

# at ease

Bath & North East  
Somerset Council



## From Tony Bartlett

Hello, and welcome to another edition of At Ease, our Pensioner Newsletter. Well it doesn't seem that long ago since our Spring edition, from which some of the articles generated a number of interesting enquiries from yourselves.

For this edition as a result of new legislation we have been required once again to draw your attention to the Government's National Fraud Initiative. Also, due to the amount of queries we receive when newspapers report on pension funds, we have decided to include an article "How safe is your pension?" to ease any fears you may have regarding the continuing payments of your pension in this time of "credit crunch" affecting financial matters.

If you would like to meet up with other pensioners within the Avon Pension Fund then there are details from a group called LARN who arrange regular events.

Finally, as we have stated previously, we would be very interested to hear of any exploits, achievements or stories you may like to share. If so please write to Ben Altoft at the address below. It would be great to publish a story of how you got your pilot's licence at age 79 or cycled across the USA.

Tony Bartlett  
Head of Business Finance and Pensions

Please feel free to contact us on the usual free phone number 0800 0644 155, or email Ben Altoft on: [benjamin\\_altoft@bathnes.gov.uk](mailto:benjamin_altoft@bathnes.gov.uk)

Any articles or comments can be sent to:

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

Avon Pension Fund — keeping people in touch

## NATIONAL FRAUD INITIATIVE

Avon Pension Fund is administered by Bath & North East Somerset. The Council is under a statutory duty to protect the public funds it administers. As previously reported, we are required to participate in an exercise called the National Fraud Initiative (NFI) which is run by the Government's Audit Commission to promote the proper spending of public money.

We are required when requested to share information provided to us with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud.

For this initiative, we are providing details of pensioners so that they can be compared to information provided by other public bodies. This will ensure, for example, that no pensions are being paid to persons who are deceased or no longer entitled, and that occupational pension income is being declared when housing benefit is applied for.

Sometimes wrong payments are made because of a genuine error. Previous exercises have uncovered instances of pensioners receiving too little pension, resulting in the payments to pensioners being

increased. These exercises, therefore, help promote the best use of public funds.

You do not need to take any direct action now. You may be contacted again in the future if the exercise suggests you are not receiving the correct amount of pension. Further information is available on our website at <http://www.avonpensionfund.org.uk/nfi> However, if you do have any questions, you should contact Avon Pension Fund, who can also provide hardcopies of information available on our website.

This exercise will ensure that :

- No pensions are being paid to persons who are deceased
- Occupational pension income is being declared by housing benefit claimants.
- Re-employment and potential re-entry or eligible re-entry to the LGPS is disclosed.

While the object of the exercise is the detection of fraud, previous exercises also uncovered underpayments to pensioners. These assist to ensure proper use of public funds

## Ongoing - how can you help us?

Well although you need take no further action now, you can help with the following by:

- making arrangements for someone to notify us immediately in the event of your death which to many may seem an automatic thing but it is surprising the number who do not.
- by notifying us immediately if

you take up an employment with an employer who is subject to the LGPS. This will ensure either the prevention or limitation of any overpayment if a pension is required to be abated either partially or fully. Yes I know some of you will be thinking, another job at my age you must be joking! but there are still some of our pensioners who enjoy working.

# Save the honey bee

“If the bee disappeared off the surface of the globe, then man would only have four years of life left”, according to Albert Einstein. Well bees are in decline. So can you help?



Bees are a vital part of our food chain. They pollinate more than 90 commercial crops, from apples and blackberries to carrots and onions, and help produce \$60bn of food around the world. Yet the bee is in decline, thanks to disease, urbanization and changes in society.

So why not take up the challenge and become a beekeeper? You need to be reasonably fit and understand the basics about keeping bees. You don't need much space for a hive, you just need a place with open access so bees have clear sight of home – Fortnum and Mason keeps its bees on the roof of its Piccadilly store!

To find out more, try these ideas:

## Join an association

Your local beekeeping association is a great place for information and advice. Through its network you'll meet many experienced beekeepers and industry experts who talk at association meetings. It's a place to source everything from secondhand

hives to protective gear. It will also have its own apiary (the place where it keeps hives and beekeeping equipment) and you can go there for practical demonstrations or perhaps even a bit of work experience.

Your local society may be a member of the British Beekeepers' Association; with over 11,000 members, the BBKA is the leading organisation representing beekeepers within the UK and offers many resources to its members. Alternatively you could join the BBKA through subscription.

