

## Are you ready for Digital Television?

### What is it all about?

A major change is taking place in the way television programmes are broadcast in the UK. TV transmitters are being switched over to a new type of 'digital' signal which gives viewers more choice of channels to watch.

### Will I be affected by the change?

If you can only get BBC1, BBC2, ITV, Channel 4 (S4C in Wales) and Channel 5 on your TV set, then you're probably still watching via the old type of TV signal. The old type of TV signal will be switched off between 2009 and 2011, depending on where in the UK you live. For example, the Mendip transmitter covering the Avon region will only broadcast the new digital TV signal after 7 April 2010. This means that if your TV set is still using the old type of signal then you'll need to switchover to digital before then in order to keep on watching television.

### How can I get digital TV?

Almost all TV sets can be adapted to receive digital TV and there are different ways in which you can switchover:

- You can pay a one-off charge for a Freeview box to receive digital TV through your television aerial, or a Freesat box to receive digital TV through a satellite dish.
- You can also switchover to digital TV by subscribing to the services of a commercial satellite, cable or broadband TV provider and this would give you a greater choice of TV channels for a monthly fee.

### Where can I get further information or help?

# digitaluk

If you have any questions about digital TV, the not-for-profit company *Digital UK* can give you further information, including when the changes will take place in your area and the different

options available to you to switchover to digital TV.

For further information contact *Digital UK*:

Telephone: 08456 50 50 50  
Textphone: 0845 234 0380  
Leaflets in large print,  
audio and braille: 0845 234 0388  
Website: [www.digitaluk.co.uk](http://www.digitaluk.co.uk)



The *Switchover Help Scheme* is run by the BBC and provides, installs and demonstrates digital TV equipment in the homes of eligible people.

Those eligible for the *Switchover Help Scheme*:

- are aged 75 or over, or
- get or could get Disability Living Allowance, Attendance Allowance, Constant Attendance Allowance or Mobility Supplement; or
- have lived in a care home for six months or more, or
- are registered blind or partially sighted

The *Switchover Help Scheme* costs £40; but those eligible for the scheme who also get Pension Credit, Income Support or income-based Jobseekers Allowance, may be entitled to receive help for free. For further information contact the *Switchover Help Scheme*:

Telephone: 0800 40 85 900  
Textphone: 0800 40 85 936  
Freepost: 'Switchover Help Scheme'  
Website: [www.helpscheme.co.uk](http://www.helpscheme.co.uk)

## 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)

- Switchover Help Scheme  
Telephone 0800 40 85 900  
Textphone 0800 40 85 936  
[www.helpscheme.co.uk](http://www.helpscheme.co.uk)

- The Third Age Trust  
19 East Street  
Bromley  
Kent BR1 1QE  
Telephone 020 8466 6139  
[www.u3a.org.uk](http://www.u3a.org.uk)

- The Third Age Trust Branches  
Bristol 0117 925 0275  
[www.bristolu3a.org.uk](http://www.bristolu3a.org.uk)

Bath 07847 390456  
[www.u3ainbath.org.uk](http://www.u3ainbath.org.uk)

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## Pensions Increase 2010

Pensions paid under the Local Government Pension Scheme (LGPS) are normally increased each April, in line with the government's Retail Prices Index (RPI) figure at the previous 30 September, so that they keep pace with the cost of living.

This year the government's RPI figure became a negative amount (the latest figure is -1.3% as at August 2009), largely because of the effect of the current economic situation, but you don't need to worry about us reducing your LGPS pension because RPI has gone down. The rules under which pensions like the LGPS are paid only refer to them being increased in line with

RPI, there is no provision for them to be decreased in line with RPI. This means that if RPI in September is a minus figure, then your pensions increase next April will be zero. **Your pension from Avon Pension Fund will not be reduced.**

Avon Pension Fund does appreciate that 'zero' is a disappointing figure, however, when seen in the context of the government's negative RPI figure (showing that officially, at least, the cost of living is going down), the fact that your LGPS pension will not be reduced in line with RPI is effectively the same as having an increase in income overall.

## Pensioners Social News – LARN "the Local Authority Retirement Network"

Three of Avon Pension Fund's staff went along to LARN's monthly meeting in April to show the members of the group the improvements we've been making to our internet website. If you have access to the internet and haven't yet seen the updated website why not take a look, the address is [www.avonpensionfund.org.uk](http://www.avonpensionfund.org.uk) The Avon Pension Fund website now has a designated area for Pensioner Members like yourself with information that we think you'll find useful, and you can even register to view your own pension record and payslips online. If there's anything not on the website that you'd like to see there, or if you have any general comments to make, then do get in touch with us, we'd love to hear from you.

