

TACKLING THE CHALLENGES OF KEEPING IN TOUCH WITH OUR MEMBERS

Branch chair statement

Hello everyone. Welcome to the latest edition of the Scotland Branch newsletter. I do hope you have survived the horrible cold and wet weather that seems to have been around for such a long time. In recent days the temperature has risen, so the cold bite of the wind has disappeared.

I hope you had a lovely time over the recent festive period and that you are now perhaps looking forward to a summer holiday wherever that may be.

Thirty branch members enjoyed a lovely Christmas lunch at the Maldon Hotel in Glasgow in December. I appreciate that, due to time and distance, it is not possible for a large number of members to attend. If a group has been started in your area, this is something that could be organised locally.

The branch needs to recruit more members, but perhaps more importantly we need more members to be involved in running the branch.

It is currently being run by four officers, so it is almost becoming a full-time job – we need your help.

If you would like to find out more, the branch officers would like to invite you to attend one of our meetings in Glasgow to find out for yourself. You will be reimbursed your travel expenses and lunch provided and paid for out of branch funds.

Meetings start at 11.30am and usually end at 3pm. If you are interested in finding out more, ring me on 07596 028119 or email me at wilson.macdonald@cspa.co.uk.

If you either have your own computer or have access to one, I would encourage you to log on to the CSPA Scotland website for all the latest information.

It would be encouraging to hear from you, no matter what the subject, so please do get in touch with any of the branch officers. We would be very pleased to hear from you.

Wilson Macdonald



Branch 2025 AGM

This important event will be on Thursday 10 April in the Maldron Hotel, 50 Renfrew Street, Glasgow G2 3BW, commencing 11.30am.

For catering purposes, please advise Michael Kirby **no later than 1 April** if you wish to attend, or you are unable to attend in person but would like to take part via a virtual option.

Please let us know by 1 April if you can attend the AGM



Members meetings

The officers have hired a private room in The Griffin pub, 266 Bath Street, Glasgow, which can be accessed through the bar or via a door on Elmbank Street.

Members meetings in 2025 are on the first Thursdays of February, May,

September and November, from 1.30pm. You are more than welcome to have a coffee and/or lunch before this, as the venue opens at 11.30am. To attend virtually, please contact Michael Kirby. The next meeting will be on Thursday 1 May.



Warmer Homes Scotland

You can reduce your heating bills and save energy by making improvements to your home, with funding worth £10,000 or more from the Scottish government. You could also be eligible for energy-saving home improvements such as heating and insulation to help make your home warmer and cosier.

Call free on 0808 808 2282. Lines are open Monday to Friday, 8am to 8pm; Saturdays and bank holidays 9am to 5pm. Please note, our phone lines are often quite busy in the evenings and at weekends. Before calling us, check our self-assessment tool to see if you're eligible: <https://www.homeenergyscotland.org/>

The criteria listed below may change, but the criteria detailed on the day an application is assessed will be honoured:

- Be a homeowner or the tenant of a private-sector landlord.
- Live in the home as your main residence.
- Have lived there for at least six months (unless in receipt of an SR1, a DS1500 or a BASRiS form).

- Live in a home with a poor energy rating – Warmworks will assess.
- Live in a home with a floor area of 230m² or less (typically up to five bedrooms).
- Live in a home that meets the tolerable living standard in the Housing (Scotland) Act 2006, or where the home does not meet the tolerable living standard, this will not impact the effectiveness of the recommended improvements for installation under the programme.
- Live in a home where the council tax band is A-F.
- Eligible households must include a person over 75 with no central heating, a person who has a DS1500 or BASRiS certificate completed by a medical professional or a person who receives at least one of the passport benefits (listed right)

Make improvements to your home with funding worth £10,000 or more

Scotland groups

Sadly, there are now no groups operating in Scotland. Should any members wish to consider re-opening either the Glasgow or Edinburgh group, please contact Branch Administrator Christine McGiveron – email Christine.McGiveron@cspa.co.uk or telephone 07506 315826.

at any level or rate at which the benefit is paid.

The criteria listed below may change, but the criteria detailed on the day an application is assessed will be honoured:

- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Carer Support Payment
- Constant Attendance Allowance
- Council Tax reduction
- Disability Living Allowance
- Housing Benefit
- Income Support
- Industrial Injuries Disablement Benefits
- Pension Credit – Guarantee. You will not be eligible if you receive only Pension Credit – Savings
- Personal Independence Payment
- Severe Disablement Allowance
- Universal Credit
- War Pensions Mobility Supplement.

If you do not meet the criteria for Warmer Homes Scotland, you may be eligible for help through Home Energy Scotland or a local scheme.

