

Retirement Pension



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

Landmark victory for NHS treatment

A recent landmark legal victory by a grandmother who had a hip replacement could open the way for thousands of other similar cases. This lady was told that she faced a year's wait for an operation which was reduced to three to four months after her condition worsened but she was in such pain that she paid herself for the surgery abroad. Patients facing unacceptable delays already had a little-known right to attempt to reclaim costs if they sought the permission of their NHS Trust as I have previously reported. The European Court of Justice has now found that undue delay cannot be based on either NHS waiting lists or government targets. It means that the patient's degree of pain, medical condition, history and likely course of the condition must be taken into account. Some medical lawyers now believe that any patient who can show they would significantly benefit from treatment given more quickly than within a waiting list target could have a claim, especially if backed by their doctor. Approach your local NHS Trust for more information.

Motability Scheme

A new campaign began in April, specifically designed to raise awareness about the Motability Scheme and how it helps disabled people and their carers to remain independent and mobile by providing finance for cars, powered wheelchairs or scooters. Apparently, there are about 1.3 million disabled people who are eligible to join the scheme but haven't. You must claim before you are 65. For more information call 0845 456 4566 or see the Motability website at www.motability.co.uk. Do remember that those people who receive the higher rate of the

mobility component of Disability Living Allowance can get road tax exemption.

Help with residential care

The upper capital limit below which those in residential care can receive help from their local authority with fees, has risen to £21,000 from April 2006. The lower capital limit has risen to £12,750. Every £250 of capital above this lower figure is assumed to produce £1 per week of income. Capital below £12,750 is disregarded in the financial assessment.

Personal expenses allowances increase

The personal expenses allowance for those in care homes receiving local authority help has increased to £19.60 per week.

Age-related tax-free allowances

I have been asked to explain how the age-related tax-free allowances (awarded to those in the 65-74 and 75 and over age brackets each year) are affected by your income. Only your taxable income is taken into account and therefore any Attendance Allowance or ISA income would be excluded. For every £2 that your income exceeds this year's limit of £20,100, your extra age allowance is reduced by £1 but would not be reduced below the standard under 65 allowance (£5,035 for this tax year). You must then remember that your state pension is deducted from the resulting allowance to give you your tax code. It is certainly worthwhile checking your coding notice when it arrives as HMR&C has been known to make mistakes!

Dividend income

One of my readers has asked me to confirm that non-tax payers cannot claim back any tax on dividend income.

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

- Motability Scheme
0845 456 4566
www.motability.co.uk

- Premium Rate Calls
www.saynoto0870.com

- Master Locksmiths' Association
www.locksmiths.co.uk

- Backcare Helpline
0845 130 2704

atease is published for Avon Pension Fund by Evolve. The Lifestyle, Health and Money articles inside are written by and are copyright of Evolve. Neither the publishers nor the Avon Pension Fund can accept responsibility for the views of this newsletter's contributors and, although every effort is made to ensure the accuracy of the contents, readers are advised to take appropriate professional advice before acting on the information or advice in these pages.

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

Your Contributions

Pill Writers Group

Eirlys dear Eirlys, she can't half chat, if she ever stops talking I'll eat my hat. But the stories she tells of her childhood in Wales, lost to the world among hills and dales. Was of a life so pure and simple on Coch Willan farm, growing up in the countryside did her no harm. She played with her cats amid laughter and a few tears, it's wonderful recalling your childhood years.

Lyn is a smooth talker, literally so, words of ethereal grace from her lips do flow. Telling of a scene in a woodland glade, ethereal, mystical amid shades of jade. Tales of innocence in days of yore, of children with an urge to explore. The ending is akin to emerging from a dream with the realization that life is not quite as it may seem.

Ann is a bit of a dark horse so to speak, her writings are neither temestuous nor meek, But charming, meaningful and from deep in her soul, immortal, emotional and morally whole. Scrutinize her writings as you will, you'll not find a platitude, but savour them and you will not be met with ingratitude. So write on and enthral us with your versification, and who knows, you may become Poet Laureate, acclaimed by the nation.

