



atease

Avon Pension Fund — keeping people in touch



From Jean Hinks

Welcome to the Spring 2005 edition of *atease*, Avon Pensions Fund's newsletter for pensioner members of the Fund.

Many thanks to the pensioners who send in articles for us, this issue has a very moving story by John Ovens, who was a Prisoner Of War in Japan during the 1940's.

Please keep sending in your stories, we love hearing about your hobbies and interests.

The Pensions Payroll section receives a lot of phone calls about why we don't send out payslips every month, hopefully our article on this should help to answer a few questions on the subject.

Other articles of interest include a piece on the benefits of drinking water and a mini (excuse the pun) quiz on the Highway Code.

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

or email Martin Downes on Martin_Downes@bathnes.gov.uk.

Any articles or comments can be sent to:

Avon Pension Fund
Floor 3 South, Riverside
Temple Street, Keynsham
BS31 1LA

Jean Hinks
Resources Director
Bath & North East Somerset Council

Why Don't I Receive a Payslip Every Month?

We used to send over 15,000 payslips to pensioners every month. The costs of postage, printing and paper were very high, and the Councillors who act as trustees for the Fund believed money could be saved by stopping the monthly mailout of payslips.

The vast majority of pensions we pay go straight into pensioners' bank or building society on the same day each month through the BACS system and amounts seldom vary from month to month. Our experience has been that the BACS system is extremely reliable and pensions are invariably credited to members' accounts correctly and on time.

Not receiving a payslip has no effect on the money going into your account each month.

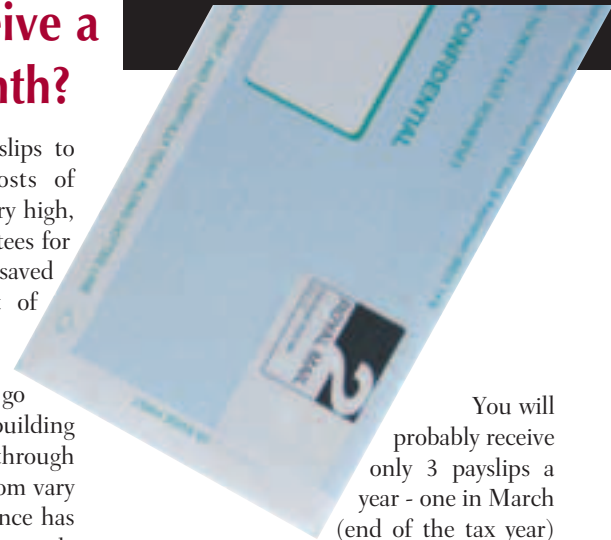
Pensions Increase

Public service pensions are increased each year to take account of rises in the cost of living.

This year pensions will increase with effect from 11 April 2005 at a rate of **3.10%**.

Pensions Increase is normally paid to pensioners who are age 55 or over; or have retired on ill-health grounds (at any age); or receive a spouse's/child's pension.

You will receive more details about Pension Increase on the back of your April payslip.



You will probably receive only 3 payslips a year - one in March (end of the tax year)

one in April when annual Pension Increases are awarded and another in May. Additionally, if you change address or bank details you will also receive a payslip for the month following the Pension Section receiving this information.

However, if your gross or net pension does alter by more than 50 pence in any month, you will automatically be sent a payslip for that month so that you will know exactly what that change is and what has been credited to your account. You will also receive, as now, a P60 Statement each year showing your gross pension and tax details for the previous tax year.

Your pension pay dates for the rest of the year are listed below. If you are usually paid around the 22nd of the month, you are on the '901' payroll. If you are usually paid around the 9th of the month, you are on the '904' payroll.

2005 Pension Pay Dates

901 Payroll	904 Payroll
22nd April 2005	8th April 2005
23rd May 2005	9th May 2005
22nd June 2005	9th June 2005
22nd July 2005	8th July 2005
22nd August 2005	9th August 2005
22nd September 2005	9th September 2005
21st October 2005	10th October 2005
22nd November 2005	9th November 2005
22nd December 2005	9th December 2005

Think you're a good driver?

You may have had decades of experience on the road. But if you took your driving test again today, how well would you do?



Nowadays there is still the practical test to contend with. But there is also a sit-down theory exam based on the Highway Code. Do our quiz, and see how you might fare!

1. What's the stopping distance if you are travelling at 50mph?

- a) 36 metres (120 feet)
- b) 53 metres (175 feet)
- c) 73 metres (240 feet)

The answer is b). At 50mph, you will need 175 feet to stop. That's 13 car lengths. In good conditions in fast traffic, it is recommended to keep a two-second gap between you and the car in front.

Of course stopping takes longer in rain and ice or with poor brakes or tyres. Reaction times also slow as you get older so it would take longer to put your foot on the brake in the first place. If any of these factors apply to you, keep the gap to three or four seconds rather than two.

