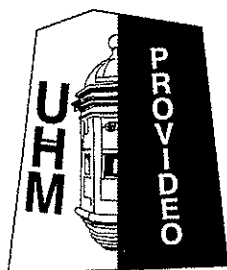


TAQSIMA TAL-PENSJONANTI

UNION HADDIEMA MAGHQUDIN



UNION HADDIEMA MAGHQUDIN

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**RAPPORT
AMMINISTRATTIV
2008/2010**

Konferenza Biennali

Dahla

Ghal darb'ohra qeghdin inressqu ghall-approvazzjoni tal-Konferenza Biennali dan is-seba' rapport amministrattiv li jkopri l-hidma mit-Taqsima bejn Marzu 2008 u Marzu 2010.

Huwa ta' sodisfazzjoni kbir ghalina li l-membri fit-Taqsima komplew jizdiedu.

Dan ifisser li l-hidma tat-Taqsima qieghda tigi apprezzata. Il-membri godda qeghdin jigu minn kull sfera ta' soċjeta`. (Gvern/Parastatali, Privat, Self-employed, Banek, *Dockyards* fost l-ohrajn.

Dan ukoll lilna jaghmlilna aktar kuragg sabiex inkunu nistghu nibqghu naghmlu l-almu taghna fl-interess taghkom ilkoll.

Ninsistu sabiex intom stess tkomplu ddahhlu lil dawk kollha li tafu, sabiex din it-Taqsima tkun f'pozizzjoni aktar f'sahhitha.

Kif tafu, din it-Taqsima ghandha l-istess drittijiet u dmirijiet li jistipula l-Istatut tal-UHM ghat-Taqsimiet tal-Union.

Matul dawn l-ahhar 24 xahar, din it-Taqsima ghamlet dak kollu possibbli biex ittejjeb u tikkonsolida l-pozizzjoni finanzjarja tal-pensjonanti.

Konna rapprezentati f'fora nazzjonali u internazzjonali.

Hawn nixtiequ nirringrazzjaw l-ufficjali kollha tal-UHM speċjalment lis-Sur Gejtu Vella, Segretarju Generali u lil Gejtu Tanti, President ghall-appogg li dejjem tawna f'kull hin.

Matul dawn l-ahhar 24 xahar, it-Taqsima tressaq diversi kazi personali, kollha relatati ma' problemi dwar il-Pensjonanti.

Permezz ta' dan ic-*“checking”* kien hemm bosta membri li sarilhom aggrugament fil-pensjoni taghhom, fejn gieli s-somma kienet ukoll sostanzjali peress li kienu qed jircievu anqas minn dak li haqqhom ghal bosta snin.

It-Taqsima tal-Pensjonanti tal-UHM permezz ta' Alfred St. John, Nicholas Farrugia u Andrew Caruana kienu l-membri fuq il-Kunsill Nazzjonali tal-Alleanza ta' Pensjonanti li tinkorpora seba' ghaqdiet tal-Pensjonanti; dawn huma:

Il-UHM, il-GWU, l-MUT, it-Taqsima tal-Pensjonanti tal-Pulizija, l-MUMN, (Il-Union tan-Nurses), il-Union tal-Banek u *National Association of Pensioners*.

Alfred St. John huwa wkoll il-P.R.O. tal-Alleanza tal-Pensjonanti.

Barra minn hekk, it-Taqsima kienet rapprezentata fil-Kunsill Generali tal-UHM permezz tas-Sinjuri Alfred St. John, Nicholas Farrugia u Charles Attard. Pero' f'dan il-perjodu irrizenja Charles Attard u minfloku dahal Jimmy Briffa bhala osservatur u Joe Borg bhala Vici-President tat-Taqsima.

It-Taqsima hija rapprezentata wkoll fuq il-Kunsill Nazzjonali tas-CMTU permezz ta' Alfred St. John li hu wkoll il-President tal-Kunsill tal-Pensjonanti tas-CMTU.

Theresa Galdes Debono hija r-*rapporteur* tat-Taqsima tal-Pensjonanti, waqt kull seminar li ttella t-Taqsima. Is-Sinjura Theresa Galdes Debono tirraprezenta t-Taqsima wkoll fuq kumitat ghall-Ugwaljanza tan-Nisa immexxi minn Dr. Romina Bartolo - *Desk Officer* fuq l-Unjoni Ewropea ghall-UHM. Fil-frattemp irrizenjat Dr. Romina Bartolo u dahal minflok Dr. Andrew Grima, Avukat.