Elizabeth has poeticized body fluids no less, an unusual subject for a poem to stress The importance of body fluids in keeping us going and the motivation that keeps them flowing. Told entertainingly with dexterous ease, with fervour and alacrity which is sure to please. Only Elizabeth could write a dissertation with such pleantry of the quality of urine and call it "sheer poetry".

Now we come to me, what on earth can I say? I don't really know myself much anyway. That wasn't me that gazed out from the mirror on New Year's day morning with blood shot eyes that appeared to pop out without warning. My tongue belonged to someone other than me, and oh my head, it surely belongs to my brother. But if this head is not mine, why do I feel the pain? Oooh, I'll never, ever go binge drinking again.

Taken from Ivor King's book 'Reflections & Images'

For information or to purchase a copy, please contact Ivor on 01275 375871



From; Alan Blythe The Freewheelers "Bloodbike"



The "bloodbike", Freewheelers Emergency Voluntary Service, is a registered charity operating independently of the NHS to provide a free courier service transporting blood and essential items between hospitals, on specially equipped motorcycles.

Our charity currently runs three motorcycles, with one based in Somerset, one based in Bristol and the third in Bath. All our machines are white

ex-police Honda's, fitted with blue lights and sirens so that items that are urgent can be delivered quickly and safely through heavy traffic.

Riders like me, are all volunteers holding an advanced motorcycling qualification, who are on call outside normal working hours between 7pm & 7am, Monday to Friday and throughout all weekends and Bank Holidays.

The service is provided free of charge to the NHS hospitals mainly in the Avon & Somerset Health Authority areas. We also make sporadic trips to more distant hospitals such as Plymouth, Birmingham & even London

All volunteer riders are dedicated motorcyclists who work very hard (up to

23 hours a week for me!), to deliver a professional service and promote a positive image of motorcycling. We need to raise approx £6000 each year to sustain this commitment as we receive no funding from the NHS or lottery - only attainable through our fundraising efforts and the generous support of the local community.

I hope you'll all support the Freewheelers whenever you encounter our fund-raising efforts and 'move over' for me when I want to get past you on the M5, A38, A370, etc, on one of my 'mercy missions' during my week's duty on the 'BLOODBIKE'!

If you wish to make a donation to the Freewheelers, to help them fund their commitment, please visit www.freewheelers.org.uk

From; Douglas Hoyle A Pensioners poem

As a Pensioner
Start my day,
First of all,
The Lord I pray.

After breakfast,
Joy and glee,
Off to Weston,
Buses are free.

Middle seventies,
Careful I eat,
Steak and chips,
My favourite treat.

A Widower now,
On my own,
Nice Lady Widow,
Wanted on loan.



atease

Avon Pension Fund — keeping people in touch



From Jean Hinks

In our last issue of *atease* we asked for your contributions; we received a fantastic response!

This issue contains just a few of the articles we received and we would like to thank all of those who wrote into us.

If reading any of the stories or poems in this issue inspires you to pick up a pen yourself please write to Martin Downes at the address below.

You never know, your efforts could be published in our next issue and that's not all - the best article we receive will also win a copy of Ivor King's book of poetry.

Jean Hinks
Strategic Director, Support Services
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

National Fraud Initiative

Avon Pension Fund is administered by Bath & North East Somerset Council. The Council is under a duty to protect the public funds it administers. To this end, from time to time, it may use information provided to it for the prevention and detection of fraud and to share it with other bodies administering public funds solely for these purposes.

The Council is currently participating in an anti-fraud initiative organised by the Audit Commission and being carried out under Section 6 of the Audit Commission Act 1998. Under this initiative, we are providing details of occupational pensioners to the

Commission so that they can compare them with information provided by other public bodies to ensure that:

- No pensions are being paid to persons who are deceased.
- Occupational pension income is being declared by housing benefit claimants.
- Re-entry to the scheme is disclosed
- While the object of the exercise is the detection of fraud, previous exercises also uncovered underpayments to pensioners, which were rectified. These exercises therefore help to ensure the best use of public funds.

