



atease

Avon Pension Fund — keeping people in touch



From Jean Hinks

Welcome to the Spring 2006 edition of atease, Avon Pensions Fund's newsletter for pensioner members of the fund.

We're asking for your help again as we would like more of YOUR articles to appear in the newsletter, please don't be shy!

The newsletter contains those all important pay dates and information about this year's pensions increase.

Other articles of interest include ditching your junk and information about how you could save money on ever-increasing energy prices.

Jean Hinks
Strategic Director, Support Services
Bath & North East Somerset Council

Please feel free to contact us on the usual freephone 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

We Need You...

At Ease wants to hear from its readers! We are looking to involve our pensioner members far more in the content of your newsletter.

We are looking for stories about retirement, what have you been up to since you stopped working? You may have an unusual hobby that could interest other readers, or simply share your thoughts and views on any subject.

You may have travelled somewhere exciting lately, tell us about it! We're interested in hearing about any holiday tales that you'd like to share.

Feel free to write in about ANYTHING that you think may appeal to other readers, and we'll do our best to include it.

Tell us your views on the recent increase in Gas & Electricity charges. How much do the new fuel charges affect you, your friends and neighbours? What are your thoughts on the March 2006 budget? Is the cost of living spiralling out of control?

Every piece we feature will receive an exclusive Avon Pension Fund golfing umbrella, (while stocks last), so don't be shy, let's hear from you!



Please send all your articles to: Martin Downes, Avon Pension Fund, Floor 3 South, Riverside, Temple Street, Keynsham BS31 1LA or email me at Martin_Downes@bathnes.gov.uk.

PENSION PAY DATES FOR 2006	
901 Payroll	904 Payroll
23.01.06	9.01.06
22.02.06	9.02.06
22.03.06	9.03.06
21.04.06	10.04.06
22.05.06	9.05.06
22.06.06	9.06.06
21.07.06	10.07.06
22.08.06	9.08.06
22.09.06	8.09.06
23.10.06	9.10.06
22.11.06	9.11.06
22.12.06	8.12.05

Retirement Pension



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

State benefits increase

The State Pension and other national insurance contribution-based benefits have gone up from April 2006 by 2.7% in line with the 12-month September rate of the Retail Prices Index. The basic State Pension is now £84.25 per week with £50.50 for a dependent wife. Means-tested benefits have risen by just 2.2% in line with the September 2005 Rossi index figure which is defined as the all-items Retail Prices Index excluding rent, mortgage interest payments, council tax and depreciation costs. However, the means-tested Pension Credit for those of 60+ will still be linked to average earnings which are currently rising at about 4%.

New European health card

The new European-wide Health Insurance Card is now out and has been available from 1st September rather than the proposed New Year launch date. So, if you plan to go abroad, the authority to contact for the new card is the Prescription Pricing Authority, EHIC enquiries, PO Box 1115, Newcastle-upon-Tyne NE99 1SW or you can ring 0845 605 0707. The office is open from 8am to 6pm daily.

Premium rate calls

Most people know that if you telephone an 0870 number, it will be charged at a national rate. To get round this, the website www.saynoto0870.com is devoted to beating the higher rate providers. If you want to call any company or organisation which uses an 0870 prefix number, all you have to do is type the company name in the website's search box and up will come any alternative 0800 telephone numbers which are free to ring. For instance, the free number for TV licences is 0800 551 550.

Help with heating

The Chancellor has announced that all pensioners in England receiving the means-tested Pension Credit will be able to apply to the Warm Front Scheme to have central heating installed free. Pensioners with no central heating who do not receive the Pension Credit will be eligible for a £300 contribution from the Warm Front Fund. In addition, the government has persuaded the country's energy companies to offer free home insulation to all pensioners on Pension Credit. All other households will be able to claim between £125 and £175 towards the cost of insulation. You should contact the Warm Front Grant Application Line on 0800 316 6011 if you live in England, 0800 316 2815 if you live in Wales and 0800 316 1653 if you live in Scotland.

National bowel cancer screening

The government has announced the launch of a national bowel cancer screening programme being phased in over 3 years starting in April 2006. Men and women aged 60-69 will be offered screening every 2 years by being sent home testing kits. The samples will be returned by post for laboratory analysis. People aged 70 and over will be provided with a home testing kit on request.

Free local bus travel

In the recent Budget it was announced that from April 2006, there would be free local bus travel for those of 60+ and for the disabled living in England. This is to be extended nationwide in 2008. You would need to contact your local council or bus company for full details and to see what sort of restrictions may apply. Scotland and Wales already operate their own schemes for concessionary travel.

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

- Prescription Pricing Authority
0845 605 0707
- Premium Rate Calls
www.saynoto0870.com
- Warm Front Grant Application Line
England: 0800 316 6011
Wales: 0800 316 2815
Scotland: 0800 316 1653

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Evolve
Unit 8
Woodcock Hill Estate
Harefield Road
Rickmansworth
WD3 1PQ
email: richard.g@evolve-print.com
website: www.evolve-print.com

Beware of Bogus callers

Age Concern is worried about the number of bogus visits to elderly people's homes by thieves pretending to be workmen or officials. Once inside they will often distract the pensioner in order to allow an accomplice to steal money or personal items.

