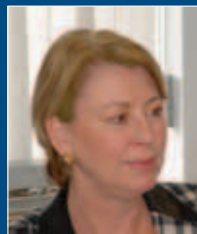




atease

Avon Pension Fund — keeping people in touch



From Jean Hinks

Welcome to the Spring 2004 edition of *atease* – Avon Pensions Fund's newsletter for pensioner members of the fund.

We had a fantastic reaction to our request for articles and stories in our last issue. We have been so overwhelmed by the response that we have had to be very selective about the ones we have chosen to print in this month's *atease*. Thanks to all that sent something for us and many apologies for the fact that, we have not been able to print them all in this issue, but we reserve the right to print in future editions!

Please do keep the articles coming as they are all very interesting, and we love to hear about what our pensioners are up to. We would particularly like to hear from our pensioners based around the world.

In this issue, we have highlighted a few of the services available to the elderly in the Bath and Bristol area, as well as finding out how one couple left these shores to start a new life in Crête.

The newsletter also contains some useful tips on travel and keeping your finances in check. Additionally, Angela Maxwell gives us an update on new legislation and this year's budget.

Please feel free to contact us on the usual freephone number 0800 0644155 or email Martin Downes on Martin_Downes@bathnes.gov.uk.

You can also visit the Pension Fund's website: www.avonpensionfund.org.uk

Jean Hinks
Resources Director
Bath & North East Somerset Council

Don't miss out on Council Tax Benefit

A new campaign aims to stop pensioners missing out on an average £426 cut to their annual council tax bills.

Four out of ten pensioners are currently missing out on three quarters of a billion pounds in unclaimed Council Tax Benefit. Less than half of home-owning pensioners are claiming their entitlement, and some could be missing out on a 100 per cent rebate.

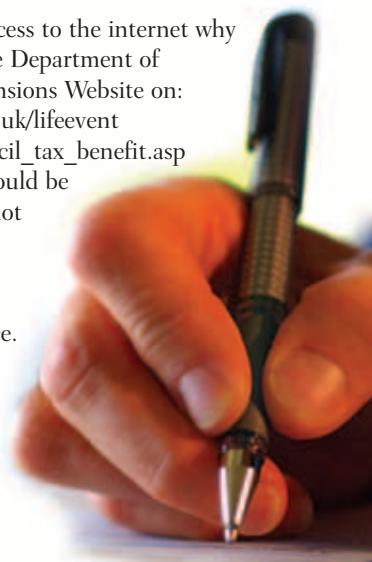
Council Tax Benefit Minister Chris Pond said: "Pensioners have worked hard all their lives and contributed to the prosperity of this country. My message is – don't be too proud to claim. ...Claiming is easier than ever - we've combined the Housing Benefit and Council Tax Benefit claim forms, meaning people don't give officials the same information twice to qualify for both benefits. And now we're cutting the claim form for pensioners by a third. (Editor's note: not everyone may be entitled)

'This year it pays to claim more than ever – more generous rules from the Government last October mean almost 2 million

pensioners will either qualify for more help with their council tax or become entitled for the first time. About 300,000 more pensioner households will get Council Tax Benefit for the first time thanks to Pension Credit.'

If you have access to the internet why not look at the Department of Works and Pensions Website on: www.dfwp.gov.uk/lifeevent/benefits/council_tax_benefit.asp to see if you could be entitled or if not call in at your nearest Social Security office for some advice.

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Local Authority Retirement Network (LARN)

Following a Course Programme for retired members of Avon Local Authority at the Fry Club, Keynsham in 1992, it was suggested that a retirement network could be started to enable colleagues to keep in touch with each other.

The first meeting was held at Avon County Council Training Centre in December 1992. Eight people attended and the title LARN (Local Authority Retirement Network) was agreed upon, enabling anyone who had been employed by a Local Authority to join.

