



atease

Avon Pension Fund — keeping people in touch



From The Chair

Welcome to the Autumn 2005 edition of *atease* - Avon Pensions Fund's newsletter for pensioner members of the fund.

As summer leaves us, we have a story to brighten things up from Jean Bower, who tells us about a recent trip to Croyde Bay.

We have also printed information about 'Talking Newspapers and Magazines', who provide a superb service to the blind and partially sighted.

Other articles of interest include a piece on getting fit the easy way and ways to spot a scam.

Jean Hinks
Resources Director
Bath & North East Somerset Council

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

Retired members take a break

In May, our Branch Retired Member's Secretary Mrs Margaret Stapleford organised a 4 day trip to Unison holiday camp at Croyde Bay Devon. Unfortunately only 15 members were able to join in but we had a delightful time, lovely food, entertainment, excellent accommodation and delightful surroundings. The staff bent over backwards to make our visit happy.

This beautiful part of north Devon is a delight; lots of lovely places near by to visit i.e. Westward Ho, Clovelly and Appledore, to name a few, also good bus routes are right outside the camp.

There is another story to this area, in early 1944 the beautiful beaches from Barnstaple to Saunton Sands and Croyde Bay were occupied by thousands of American troops who were training for the expected D Day invasion of occupied France in June 1944.

I was a 21 year old radar operator (WRAF) stationed at the isolated radio station at Hartland point, near Bideford. We worked a watch system from an underground bunker built into the cliffs.

During early June 1944, the weather was very bad and the landings were put back for a few days. I came off night duty on the 4th June and went to the cliff edge, to my surprise as far as my

eyes
could see

the seas were a
mass of flat bottomed boats, the men
sitting and lying in them clearly visible.
I then realised they were waiting to
move around the coast to go to France.

I can't tell you in words how I felt for
all those men and to this day those
memories are still very vivid. 2 days
later, after coming off night duty, they
had all gone.

Unknown to me, Margaret had arranged
with George Wytch (another retired
member) to take me back to Hartland
Point, my first visit in 61 years.

It is still wild and rugged but on the
site of the old radar bunker is a plaque
stating "On this site during 1939-1945
was a radar station, plotting low flying
aircraft and shipping." Old memories
flooded back as I looked around.

*Mrs Jean Bower
Ex Bath City Treasurers department*



Retirement Pension



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

New way to defer a State Pension

The Pensions Act 2004 introduced important changes from 6th April 2005 to the choices you have if you put off claiming your State Pension for a while. The changes mean that you can get extra weekly pension for life when you do finally claim or a one-off taxable lump sum. Additionally, there will no longer be any limit on how long you defer taking your pension. So, you can choose one of the following options:

- **Extra State Pension:** worked out at 1% for every five weeks you put off claiming (equivalent to 10.4% extra for every year you defer claiming, compared to about 7.5% extra before 6th April 2005). You must put off claiming for at least five qualifying weeks to get extra pension.
- **Lump sum payment:** a one-off taxable lump sum payment, based on the amount of State Pension you would have received in the period you have put off claiming plus interest added each week and compounded. The interest rate will be at two percentage points above the Bank of England base rate of 4.75% and will be applied to the rate of pension applicable at your original State Pension age. You must defer claiming your State Pension for at least twelve consecutive months (which must all be after 6th April 2005) to have the choice of a lump sum payment.

Carer's Allowance

From 1st April 2005, the Carer's Allowance was increased to £45.70 per

week. This benefit is payable to someone looking after a person in receipt of Attendance Allowance or Disability Living Allowance at the middle or higher rate of care component. You must not be earning more than £82 per week and will not get the benefit if your state pension is greater than £45.70 a week.

Care home funding limits increased

The capital limits for means-testing for local authority support in care homes in England and Northern Ireland have been increased to £12,500 for the lower limit and £20,500 for the higher limit.

In Wales the limits are £14,750 and £21,000 respectively and in Scotland £11,750 and £19,000.

Extra payment to help with Council Tax

For this year only, households where at least one person is aged 65 on or before 25th September 2005, will receive an extra payment of £200 to help with increased council tax demands. If the household is in receipt of the guaranteed part of the Pension Credit, the £200 will not be paid but instead a special "living expenses" payment of £50 per person should be made where someone in the household is 70 or more on or before 25th September 2005. This will apparently be subject to a maximum of £100 per household.

Inheritance Tax threshold raised

The nil-rate band for Inheritance Tax has risen to £275,000 for the 2005/06 tax year.