Is-Sur St. John huwa r-rapprezentant (delegat) fuq l-Ezekuttiv tal-F.E.R.P.A. li hi l-Ghaqda Ewropea dwar l-Anzjani u l-Pensjonanti fi hdan l-ETUC.

Nicholas Farrugia jirraprezenta lit-Taqsima fuq il-Kunsill Nazzjonali tal-Anzjani (KNA).

Il-membri tat-Taqsima attendew Seminars, Symposja u Fora, kemm dawk organizzati mill-UHM, kif ukoll dawk organizzati minn Organizazzjonijiet ohra. Hawn ukoll irridu niringrazzjaw lil Dr. Romina Bartolo, li kienet id-*Desk Officer* tal-UHM dwar l-Ewropa, li dejjem kienet disposta li tattendi u tirispondi ghad-domandi tal-membri.

L-Ezekuttiv ghal dawn l-ahhar sentejn kien kif gej:-

Nicholas Farrugia – President, Joe Borg – Vici-President, Alfred St. John – Segretarju, Membri: Therese Galdes Debono, Tabone Alfred, Micallef Charles, Carauna Andrew, Borg Joseph u Tanti Edward.

Naghlaq din id-dahla billi nheggeg lil kull pensjonant li jaghti l-kontribut tieghu/taghha biex din it-Taqsima tkompli tissahhah kemm fil-hidma taghha kif ukoll fis-sahha numerika.

Fl-ahharnett imma mhux lanqas, it-Taqsima ta' kull sena tista' torganizza hargiet Edukattivi u Kulturali u Socjali. Dawn ukoll kienu ta' success, u anke hawn nisperaw li jerga' jkollna l-istess rispons jekk u meta norganizzaw aktar minn dawn l-attivitajiet.

Ahna ninsabu certi li b'hidma kollettiva naslu biex il-pensjonanti jiehdudak li bi dritt jisthoqqilhom.

Ir-riskju tal-Poverta` ghal dawk aktar minn 65 sena.

Fl-10 ta' Ottubru, 2008 gie publikat li skond l-ahhar *Eurostat data* ir-riskju tal-poverta` ghas-sena 2006 li kien publikat fil-11 ta' Mejju, 2008 fejn tidhol il-populazzjoni kollha kienet ta' 14% ipparagunata mal-15% fl-2005. filwaqt li dik Ewropeja baqghet 15% ghas-sentejn 2005 u 2006.

Wiehed hawn irid jistqarr li wara aktar analizi, ir-riskju tal-faqar ghal dawk li ghandhom aktar minn 65 sena kiber minn 16% (2005) ghal 21% (2006) mentri fl-EU dan baqa` l-istess 19%. Dan ifisser li f'din l-eta` ta' aktar minn 65 sena tlajna ghal 31% zieda f'sena wahda biss. Ma nistghux ninjoraw dan kollu.

REAZZJONI dwar il-Budget 2011 mit-Taqsima tal-Pensjonanti ghad-Diskors tal-Bagit 2011

Bhala kategorija mill-aktar vulnerabbli f'kull socjeta` l-pensjonanti huma fost dawk li ghandhom interess qawwi li pajjizhom jimxi l-quddiem f'kull qasam, mhux anqas f'dak ekonomiku. Jafu li minghajr tkattir tal-gid jikber ir-riskju li jaqghu aktar lura.

It-Taqsima Pensjonanti tal-UHM, dejjem izzomm din il-kunsiderazzjoni quddiemha, kemm fil-proposti li taghmel u kemm meta tigi biex tikkumenta fuq mizuri mhabbra mill-Gvern. Ghalhekk harset lejn il-proposti fil-bagit 2011 minn din il-lenti.

Tapprezza li f'qaghda dinjija ekonomikament difficili l-Gvern htiegli joqghod attent u jaghmel sforz biex inaqqas id-deficit finanzjarju. Il-UHM tappogga kull sforz biex in-nefqa pubblika tigi kkontrollata u li jkun accertat li l-pajjiz dejjem jiehu valur ghal kull centezmu li jintefaq. Tappogga wkoll kull mizura biex tinqered darba ghal dejjem l-evazjoni (u 'avoidance') fiskali. Tistenna li ma jinghatawx amnestiji aktar ghaliex dawn jippremjaw lil min jikser il-ligi u jaqtghu qalb ic-cittadin onest.

