



# at ease

Avon Pension Fund — keeping people in touch



## From Tony Bartlett

Welcome to the Autumn 2007 edition of at ease. In this issue we have some great stories from our readers and the usual interesting articles you can expect to find in at ease. Please keep sending in your stories - the response so far has been so fantastic, we'll have to think about expanding the next issue. We'd also like to know what articles you'd like to read about in a future edition.

Once again a big thank you to all of those who wrote in to us. If reading any of of the stories in this issue inspires you to pick up a pen yourself, please write to Tim Baldwin at the address below.

You never know, your efforts could be published in our next issue.

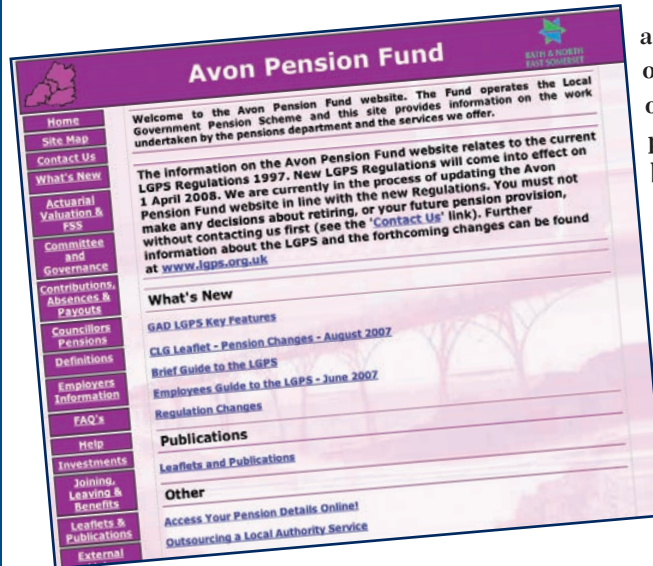
Tony Bartlett  
Business & Financial Services Manager

Please feel free to contact us on the usual freephone number 0800 0644155, or email Tim Baldwin on: [tim\\_baldwin@bathnes.gov.uk](mailto:tim_baldwin@bathnes.gov.uk)

Any articles or comments can be sent to:

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

## Pension Information at Your Fingertips.



a friend or neighbours house or in the comfort of your own home viewing your pension details has never been easier.

The information is available to you any time of the day or night, 365 days a year so you're not restricted to talking to us during office hours. By viewing your pension information over the internet and printing your own statements you can even help us to

You can shop for groceries, book holiday flights, even take out insurance via the internet and now there's great news for those of you who would like the ease and convenience of seeing your pension statements online.

If you have access to a computer you can now look at your pension information via the click of a button. So whether you are using one at your local library,

reduce our carbon footprint.

It's easy to use. All you have to do is visit our web site [www.avonpensionfund.org.uk](http://www.avonpensionfund.org.uk) and click on "Access Your Pension Details Online", then follow the on-screen instructions.

Of course we are keeping all other channels of communication open so you can still get in touch via telephone, letter or simply coming to see us.

## Pension Pay dates - 2007/2008

**904**

9th November  
10th December  
9th January  
8th February  
10th March  
9th April

**901**

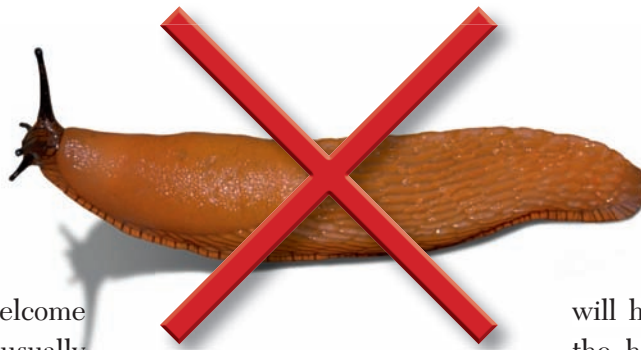
22nd November  
21st December  
22nd January  
22nd February  
21st March  
22nd April

Payslips are only generated if the net pay differs from the previous month by +/- 50p or if there is a change of personal details.

However, payslips are sent to every pensioner for the months of March, April and May due to the end of the financial year and the new pensions increase applied.

# Beware of the slug

This autumn gardeners will be struggling with a massive problem  
– 15 billion slugs will be munching through our borders...