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 Office of Fair Trading
0800 389 3158

- FSA consumer helpline
0845 606 1234

- Tools for Self Reliance.
01703 869 697

- Royal National Institute for the Blind
020 7388 1266
www.rnib.org.uk

- National Talking Newspapers and Magazines

01435 866102
info@tnauk.org.uk
www.tnauk.org.uk

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National Talking Newspapers and Magazines

Whilst a fair number of people have heard of Talking Books, not many folk seem to be aware of the existence of National Talking Newspapers and Magazines, a charity based in Heathfield in East Sussex, which brings Britain's national newspapers and magazines to thousands of people who would otherwise be denied access to this invaluable source of day-to-day information. It is, in effect, the newsagent for blind and partially-sighted people.

An astonishing 230+ publications are read onto tape and audio CD, or converted into an accessible electronic format, by a veritable army of volunteers and staff. And the range of titles dealt with by National Talking Newspapers and Magazines is bewildering and covers just about every topic or subject of interest that you might think of. Apart from the daily papers, which are dealt with as a weekly digest on analogue tape and audio CD, but are issued in full day by day electronically, you will find such publications as The Economist, Spectator, Woman's Own, New Civil Engineer, Private Eye, all the BBC magazines, Take a Break, Radio Times, Flight International, Classic Bus - the list goes on and on.

The value of this incredible service is demonstrated by the users themselves. The word "lifeline" crops up again and again. So many people who lose their sight experience a terrible sense of isolation. Understandably, they feel cut off from everything around them. However, access to news of what is going on in the world, or information regarding their particular interests or

hobbies, helps to break down these barriers. Our subscribers often write in to say that they can now instigate conversations based on information they had "read" (their word) in the papers. And it is not simply the fact that news is delivered to the recipients that is important - the way it is delivered is also crucial for the readers become like old friends. Hearing the news read by familiar voices is comforting and reassuring. It makes the service warm and feeling; it makes it human.

Inevitably, there will be some delay in getting the news out to people on recorded tape and audio CD. The information has to be obtained, then selected (only 90 minutes worth will fit on to a cassette, 80 minutes for an audio CD), recorded, checked, copied, packed and dispatched. This might be satisfactory if a monthly, or even

a weekly, magazine is involved as much of the content will not be too time sensitive. However, where daily papers are concerned, even a modest delay makes a huge difference. Nobody

wants to read yesterday's news. This is where new technology comes into play. There is no question that the digital revolution, whilst it might still unnerve some people from the pre-computer generation, has proven a boon for visually-impaired people and others with disabilities preventing access to the printed word. With the advent of e-mail, computers, screen-readers and

voice synthesizers, it is now possible to speed the delivery of much of the news to the extent that the position has now been reached whereby blind and partially-sighted people can actually receive and browse their daily paper - all of it, not just selected extracts - QUICKER than sighted readers!

And the journey of discovery goes on. Already work is well under way to develop new delivery systems, including MP3 and digital streaming.

However, this unique and invaluable service remains shrouded in secrecy for thousands of people who, if only they knew about it, would gain the same sense of enjoyment and fulfilment as existing subscribers. It is not expensive - just £30 would get you a whole year's subscription to two monthly publications and one weekly title. £40 would give you access to the complete electronic catalogue.

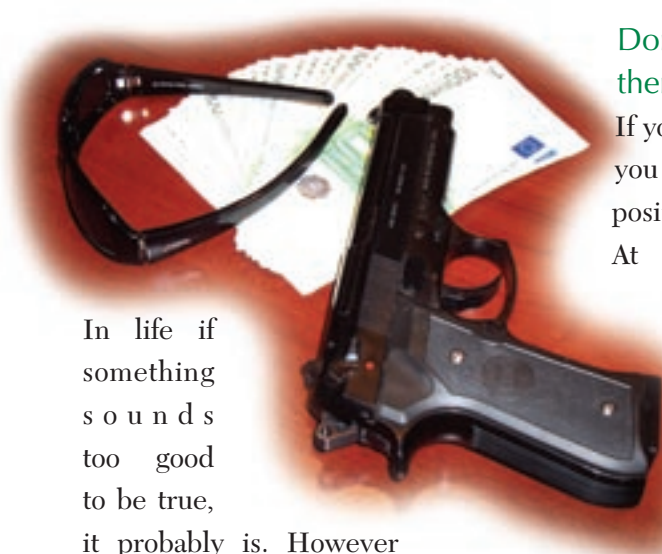
Ironically, those who could benefit from this service will not have been able to read this article. So, it is now up to you to give a few minutes' thought as to who you know who might like to sign up to National Talking Newspapers and Magazines - or, better still, why not prove a real pal and treat them to a year's subscription!

For more information about the service contact 01435 866102, email: info@tnauk.org.uk or view the website: www.tnauk.org.uk



How to spot a scam

Money-making scams are increasingly widespread, according to the Office of Fair Trading (OFT) and they currently cost the British public about £1 billion a year.