Age Concern is working closely with local constabularies in order to emphasise the importance of checking identification before allowing callers into homes.

A spokesman said people should remember the Stop, Chain, Check pointers.

Stop = is anyone expected? Is the back door locked?

Chain = put the chain on before opening the door.

Check = ask for caller's ID and check it by telephoning the company's head office.

"Whether you are at home or away keep all doors locked," he said.



Schemes operate around the constabulary area, their contact numbers are:

- Age Concern Bristol 01179 297 537
- Age Concern Bath and North East Somerset 01225 466 135
- Age Concern South Gloucestershire 01454 858 750
- Age Concern North Somerset 01934 629 192
- Age Concern Somerset (Taunton Deane, South Somerset, and Sedgemoor) 01823 259 710
- The National Age Concern Information Line is open 8am to 7pm 365 days-a-year. Calls are free on 0800 009966.

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 arranged by Clare Hall (Welfare advisor for the Directors of Personnel Services), 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.

LARN had to be self-supporting for a while, which led to the problem of getting speakers who would give their time for free!

After a further two meetings at Wine Street, the venue was changed to the 16th Floor of Avon House in Bristol. Gradually, the membership grew and in 1994 LARN was able to advertise on pension payslips. Numbers then increased, which led to another change of venue in September 1994, 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 open to any retired Local Government members, their partners, widows or widowers.

For further information, please contact Mr Terry Skipp on 0117 986 9506



Pension 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 11th April 2006 at a rate of 2.7%. 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. If you require any more information about the Pensions Increase, please call our freefone number (0800 0644155)

Ditch the junk

De-clutter your life. Throw out your communication junk!

Did you know that last year the UK received 235,000 tons of junk mail, 90% of which went straight in the bin? What a waste!

Of course junk mail does have a couple of benefits. You pay less for domestic postage thanks to the revenue Royal Mail receives from junk mail postage rates. Junk also tells you about goods and services of genuine interest which might otherwise pass you by.

You will often receive junk because you opted-in to communications from a company by ticking a box saying you are interested in related goods and services. So if you order some seeds for the garden and tick the box for related information, you may well receive the company's plant catalogue too. Given your interest in seeds, it is reasonable to assume you'd be interested in plants too. However that company cannot send you information on an unrelated topic, such as double glazing.

Your main defence in stopping junk is through 'preference services'. These are lists of people who want to opt out of future direct marketing, run by the Direct Marketing Association. You register with the services to say opt me out. Marketing companies then check against the lists to amend their databases and over time your

junk should start to diminish. The scheme covers around 90% of mailing lists.

Junk mail - Your best defence is the Mailing Preference Service for addressed mail, and the Royal Mail Door to Door 'opt out' service for mail sent to 'the occupier' (see box). Or take direct action. Tear the junk mail in two and return it in the pre-paid envelope generally included. Any company now paying to receive its own junk will soon get the message!

Phone calls - It is against the law for a business to make a 'live' unsolicited direct marketing phone call to someone who has registered with the Telephone Preference Service. However some calls are not live and are automated recorded promotional calls (usually starting with a message like: "Congratulations! You have won...!"). Companies using this technique need your opt in. If they don't have it, you may be able to take action through the Information Commissioner.

Faxes - Junk faxes waste your time and your fax toner! They often ask you to fax back to a premium rate number to claim a gift or receive a report. Many include an opt-out fax number which is often another premium rate tariff. To stop faxes like this, register with the Fax Preference Service.

E mails - Under European e-commerce regulations, unsolicited commercial e-mails (spam) can be sent if you have opted in to such a service, but each communication should include valid sender and contact details so you can unsubscribe. To report breaches, contact the Information Commissioner's Office. However, it's not that easy to stop spam under European regulations as most originates outside Europe. Never respond to spam. This just confirms to spammers that your email address is a live one and you will receive more spam as a result.

Stop junk here free...

- For addressed mail, call 0845 703 4599 or see www.mpsonline.org.uk.
- For unaddressed mail, call the Royal Mail Door to Door Opt Out Service on 08457 950 950 or email optout@royalmail.co.uk.
- For telephone calls, phone 0845 070 0707 or see www.tpsonline.org.uk.
- For faxes, call 0845 070 0702 or see www.fpsonline.org.uk
- For emails and recorded phone calls, phone the Information Commissioner on 01625 545 745 or email mail@ico.gsi.gov.uk.
- To stop junk addressed to those who have passed away call The Bereavement Register on 0870 600 7222.

The sour truth about salt

Cut down on salt, and feel the benefit in just a few weeks.

Most people in the UK eat too much salt. It's in processed food we eat, we add it to vegetables, meat and fish during cooking, and we sprinkle yet more on our plates at the table.

However salt damages our health, and its effect on the human body hits harder the older we get. The central problem is that it raises blood pressure and that increases the risk of heart disease and stroke. If you do cut down, the good news is that less salt will reduce your blood pressure (whether or not it was high to start with) in just a matter of weeks. Your risk of associated health problems will also reduce, whatever your age.