## Start studying

Most beekeeping associations offer courses for potential beekeepers. A beginner's course might typically include some theory sessions as well as practical apiary sessions. This means you can find out whether beekeeping is for you before you make a significant capital investment.

The BBKA Basic Assessment is a good starting point and doesn't even have a written paper. It involves opening a hive and answering questions on what is seen, plus a verbal theory exam. For details on courses, look in the Bee Craft Directory, published each January, or see the BBKA website.

## Get reading

Find a good book and make that your bible. Note there are several ways of managing bees every author will have their own preference. So don't mix and match methods. Find a book you like and stick to that until you really understand the basic principles of beekeeping. Once these are learned you can always change the method you use to keep your bees.

The BBKA book list is a good starting point (see [www.britishbee.org.uk/files/booklist-2008.pdf](http://www.britishbee.org.uk/files/booklist-2008.pdf)). This list is reviewed regularly by the BBKA Examination Board so you know it only contains books that are considered of a high standard.

## Getting your bees

You're generally advised to start with a small colony of three to five frames in a hive. To find the bees to fill it, you could go to your nearest UK commercial bee producer or ask around in your association to see if anyone has a swarm available. Make sure they are honeybees, not bumble bees or wasps. Also check the nature of the bee you're getting (some breeds are known to be more placid than others).

And above all remember that a bee will only sting you if provoked!

## Information

Bee Craft directory and magazine  
[www.bee-craft.com](http://www.bee-craft.com)

British Beekeepers' Association  
[www.britishbee.org.uk](http://www.britishbee.org.uk)  
tel 02476 696679

The National Bee Unit  
[www.nationalbeeunit.com](http://www.nationalbeeunit.com)  
tel 01904 462510

# Brain training – fact or fiction

An electronic brain training game from Nintendo is reporting record sales. Aficionados say it helps keep their brains active. But you can improve your brain function without electronic gizmos?

Since it launched, Professor Kawashima's Brain Training game (available on the Nintendo DS handheld console) has sold over 10m copies worldwide. The game – developed by a Japanese neuroscientist – involves memory and reaction time tests. The console records how you've done and judges the 'age' of your brain as a result. The more you play the game the better you get, and the more your estimated brain age reduces.

It's started a craze for all types of brain training that's grown into an industry worth £40m in the US alone last year. It seems we're all rather keen to stave off the effects of old age by going to the mind gym!

The game has its critics. Some say it is no more use than playing Sudoku or chess and that you are merely practising specific tasks, but it doesn't mean that your brain is improving in function. So what other options are there (especially if you don't want to fork out £120 for the console and game).

Joel Saltzman, author of Shake That Brain, says there are many things you can do to keep your grey cells young.

- **Exercise.** Perhaps the best way of staving off old age in the brain is to get active. Physical activity gives your brain as good a workout as your body. Exercise actually stimulates the growth of brain cells. Older people who are keen walkers do better on memory tests than their sedentary peers and maintain their cognitive ability much better than non-walkers. Walking for half an hour three times a week can boost mental abilities such as abstract reasoning by up to 15%.

- **Stretch your grey cells.** Keeping your mind active stimulates blood flow in the brain and strengthens its nerve connections or synapses. So start a new hobby that will give you a mental workout. Try learning a language, taking up flower arranging or carpentry, joining a debating society or doing puzzles. In one US study of those over 75, playing a musical instrument, reading, board games and dancing were beneficial. The study recorded each subject's activities over five years and associated their leisure time with whether they developed Alzheimer's and other forms of dementia. Note only regular, intensive activities were beneficial.

- **Limit TV.** If you want your brain to coast in neutral, watch TV. If you want to wake it up, reach for the off switch. Recent research has shown that watching TV puts your brain in a passive state and raises its alpha brain waves – giving the same result as if you had been sitting in the dark!

- **Eat beans for breakfast.** Breakfast sets you up for the day, so give your brain a treat by eating a high protein meal. Beans score highly here, increasing your cognitive test scores by a considerable amount.

By comparison those who have fizzy drinks and sugary snacks for breakfast perform poorly in memory and attention tests.

- **Increase your vocabulary.** Increase your word power Saltzman suggests by writing new words and their definitions on flashcards and reviewing them at least four times a day. Limit it to eight new words a day otherwise you might have trouble remembering them. At the end of the year, you will have increased your vocabulary by over 2,000 words.