In life if something sounds too good to be true, it probably is. However the con artist works on the basis that if he tells enough people that today is their lucky day, someone somewhere will believe him.

How they work

The number of known scams runs into the hundreds. However they all operate on the same broad principles. Recognise those, and you can spot the cons more easily.

First they offer you something for nothing. You may be told you've won a prize in a competition you never entered, or be approached by a stranger who says he or she has some good news that could benefit you financially.

You then have to provide something in return. You may be asked to pay a fee, provide details of your bank account, telephone a particular number, buy something or travel to a specific place. But you need to do all this before you can 'collect' your reward.

Don't respond, but report them

If you respond as suggested, you have placed yourself in a position to be scammed.

At best you will be disappointed with what happens next. And at worst you could lose money, property or even – astonishingly – your liberty!

The best response to any scam, therefore, is to report it to the OFT on 0845 722 44 99. It has the power to investigate such schemes at home and abroad.

It also warns to keep an eye out for these ever-popular scams:

Lotteries - You are contacted to say that you have won a prize in a lottery abroad, typically in Canada or Spain. In order to claim your prize, you need to send an administrative fee or give your bank details.

Family history – A company contacts you to say it has produced a book written especially for you and showing the history of your surname, tracing it back several hundred years. Such books are not worth the purchase price, generally including little more than listings from old phone books.

Nigerian letter – You receive a letter or email from an individual in an African country asking for your help to transfer a large amount of money through your bank account. You are asked for bank details or a large fee. In some cases you may even be asked to travel to the country. Some people who have done so have been kidnapped and held to ransom.

Premium rate phone numbers

– You are asked to call a number to claim a prize. But check the phone number first. In the UK, premium rate numbers all start with the number '090' and clock up charges at well above the standard rate. Call one, and you could be in for a nasty surprise when the bill arrives.

More information:

The Office of Fair Trading booklet How to recognise a scam is available by calling 0800 389 3158.

New ways to go green

If you need inspiration to save the planet, try these tips:

Bicycles – Re-cycle is a charity that repairs old bikes to developing countries. They are repaired and reused. See www.re-cycle.org.

Cooking fat or oil – Pour onto newspaper and don't tip it down the drain!

Paint – www.communityrepaint.org encourages people to donate paint leftovers in the local community. A lot of paint is used by playgroups or theatre companies.

Tools – donate old or broken tools to a charity that refurbishes them and gets them to people in need. It makes a real difference. Call 01703 869 697.

Stamps, or foreign coins – both are collected by the National Institute for the Blind. Call 020 7632 1234. See www.nib.org.uk for your nearest collection point.

Adapted from Reduce Reuse Recycle by Nicky Scott (01803 863 260)

Get fit the easy way

Maximise your chances of getting and staying fit.

If you want better health, it can be as simple as putting one foot in front of the other. Walking is one of the exercise techniques around. And new research shows that where you walk can also influence how fit you get.

Gym bad, outdoors good

In a recent survey, food company St Ivel asked a group of women to complete 'walk-outs' in three locations: on a treadmill at the gym; around the shops; and in a park. The results showed that people enjoyed exercising outside much more than they did in the gym, and were therefore much more likely to make outdoor walking part of a regular routine.

In the survey, after 40 minutes on the gym treadmill, 70% of women felt tired and did not want to continue. However, after 40 minutes of walking around the shops or park, 100% of walkers felt fine, happy,

full of energy and would do it all over again. Comments included "it cleared my head", and "I felt de-stressed!"

Great exercise

Walking is a great form of exercise. It is relatively gentle on the body, and builds muscle tone, bone strength and flexibility whilst lowering blood pressure and cholesterol levels. It even wards off heart problems, according to a recent study which showed that regular brisk walks could reduce the risk of heart disease by 50%.

Before you start

If you want to start any sort of exercise programme, you should certainly consult your doctor first, especially if you have any condition that could be affected by exercise.

Then choose comfortable and practical clothes, and invest in good footwear – trainers for a trip into town, and walking boots for the country.

When you plan your route, be adventurous. Go to a new park every week. Or walk round the zoo. Take photographs of interesting things you see en route. Or if you're going to the shops, arrange to meet a friend for a cup of tea at your final destination.