The members of LARN recently enjoyed one of their twice-yearly outings. In September the group went on a coach trip to Monmouth for the day, and stopped off

in Ledbury for tea. Forthcoming LARN events, to be held at Broadmead Baptist Church on Union Street in Bristol, are:

**19 October 2009** 1.45pm - group meeting with talk on *'Bristol Curiosities'*

**18 November 2009** 1.45pm – group meeting with talk and slides on *'The History of Herbs and Herb Gardens'*

**7 December 2009** 12.30pm – the LARN Christmas buffet lunch, followed by talk on *'From Burke to Benn via Stafford Cripps, 200 years of Bristol MPs'* at 2pm

**18 January 2010** 1.45pm - group meeting with talk on *'The Funny Side of a Town Crier'*

**15 February 2010** 1.45pm – group meeting with talk on *'Christmases Past and Present'*

**15 March 2010** 12.30pm – buffet lunch, followed by the LARN Annual General Meeting at 2pm

**Further information about LARN** - if you'd like to know more about LARN, or have any queries about the group's events, please contact the Chairman, Terry Skipp, on 0117 986 9506 or by email at [larn.apf@googlemail.com](mailto:larn.apf@googlemail.com)

### Application for Membership of LARN

LARN is a social group for Pensioner Members of Avon Pension Fund, retired teachers of the schools and colleges in the Avon area, their spouses/partners and their widows/surviving partners. Annual Membership of LARN costs £10.

If you would like to join LARN please fill in your details and return this form to:

<p>LARN c/o Avon Pension Fund Bath &amp; North East Somerset Council Riverside Temple Street Keynsham BS31 1LA</p>	Title: (Mr/Mrs/Miss/Ms)
	First Name:
	Surname:
	Address:
	Post Code:
	Telephone Number: e-mail:

**PLEASE NOTE** - LARN (the Local Authority Retirement Network) is a self-supporting social group which is run by a committee of pensioners and is entirely independent of the Avon Pension Fund of Bath & North East Somerset Council. **Data Protection** - all LARN application forms received by Avon Pension Fund will be forwarded to the Chairman of LARN; Avon Pension Fund will not record any sensitive personal data you disclose in your application form.

Bath & North East  
Somerset Council



# atease

Autumn 2009

Avon Pension Fund — keeping people in touch



## From Tony Bartlett

Welcome to the Autumn 2009 edition of *At Ease*, the newsletter for Pensioner Members of the Avon Pension Fund.

We hope you'll enjoy the range of articles which include: an item on where you can get practical help if you're confused by the introduction of Digital Television; and an item explaining that your pension from Avon Pension Fund will not be reduced even if RPI (the government's measure of the cost of living) is a minus figure.

Past editions of *At Ease* have benefited from interesting stories and poems contributed by readers like yourself. Readers' stories have included their memories of the past and also the things they're doing nowadays. If you're inspired to pick up a pen (or you'd prefer to receive future editions of *At Ease* by email) then you can write to Ben Altoft at the address below, or contact him by email at [LGPS\\_Feedback@bathnes.gov.uk](mailto:LGPS_Feedback@bathnes.gov.uk)

Tony Bartlett  
Head of Business Finance and Pensions

### Pension Queries

If you have a query about your pension you can telephone us on freephone\* 0800 0644155, or write to us at the address below:

Avon Pension Fund  
Bath & N.E. Somerset Council  
Riverside  
Temple Street  
Keynsham BS31 1LA  
[Avon\\_Pension@bathnes.gov.uk](mailto:Avon_Pension@bathnes.gov.uk)

\*some mobile phone providers may charge for calls made to 0800 numbers

Now that you've left full-time work you may like to use some of your spare time to meet new people and make new friends, while learning something new.

The University of the Third Age (U3A) is a collection of self-managed lifelong learning co-operatives for older people. There are U3As all over the country run by volunteers and most are affiliated to a central Trust which is a registered charity. U3A is called a 'university' in the original sense, meaning people coming together to share and pursue learning in all its forms. U3A members learn for fun, not to gain formal qualifications, and you don't need to have any educational qualifications to join your local U3A.



THE UNIVERSITY OF THE THIRD AGE

The Third Age Trust  
19 East Street  
Bromley  
Kent BR1 1QE  
020 8466 6139  
[www.u3a.org.uk](http://www.u3a.org.uk)

The U3A works by members contributing what they can to their local U3A, by sharing their knowledge and skills, interests and experience with the other members. Most U3As organise regular talks and outings for their members and have a number of interest groups that members can get involved in, covering a wide variety of social, leisure and academic topics. For those who aren't able to get out and about, there is a programme of online courses on the U3A Trust's website.