The garden slug is an unwelcome pest for any gardener and usually hot summers help curb their numbers. However with our recent mild winter and wet summer, slugs are heading for a population explosion. A national 'slug watch' programme has reported an increase in numbers of 50% on previous years.

This is bad news for our gardens. Slugs can do damage throughout the year on a wide range of plants either above or beneath ground and they eat twice their body weight every day!

If you want to control your slug population, the Royal Horticultural Society ([www.rhs.org.uk](http://www.rhs.org.uk)) has this advice.

If we have a wet and mild winter, try nematodes (*Phasmarhabditis hermaphrodita*). These microscopic eelworms can be 'watered' into the soil. Once in the ground, they enter slugs' bodies and infect them with bacteria that cause a fatal disease. To thrive, nematodes need a ground temperature of 5 to 20°C and well drained soils. You can buy them from some garden centres or by mail order from specialist garden suppliers.

Slugs don't like certain conditions. Sharp objects can make them uncomfortable as they glide along, so some gardeners swear by broken shells around vulnerable plants. Copper is said to give slugs mild electric shocks, so consider wrapping copper tape around the base of plant pots or standing pots on matting impregnated with copper salts. Both are available through garden centres. Moisture-absorbing minerals or gel repellents can also help create barriers around plants.

If you prefer the hands-on approach, try going out with a torch on mild damp evenings to hand pick slugs off your plants and garden. Either dispatch them in hot water or a strong salt solution or, if you prefer to give them a second chance elsewhere, take them to a field, hedgerow or patch of waste ground well away from gardens for a humane release!

Trap slugs by giving them hiding places such as old planks of wood or scooped out orange or melon skins. Just lay these down on the soil or grass in your garden and slugs

will hide beneath them to escape the higher temperatures and dry conditions of the day. Alternatively try jam jars part filled with beer and sunk into the soil near vulnerable plants. Check your traps daily and dispose of the slugs.

Nature also has some highly effective slug predators such as frogs, toads, hedgehogs, slow-worms and ground beetles. Encourage them in your garden by providing habitats and conditions that appeal to these creatures. A small woodpile, for example, could be a home for many of these species, so get some untreated logs and pile these up at the end of your garden in a quiet corner. Birds can help too – just rake over the soil during winter to expose slug eggs and the birds will eat them up.

If all else fails, opt for a chemical control method such as slug pellets or a liquid formulation of metaldehyde. However the good news is that you only need to protect your plants in the early stages of growth. Once they are established, most species will generally tolerate slug damage.

# Walk away the blues

One in five of us will experience depression at some point in our lives. But research shows that perhaps Mother Nature offers the best remedy.

Depression is a fact of life for many, and the problem is on the increase. Last year doctors wrote 31 million prescriptions for anti-depressants, an increase of 6% on the year before.

However, new research shows that perhaps they might do better to encourage patients out into the country instead for a bit of 'ecotherapy' – green exercise and activities that help lift the spirits of those taking part.

Ecotherapy can involve anything from a bracing country walk to working on volunteer 'care farms'. Researchers at the University of Essex have been studying its benefits and the results have been described as 'startling' by Mind, the UK's leading mental health charity.

The research compared the effects of a 30 minute walk for two groups – one in a country park and the other in an indoor shopping centre. After the country walk, 71% reported reduced levels of depression and 90% felt their self-esteem had risen. By comparison, only 45% of those walking in the shopping centre reported reduced depression. In fact 22% said they actually felt more depressed! Window shopping even led 44% to say their self-esteem had dropped after the trip.

A second study by the researchers looked at how green activities affected people with various mental health problems. 94% said ecotherapy had helped lift their depression. In addition 90% said combining nature

and exercise had the greatest effect.

Mind is now calling for ecotherapy to be funded as a treatment option prescribed by GPs. This is common practice in mainland Europe where those with a range of disabilities, medical or social needs visit such farms to promote their physical health and mental well-being. There are several hundred in Norway, the Netherlands and Italy. In Holland, for example, doctors prescribe agricultural work on any of the 600 care farms operating as part of the Dutch health service. By comparison the UK has just 43 such farms, most being self funded, and none is aimed at addressing mental health issues.

Neil Shah of the Stress Management Society ([www.stress.org.uk](http://www.stress.org.uk)) welcomes the research. He says: "This confirms what we already know – that getting active outdoors is a great way of boosting mental well-being."