2. How far away must you be able to read a vehicle number plate?

- a) 9 metres (29.5 feet)
- b) 15.5 metres (51 feet)
- c) 20.5 metres (67 feet)

The answer is c). That's about five car lengths away. It is estimated that around two million drivers may have eyesight that has deteriorated to the point where they cannot do this test. So for this reason, and the good of your health, it's a good idea to get your eyes checked by an optician every two years or so.

Opticians can also help minimise a common problem for older eyes – the glare of oncoming headlights in the dark. Ask about an anti-glare coating for your spectacles.

3. Before you reverse, you should:

- a) be aware of your blind spot behind you and look out for pedestrians – particularly children

b) indicate

c) put your hazard lights on

The answer is a). Reversing is one of the more difficult manoeuvres on the road, so always reverse with care. It is a Highway Code requirement for everyone that if you cannot see what's behind you clearly, you should ask someone to guide you. Remember you should never reverse for longer than necessary, or from a side road into a main one.

So how did you do?

If you got top marks, well done. But the real test has 35 multiple choice questions and you would need 30 correct answers to pass. So even top-scorers might like to refresh their memories on some of the Highway Code's finer points!

For the online version, go to www.highwaycode.gov.uk. Or buy your own copy from any good bookshop for £1.49.

Water oils your joints

Back pain? Aching joints? Perhaps you need a little of nature's most effective healer – water.



Water is essential to good health. Yet experts say most of us are dehydrated, and it is causing many common complaints. That includes tiredness, headaches, low immunity, cellulite and even weight gain. Dehydration is also a factor in problems like poor metabolism, digestion, muscle tone or skin tone.

How it works

Water is the body's solvent. Every chemical reaction in the body occurs in the presence of water. It transports hormones, nutrients, oxygen and antibodies through the blood stream and lymphatic system.

It's also essential for the smooth working of every part of your body, from your liver and kidneys to skin. Become dehydrated, and your body goes into survival mode. It diverts water in your system to the most essential parts of the body, such as the brain. However those places deprived of their water supply will suffer as a result.

For example, every joint in your body contains cartilage. This should be fully hydrated to make sure the joint can move freely. If it is not, this causes friction, resulting in deterioration and pain. Your spine is equally dependent. The discs of your spinal column support 75% of your upper body weight, and they need the hydraulic effect of the water they contain to work properly.

No substitute!

The good news is that you could significantly reduce dehydration with a consistent and clean supply of water. But the only way to do this is to drink your H₂O plain, rather than rely on drinks merely containing water. Coffee is a diuretic so actually encourages the body to expel water. Colas contain sugar which stimulates the pancreas and boosts your insulin levels. Even fruit tea has a different PH rating to H₂O so the body recognises it as food, not water. You can still drink these beverages. Just don't count them as part of your daily water intake.

How much?

The often quoted guideline is that you should drink eight glasses a day. However, this is a minimum level. Some experts say it should be much higher – around 2 pints (1.1 litres) for every 50 pounds (110 kilos) of body weight.

Did you know?

- Your bones are 22% water
- Your muscles are 75% water
- Your brain is 75% water
- Your blood is 92% water
- You lose as much water asleep as when awake
- Mild dehydration slows your metabolism by up to 3%
- 10 glasses of water a day can ease back and joint pain for up to 80% of sufferers.
- 5 glasses of water daily decreases the risk of colon cancer by 45%, breast cancer by 79% and bladder cancer by 50%.

What type?

Opinion is divided on the healthiest source of water. However good options are to drink spring water from glass bottles or buy a filter jug which you fill from the tap. Alternatively you can create your own filtered water 'tap' at your kitchen sink by attaching a water filter directly to your cold water supply. You just need to change the filter every few months or so. Ask at your hardware shop for advice.

How often?

Little and often is the key. Start the day with a glass of warm water to replenish what you've lost overnight, and then drink steadily throughout the day. It is best to stop before and after meals, however, to avoid washing away the nutrients from your food.

For more information, read *Your Body's Many Cries for Water* by Dr Fereydoon Batmanghelidj. Or visit online alternative health expert Dr Joseph Mercola at www.mercola.com.



New rules on inheritance tax

You earned it, but the tax man wants it. From April 2005, the rules on inheritance tax change, so find out how you can respond.

Currently inheritance tax (IHT) is payable at 40% on estates worth over £275,000. A popular way of getting around the rules has been for people to transfer ownership of assets like their homes to their children, yet still receive a benefit from them by living there rent free.

However from April 2005, the rules change. By transferring property in this way, you still avoid IHT on the value of the house. But instead you will need to start paying income tax on the rental value of the home. This new rule applies to any such arrangement set up since 18 March 1986. So what can you do?