After a further two meetings at Wine Street, the venue was changed to the 16th Floor of Avon House in Bristol. Gradually, the number of members increased, and in 1994, LARN was able to advertise on pension payslips. Numbers then increased, which led to another change of venue in September 1994, to Broadmead Baptist Church.

LARN meets every third Monday in the month at Broadmead Baptist Church at 2 p.m., Speakers talk until 3.15, when there is a break for tea, they then continue until 4 pm.

At present, there are 82 paid up members, the membership fee is £6 per year.

Currently, LARN have two outings per year, one in June, and another in October.

Membership is for retired members of any Local Government, partners, and widows/widowers whose partners worked for Local Government.

For further information, please contact Mrs Audrey Merchant (Secretary) on 0117 924 7326.

Audrey Merchant

Retirement Pension



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

State Pension increase

The Chancellor announced in his pre-Budget report just before Christmas that he has ruled out restoring the link between the state pension and earnings as too costly at present.

In April 2004, the basic state pension increased by 2.8% (retail prices index rate to September 2003) to £79.60 per week for a single person and to £47.65 per week for a dependent wife.

Care Home guide

Care homes are now required by law to make a written guide to the care home available on request. This regulation was introduced from 1st September 2003. Additionally, homes providing nursing care must provide a statement of the care home's fees for accommodation, nursing and personal care. They must also provide information on how the nursing contribution is taken into account when calculating their fees.

Help with heating

Did you know that householders living in England aged 60 or over who are on income-related benefits can apply for a Warm Front Plus grant of up to £2,500? A range of insulation measures is on offer, as well as central heating systems in certain circumstances. Eligible households may also have an assessment carried out on the security of their home. Other households with people of 60 or over, receiving certain disability benefits, may be able to claim a grant of up to £1,500. For more information about grants in England, call 0800 316 6011. For grants in Wales, call 0800 316 2815. If you live in Scotland, grants of up to £2,500 for the installation of free central heating are available if you or your partner are 60 or over, regardless of your income. Ring 0800 072 0150 for further details.

Equity Release booklet

A new booklet has just been published providing general information about the different types of equity release schemes for older people including frequently asked questions. A free copy of "Unlocking the value of your home – A Guide to Equity Release" can be obtained from the Council of Mortgage Lenders at 3 Saville Row, London W13 3PB. Telephone: 0207 437 0075.

Driving Licence Fee

The £6 fee charged to older drivers to renew their driving licences every 3 years is to be scrapped. From 1st March 2004, drivers aged 70 and over should be able to renew licences free of charge.

National Savings unclaimed

National Savings and Investments is urging savers to claim the £1.5 billion lying in dormant accounts. These are accounts where savers have moved without telling the government-owned bank or where the account holder has died. National Savings has a free tracing service for dormant accounts. Call 0845 964 5000 or log onto www.nsandi.com.

Compensation for delayed mail

Royal Mail is now compensating domestic customers and small businesses if their first class mail is late by three working days or more. The same applies for second class which arrives more than six working days after posting. Senders or recipients can make a claim but not both. You can make a telephone claim to receive 12 first class stamps worth £3.36 as long as you can supply basic evidence, such as details of the sender and addressee and information about the date and place of posting. To make a claim, ring Royal Mail Customer Service on 08457 740740 and, rather than choosing one of the number options suggested, wait to speak to an operator.

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
web: www.avonpensionfund.org.uk

- Warm Front Plus Grant for
England: **0800 316 6011**
Wales: **0800 316 2815**
Scotland: **0800 072 0150**
- Council of Mortgage Lenders
0207 437 0075
- National Savings & Investments
08459 645000
www.nsandi.com
- Royal Mail Customer Service
08457 740740

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Gloucester to Crete

I first visited Crête in 1992, and the island made such an impression on my husband and me that when we were burgled the following year, we contrasted our life in the UK with a dream life on Crête. The absence of crime was the biggest draw, closely followed by the friendly people and the climate. My husband Bob retired at the end of 1996, and three months later, I too left my job at the nursing library in Gloucester at the ripe old age of 55!



