



atease

Avon Pension Fund — keeping people in touch



From Jean Hinks

Welcome to the Spring 2003 edition of atease. We've included a varied selection of articles and items for you to enjoy, including a light-hearted quiz – 'How European are you?', some golden rules for a good night's sleep, and an informative article - are you getting a good deal from your bank?

Do you have an old company pension plan or perhaps there's one you've forgotten about? Our article on tracing an old pension scheme will help you track it down.

Spring has arrived and many of you will be thinking about having a holiday. Make sure you read 'things to do before you go on holiday' before heading off!

Do you know much about the Internet and World Wide Web? Would you like to learn more? On the back page of this newsletter, you can find out where you can get local training.

You'll see that the all-important pay dates are included and we've tracked down some interesting booklets and other information we thought you'd like to know about.

Please feel free to contact us on the usual freefone number 0800 0644155

or email Melanie Clark on
Melanie_Clark@bathnes.gov.uk.

Jean Hinks
Resources Director
Bath & North East Somerset Council

Your Payslip

You will not receive a payslip every month unless your **net monthly pension differs from the previous month by more than 50 pence.**

You will normally only receive a payslip every **March, April and May** as this is when your pension will change due to the Pensions Increase and possibly a change in your tax code. If you should have a query about your tax code, please contact the Inland Revenue on **01626 208600** as we are unable to help you with this.

Not receiving a payslip has no effect whatsoever on your pension, which will go into your bank or building society as normal.

Working after retirement?

If you have taken up employment since retiring, with an employer who participates in the Local Government Pension Scheme, your pension may be affected. If you think this may apply

to you, have a read of our leaflet 'Re-employment – how your pension is affected'. You can either telephone us and request a copy, or have a look at it on our website:

www.avonpensionfund.org.uk/contributions/reemployment.htm

Pension Pay dates 2003 - 2004

REF: 901	REF: 904
22.04.03	09.04.03
22.05.03	09.05.03
23.06.03	09.06.03
22.07.03	09.07.03
22.08.03	08.08.03
22.09.03	09.09.03
22.10.03	09.10.03
21.11.03	10.11.03
22.12.03	09.12.03
22.01.04	09.01.04
23.02.04	09.02.04
22.03.04	09.03.04

Three useful leaflets...

Questions on Pensions

As we've mentioned in previous newsletters, we are unable to answer your questions about the state (old age) pension. **Help the Aged** have produced an extremely useful pamphlet 'Questions on Pensions' packed full of useful information and contact telephone numbers. To obtain a free copy, write to the **Information Department Help the Aged 207 – 221 Pentonville Road London N1 9UZ ring: 0207 278 1114, email: advice_leaflets@helptheaged.org.uk** or log on to their website www.helptheaged.org.uk. A new edition of the leaflet comes out after the Budget in May.

Are you over 50?

Make sure you get hold of a copy of this guide – it contains a wealth of information on work, money, leisure, learning, training, helping others, health and fitness. This guide is available by ringing **0845 6022260 – please quote ref: Are you over 50?** Or on the Internet www.over50.gov.uk.

Pensioners' Guide

This is another useful guide. It is free and gives information about extra money in retirement. It also gives information about leisure opportunities, housing and home improvements, transport, legal services and dealing with crime.

Phone 0845 6065 065 for a copy, or visit www.info4pensioners.gov.uk.



Angela Maxwell, State Benefits and Retirement Consultant gives us an update on the new legislation and this year's budget

Capital limit increased

From April 2003, the savings capital limit, above which you would not be eligible for financial help from the local authority with care home fees, has increased to £19,500. At the time of writing, for Scotland it is still £18,500.

Change to the way benefits are paid

The government has decided that from April 2003, the normal method of paying benefits and pensions will be by credit transfer directly into a bank, building society or post office account. Under the new system, individuals will be able to access their money from a branch of their bank, a cash machine, or if they prefer they will still be able to collect their cash at a post office free of charge. However, order books and giro cheques will gradually be phased out between 2003 and 2005. Those currently without a bank or building society account, or those who are unable or don't want to open one may therefore be required to open a simple card account at their local post office, into which their benefits and pensions can be paid on a weekly basis. Pensioners should now be receiving information by letter about the change and those on other benefits from May 2003. You can ring the Direct Payments helpline on 0800 107 2000 for more information and a fact sheet outlining the new scheme

Quick succession relief

A pensioner recently wrote to tell me that his sister has just inherited a large sum of money. She is very ill and not expected to live more than 2 months. He has been advised that something called "quick succession relief" may cut the Inheritance Tax due (if any) if his sister dies within 5 years of receiving her bequest. As it has to be specifically claimed, it would be wise to include a note about this sort of event in your personal papers for your executors to act on. The Inland Revenue booklet, IHT15, gives more details.