- **Feed your brain.** The brain needs an energy top up every day. It can't store energy so you have to keep it well supplied with nutrients. Eat a variety of foods including nuts, whole grains, vegetables, fish and fruit to get the antioxidants and vitamins you need to boost memory and cognition. Don't forget the water too – your brain is mostly water, so it's one of the first places to suffer if you become dehydrated.

## How to fight inflation

After years at low rates, inflation is on the increase every month. Neutralize the effect by getting expert, Martin Lewis at <http://www.moneysupermarket.com>.

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**Debts** – Forget 'rainy day' funds, and clear your credit card interest but your credit card costs you 18% interest on the savings. The amount you save in interest is.....

.....  
**Utilities** - At time of writing all six major utilities in the field, it's a good time to check if you're getting a good deal. See [www.moneysupermarket.com](http://www.moneysupermarket.com). Also if you have a meter,.....

.....  
**Petrol** - Find the cheapest petrol in your area. [www.keepmoving.co.uk](http://www.keepmoving.co.uk) will show you today's cheapest petrol stations in your area the way through [www.keepmoving.co.uk](http://www.keepmoving.co.uk). Just enter your postcode and it is en route.

# Wasted food

One in three apples we buy in the UK ends up in the bin. Every day 5.1 million potatoes suffer the same fate. But with food bills rising, what can you do to reduce your kitchen waste?

Every household throws out £8 of food each week on average. That's £420 a year, just being tossed in the bin. So how can you avoid all this waste?

- **Plan your meals for the week.** When you go shopping, have a list of what you need in your pocket. That way you won't be tempted with impulse buying. ("A tin of creamed pumpkin? Wow I could do something really interesting with that!"). As you plan, be realistic. Remember that probably once or twice a week you might decide to go out for a meal or get a takeaway so make sure your plan is flexible enough to accommodate this. Make sure you have a few store cupboard standbys that won't perish, just in case. Be flexible with your list. Don't be specific about what vegetables you need before you've even seen what's in the shops; write "three nights' green veggies" on the list instead so you can see what's in stock.

- **Don't go to the supermarket.** If you do a 'big shop' at the supermarket once a week, you'll probably buy more than you need. After all, look at

the size of the trolley you're pushing around that supermarket. Are you really going to eat everything in there in just seven days?

- **Shop daily for perishables.** Supermarket buy - one - get - one - free offers on fruit and veg are the quickest way to lose money on your food bill. It's only a matter of days before they are inedible. Unless you can absolutely guarantee that you have a need for the extra, don't buy them in the first place. Instead shop locally. At your local greengrocer, for example, you can choose one, three, or fifteen carrots at a time, so you'll only ever buy what you need.

- **Store food properly.** Once they are ripe most fruit and veg need to be kept in the fridge to prolong their lives. And it helps to top and tail root vegetables such as carrots and parsnips as the ends tend to rot first. Keep bananas separate. They exude a natural chemical that speeds up the ripening process of other fruit.

- **Be creative.** If something is about to go off, think how else you could use it. Make a smoothie with aging

fruit, for example. Or chop and puree vegetables to add to other savoury sauces.

- **Stack like a supermarket.** Always put your new food at the back of shelves rather than the front. Therefore you rotate older food to the front where it's more visible. Also rearrange your fridge so that things with a longer shelf life are on lower shelves, whereas things that need to be used quickly are at eye level in the front. Perhaps even have your top shelf as the place for things that go off quickly, eg strawberries, salad or leftovers.