Tilqa' b'sodisfazzjon il-pjan biex l-Isptar Zammit Clapp jinbidel f' 'nursing home' ghal persuni anzjani u theggeg biex jinholqu numru ta' 'nursing homes' simili f'lokalitajiet ohra ta' Malta u Ghawdex tul il-hames snin li gejjin.

Mizura ta' fejda hi dik li € 200 ohra fis-sena ser jitnaqqsu minn pensjoni tal-post jew tas-servizz meta tigi kkalkulata l-pensjoni ta' l-irtirar tas-Sigurta` Socjali. It-Taqsima tqis din il-mizura bhala att simboliku li l-Gvern jixtieq li ebda persuna li ghandha pensjoni tal-post jew tas-servizz ma titlef bicca minnha. Sejjahnilu att simboliku ghaliex mit-tnaqqis tant zghir, ukoll jekk kull sena, iridu jghaddu 25 sena biex pensjoni tas-servizz ta' € 5000 tigi nrorata ghal kollox ghal fini ta' tnaqqis tal-pensjoni tas-Sigurta` Socjali.

It-Taqsima tesprimi d-dizappunt taghha li fid-diskors tal-bagit ma ssemma xejn dwar meta ser tibda tkun applikata PENSJONI MINIMA GARANTITA ta' 60% tad-DHUL MEDJAN NAZZJONALI ghal pensjonanti ta' illum u ghal daww kollha li ser jirtiraw sal-31 ta' Dicembru, 2026.

Mizura ohra ta' fejda hi z-zieda ghall-gholi tal-hajja ser jibqa` jinghata shih lill-Pensjonanti.

COLA: Iz-zieda ghall-gholi tal-hajja (COLA) hi mahduma fuq l-inflazzjoni fuq il-paga socjali (=paga minima mizjuda b'beneficci ohra).

HIDMA TAT-TAQSIMA

Matul dawn l-ahhar 24 xahar, bil-hidma tas-Segretarju u tal-Ezekuttiv ta' din it-Taqsima, u bis-sapport tal-ghola Ufficjali tal-UHM, din it-Taqsima kompliet tinsisti ghad-drittijiet tal-Pensjonanti. Dan qed isir fil-Kummissjonijiet/Kumitati li din it-Taqsima hija denjament rapprezentata fihom.

L-enfasi kienet u se tibqa` fuq it-tnehhija tal-anomaliji li qed ikunu ta' detriment ghall-pensjonanti.

- Li l-hlas ta' 50% tas-somma kommutata ghandha tinghata lill-pensjonanti kollha meta dawn jaghlqu t-72 sena, ikun xi jkun id-dhul taghhom.

- Spejjez deducibbli:

Dawk li qeghdin ihallsu direttament lill-azjendi private jew lill-organi tal-Knisja biex joqghodu fi djar residenzjali ghall-persuni anzjani qeghdin indirettament jghinu lill-Istat u jnaqqsu l-persjoni biex jizdiedu postijiet fi djar statali. Ghalhekk mhux haga gusta li dawn ihallsu taxxa fuq dhul li parti sostanzjali minnu jkun uzat ghall-mizati ghal dawn id-djar. It-Taqsima tal-Pensjonanti tal-UHM tqis li spejjez simili ghandhom jitqiesu bhala spejjez deducibbli ghall-fini ta' hlas ta' taxxa tad-dhul.

- *Allowance*:

Il-pensjonant jircievi zewg terzi tal-'allowance' ta' € 4.66 fil-gimgha li min hu mpjegat jircievi f'somma f'Marzu u Settembru ta' kull sena. Dan mhux ghajr bonus bhal dak ta' € 270.40 li jithallas shih lill-pensjonanti f'Gunju u Dicembru ta' kull sena. Ir-raguni wahdanija ghaliex hlas minnhom jitqies b'mod u l-iehor b'mod iehor fejn ghandhom x'jaqsmu Pensjonanti. Li l-Gvern inaqqas minn nefqa. Dan il-bonus jew allowance, ghaldaqstant ghandu jinghata shih.

- Anomaliji:

L-enfasi kienet u se tibqa` t-tnehhija tal-anomaliji li qed ikunu ta' detriment ghall-pensjonanti. Fosthom li pensjoni tas-servizz titnaqqas dejjem fuq bazi mhux kkomutata. B'hekk dawk li kkomutaw bicca mill-pensjoni jibdew jircievu l-istess trattament ta' dawk li kkomutawha kollha. Importanti li l-arrangement jiddahhal gradatament, bil-patt li Pensjonanti l-fuq minn 72 sena jibbenefikaw aktar kmieni.