Pension Pay dates for 2006/07

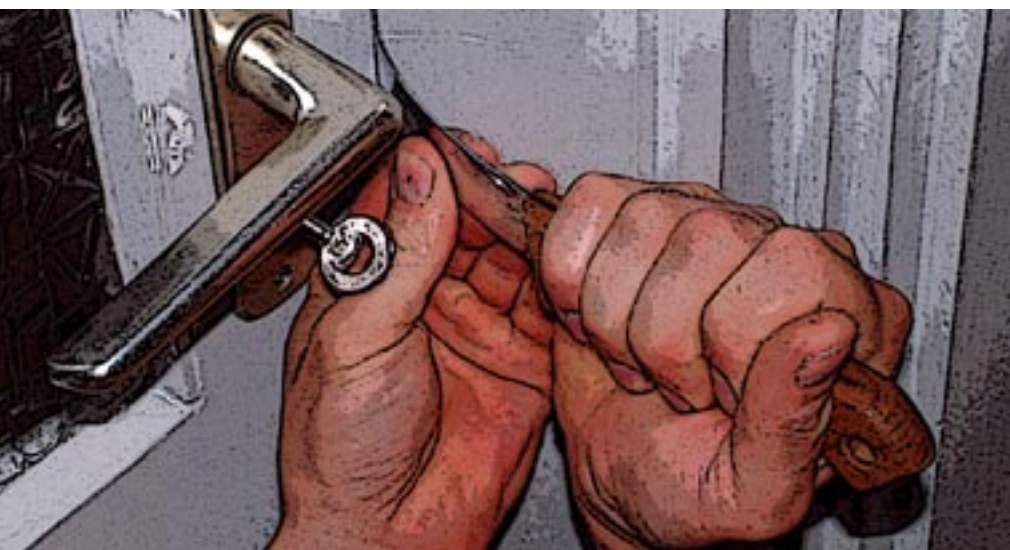
901 Payroll	904 Payroll
23/10/2006	9/10/2006
22/11/2006	9/11/2006
22/12/2006	8/12/2006
22/01/2007	9/01/2007
22/02/2007	9/02/2007
22/03/2007	9/03/2007
23/04/2007	9/04/2007
22/05/2007	9/05/2007
22/06/2007	8/06/2007

Payslips will be issued in March, April & May 2007

P60's will be issued in May 2007

Beat the burglar

A repentant burglar in Cheshire has written to his former victims advising them on home security. You can benefit from his advice too.



When Terence Greenwood, a serial burglar from Manchester, appeared in court this year on charges of burglary and attempted burglary, an interesting fact emerged. After his arrest, he had written to his burglary victims to advise them on how to protect their property in the future...

“Use window locks of some strength”

One in three burglars gets in through a back window. However thieves will always be deterred by anything that will slow them up or attract attention such as locked windows that will need to be broken to gain entry. Fit key-operated window locks to every window on the ground floor, those next to drainpipes or above a flat roof and windows that can't be seen from the street. A burglar can get through any gap larger than a human head, so don't discount fanlights or skylights.

With louvre windows, you should glue slats in place with a sturdy

epoxy resin and fit a special louvre lock. Alternatively you could replace the slats with fixed glass. If you're buying PVCu or metal framed windows make sure they already have good built-in locks as these are very difficult to add retrospectively.

“Don't leave keys in obvious places”

Never leave a spare key in a convenient hiding place such as under the doormat or in a flower pot. Thieves know those places and look there first. Change the locks in your new home if you move house. And don't leave keys for doors or window locks lying around in obvious places. The first thing a burglar does is check for the exit. So if everything's locked the thief will only be able to steal what he can get back through the point he or she came in.