Consult an expert

For a comprehensive review of how you can avoid IHT, it is best to speak to an expert. The amount this costs is usually dwarfed by the tax you could save, not to mention the peace of mind you get from sorting out your affairs sooner rather than later. *If you don't have a financial adviser, you can find an independent one by calling IFA Promotion on 0800 085 3250 or visiting www.unbiased.co.uk.*

Sell to a family member

There is a way to transfer ownership of your home and continue to live there without paying income tax under the new rules. To qualify, you would need to sell your house to a family member at its full market

value. The money from the sale then becomes an asset, and potentially liable for IHT. But at least now you can dispose of it appropriately through proper tax planning.

Make a will

Everybody can leave up to £275,000 to another person in a will without incurring an IHT liability. However, once this is done, married couples have another option. There is no IHT payable on assets passed from one spouse to another, no matter what their value. So for true tax efficiency, a husband could leave £275,000 to his children and the rest to his wife and pay no IHT.

Set up a deed of variation

If someone dies without making full use of the £275,000 IHT allowance as detailed above, it is possible to do something about it. In certain circumstances ownership of assets can be changed retrospectively. Say a husband left his wife an estate including a house worth £275,000. His wife could retrospectively transfer ownership of the house to her children, thus making sure that her husband's full IHT allowance is used. This needs to be done within two years of death through what is called a deed of variation.

Consider co-ownership

You could get one of your children

to move in with you and give them a share of the house. As long as you both remain living there for seven years or more and share expenses, there is no IHT to pay.

For more information on the new IHT rules, contact the Inland Revenue helpline on 0845 3020 900 or see www.inlandrevenue.gov.uk.

How to spot a fake fiver

There is an estimated £100 million of forged currency in circulation, and it is a criminal offence to pass any of it on. So how can you check if the money in your pocket is legal tender?

You could compare one note with another. However there are both old and new £10 and £20 notes in circulation at present and they have slightly different features.

So try these three tests instead:

- **Look at the print quality.** Colours should be clear with no blurred edges.
- **Feel the paper.** Bank notes are printed on cotton, not paper, so are slightly crisp. Letters are also raised, giving a rough feel over the writing.
- **Check the metal thread.** When the note is flat, this appears to be dotted. When held up to the light, the dotted line becomes continuous, something that is almost impossible to simulate.

If in doubt, don't accept a note. Ask for a different one instead.

Retirement Pension



Angela Maxwell, State Benefits and Retirement Consultant, gives us an update on benefits.

Have you recently received a letter from the Department of Work and Pensions (DWP) notifying you of a shortfall in your national insurance contribution (NIC) record over the last few years? Before 1998, annual notifications, known as deficiency notices, were issued after the end of each financial year to inform people that they had not paid or been credited with enough NICs to make that tax year count towards their basic state pension. Unfortunately, deficiency notices were not sent out for the tax years 1996/97 to 2001/02. As a result, some people who have reached state pension age since 6th April 1998 may not have had the opportunity to improve their basic state pension (or qualify for one at all) by paying voluntary contributions. Pensioners who now decide to pay may have their existing state pension awards reviewed and, if appropriate, receive arrears. Payments can be made in a lump sum, by instalments or by offsetting their arrears of state pension against the amount of voluntary contributions due. Contact the Pensions Service on 0845 60 60 265 for further advice.

At long last, the free passport scheme for those aged 75 or over has been implemented! The Home Secretary originally announced back in May 2004 that he was going to make free passports available to all who were 16 or over on the official date of the end of World War 2. This means that any British Nationals born on or before 2nd September 1929 will qualify. Because of the long delay in getting this scheme off the ground, the government has agreed to make a refund of £42 to anyone who has applied and paid for their passport since 19th May 2004. Unfortunately, refund requests from those who obtained their passports before 19th May will not be considered. Overseas residents who are eligible should contact their nearest British Consulate or High

Commission for advice on claiming. Further advice on eligibility and how to apply in the UK is available from the Passport Adviceline on 0870 521 0410.

The government has confirmed that the State Pension and other national insurance contribution-based benefits will go up in April by 3.1%, in line with the rate of inflation last September. This will make the single person's pension £82.05 per week and the dependent wife's pension £49.15 per week. Most income-related benefits will increase by 1%. However, the Pension Credit will rise in line with average earnings so that from April, no single pensioner would need to live on less than £109.45 a week or £167.05 for a couple.

Since April 2002, if you have been entitled to long term Incapacity Benefit, you may be able to build up entitlement to an additional State Pension through the earnings-related State Second Pension (S2P) scheme. S2P will treat you as if you had earnings at the low earnings threshold for benefit qualification (currently £79 per week) for each complete tax year that you were entitled to Incapacity Benefit. What is more, people with annual qualifying earnings of at least £4,108 (£79 x 52) but less than £11,600 (2004/05 level) will be credited into S2P as though they have earnings of £11,600. The rate at which your extra pension builds up will be twice as great as the old state earnings-related scheme. However, if on Incapacity Benefit, you must also satisfy what is called the "labour market attachment test". This stipulates that when you reach state pension age, 10% of your working life since 1978 must qualify for basic State Pension using the class 1 national insurance contributions you have paid as an employee. As you can see this is a tricky subject but entitlement will be automatically calculated.