Now, in May and September (the most pleasant months for walking) we offer free guided walks for holidaymakers. We have completed six walking seasons, and publish booklets of walks, which we sell for 3 a copy, all proceeds going to the Sunshine Homes for Blind Children back in England. These booklets are a recent venture, but we have already sent over £1,000 to our chosen charity, and hope to send a lot more.

We let our house and set off on our big adventure in August 1997. One week and 1,434 miles later, we landed in Crête and settled down in furnished rented accommodation in a small Greek village. Here we have lived ever since, enjoying the sunshine and the company of the locals.

Day by day, we struggled to learn Greek and to create a garden on a rocky hillside. We decided that there was definitely a need for walking tours in our area, so in our first winter we tramped up and down tracks, through olive groves and across cliff tops, finding suitable (but not too taxing) circular walks.

After six years, we have decided that this really is home. We have sold up in Gloucester, bought some land just outside the village, and by this time next year, we hope to have a house of our own.

Ann Scott

Keynsham & District Talking Newspaper

Mary Burnard founded Keynsham & District Talking Newspaper in May 1983 for blind and partially sighted people in the Wansdyke area. It has grown from sending out just 18 tapes to the current run of 280 per week.

The tape is issued weekly and contains 30 minutes of local news and 30 minutes of Magazine material. The news comes from the Bristol Evening Post, Bath Chronicle, and Somerset Guardian. The magazine side provides local information, statutory information, interviews, shopping news, recipes, and a wealth of interesting information.

We continue to seek new listeners, as the service is FREE with no cost to blind or partially sighted people. We canvass

Doctor's surgeries, Opticians and Nursing Homes for potential customers. There are 500 talking newspapers in the UK and in 1991; we won a National Competition as the best Talking Newspaper in the UK.

We have over 70 volunteers to assist with the service, which is so appreciated by our listeners. As one dear lady said: "It's like having you all in my home – its wonderful company". That's all the thanks we need.

Any further details can be obtained form Bob Porton, Chairman on 0117 9862527.

Patricia Jones

Four Towns Community Transport

Community Transport improves the lives of people who cannot easily travel about. People with mobility problems or other disabilities, people who feel they are too old to drive or use public transport (if there is any where they live), or people who simply cannot walk very far. They simply want to go shopping or to the library, visit a friend or meet in a group, go to the doctor or hospital, or simply get out of the house for a few hours. However, there is no transport and they do not feel they can keep asking their friends.

There are Community Transport operations everywhere and they exist simply to help people like these. We - that's Four Towns Transport - are in the northern fringe of Bristol but we also cover the rural areas of South Gloucestershire. Over 1,000 people travel directly with us every month, and another

500 travel in affiliated Groups that hire our buses - and sometimes our drivers!

We could be doing even more: we still need more people to drive our buses, as we still sometimes have to turn down travel requests. We are increasingly trying to use Volunteer Car drivers to transport individual people so that the buses can carry larger groups at the same time. We need people to help in the office too, answering the phone, using the computer, generally helping with the admin.

Could you learn to drive a mini-bus? It's great fun!

Doug Howat, Co-ordinator,
Four Towns Transport

Luck – it's more than mere chance

Some psychologists now believe that 'good luck' is due as much to state of mind as it is to the random twists of fate. What can you do to 'get lucky'?

One man who has made it his business to study the workings of 'luck' is Professor Richard Wiseman. As a boy he became fascinated by magic tricks. He grew up to become a psychologist, one with a penchant for the more unusual challenges of the subject. Having talked to hundreds of people about whether they consider themselves lucky or unlucky he noticed that individuals tend to consider themselves as consistently 'lucky' or 'unlucky' as people, with this applying across all areas of their life. This was not the workings of pure chance, he concluded. So-called lucky people must be doing something to achieve their consistent good fortune – something which the generally 'unlucky' people were not doing...