“When you go out always leave a radio on”

The trick here is to look in when you are out. A radio or TV is a good

way of a house sounding occupied. Buy some timer switches and set them to turn lights on and off when you are away. Perhaps even ask a neighbour to look after your home when you're away by clearing the post from the mat, drawing your curtains at night and generally making the place look lived in.

“The best way to protect your home is by having a good alarm”

Greenwood went as far as to name a local security firm whose alarms he had never been able to crack. It is true that different types of alarm are viewed with different levels of respect by burglars. They quickly spot dummy alarm boxes for example, and alarms which just ring at the property. They are not so keen on professionally monitored alarm systems that are monitored by the police or a security company. These are more expensive, but could be worth the extra.

Greenwood's advice is helpful, but if you want an independent view talk to a crime prevention officer from your local police station. You can also consult your insurance company to see if they recommend any manufacturers and whether such security will bring down your insurance costs. Or talk to a locksmith who is a member of the Master Locksmiths' Association and listed on <http://www.locksmiths.co.uk>.

Back to basics

Four out of five people in the UK will experience back pain in their lives. Avoid or ease the problem with our guide.

The spine is a sturdy support for the human body. Yet it's pretty intricate - 33 small bones with shock absorbing jelly-like discs in between. To keep it healthy, you need to keep moving with exercise such as walking or swimming. Drinking lots of water keeps the discs well lubricated, and stopping smoking improves the circulation and supply of nutrients to the muscles in the back region too. However you also need to protect it from harm with good posture and a bit of common sense, according to back pain charity, BackCare.

Stand tall

To keep pain-free, aim for good posture at all times. Don't slump or hunch, but stand tall and relaxed. Close your eyes and picture a string lifting from your head to the ceiling. Feel how it draws you up until you feel statuesque. That's perfect posture.

When it comes to lifting and carrying, think first whether you can push or pull the object instead. It's easier! If lifting is unavoidable bend your knees, keep your back straight and your feet apart. Use your strong leg muscles to give you the leverage for the lift. Carry the weight close to your own body. When you put the object down, bend your knees not your back.

Sitting also requires good posture. Use an upright chair which supports your lower back - the bit that curves in above your hips. Try placing a rolled up towel or jumper

against the lower back to give extra support. Avoid crossing your legs. The shape of your body should be 'down, across, down' with a straight body, your knees in line with or slightly lower than your pelvis, and your lower legs at a right angle to your thighs.

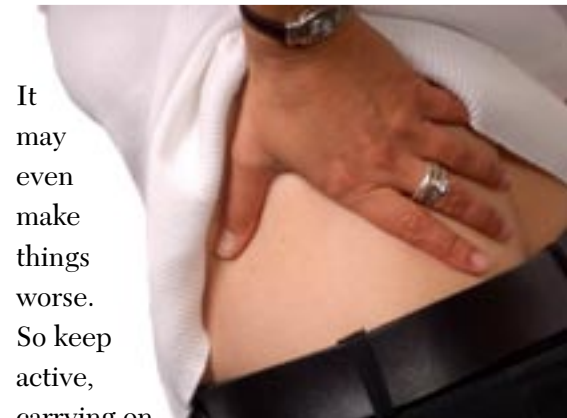
Other tips

If you suffer from back pain, think about what sets it off and how you can avoid that. If gardening is the culprit, for example, try a quick warm-up routine to get your muscles ready for work. Get rid of gaps in flower beds as they attract weeds; plant ground cover instead which will deter weeds and also cut down on watering. Don't stoop as you work; try kneeling on a padded mat instead (available from garden centres).

Make it easy for your back around the house too. Put the washing up bowl on the worktop to do the washing up - it's a much better height for your back. When you're doing the vacuuming, don't stretch too far. Keep your upper body straight and your movements small and contained. If you are ironing, ensure the board is at waist height and only iron essential items.

Back attack!