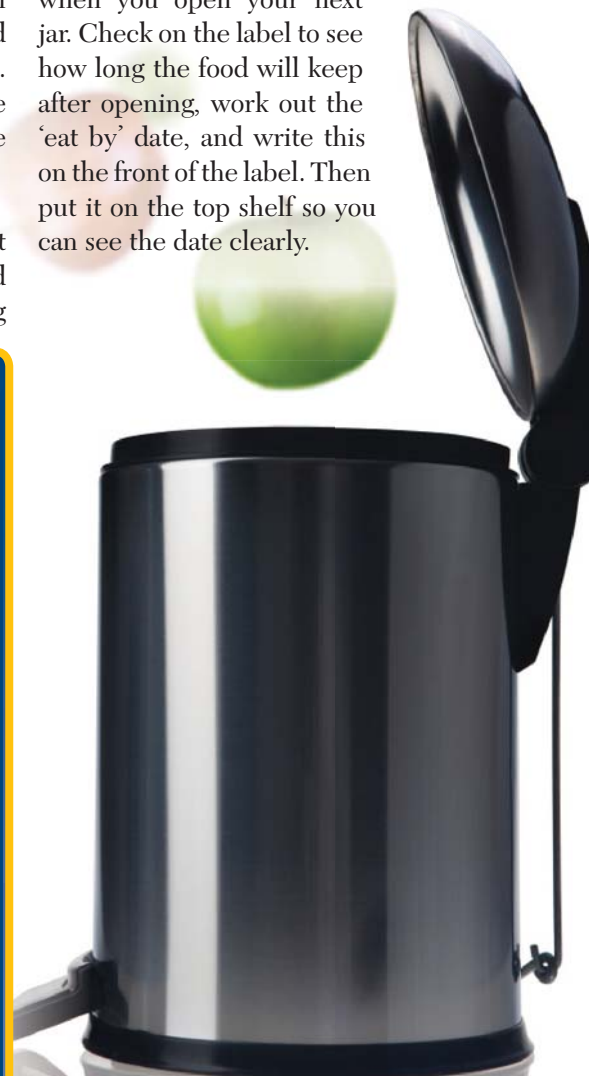
- **Use a marker pen.** How often have you had to throw away a jar of pasta sauce because it has gone bad in the fridge? Avoid the problem when you open your next jar. Check on the label to see how long the food will keep after opening, work out the 'eat by' date, and write this on the front of the label. Then put it on the top shelf so you can see the date clearly.

increase and as a result the pound in your pocket is buying you marginally less and giving yourself a financial health check. Try the money makeover from money saving expert.com/protect/money-help#painfree. Here are three of his top tips.

your high interest debts with your low interest savings. If your savings earn 4% interest, you will save 14% in interest payments by paying off the card balance with payments will soon build up your savings fund again.

UK energy companies have had major price increases. So with a level playing field, getting the best deal. Visit price comparison sites like www.Uswitch.com or www. If you have more bedrooms in your house than people, you'd probably be better off with a water

with the help of the internet. See www.Petrolprices.com. It's free to use and will show you your area for unleaded, diesel, LPG etc. If you're off on a trip, check prices along the way. Just enter your start and end destinations and it'll tell you where the cheapest fuel



# Keep in touch with your former colleagues through LARN

Once they've retired, many of our pensioners find that they miss the social aspect of going out to work, and the friendship and support of the colleagues they worked with over the years. LARN (the Local Authority Retirement Network) was set up in 1992 with the aim of enabling retired colleagues to keep in touch with one another and also to make some new friends.

LARN is a self-supporting group which is run by a committee of pensioner members of Avon Pension Fund. They meet every third Monday in the month at Broadmead Baptist Church from 2 to 4pm and invite along speakers to give talks to the members. Recent topics include talks on

the history of Manor Park, radio comedy, recordings available from the local library service, and Queen Alexandra. LARN's social activities include coach trips for the members twice a year and Christmas lunch. This year's Christmas lunch is on the 8th of December and will cost around £5.

Membership of LARN costs £10 a year and is open to pensioner members of Avon Pension Fund, retired teachers of the councils in the Avon area, and also to their partners and surviving partners. If you'd like to get involved please contact Terry Skipp on 0117 986 9506 email: larn.apf@googlemail.com

## AFTERNOON TEA AT THE ORCHARD

It was a beautiful spring afternoon in early May 2008 when Brenda and I called in to The Orchard in Grantchester, nestling on the banks of the River Cam, for afternoon tea. We noticed two swans, a pen sitting on her nest and a cob patrolling the river, his head held aloft and gliding gracefully and majestically along the river, guarding his mate. We just wanted to relax in this most genteel setting and soak up the atmosphere of a bygone age. It seemed as though we were in a corner of England where time stood still, whilst the rest of the world rushed by.

We sat under an old apple tree it's boughs laden with pale pink blossom, and ordered tea, scones, butter and the most delicious dark clover honey. We knew that we were following in the footsteps of generations by sharing in the great English tradition of afternoon tea.

The Orchard, first planted in 1868, became a Tea Garden purely by chance.