Professor Wiseman and his colleagues have made some observations about the behaviour of lucky people and believe that anyone can use these techniques to bring 'good luck' their way.

Spot your opportunities

Lucky people are good at recognising those chance situations which may be turned to their advantage. They need to have a relaxed attitude to life and to be open to new experiences. They even help to create these opportunities by maintaining a wide network of friends and acquaintances.

Going with 'gut instinct'

Lucky people have the confidence to trust their intuition when they are making a decision. They actively try to boost their intuitive abilities through meditation and clearing their mind of other thoughts.

Thinking positively

Lucky people have an optimistic outlook which becomes self-fulfilling as it helps them to persist with their goals despite setbacks and ensures that they give out positive messages to the people around them. Lucky people use setbacks to spur them on to greater things. If something goes wrong they dwell on the positive, not the negative aspects of the situation and try to move on as soon as possible.

Self-help writer Mark Myers bases his philosophy on Oprah Winfrey's dictum "Luck is a matter of preparation meeting opportunity". We all know people who work hard but never seem to get anywhere.

Equally just relying on a lucky break and doing nothing doesn't tend to yield results. Myers points out in his book 'How to

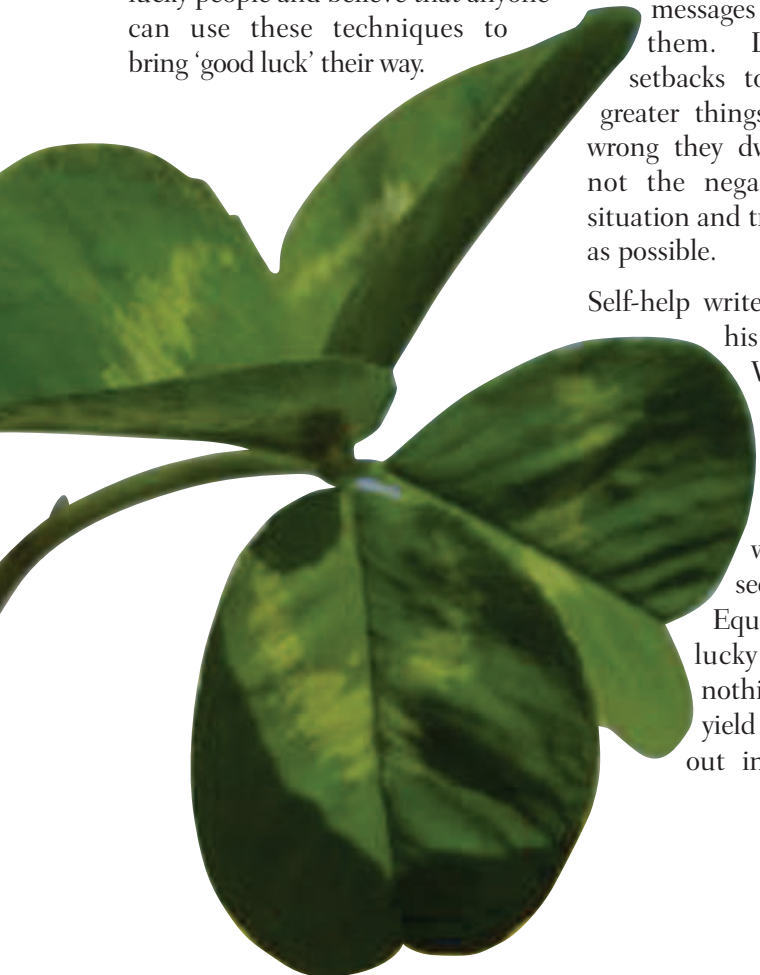
Make Luck' the importance of identifying the "gate keepers of opportunity", that is the people who can help you achieve your goals. But meeting the right people is only half the story – you need to be prepared when you do. "All lucky people have two things in common: first, they are constantly thinking up creative ways to improve the odds that more in life will go their way. Second, when they get what they want, they act as baffled as others are by their good fortune."