- Il-UHM temmen li l-pensjoni minima nazzjonali garantita ma tkun f'ebda kaz anqas minn 60%. Il-qliegħ nazzjonali medjan mahduma fuq formula cara u li tkun spjegata lil dawk kollha kkoncernati.

Wiehed hawn irid isemmi l-fatt li t-Taqsima hija favur is-sistema prezenti ta' "Pay as you go". Fejn għandek kwazi 90% tal-pajjizi Ewropej li jaqblu fuq din is-sistema. Din se tibqa' fis-seħħ anki fil-ligi l-gdida, għall-ewwel pilastru.

F'Malta s-sistema taħdem kwazi 100% u hija kemm xejn diffiċli li ssib sistema differenti minn din. Allavolja qed jippruvaw idahhluha 'defined contributory' – system.

Ahna m'ahniex kontra l-privatizzazzjoni jew kwalunkwe skemi privati, basta però dawn ikunu kkontrollati b'mod effettiv mill-Gvern u mhux jithallew f'idejn il-privat biss. Qed nitkellmu dwar is- 'second pillar' u t- 'third pillar'.

Wiehed hawn irid iżid fattur importanti f'dan ir-rigward. Għandek grupp sostanzjali ta' haddiema li m'għandhomx mezzi bizzejjed biex johorgu aktar mill-pagi tagħhom u jikkontribwixxu wkoll għal xi Pension Fund privat li jista' jinholoq. Is- 'second pillar' li se tkun mandatorja.

Barra minn hekk, dawk il-haddiema kollha li għandhom aktar minn certa eta', għandhom jew jista' jkollhom problema sabiex jassiguraw ruhhom f'pension fund privat li jkun jista' jirrendilhom bizzejjed sabiex ikunu jistghu "**JITTOPJAW**" dan ma' dak li jista' jkun is-60% tal-qliegħ nazzjonali medjan, bhala pensjoni minima nazzjonali.

Ma jridx jintesa l-fatt li hawn nies siekta, li huma diga' taħt il-poverty line, u ohrajn jinsabu batuti b'dak li qed jingħatalhom f' social assistance, etc.

L-Għola Dhul Pensjonabbli

Il-Gvern Malti fir-Rapport Nazzjonali dwar strategija għall-Protezzjoni u Inkluzjoni Soċjali 2006 – 2008 ta lill-Kummissarju Ewropea x'tifhem li l-Pensjoni Minima Nazzjonali se tingieb għal 60% tad-Dhul Medjan fit-tliet snin tar-rapport.

Dan hu li tistenna li jsir il-Kummissjoni.

Biss l-Artiklu 9 ta' l-Att XIX tal-2006 (li dahhal Artiklu 50A fil-ligi tas-Sigurta` Socjali) hu car daqs il-kristall. Huma biss dawk li twieldu fl-1 ta' Jannar, 1962 jew wara li huma ntitolati ghall-Pensjoni Minima Nazzjonali Garantita li ma tkunx anqas minn 60% tal-qliegħ medju nazzjonali.

Fi kliem iehor effettivament tkun applikata mill-1 ta' Jannar, 2027, jew ghoxrin sena ohra. Sa dakinhar it-18% tal-pensjonanti jibqghu taht il-linja tal-faqar. Din serjeta`?

Fl-istess rapport il-Gvern ammetta li l-ghola Dhul Pensjonabbli nzamm baxx. Dan wassal għal tnaqqis fil-valur nominali tal-pensjoni ta' dawn li rtiraw b'paga għola u ta' dawk li maz-zmien toghla l-paga u taqbez l-O.P.D. Hawn min jahseb li din tolqot lil min jiflah. Mhux hekk!

Dawk fl-iskali 10 u 11 tal-istruttura tal-Gvern li fl-2007 jikkwalifikaw għar-revizjoni tal-pensjoni għax is-salarju għadu taht l-O.P.D. tal-2010 jibdew jiehdu biss iz-zieda tal-GHOLI tal-HAJJA li hi mahduma fuq il-paga minima.