Best energy suppliers

There are several websites that will give you details of the best value energy supplier for you. In some cases you can even switch your supplier online. Energywatch, the gas and electricity watchdog lists five price comparison websites that have signed up to its code of practice: www.buy.co.uk, www.saveonyourbills.co.uk, www.ukpower.co.uk, www.unravelit.com, and www.uswitch.com. If you do not have home access to a computer, ask your local library if you can use their facility.

Banking Code of Practice

As from March 2003, proposed changes to the Banking Code of Practice came into effect meaning that banks now have to tell customers when the

current account interest rate shifts more than half a percentage point away from the prevailing Bank of England base rate. In such cases, account holders will have the right to withdraw their cash immediately without penalty provided they hold at least £250 in credit.

Sheltered Housing Leaflet

The National Consortium for Sheltered Housing (ERoSH) has produced a leaflet about the provision, eligibility, cost and benefit of sheltered housing. It is available free by writing to ERoSH c/o CSHS, 1st Floor, Elgar House, Shrub Hill Road, Worcester WR4 9EE or by ringing 01905 21112.

Health Ombudsman's ruling

As a result of the Health Ombudsman's recent report on NHS funding, health authorities around the country must check to see whether thousands of elderly people in long-term care should be getting free NHS care. Health authorities have been using different criteria to assess whether funding can be given. Based on a test case ruling brought by Pamela Coughlan in 1999, the funding should depend on the intensity, frequency and type of care required. If there is a "primary" health need which is not simply age-related, all care whether nursing or personal should be free and paid for by the NHS. The ombudsman has said that this ruling should in fact apply from as far back as 1996 and health authorities will have to compensate the individual or their representative if they have been wrongly forced to pay for their care. If you or an elderly relative are in a nursing home or need nursing care in your own home and think you should receive full funding, you need to complain to the Strategic Health Authority where the decision about funding was made. You can find out where that is by ringing the Health Ombudsman's helpline on 0845 015 4033. If you are still in hospital but have been advised you will have to pay for care when you move into a home, you need to ask for a review of the decision by the Primary Health Trust to which the hospital belongs. If you disagree with either decision, you can go to the Health Ombudsman. To find out more details of the report you can log onto the website www.ombudsman.org.uk or use the helpline.

Travel concessions for men

New legislation means that from 1st April men became eligible for travel concessions at the same age as for women, which is normally 60. This could mean, for example, a 50% reduction or even free bus fares in some areas. Some councils will offer travel tokens instead so you will need to check with your local council to see what's on offer! Application forms should normally be available at your local library or council offices.

Making Contact

If you have any queries, need advice on your pension, or wish to contact us for any other reason please write to:

- Avon Pension Fund
PO Box 9
Floor 3 South
Riverside, Temple Street
Keynsham
BS31 1FX

or call freephone: **0800 0644155**
email: avon_pension@bathnes.gov.uk

Direct Payments helpline
0800 107 2000

www.buy.co.uk
www.saveonyourbills.co.uk
www.ukpower.co.uk
www.unravelit.com
www.uswitch.com

National Consortium
for Sheltered Housing
01905 21112

Health Ombudsman's helpline
0845 015 4033
www.ombudsman.org.uk

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Life in the surf lane

Human beings have been trying to find ways to communicate over long distances for thousands of years

One hundred and fifty years ago, when the first transatlantic telegraph cables were laid and the Victorians went 'on-line', the technological age was well and truly born. The only difference is that now we have refined the possibilities, enabling us to sit down in front of our computer and travel the world. What am I talking about? The Internet of course.

Are you thinking "But where do I figure in all this? I don't know how to use the World Wide Web or email. I'd love to keep in touch with my grandchildren but it's their culture, not mine". That's where training comes in!

Why not try a short course and learn all about the World Wide Web and email? It won't cost you the earth, it's fascinating and training is with a qualified trainer. Not only that, it can provide a great opportunity to meet other like-minded people.