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
Floor 3 South
Riverside
Temple Street
Keynsham
BS31 1LA

or call freephone: **0800 0644155**
email: avon_pension@bathnes.gov.uk
web: www.avonpensionfund.org.uk

- The Pensions Service
0845 60 60 265
- Passport Advice Line
0870 521 0410

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Evolve
91 - 97 High Road Ickenham
Uxbridge
Middlesex
UB10 8LB
email: richard.g@evolve-print.com
website: www.evolve-print.com

My Time as a Japanese POW

Pensioner John Ovens tells us the story of his visit to Japan in 2001, 57 years after he was originally there as a Prisoner of War.

In 1941 I enlisted in the RAF (Ground Staff) and volunteered for overseas service. I left Greenock, Scotland, in December 1941 on the Troopship *Empress of Australia*. We were to be taken for action in Basra in the Middle East but, shortly after sailing, were re-directed by the War Office to Singapore. The Japanese Army, however, captured Singapore before our arrival and we were again re-directed, this time to Java in the Netherland East Indies (now Indonesia).

Java was attacked shortly after our arrival and we were sent to Sumatra, a neighbouring island. After about a month, our forces surrendered to the Japanese and we were taken prisoner.

My life as a Japanese POW started in Sumatra but after a very short time there we were taken back to Java. The Japanese army then decided to take a number of us to mainland Japan, via Singapore.



Major William O. Doris accepting the surrender of Japanese Camp Commander

months was 12 hours a day, seven days a week. My weight dropped to 6 stone 12lbs from my normal 12 stone 10lbs.

After almost exactly three years in Mukaishima, the atomic bomb was dropped at Hiroshima (thirty miles away from us) and the War shortly ended. Twenty three of our number had died in the camp, mainly early on in our stay there, and the remaining seventy seven were taken, together with the occupants of an American POW camp in the same area by train to Yokohama where we started our journey home. I travelled by ship (*HMS Ruler*) to Australia for

convalescent treatment, and then by air to Britain.

A group named AGAPE (led by a wonderful lady, Mrs Keiko Holmes OBE), which works for reconciliation between Japan and ex-POWs helped organise a recent trip to Japan. Keiko was born in Japan and married an Englishman who sadly lost his life in an air crash.

My granddaughter, Katie (23), and I left Heathrow on 6th October 2001. On

arrival in Mukaishima (my old 'home') we received the most wonderful welcome. I returned to my old workplace, now not recognisable, although I remembered the view across the water. Our next stop was at my old prison camp site. The buildings had been replaced by a spinning factory. Katie and I were greeted by nine members of the local kindergarten who delighted in waving their flags and telling us "I am three!"

We were then received by the Town Mayor of Mukaishima and were taken to the top of a mountain to view the sun setting over the Inland Sea. Mukaishima, now known as Care Island, truly did us proud. We even appeared in two local newspapers the following day.

During our stay in Hiroshima we attended a short memorial service in Peace Park which was very moving. We also visited the Hiroshima Girls School whose band played excellently for us. In the final evening in Hiroshima we were given a Sayonara (goodbye) reception at the YMCA.

Whilst in the Kiwa-cho region, we attended a memorial service at the grave of sixteen POWs who died whilst working in the mines at Iruka.

We found time to visit the beautifully kept War Cemetery at Hodogaya. I was very pleased to come across memorial stones for the twenty three men who died in my prison camp at Mukaishima. A British priest held a short memorial service in the cemetery.

Sadly, we had to leave Japan after a truly wonderful fortnight. During the course of our pilgrimage we were escorted by two excellent Japanese tour guides and received a marvellously kind welcome from all the Japanese people we met, especially the members of the AGAPE Trust.

I am most grateful to Mrs Keiko Holmes and her son Christopher for arranging this wonderful Pilgrimage of reconciliation. May she long continue in this wonderful work.

A local newspaper covers John's visit



This entailed a long, terrible journey in a ship called *Dai Nichi Maru*. Many

prisoners lost their lives through dysentery and similar diseases but I managed to pull through the ordeal. One hundred of us were eventually taken to Mukaishima, within the Inland Sea of Japan, and housed in quite acceptable barracks, where apart from the very meagre food rations (mostly unpolished rice) our treatment was quite bearable.

We were employed in the local dockyard as labourers, unloading barges of mainly charcoal. Our working day in the summer

John & Granddaughter Katie meet the Mayor of Mukaishima