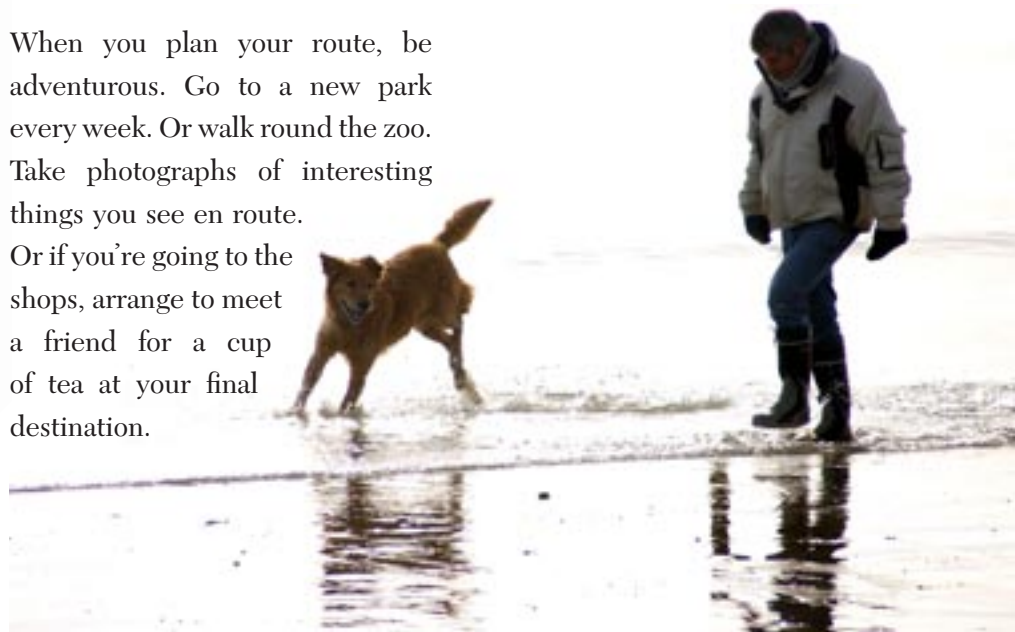
Good technique

As for technique, strike the floor with the heel of your shoe, roll onto the ball of your foot and aim to push off with your toes. Keep tall with your head up, and remember to breathe deeply.

Aim for short, quick steps. Longer strides will only tire your muscles, they won't speed you up. Your arms influence how fast you go. So if you want to pick up the pace, bend your arms rather than keeping them straight.

You may like to ask your doctor what pace he or she recommends, but most people would aim for a comfortable but brisk walking rate that raises the heart rate for 20 minutes or so but still leaves you able to talk as you walk.

For more walking tips, see <http://www.netfit.co.uk/walking-web.htm>



Warning on equity release

Better advice needed on lifetime mortgages, says the Financial Services Authority.

Equity release schemes have proved popular in releasing value in a home for those in their 50s and above. More of us are taking advantage every year. In the UK we borrowed £1.2bn through equity release in 2004, a rise of 10% on 2003.

However the Financial Services Authority (FSA), which regulates some equity release products, is sounding a warning note.

It is disappointed with the level of advice given about one particular type of product – the lifetime mortgage. With this type of product, a loan is secured against the value of a home. This usually gives the recipient a lump sum in return for interest payments and settlement of the outstanding capital amount when the beneficiary dies.

Not only has the FSA told advisers to improve the standard of advice they are giving, it has also issued new literature explaining equity release schemes to help consumers understand this sort of product.

Mystery shopping reveals...

The warnings come after a recent mystery shopping exercise, testing advice standards on lifetime mortgage products. The FSA made 42 enquiries to 20 specialist firms about such products, and found that the advice on offer was:

- **Poor on 'relevance'** - Equity release is only appropriate for some people. For example, releasing equity can affect any means-tested State benefits or can cause an inheritance tax liability that could otherwise have been avoided through estate planning. However, the FSA found that 70% of advisers were not gathering enough information to assess if equity release was the right route for the client. In addition, 60% did not explain the potential drawbacks of equity release.

- **Poor on 'risk taking'** - The FSA was also concerned about subsequent advice where advisers failed to explain the link between equity release and future investments. Consumers were encouraged to borrow more money than they needed via equity release and then invest the surplus funds in the stock market.

This is a high risk strategy, taking money from a relatively stable asset and putting it into an investment that may give lower returns or perform erratically in the short term.



Are you concerned?

The mystery shopping exercise described only related to lifetime mortgages. However those with any type of equity release product can get good guidance from the FSA in its leaflet: 'Thinking of raising money from your home?'

For your copy, call
0845 456 1555
or see <http://www.fsa.gov.uk/consumer/equityrelease>

If you are still unsure about your current arrangements, the first thing to do is contact your original adviser. Ask for a review of your situation, just for your own peace of mind. And if after all of this you feel that you have indeed been badly advised, you should make a complaint direct to your adviser.

For information

FSA consumer helpline
0845 606 1234.
Minicom/textphone
08457 300 104
(call rates may vary).