6g max per day

The recommended salt intake for a person is 6g max per day. 6g is not a large amount – about a teaspoonful – and that allowance has to cover the salt we add to meals as well as the salt already present in much of our food, from baked beans to biscuits.

Reading labels

Food nutrition labels are a little confusing when it comes to salt. Firstly salt is sometimes listed on labels as 'sodium' and, in nutritional terms, 1g of sodium is actually the nutritional equivalent of 2.5g of salt. So when you see 'sodium' on a label, multiply the measurement by a factor of 2.5 to see the true salt content. To confuse us further, sodium is sometimes also listed in milligrams (mg) rather than grams. There are 1,000mg in 1g. So 600mg of sodium is the same as 0.6g, and 1,500mg is the same as 1.5g.

Alternative flavours

The good news is that you don't need salt. In fact some food cultures like Caribbean cuisine do without it altogether. The trick is to use new flavours to bring out the taste. The Food Standards Agency recommends the following:

- Use fresh herbs with pasta, vegetables and meat (they can be pricey in the supermarket but are quick and easy to grow yourself).
- Marinade meat and fish overnight for more flavour.

- Experiment with strong flavours like garlic, ginger, chilli and lime – also good in stir fries.
- Add red wine to stews and casseroles, and white wine to risottos and sauces for chicken.
- Roasting vegetables can really bring out the flavour of red peppers, courgettes, fennel, parsnips and squash.
- Lemon juice is perfect for fish or seafood and black pepper is great on pasta, as is – surprisingly – scrambled egg!

For more information, see www.salt.gov.uk or email Sam Montel, the Food Standards Agency's online nutrition expert on info@salt.gov.uk

HAGGLING

Haggling is the fastest way to cut your costs. But do you dare? Follow our quick guide.

- **Think discount.** See the advertised price as just a guide. Aim for a discount worth at least 10% off the price. If your desired discount is more than 10%, you may need the space for new lines and may consider a end-of-line display model which is cosmetically less appealing but the best of all worlds. Go low with a suggested 50% discount.
- **Think setting.** Choose the right setting for your haggling. A store manager is authorised to make discounts. In a large store you may need to talk to managers or supervisors, or in a smaller shop talk to the shop haggling on a busy Saturday – it is an art that needs to be learned from the shop representative.
- **Think cash.** Cash is the quickest way for retailers to get their money. Avoiding credit cards mean they also avoid an annual fee. Some card companies which could be worth 5% to you.



Don't get hot under the collar about energy prices. Switch!

Your next gas or electricity bill could give you a bit of a shock. UK energy companies have recently announced substantial increases for domestic customers, for example PowerGen's planned 24% increase in gas and 18% in electricity prices revealed in March.

Part of the problem is that the UK has enjoyed low energy prices for quite some time. Until now we've obtained much of our natural gas from the North Sea. Thus we have had control over supply and pricing, and been relatively self-sufficient in resources.

However our North Sea gas won't last for ever. In fact production has already started to slow. We now need to import 5 to 10% of the gas we use, which means buying it

prices had risen by 70% since the start of 2005, and had tripled since 2003.

All energy suppliers buying wholesale gas and electricity have therefore been phasing in domestic price increases to cover the rising costs.

Cost isn't the only factor. The European Commission is currently looking into complaints that European energy companies are keeping prices high by restricting gas supply to the UK through the European Pipeline network.

Therefore what can we as domestic customers do, now that we are facing rising bills?

Consider switching

Switching energy supplier is very easy. It just takes a few minutes. Yet about half the UK's households have never switched, and many are therefore paying higher 'standard' tariffs. Switching supplier could save them more than £100 a year, according to Ofgem the energy industry regulator.

Now is also a good time to switch as most UK energy suppliers have already announced

new prices making it easier to compare different suppliers. Consumer watchdog Energywatch gives advice on how to switch on its website (www.energywatch.org.uk) or through its helpline on 08459 06 07 08.

Consider Staywarm

If you have someone over 60 in your household, you could be eligible for the Staywarm dual fuel tariff from PowerGen. You get a fixed price bill that is linked to the size of your house and family, not the amount of energy you use (although some restrictions have recently been introduced). For info, call 0800 1694 694.

Cut your bills

The Energy Saving Trust is a great resource if you want to cut your energy bills. It offers lots of advice on its website, including a free home energy check to see how you could save, and a free grant search for anything from wall insulation to solar panels. See www.est.org.uk or call 020 7222 0101.

our shopping bills. guide...

a suggestion. A scratch or stain in
item is old stock, the shop will
a 30% discount. If you want an
a little worse for wear, that's the
discount.

aggling. Talk to someone who
check name badges to find
k direct to the owner. Don't go
eds the undivided attention of

s to get money in the bank.
administrative charge from the
u.

on the open
market where
prices have
been rising.
Gas prices
are linked
to the cost
of crude oil,
and this has
recently been
at record
highs. In
March 2006,
one energy
c o m p a n y
stated that
w h o l e s a l e