"The benefits of exercise are well known. Even mild exercise such as brisk walking releases serotonin and natural endorphins into the body. These 'happy hormones' create a feeling of wellbeing without the need for drugs."

"Exercising outdoors is especially beneficial. Not only are you breathing in fresh air, but the change of scenery can literally change your point of view on your own

circumstances as the mind takes a break and focuses on new sights and sounds."

"At its most basic level – a walk in the country – this sort of therapy is free for everyone and doesn't need any special equipment or talent. It's better for you than anti-depressants and won't have any negative side effects."

"So if you are feeling low, forget a trip to the doctor. Instead prescribe yourself a walk in the country or find your local care farm and get involved directly."

To find your nearest care farm, contact the National Care Farming Initiative on 01952 815330 or e-mail [enquiries@ncfi.org.uk](mailto:enquiries@ncfi.org.uk).



# Top tips for ATM safety

Could the 'hole in the wall' machine put a hole in your finances?

Cashpoints are certainly a convenient way of accessing your money, but inevitably they also attract fraud and scams.

These include 'shoulder surfing' where eagle eyed thieves try to spot your PIN and then steal your card to access your account. Or the 'Lebanese loop' where ATMs are tampered with to fool victims into thinking that their card has been swallowed.

So what crime prevention tips do the police suggest to ensure you don't fall victim?

First look at the ATM and its surroundings. Be aware of anything that looks suspicious. That might include other users having trouble with their cards, people hanging around for no reason or if the ATM is in a badly lit or deserted location. Be suspicious of new cashpoints appearing in usual places; there have been cases of fake ATMs recording the PINs of those using them and then swallowing the cards. If in doubt, find another machine.

Then check the machine itself to see if it has been tampered with. Do not use it if there are any attachments to the card slot or keypad, a blank screen or unusual instructions on the display screen, i.e. directing you to a specific alternative cashpoint.

If you feel the machine isn't



working properly when you are using it, press cancel and take your card back.

Be especially cautious of offers of help from strangers if your card is stuck or you are having difficulty with the transaction. Instead call the bank – there should be a number showing on the ATM to call in case of emergencies.

Often the simple precautions are the best. Protecting your PIN is very important. So ensure you conceal the keypad as you type in the number. Some ATMs now have a privacy box painted on the pavement, indicating to the next person in line how far away to queue for a reasonable amount of privacy.

If your local cashpoint doesn't have such a box, write to your local bank to ask that they consider painting one.

Finally remember that no-one should ever need to ask you for your PIN, whether they are an employee of your bank, a police officer or a helpful stranger. Only a thief would ever ask you for this information. So never reveal your PIN to anyone. If you have trouble remembering it, you could write it down in code – perhaps as part of a fictitious phone number in your address book. Or better still, work out a four digit number you can remember and change your PIN altogether.

# Retirement Pension



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

## National minimum wage increase

If you have taken on some work in your retirement, be aware that from 1st October 2007, the national minimum wage for workers aged 22 and over rose from £5.35 to £5.52 per hour, for 18 to 21 year olds from £4.45 to £4.60 per hour and for 16 and 17 year olds the rate went up from £3.30 to £3.40 per hour. There is a helpline for anyone wishing for more details on 0845 6000 678 or look at the website [www.berr.gov.uk](http://www.berr.gov.uk) and click on "Employment matters" and then on "pay". This will provide guidance for both employers and employees.

## Reduced VAT rate on home adaptations

Over 60s who need to adapt their home to continue living there can benefit from a new reduced rate of 5% VAT for professional fitting of aids such as sit-down showers, walk-in baths, grab rails, stair lifts and the like. DIY installation is not included. Call the charities helpline on 0845 302 0203, choosing option 3. Alternatively email your enquiry to [charities@hmrc.gov.uk](mailto:charities@hmrc.gov.uk). Any professional installer should be aware of the new provision.

## Community Legal Service

The Community Legal Service, (CLS), organises free legal advice or "Legal Help", often still referred to as Legal Aid, through participating solicitors and advice agencies. Those qualified include anyone who receives income support, income based jobseeker's allowance or the guarantee part of the pension credit. Other people, in or out of work, may qualify if their savings and income are low enough. There is a calculator on the CLS website ([www.clsdirect.org.uk](http://www.clsdirect.org.uk)) to work out your eligibility. Ring the helpline 0845 345 4345 for England and Wales and 0845 122 8686 for the Scottish Legal Board ([www.slab.org.uk](http://www.slab.org.uk)) who manage a similar scheme in Scotland.