Fit-tliet snin ta' wara zgur jigrilhom l-istess dawk fuq skala 12 u din tibqa` sejra hekk sakemm ikunu biss ftit Pensjonanti li tibqa` ssirilhom revizjoni tal-pensjoni ma kull bidla fis-salarju.

Hawn pero` wiehed irid isemmi l-fatt li kull 5 snin dak kollu li qed jigi introdott fl-emendi tal-ligi, se jigi rivedut, pero` dawk kollha li verament huma fil-bzonn ma jistghux jistennew snin sa ma jiehd xi haga extra. L-ewwel rivizjoni għandha titlesta fl-2010.

Sfortunatament dak li gie ntrodott fir-Riforma tal-2006 (Att 19/2006) ma rranga xejn fir-rigward tal-pensjonanti prezenti sabiex jittaffa dak li gara bejn 1982 u 2004, meta kollox baqa` ffrizat, sa 2005 meta allura minhabba lakuna fil-ligi, l-M.P.I. beda joghla bil-COLA ta' kull sena, sa ma jilhaq Lm 7500 (€ 17,482.52) għal dawk li twieldu qabel jew fil-31 ta' Dicembru, 1951.

Għal dawk li twieldu bejn l-1 ta' Jannar tal-1952 u l-31 ta' Dicembru 1961 (€ 20,964.36) jintlahaq fl-2027 u jizdied bil-COLA.

Għal dawk li twieldu bejn l-1 ta' Jannar tal-1962 jew wara – (€ 20,964.36) u jizdiedu 70% wages/30% inflation) u tibqa` sejra b'dal-mod, sena wara sena.

SAYING:

THE WORLD Bank States that a 40% pension replacement rate against the average wage is the absolute minimum level of adequacy.

Importanti li kulhadd ihallas it-TAXXI, VAT inkluza.

Ghalhekk il-UHM ghamlet pressjoni qawwija u kampanja kbira biex tigbed l-attenzjoni tal-Gvern sabiex ma jkunx hemm telf ta' flus ghal kaxxa ta' Malta.

Pero' l-*'income tax'* ghandha tingabar mal-ewwel (*at source*) u mhux jithalla hafna zmien u anki snin biex tingabar. Kultant anki l-individwu jkun anke miet meta l-armla tispicca tircievi l-kont tal-*'income tax'*.

Meta jithallsu arretrati lill-Pensjonanti, dawn ghandhom ikunu *'scattered'* fuq tul ta' zmien u mhux jintalab il-hlas kollu dovut f'dik l-istess sena. Dan qalu l-Ombudsman stess.

Ma jistax ikun li l-haddiem bil-paga jew salarju w il-pensjonanti jibqghu jerfghu l-piz wehidhom u haddiehor li huwa hafna aktar b'sahhtu jibqa' jgawdi biss.

Mhux sewwa li ghax ma jinqabdux dawn, inkomplu nzidu t-taxxi biex naghmlu tajjeb ghal min qed jevadi w jabbuza. Irid ukoll jibqa' jsus il-Gvern fuq min qed jabbuza mis-*Social Services* bla bzonn.

Jekk kulhadd jerfa' kif suppost, allura t-tbatija tkun anqas. B'dan ukoll, il-Gvern ikun jista' jtejjeb aktar dak li hemm illum.

GHELUQ

Fl-ahharnett niringrazzja lilkom kollha talli gejt ghal din il-Konferenza Biennali u nweghdukomm li sakemm intom tibqghu turu s-support taghkom, ahna nibqghu naghmlu dak kollu possibbli ghall-gid taghkom u tal-familji taghkom.

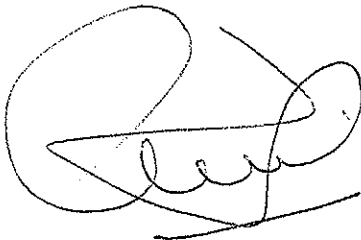
Hawnhekk ma nistghux ninsew li dawkk l-isponsors kollha li ghinuna sabiex inkunu nistghu ntellghu attivitajiet socjali ghall-anzjani w il-familji taghhom.

Barra minhekk nixtieq niringrazzja lil dawkk il-membri kollha li dejjem jattendu u jghinuna waqt xi attivita` kbira.

Nisperaw li maghqudin flimkien naslu halli naghmlu l-hajja ta' kulhadd ahjar milli kienet il-bierah.