More about lucky people

Knowing lots of people – this is one of the characteristic features of 'lucky' people according to journalist Malcolm Gladwell. In a study, thousands of people were shown a list of 15 common British surnames and asked to tick the names when they were on first name terms with at least one person of that surname. The same people were asked to characterise themselves as 'lucky', 'unlucky' or 'neutral'. Nearly 50% of the lucky people ticked eight or more of the names, compared to 35% of neutral people and 25% of unlucky people.

Touching wood, carrying a lucky charm, crossing their fingers: lucky people believe all these will bring them good luck. However they are less concerned about the number 13, walking under a ladder or breaking a mirror – unlucky people tend to become much more anxious about these portents of bad luck, apparently!

Find out how lucky you are. Go to www.luckfactor.co.uk where you can do an online instant assessment.



Fit for travel

Whether you're planning the trip of a lifetime or simply going for a fortnight in the sun, follow these important health tips.



First stop – your doctor

Visit your doctor at least a month before you plan to go, before you settle on your mode of travel, destination and route. Are your normal British vaccinations up to date? Do you need any special vaccinations for your destinations? Do you have a health condition you wish to discuss? If you normally take medication, ensure you have a good supply; enough to cover the whole trip plus some extra to cover unexpected delays. It's not always easy to obtain familiar medications overseas.

Travel insurance is essential

Existing health problems usually have to be declared in advance, including any arranged hospital admissions. Cover may not include, for example, those who have recently had a myocardial infarction or bypass surgery. Even with insurance, in an emergency, quality of care depends upon the available facilities.

Avoid in-flight frights

Lack of exercise on long flights can lead to swollen ankles or at worst deep vein thrombosis and possible pulmonary embolism. Remember it's not just flying that can cause DVT. Any form of transport where you sit immobile for long periods is risky. Wear loose clothing and rotate your ankles to exercise your calf muscles while on board. Avoid alcohol and drink water and fruit juices instead. In flight stockings or socks can be helpful but they MUST

be properly fitted or they can increase the risk of DVT. If you do buy some, wear them around the house first to check they are comfortable and

not constricting you anywhere. Avoid putting them on hurriedly in the airport – wear them before you leave home. If you do feel a pain in your leg (usually calf) after flying (or a long coach/car journey) then seek medical help immediately. You are in a higher risk group for DVT if you: have a history of DVT; have had recent surgery; have existing clotting abnormalities; are obese; have a chronic illness; have varicose veins or have a history of cardiac problems.

Angina and breathlessness can be worse at high altitude and sometimes in aircraft. If warned in advance the airlines can provide additional oxygen. If you have diabetes or other conditions, discuss with your doctor how you can manage them in-flight.

Out and about

The more mature traveller has the benefit of experience when avoiding the perils of overexposure to sun and eating out in unfamiliar places. However, it's worth bearing in mind that reduced stomach acidity may predispose older people to gastrointestinal infection. Hot climates may also aggravate low blood pressure especially in those on anti-hypertensives or anti-Parkinson drugs.

Sun, sea and sand

If you have any foot problems, wear protective footwear on the sand and in the water. Sunburn can be worse on older skin and remember feet

and legs can burn – so be sure to use plenty of protective sun screen!

More about vaccines

Your doctor can advise you on any special requirements for your destination. For instance hepatitis A and typhoid vaccines are important in areas where food and water hygiene cannot always be assured. Some travellers may want to consider an influenza vaccine. Remember the 'flu' season in the southern hemisphere is from April to November. For full information on vaccination requirements around the world visit the World Health Organisation website: www.who.int/ith

Malaria prevention

Your accommodation may well provide good mosquito protection, if not you must consider taking a good mosquito net. Sensible clothing to protect the skin from bites and careful use of mosquito repellents is also important. If your health adviser recommends anti-malaria tablets make sure you take them correctly.

So, prepare for the worst ... that way you'll be sure to have a great trip! Bon voyage.

not making SENSE...