If you want to know more about courses available near you, contact:-



Some of Bath & North East Somerset Council's Internet Club members

- The Internet Club is an on-going, on line adventure at **Bath & North East Somerset Council's** Training Services and more and more retired people are joining the 8-week courses, run once a week for 3 hours, and taking advantage of learning about the World Wide Web and email. The cost is £30 for 8 weeks. If you feel you would like to learn how to use the World Wide Web and email, then the next 8-week course starts Thursday 7 August. To enrol telephone [01225 446611](tel:01225 446611) and speak to Sue Davies or Liz Langley, or call in to 18 Queen Square in Bath. If you can't make it this time, just phone and leave your name and telephone number and they will get back to you with the next available start date.
- **Norton Radstock College** can provide IT learning courses at times to suit you. Whether you are a beginner or advanced, their Learning Centres are open six days a week. Contact Radstock Learning Centre on [01761 420786](tel:01761 420786) (rlc@nortcoll.ac.uk) or Keynsham Learning Centre on [01179 869768](tel:01179 869768) (vlodge@nortcoll.ac.uk)
- **Weston College** runs a number of Information Communication and Technology (ICT) Centres based in Nailsea and Clevedon with three other centres located in and around the town of Weston super Mare. The courses are free and the centres are open from 8.30am to 8.30pm and operate on a student booking system. For more detailed information please contact their Information Officer on [01934 411411](tel:01934 411411) who will be able to offer more detailed information.
- **City of Bristol College** offers a programme called 'Sure Start', which has been developed to provide IT training for retired people. The programme has been running for three years and approximately 2000 students have enrolled. The course is an introduction to using email and the Internet plus all the major applications of Microsoft Office – Word (word processing) Excel (spreadsheet) Access (database) and Powerpoint (presentation), etc. Bristol College has training centres across Bristol in the city centre (College Green), Bedminster, Ashley Down, Lawrence Weston, Hartcliffe, Downend, Soundwell, St George and Yate. Courses are usually for 10 weeks with students attending either one or two three-hour sessions. There is a break in the middle of all sessions to give the participants the opportunity to have refreshments and a chat with other members of the group. The tuition is free. There is a small charge of £10, which covers materials, and part of the certification fee.
- **Filton College** have a wide range of training available and students can 'drop-in' at times to suit them and receive facilitated support from tutors; alternatively you can attend 'tutored' classes at set times of day. All Filton's courses are free; students need only pay for exam fees. They have also started a Senior Citizens IT Club, which runs once a week at various centres, for a 2-hour period. The groups decide what they would like to learn and there is no assessment at the end. Refreshments are provided and in some cases, transport. For further information call [0117 9696876](tel:0117 9696876).

How European are you?

Okay so you enjoy Italian food, French wines and Spanish holidays but do you know the name of the current President of the European Commission? Test your Euro-savvy with our quiz.

1. Who is the President of France?

Jacques Delors
Jacques Chirac
Jacques Santer
Dominique de Villepin

2. In what country is Strasbourg, seat of the European Parliament?

Germany
Switzerland
France
Luxembourg

3. Eros Ramazotti is an Italian...?

Banker
Politician
Singer
Footballer

4. Who is the UK's Minister of Europe?

Clare Short
Denis MacShane
Denis Norden
Robin Cook

5. Which country is not in the EU?

Austria
Greece
Ireland
Switzerland

6. Who is the President of the European Commission?

Leon Brittan
Helmut Kohl
Romano Prodi
Melina Mercouri

7. Where is the European Investment Bank based?

Frankfurt
Naples
Brussels
Zurich

8. Which of these countries does not have the euro as its currency?

Sweden
Spain
Italy
Finland

9. Which is the current European Capital of Culture?

Birmingham, UK
Barcelona, Spain
Graz, Austria
Helsinki, Finland

10. What two languages are spoken in Belgium?

Dutch and Flemish
Flemish and French
German and French
Dutch and German

11. Where does the UK export most goods to?

The Commonwealth
Spain
Japan
France

12. In what year did the Berlin wall 'come down'?

1961
1989
1991
1999

ANSWERS

1. Jacques Chirac 2. France
3. Singer 4. Denis MacShane
5. Switzerland 6. Romano Prodi
7. Brussels 8. Sweden
9. Graz 10. Flemish and French
11. France 12. 1989

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Golden Rules for a good night's sleep

How much sleep do you really need? Here are some tips to beat insomnia.

We don't all require eight hours sleep. Some people require more, some people less. Winston Churchill slept six hours a night, Margaret Thatcher a mere four or five. And in general, we need less sleep as we get older.

For insomniacs, often the very thought of not being able to sleep causes the anxiety which prevents them from dropping off. And even

DO YOU KNOW?

According to the Sleep Council, people in London are most likely to lie awake at night worrying about money matters (38 per cent, national average 27 per cent) and personal relationships (38 per cent, national average 27 per cent).

if it seems that you 'didn't sleep a wink' all night you probably had, at the very least, three or four hours. Even if you only had four hours' sleep – there are worse things that could happen!

If you find that instead of drifting effortlessly into sleep your mind is racing and wakeful, it may be that you need to retrain yourself into a good night's rest. Sleeping pills tend to make the problem worse in the long term. Experts recommend a behavioural approach.

Golden rules

Go to bed only when you feel sleepy, no matter how late.

