters. If you don't have an email address but you have a son or daughter, a friend or a grandchild with an email address, maybe we can send it to them to pass onto you? If so, please let us know their email address.



About British Pensions in Australia

Fair Play is published twice a year by British Pensions in Australia Inc ABN 42 186 383 389 (BPiA).

BPiA is a not-for-profit organisation dedicated to obtaining pension equality for British pensioners in Australia. It is funded solely by member subscriptions and donations. It does not receive funding from any government agency or corporate sponsor.

BPiA membership consists of a mixture of migrants from the UK and Australians who worked in the UK and have returned to Australia. Membership includes members who already receive a British State Pension and those who will receive a pension when they reach State Retirement Age.

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OUR MEMBERS?**

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HAVE YOU EVER WORKED IN THE UK?

Do You Receive British State Pension?

If so, you should be a member of BPiA

You can join at www.bpia.org.au