A group of Cambridge students asked Mrs Stevenson of Orchard House if she would serve them tea in her orchard. In 1909 one such student, a young graduate of King's College, took lodgings at Orchard House. His name was Rupert Brooke. He had moved out of Cambridge to escape the hectic social life there and fell in love with his idyllic life in Grantchester. While in a homesick mood, on a trip to Berlin, he wrote one of his best known poems 'The Old Vicarage, Grantchester', the famous final lines immortalising tea in the Orchard: '*Stands the church clock at ten-to-three, And is there honey still for tea?*'. Well there was for us, and it was just delightful.

David Sheath  
Pension Member - ex Bath & NE Somerset Council  
(This article first appeared in the summer edition of the Somerfords Garden Club newsletter)

# 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)

- LARN  
Contact Terry Skipp  
0117 986 9506  
email: [larn.apf@googlemail.com](mailto:larn.apf@googlemail.com)

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## Pension Pay dates - 2008/2009

904	901	
09/09/2008	22/09/2008	Payslips will be issued in March, April & May 2009 or if your net pay differs by 50p or more or for a change in personal details.
09/10/2008	22/10/2008	
10/11/2008	21/11/2008	For other months payslips are only generated if the net pay differs from the previous month by +/- 50p or there is a change of personal details
09/12/2008	22/12/2008	
09/01/2009	22/01/2009	
09/02/2009	23/02/2009	
09/03/2009	23/03/2009	P60's will be issued in May 2009

## HOW SAFE IS

I've read in the papers that Britain may be slipping into an 'economic depression', is my pension safe?

**Yes, your local government pension is indeed safe, and the Fund has no money in Icelandic banks – read on if you want to know more...**

You may have heard stories in the media recently about the 'credit crunch', and the difficulties some financial institutions are in and wondered just how secure your pension is from the Avon Pension Fund.

The Local Government Pension Scheme (LGPS) is a statutory pension scheme, which means that the amount of benefits you are entitled to are laid out in law and cannot be reduced. The increases you get on your pension are also laid out in the law, which says that Avon Pension Fund must increase your pension each year in line with the government's 'Retail Prices Index', so that it continues to keep pace with the cost of living.

The LGPS Regulations require Avon Pension Fund to invest the contributions it receives from employees and employers, and from this we pay the pensions as they fall due. Avon Pension Fund does not have 'all its eggs in one basket' and the Fund reduces its risk by investing in different types of investments all over the world, including shares, property, government bonds and company bonds. This means that if one type of asset falls in value, such as shares in the current market, then hopefully the other investments will protect the Fund.

When you were working and paying LGPS contributions you may have been aware that your employer was also paying a contribution in addition to your own. Scheme Employers have to pay into the Fund by law. The Scheme Actuary assesses the Fund every three years and sets the amount employers have to pay, depending on the investment performance of the Fund and any

## YOUR PENSION?

changes in the level of our liabilities. The aim is to ensure that the Fund's assets will be sufficient to meet future pension liabilities, as calculated by the Actuary.

As the level of your pension is set by law, and the Scheme Employers have to pay to maintain the level of the Fund by law, the LGPS gives you what is sometimes called a 'pension guarantee'. In the event that the assets of the Fund are not sufficient to meet the cost of providing future pensions, the Scheme Employer contribution rate is increased to a level that will eliminate the shortfall.

Although there are 80 employing organisations participating in Avon Pension Fund many of these are small employers with few members. The vast majority of active contributing members work for the four large Unitary Authorities (i.e. Bath & North East Somerset, Bristol City, North Somerset and South Gloucestershire Councils) and also other Scheme Employers such as the further and higher education bodies in the Avon region. Ultimate responsibility to maintain the level of the Fund lies with Bath & North East Somerset Council, which is the Administering Authority for Avon Pension Fund under the LGPS Regulations. The Government Department responsible for the LGPS is the Department for Communities and Local Government.

In summary, despite what you might hear in the media about the state of the economy, you should not worry unduly about your local government pension from Avon Pension Fund. It is as secure a pension as it's possible to have.

If you would like further information about how the Fund is managed, you can download Avon Pension Fund's 'Statement of Investment Principles', 'Funding Strategy Statement' and the latest 'Actuarial Valuation Report' (as at 31 March 2007) from the 'Finance & Investments' section of our website at [www.avonpensionfund.org.uk](http://www.avonpensionfund.org.uk) You can also request printed copies of these publications by contacting Avon Pension Fund.