Fl-ahhar pero` zgur mhux l-anqas nixtieq niringrazzja lill-membri kollha tal-istaff tal-UHM u voldieri lil Roberta Attard, Marusca Scerri, Jessica Azzopardi u Maurice Briffa tal-ghajnuna li dejjem urew maghna fil-hidma assidwa taghhom f`kull hin.

GRAZZI HAFNA



Alfred St. John
Segretarju
Taqsimat tal-Pensjonanti

What Pensioners have long been waiting for:

Pensions:

Cost of living: We expect that the COLA increase effective from January 2011 to be paid in full to all pensioners as was done in 2008, 2009 and 2010.

In other words two-thirds of cola be added to pensions while the remaining third part is added on to the amounts in respect of the residual one-third of 2008, 2009, 2010.

Weekly Allowance (March/September):

Pensioners are receiving only two-thirds of the € 4.66 weekly allowance paid in March and September employees. Pensioners are paid € 12.49 every four weeks against the € 18.63 that would be payable where the allowance to be paid in full. There is no reason, other than financial, for their discrimination. The matter should be rectified in the forthcoming Budget so that the March/September "Bonus" be treated in the same manner as the annual bonus.

Guaranteed National Minimum Pension:

Acceptance by Government of the Proposal that, as in other European Countries, Malta should have a GNMP of NOT less than 60% of National Median income must be reviewed in accordance of ACT XIX/2006. The act introduced a GMNP at European levels of 60% of median income but made it applicable to those born on, or after, 1st January, 1962. So its effective introduction date will be the 1st January, 2027. What about those at risk of poverty today? In the name of social justice, no pensioner shall receive a pension which is less than that of 60% of the National median income. When thousands are at risk of poverty, one must do more than just speak of social inclusion.

Abatement of Service Pension:

With the ever rising cost of living together with the loss of the purchasing power and the erosion of pensions, it is imperative that a further € 200 will be ignored from a service pension for purposes of abatement from a social security pension. This arrangement requires improvement in the sense that the amount ignored each year be NOT less than 4% of the original pension, with a flow of € 200. Obviously, the "reduction" is cumulative. In the case of those over 85 years of age, any residual deductible service pension should be ignored i.e. whatever the amount of service pension, there will be no abatement from the social security pension.

Commutation:

It is imperative that an end to the discrimination which exists, for purpose of abatement of a service pension from social security pension, between commutation in whole or commutation in part.

While in the first case the commuted pension is ignored for purposes of abatement, in the second case only one half starts being ignored and that only at age 72. Abatement should always be on a commuted service pension basis.

Retirement Pension:

Current retirees, mainly from the public service, are effectively only entitled to the flat retirement pension. Where the spouse is also entitled to a Social Security Pension the single rate is paid. This is unfair as the said pension is being paid in lieu of a two thirds pension.

It would be most fair and just, that in such instances the married rate should be paid.

Maximum Pensionable Income:

The MPI was frozen between 1981 and 2004. It started being increased by the amount of COLA, i.e. a sum representing the rate of inflation on the social wage. So the MPI is far, far distant from today's salary/wage levels. Act XIX of 206 further demonstrated the lack of concern for certain pensioners and for quite a few of those who will be retiring in the next fourteen years. The Act discriminates by establishing an MPI of € 17470 for those born on or before 31st December, 1951 (Category A).

An MPI of € 20964 for those born between 1st January 1952 and 31st December, 1961 (Cat.B) attainable only after long years, and an MPI of € 20964 from 1st January, 2013 for those born on or after 1st January 1962, increased annually thereafter by a 30% inflation/70% salary indexation (Cat.C).

It would be fair and just with the erosion of pensions to have an MPI of € 20964 for all on 1st January, 2013.

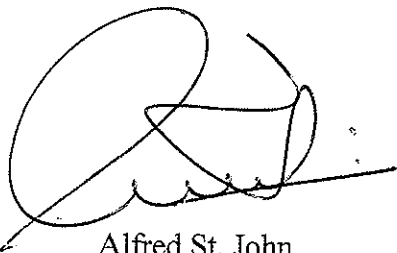
Anomalies:

It has been our insistence to remove as many of the existing anomalies in the Social Security Act.

This has been a long outstanding issue raised as long ago as January 2002 by all associations including our UNION (UHM).

Although promised consultations did take place however, without conclusions.

It would be of utmost importance if progress continues, if possible before the presentation to parliament of the second reform which has to be presented to Parliament at end December 2010.



Alfred St. John
Secretary
Pensions Section