Even after all this prevention, sometimes you just need a cure. Most back pain occurs when the muscles go into spasm, perhaps after an activity where you have been bending or stretching. With spasms, taking to bed will not help.



It may even make things worse. So keep active,

carrying on with your routine within reason, whether that's walking the dog, shopping or cooking. However call your doctor if you: are worried about the pain; experience numbness, pins and needles or leg pain; have an increase in pain; or a problem lasting longer than 48 hours.

For help and information, see www.backcare.org.uk or call the BackCare helpline on 0845 130 2704.

0870? I don't

Did you know that many organisations make a complaint or call customer service

Any number starting with 0870 is national rate, numbers, often thought of as free numbers, can non-geographic numbers can even be included in home phone package.

So what's the solution? Try www.saynoto0870.org numbers for companies on its searchable database.

The site includes the last 'known' landline number for companies (which are often free). Just ring the number you want.

Alternatively you can work out your own 'closest' company concerned and see if it lists a number. If not, call a number back to a UK one (ie replace the +44 prefix with 0).

Get a discount night out

Going out is great. But it's also quite pricey. So take advantage of a range of deals that could save you money on your annual entertainment bill.

General advice

Avoid booking fees - Book through a ticket agency and you could pay a huge booking fee. So go direct to relevant sports, concert or theatre venues. If that venue will sell direct, its booking fee will generally be much lower than a ticket agency. If you can pick up the tickets yourself rather than have them posted to you then you may even be charged no fee at all.

Join a fan club - If you support a particular music artist or theatre company, it may be worth joining their mailing list. In return for a small fee you could get advance notice of performances and ticket discounts. Even just going to the website may reveal special offers for direct on-line bookings that you won't find elsewhere.

Compare ticket agencies - If you have to go through a ticket agency,

remember costs vary, so always shop around and get at least three agencies to quote how much they charge in postage and booking fee.

Theatre tickets

Website bargains

– Try www.lastminute.com

for special offers

and discounts on shows that have seats remaining. You will need to book these seats a few days before the performance date.

Try standby – Theatres with unsold tickets may start discounting ticket prices in the last hour before curtain up. Ask your local theatre if they offer 'standby' tickets in this way. If you're over 60, also ask if there are concessions on standby tickets. Some theatres can give up to a 70% discount. Note, you will also usually need to pay in cash.

Eating out

Website bargains - The website of your favourite restaurant may offer printable web vouchers which could get you anything from 20% off your total bill to a free bottle of wine. When you arrive at the restaurant, don't say you have a discount voucher otherwise you might be seated at an unfavourable table. The correct time to mention the discount voucher is when you ask for the bill (not after it arrives!).



Book online – websites like Lastminute.com, 5pm.co.uk and Toptable.co.uk offer discounts and deals on meals out. Here the later you book the bigger the potential discount.

Cinema

Orange Wednesdays – Got an Orange mobile phone? You can get two tickets for the price of one on Wednesdays. Text FILM to 241 on the day from your phone and then show the code to the cashier when you book in person. See www.orange.co.uk for terms and conditions.

Cinema passes – If you are a keen movie-goer, ask your local cinema if it runs a cinema pass scheme where you pay an annual or monthly fee for a card, then go to see films whenever you like. Cineworld runs such a scheme (see www.ugccinemas.co.uk and search for Unlimited). People with disabilities can also get a nationally accepted 2-for-1 cinema card. It costs £5 and lasts for three years.

See www.yourlocalcinema.com/cea.card.html for details.

Don't think so!

Make you pay through the nose if you wish to...
es?

...and could cost up to 8p per minute. Even 0845...
...most more than a land line would. None of these...
...ed in your 'free calls' quota for your mobile or

...0.com a website that lists cheaper alternative...
...base.

...bers for particular departments or the sales lines...
...ales and ask to be put through to the department

...cheaper' number. Find any paperwork from the...
...er to call on if you are overseas. Just convert the...
...prefix with a zero).