Keeping your details up to date

Membership Secretary Michael Kirby (details at the bottom of this page) is the man to contact for any alterations to your personal data held on the Scotland Branch section of the CSPA database (eg change of address, email or telephone number) or any other membership matters. Should any branch members prefer to receive future newsletters by email, please contact Michael Kirby with your email address.



Switch to digital landlines



The UK telecoms industry has begun the process to migrate landline users to a digital service. BT has partnered with AbilityNet and Neighbourhood Watch Scotland to provide people in Scotland with the information they need to prepare for the switch. For further information, please

go to: <https://www.bt.com/broadband/digital-voice/events>.

In addition, AbilityNet – visit www.abilitynet.org.uk – offers FREE technology advice and support in your own home.

Call the helpline for free on 0800 048 7642 or email enquiries@abilitynet.org.uk.



Branch website

The website is solely for Scotland Branch members and is regularly updated by Michael Kirby with news and items relevant to Scotland. It also includes a link to the national website, which will enable non-members to join the CSPA.

The new website has been created to present a more corporate image, with the branch website now identical to the national one.

The branch officers hope you like it and I encourage everyone to have a look and see what you think. It is easy to navigate and there is a facility to provide feedback.

To access the website, enter www.cspascotland.org.uk in your browser to get to the home page.

Michael Kirby, Membership Secretary and Webmaster

SP Energy Networks Priority Services Register

In the event of a power cut, our teams work around the clock to restore your electricity as quickly as possible.

To enquire about being placed on this register – phone 0330 1010 167

Any feedback regarding this newsletter would be very much appreciated.



Remember: do not leave *The Pensioner* magazine in doctors' or dentists' surgeries or any public places as it contains names and addresses of CSPA officers.

The CSPA is committed to ensuring that your information and privacy are protected.

Understanding discretionary trusts: securing your legacy with Thompsons Solicitors

At Thompsons Solicitors, we understand that planning for the future isn't just about safeguarding your wealth; it's about protecting your loved ones and ensuring your legacy lives on. As specialists in private client services across Scotland, we take pride in offering tailored solutions, including discretionary trusts, for flexibility, security and peace of mind.

What is a discretionary trust?

It is a flexible estate planning tool that allows you to set aside assets – such as property, money or investments – for the benefit of chosen beneficiaries. Unlike fixed trusts, the trustees (people you appoint to manage the trust) have the discretion to decide how and when the funds are distributed. This makes it an ideal option for those who wish to:

- Provide for vulnerable beneficiaries who may not be able to manage finances themselves, such as children or individuals with disabilities.
- Protect assets from creditors or from being included in means-tested benefits calculations.
- Maintain control over how and when beneficiaries receive their inheritance, reducing the risk of mismanagement or overspending.

Why should you consider a discretionary trust?

1. Flexibility and control

A discretionary trust allows you to retain control over your assets, even after they have been transferred to the trust. The trustees can adapt to changing circumstances, ensuring your loved ones are provided for in a way that aligns with your wishes.



2. Asset protection

The assets within a discretionary trust are legally separated from the beneficiaries' personal finances. This can protect them from creditors, divorce settlements or financial difficulties.

3. Inheritance tax efficiency

A discretionary trust can be an effective tool for inheritance tax planning, as the assets within the trust are not considered part of the beneficiaries' estate. This can potentially reduce the overall tax liability for your family.

4. Supporting vulnerable beneficiaries

If you have beneficiaries who are young, vulnerable or have special needs, a discretionary trust ensures they receive financial support without compromising their eligibility for means-tested benefits.

Why choose Thompsons Solicitors?

At Thompsons Solicitors, we understand every family is unique, and so are their financial needs. Our

As a CSPA member, you receive a 25% discount on our private client services

dedicated team of private client solicitors are experts in setting up and managing discretionary trusts, ensuring your wishes are respected and your loved ones are protected. We offer:

- Personalised advice: Tailored guidance to help you decide if a discretionary trust is the right choice for your circumstances.
- Comprehensive estate planning: assistance with wills, powers of attorney and family trusts.
- Expert trusteeship services: If needed, we can act as professional trustees, ensuring your trust is managed with integrity and care.

Talk to Thompsons today

Planning for the future is one of the most important steps you can take to secure your family's financial wellbeing. Whether you're considering a discretionary trust or exploring other estate planning options, we're here to help.

And as a member of the CSPA you receive a 25% discount on our private client services. Contact us today on 0131 473 6445 or visit our website at TalkToThompsons.com to learn more about how we can support you and your loved ones.

Protect your legacy with Thompsons Solicitors

With our empathetic approach, expert knowledge, and commitment to client care, Thompsons Solicitors are here to help you make the right choices for your family's future.

Start the conversation today – because protecting your legacy starts with planning.

25% discount to CSPA members