## Unused married couple's allowance

Don't forget that if you are entitled to a married couple's tax-free allowance, MCA, (one of

the couple must have been born before 6th April 1935 to get this), if the MCA has been allocated to the husband and he dies without his income using up the whole of his MCA for that tax year, his wife can still make use of the balance of the MCA against her income. Always check on this point with the tax office dealing with the husband to make sure you don't miss out, particularly if the husband dies early in the tax year. Get leaflet IR 80 from HMRC.

## Energy efficiency help

If your home was built before 1981 it is likely that insulation levels in the walls and roof are not up to the current building regulation standards. The government has launched an initiative aimed at helping those householders to have their homes insulated. The Energy Efficiency Commitment requires fuel companies to save energy and has been given funding to give grants for this work. You can arrange for a free inspection by ringing 0800 093 4050. If you are receiving a means-tested benefit, disability living allowance or attendance allowance, insulation could be provided free of charge, otherwise a contribution may have to be made. You can find out more by visiting [www.heatproject.co.uk](http://www.heatproject.co.uk).

## Occupational benevolent funds

Occupational benevolent funds give practical help to people with a link to a particular industry, trade or profession. See [www.joblinks.org.uk](http://www.joblinks.org.uk) which is designed to connect people in difficulty with funds that may be able to help them. This could include: grants, allowances, debt counselling, sheltered housing, residential and nursing homes, care at home as well as information and advice on a wide range of other problems. Joblinks has a fully searchable database detailing the sort of help that can be provided and who they can provide it to. Non-occupational funds are also listed. You can always use your local library facilities if you don't have a computer at home.

# 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](mailto:avon_pension@bathnes.gov.uk)  
web: [www.avonpensionfund.org.uk](http://www.avonpensionfund.org.uk)

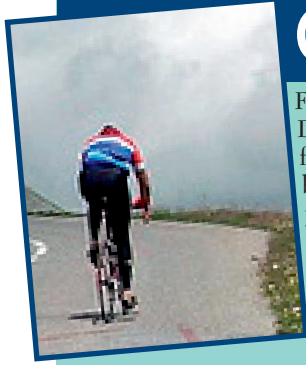
- Royal Horticultural Society  
[www.rhs.org.uk](http://www.rhs.org.uk)
- Energy Efficiency Commitment  
[www.heatproject.co.uk](http://www.heatproject.co.uk)  
**0800 093 4050**
- Minimum wage information  
[www.berr.gov.uk](http://www.berr.gov.uk)  
**0845 6000 678**
- Charities helpline  
**0845 302 0203**

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Evolve  
Unit 8  
Woodcock Hill Estate  
Harefield Road  
Rickmansworth  
WD3 1PQ  
email: [richard.g@evolve-print.com](mailto:richard.g@evolve-print.com)  
website: [www.evolve-print.com](http://www.evolve-print.com)

# Your Contributions

## Griffiths & Grice



For some while, Dave Grice, a cycling friend of mine, had been asking if it was possible for us to go to the French Alps to ride to the top of the Classic climbs of the Tour de France. I was always interested and when Dave finally told me he was fit and ready to tackle the Ventoux, the Galibier and the Col d'Izoard, I was able to make plans.

We chose to go in September and drive down to the South of France. On the appointed Sunday afternoon we set off to board the boat to Le Havre.

In France we tucked into breakfast before setting off in a southerly direction through Evreux and Dreux to Chartres. After some difficulty in reading the map, we eventually found our hotel and enjoyed a most appetising meal before retiring for the night.

Early the next morning, we made for the former cycle production capital of France, St Etienne. When the misty sight of Mont Ventoux, Giant of Provence, appeared on the horizon, we were quite elated and made steady progress until we reached our intended base in Vaison la Romaine. After we had settled in and unloaded our bikes, we pedalled off in the warm afternoon air for a gentle ride to loosen up our legs.