The Plain English Campaign's annual Golden Bull awards are for examples of unclear public information. Here are a few recent awards:

M&S mouthful... Marks and Spencer a 'food to go' salad label: The label said 'roast chicken salad', but had a special flash on it saying 'now with roast chicken'. So what was in it before?

Meaning?... Extract from the Social Fund maternity and funeral expenses (general) regulations: 'For the purposes of these Regulations, a person shall be treated as a member of a polygamous relationship where, but for the fact that the relationship includes more than two persons, he would be one of a married or unmarried couple.'

Are you throwing £££s down the drain?

Does your money disappear so fast it sometimes seems as if someone else is dipping into your bank account? Well, maybe someone is...



Millions of pounds are squandered each year by people paying for goods and services they don't want and haven't received. Why? Simply because they forget to cancel their direct debits (DDs). Research by online bank Cahoot revealed that over three quarters of people paying for a magazine by DD kept on paying for a couple of months after

they'd cancelled the subscription before they remembered. Others left it even longer to cancel and some (6%) forgot to stop the DD altogether.

The same applies to those paying for mobile phone contracts they no longer need. According to Cahoot 5% of people paying by DD forget to cancel, throwing away hundreds of pounds a year. Forgetful gym members find themselves shedding the wrong kind of pounds when they stop going but carry on paying their subscription by DD.

DD is of course a very convenient way of paying bills and, since you can stop it at any time; you remain in control of your finances. But this means that you are responsible for stopping the DD when you cancel a service! In fact it's very easy to keep track of your DD payments.

Dig out those DDs

Your bank can provide you with a list of DDs, to enable you to check that they are all still needed. Cancel any that you no longer require and tell the service provider.

Keep tabs on them

Familiarise yourself with the abbreviations used for your DDs so you will recognise them in future. Check your statements regularly to ensure the right amount is being debited. Important – make sure that you're not being charged for any extra services (such as insurance) you're not using within the DD amount (these can be the hardest to spot).

Make them work for you

When you set up a DD make sure it leaves on a day of the month that suits your cash flow.

Don't sign up unawares

Companies are getting sneakier about signing people up for DDs over the phone. If a cold caller asks for your bank details (even if 'just for their records') NEVER give them over the phone. And if it's a company you already do business with who calls you trying to sell you additional products, make sure they don't offer it to you on a 'trial' basis and add the new charge on to your existing DD to them.

Sorry is the hardest word... Lloyds Pharmacy's letter of apology when an assistant dispensed the wrong strength of tablet: *'The cognitive process that staff will go through when interpreting prescriptions and selecting drugs is almost intuitive in that the prescription will be read, a decision is then made in the mind of the individual concerned, they will then make a selection based on what they have decided... When an error is made either mentally or in the physical selection process it is difficult for the individual concerned to detect their own error because in their own mind they have made the correct selection.'*

Council confusion... (The beginning of a letter from a local council to a member of the public) I thank you for your letter dated... *Under Rule 312*

of the Land Registration Rules 1925 every notice issued or sent by the Land Registry must fix a time within which any act or step required by such notice to be done or taken thereunder is to be done or taken, and shall state what will be the consequence of any omission to comply therewith. The notice period is therefore discretionary and fixed by the Land Registry. In this particular case the Registry have allowed for a notice period of twenty one days plus a further period of seven clear days for the delivery of the notice to ourselves which is allowed by Rule 313 of the Land Registration Rules 1925.

Finally – and hot off the press...

Point of no return... Currently exercising their minds at the Plain English Campaign is the wording often included on parking notices:

*'Maximum parking 2 hours.
No return within 1 hour.'*

They ask:

When does the 'no return' period (the '1 hour') start? Is it:

- at the end of the full parking period (2 hours in this example), regardless of when you actually drive away;
 - when you drive away (even if you leave 'early');
- or
- some other time?

If you can shed any light on this matter you may wish to contact the PEC at pecampaign@aol.com or www.plainenglish.co.uk