If you don't sleep after around 30 minutes (estimate, don't clock-watch), then get up and do something boring until you feel drowsy. Repeat as often as necessary.

Get up at the same time each morning – no matter how much or how little you slept. This way you retrain yourself into a regular sleep

pattern. Bright light in the morning at a regular time should help you feel sleepy at the same time every night.

Don'ts

Caffeine: if you have a problem sleeping, avoid caffeine (in coffee, tea, chocolate, soft drinks and some medications) six to eight hours before going to bed.

Medications: some can keep you awake, in particular those used for headaches, pain relief, nasal congestion, allergies and weight loss.

Nicotine: smokers tend to have more problems sleeping and wake up more often, possibly because they are experiencing nicotine withdrawal.

Alcohol: the bedtime 'nightcap' may help you go to sleep – but it also causes waking during the night.

Hunger can prevent sleep: have a light snack, avoid a heavy meal before bed.

Avoid watching TV in bed: if it helps to read before sleep make sure you use a very low wattage bulb to read. Avoid bright light around the house before bed.

More sleep inducers

Exercise: is a powerful aid to sleep. Build some exercise into your day and it will encourage a healthy fatigue. But ensure you don't exercise for at least three hours before going to bed.

Thought control: if anxious thoughts keep you awake, set aside a time to worry earlier in the evening. Write down your concerns and make a to-do list. Then do

something relaxing. When in bed, conjure up your favourite daydream and allow this to block out other thoughts.

A warm bath: and a cup of herbal tea such as camomile or lemon verbena are good pre-bedtime soothers.

And finally...

It may sound obvious, but is your bed comfortable? Ask yourself the following questions:

- Do you wake up with pain, stiffness, or soreness?
- Are you not sleeping as well as you were a year ago?
- Was your most recent best night's sleep somewhere other than your own bed?
- Does your mattress show visible signs of wear and tear?

If the answer to any of these is yes, it could be time to buy a new mattress.

Trace an old pension scheme

Do you have an old company scheme you'd f

If you lose contact with former pension schemes, you may not be able to claim your pension benefits when you retire. This happens to many people when they change jobs, or if former employers change names. The Pension Schemes Registry can help you find pension schemes you have belonged to in the past.

The Pension Schemes Registry is part of Opra, the Occupational Pensions Regulatory Authority. It has details of almost 200,000 UK pension schemes, and provides a tracing service free of charge.

Call the Registry on 0191 225 6316 and ask for a tracing request form or you can write to:

The Pension Schemes Registry

How to make yourself slightly richer

Do you know what interest rate your bank pays you on your current account? And what bank charges are you paying? Could you be getting a better deal elsewhere? Changing banks is easier than you may think.

The majority of us have no idea what interest rate we are being paid by our bank or what we are paying for overdrafts, says recent research by Abbey National. According to a recent Which? report, most of us are losing out. Seventy per cent of us bank with the 'big four' which have for years been charging rates of up to 18 per cent on overdrafts while paying interest rates as low as 0.1 per cent on balances.

Apathy in the UK

The perplexing thing is that even though there are now new players in the market offering more generous deals, most of us have been reluctant to change banks. According to the report only about six per cent of us have switched our bank account in the last five years. In contrast to this, 40 per cent of us have moved to a different gas supplier in order to get a better deal.



Aside from apathy, the perceived 'hassle factor' may have been preventing people from changing banks. However, this is beginning to change: the process of moving was simplified last year and people are beginning to wake up to the benefits of switching. Which? envisages that almost 900,000 people will switch away from the Big Four this year (three times as many as in 2000).

In January of last year the banks introduced a new electronic system to automate switching. All you have to do is sign a form giving your new bank authorisation to handle the switch and gain access to your list of mandates from your old bank. At the same time, a five-day limit was placed on the time it takes your old

bank to hand over the mandate list to the new bank.

Banks may still be falling short of the five-day standard and further delays are caused by some direct debit originators who still use manual processing.

But whereas it used to take about three to four months, the whole process now takes about six to ten weeks. There is continuing pressure from newer banks to speed the process up and they have called for the five-day standard to be cut to three. They believe that the complete switching process could easily be reduced to nine days.

For comparisons and a step by step guide to changing banks, go to: www.switchwithwhich.co.uk

me

Forgotten about? Here's how to track it down.

PO Box 1NN
Newcastle upon Tyne
NE99 1NN
Or go online at www.opra.co.uk

When you fill in the form it will help if you can recall:

- the full name and address of the employer who ran the occupational pension scheme you are trying to trace. Did the employer change names, or was it part of a larger group of companies?
- the type of pension scheme you belonged to. For example was it an occupational pension scheme, personal pension scheme or a 'group personal pension scheme' (GPP)?
- the dates you belonged to the scheme.