Next morning we were joined for breakfast by a group of American cyclists. Our bikes were loaded onto the roof rack and we set off for Bedoin for the start of the first big challenge. Leaving the car in the town square, we found the road began to rise steadily. Progress continued until the sun broke through and very soon, behind a gap in the trees, we caught our first glimpse of the shining summit we were aiming for. We rode together, controlling our breathing and measuring our pace. After the initial struggle up the first few kilometres, we both

welcomed the sight of Chalet Reynard and joined many other cyclists in a brief stop for coffee.

By the time we left the Chalet, the sun was getting much warmer. We were out of the trees and onto the shining bare mountain, with the road now rising sharply. It was a long, hard push from this point on, but eventually we reached the Tom Simpson Memorial, where we stopped for photographs and to fix a small 'Wrekin Havocs' plaque to add to those already there. Looking up to the summit, it was easy to see that at just over one kilometre, Tom was so near and yet so far from the top of the climb when he expired in 1967.

It is difficult to describe the exhilarating experience of standing at the top of the Ventoux, above the clouds and gazing back down the long, winding road we had ridden, marvelling at the fact that we had actually achieved our goal. It really did feel good!

Next morning, we were up early for breakfast and then we set off up the long, steady climb of the Col du Lautaret in bright, warm sunshine. It was not really steep, but could perhaps better be described as relentless.

Passing through the village of Monitier les Baines we reached the top of the pass where we took some welcome sustenance while marvelling at the massive form of the Glacier du Homme. When we set off again, we found the first slopes of the Galibier were quite severe. With no signs of the summit, we wound our way around countless hairpins. Looking up from each steep corner, we were relieved when the tall monument to Henri Desgrange came into view. Henri is regarded as the father of the Tour de France and so a brief stop for pictures was more than justified.

Photos were taken before we turned around to retrace the route we had just climbed. A refreshing shower, a bit of time to relax and we were ready for our evening meal in the hotel restaurant.



After a good night's rest, we were ready to tackle the third, or if you count the Little Madeline and the Lauteret, the fifth challenge. Riding down the hill into Briancon, our route was clearly indicated. Suddenly, we found ourselves descending through pretty villages, but not for long as the climb soon returned and was showing us that we were to suffer.

Relentlessly, we were making headway. In due course we came to Refuge Napoleon from where we could see the Summit Cafe at a daunting height above us. With a final twist of the screw, the road took on a cruel ferocity and the 25% last kilometre had us really bending the cranks and consuming the calories.

What a relief it was to get onto level ground and to stand before the mighty monument that marks the top of the 8,000 ft. pass. Descending for mile after mile through the Combe du Queyras, we finally reached Guillestre and then made our way a little further down this wonderful route to the N94. Cafes were few and far between and so we decided to make a small detour to St Martin de Queyrieres for much needed refreshment.

Perhaps this was a mistake, because on resuming our journey we ran into hefty downpour all the way back to Briancon where we collapsed, exhausted, on our beds. We could now reflect with pride that we had finally achieved all our objectives.

Our ride had been sponsored. When we arrived home, we were delighted to find that we had raised well over £1200 for a Methodist Homestead appeal in Dave's home area of Northampton.

*From; Brian Griffiths*

Since my retirement, I have been fortunate to fulfil my ambition to travel. Visiting 50 plus countries and seeing most of the world's major tourist attractions have been quite an experience. My favourite subject at school was geography and it has been a thrill to see the places I read about so long ago. Copacabana beach in Rio held a particular fascination and it was a dream come true to step onto that fabulous stretch of sand. Crossing the border between Brazil & Paraguay was an experience of a different kind. In one city, designer goods of every description were on sale at low prices. Quality, I suspect, very suspect. It was disconcerting to be followed along

the street by a chap carrying a machine gun.' For your protection', I was assured. From whom or what, I never discovered. Being pestered by people trying to sell things is the norm for tourists everywhere. One man was very persistent and followed me for ages. I had no idea what he wanted me to buy as my Spanish/Portuguese was as non-existent as his English. Finally I stopped, hoping to get rid of him and to find out what he was selling. Condoms!! As I was nearly 70 at the time, I took that as a compliment and had a good laugh. (No, I didn't buy any!!)

*From; Jeff Philliskirk*

**CONGRATULATIONS** to Brian Griffiths whose letter wins him a copy of 'Computing for the over 50's'

PLEASE PLEASE PLEASE, keep your letters and stories coming in, we do read every letter we receive. So don't be shy!!