You can get details of your local U3A by contacting the U3A Trust at:

Bristol  
0117 925 0275  
[www.bristolu3a.org.uk](http://www.bristolu3a.org.uk)  
Annual Membership:  
£15 single, £25 double

Bath  
07847 390456  
[www.u3ainbath.org.uk](http://www.u3ainbath.org.uk)  
Annual Membership:  
£12 single, £20 double

### When will my pension be paid?

Avon Pension Fund will pay pensions each month on the following dates. The date you will receive your own pension payment will depend on whether you are on the 901 Payroll or the 904 Payroll. Your Pension Number will either begin with 901 or 904.

901 Payroll	904 Payroll
23.11.2009	09.11.2009
22.12.2009	09.12.2010
22.01.2010	08.01.2010
22.02.2010	09.02.2010
22.03.2010	09.03.2010
22.04.2010	09.04.2010

This issue of *At Ease* uses materials that have been produced using processes and

resources that are less harmful to the environment and are recyclable.



## Prepare your home for winter

Now that autumn is here, it's the ideal time to prepare your home for winter.



- Take a look in your roof space to check the insulation. Over a quarter of your home's heat is lost through the roof, so insulation does a valuable job and could save you £150 per year. There are even grants available to cover the cost. Call 0800 512 012 for information.

### Outside

- Get a ladder, a torch and some all-weather sealant and start checking the outside of your property. Seal any cracks around doors, windows or pipework. Check that all window panes are in good order and replace any that are not.

- Take a look at your roof to check that all is water-tight. Replace any worn tiles or shingles, and make sure that the lead flashing (where a roof meets a wall) is water-tight.

- Take a hose to your gutters to clean them out. If your gutters are full of leaves, consider installing leaf guards to stop such debris settling in the gutters in the first place. Either buy these ready made from a DIY shop, or place upturned semi-circles of chicken wire in the gutters for an inexpensive alternative.

### Inside

- Check for draughts. Wait for a windy day, then drop a feather in front of windows and doors to identify where the cold air is getting in and seal up any gaps. Also check your curtains. Are they lined? If not, sew in some draught-proof linings available from your local fabric shop.

- Consider a new condensing boiler. These extract heat from gas that would otherwise just go to waste and therefore are much more energy efficient than older types. According to the Energy Saving Trust, replacing a 15-year old boiler with a new one could save you £235 per year.

Put away summer equipment. You probably won't be needing your garden furniture until next year now, so now is the time to clean it, give any wood a coat of furniture oil if necessary and store it all away. If you have a petrol lawnmower, drain the fuel out of it to stop it being a fire hazard.

- Make sure you don't get frozen out in any cold snaps. Drain water from your garden hose and put this away for the winter. Insulate exposed plumbing outside (and inside if necessary).

- Clear vegetation from the edges of your house and fill any holes or entry points to stop animals getting in.

- Check with a gardener or your local garden centre on the best time to prune trees to avoid winter damage, and make sure any branches near to the house or wiring are cut back at the right time.

- Check the condition of driveways, patios and decking and put a protective seal on them to help them get through the winter.

### Where are the germs in your home?

Think your home is clean? Think again... Places that you use often but clean infrequently are probably home to millions of bacteria which could cause anything from colds to food poisoning. Consider these:

**Keyboard or remote** – you probably spend hours sitting in front of your computer or TV, doing everything from eating food to blowing your nose. Unless you wash your hands regularly, you are probably constantly transferring bacteria to and from the keyboard or remote control. Wipe them down regularly with anti-bacterial spray.

**Kitchen cloths and sponges** – germs breed in wet conditions like on your kitchen cloths, but it's easy to kill them with heat. Just dampen your cloth and pop it in the

microwave for a few seconds.

**Microwaves** – put something in the microwave and press 'start', and you've probably spread germs to the touch screen on the front of the microwave. Wipe this down regularly with anti-bacterial spray.

**Taps** – wash your hands after a bathroom visit or whilst preparing food and ironically you could be leaving bacteria behind on the tap. Use anti-bacterial spray to keep the germs at bay.



## The secret of youth...

Did you know that you can control the speed at which you age? Research shows that exercise is the key, and it doesn't matter when you start.

Isn't it odd how we all age at different rates? Some people seem to stay forever young, for example Cherie Lunghi (57), Paul McCartney (67) and the Queen (83) whereas others are not quite so blessed.

Some parts of the aging process are thought to be governed by genetics and are inevitable, for example the slow decrease of the quantity of muscle fibre in the body. However, others seem reversible, for example where inactivity reduces the size of muscle fibre. Here it seems that an exercise regime to rebuild muscle tone and bulk can help you improve the look and function of certain parts of your body.

### The evidence

In one study, a group in their 70s exercising regularly regained an average 22% of lost lung capacity within six months. Another study found that just three months' resistance training increased muscle strength by up to 21%. In effect, a little exercise gave participants the lungs and muscle tone of people 20 years their junior. Endurance exercise can also

improve the condition of our hearts and reduce heart disease. One recent study conducted at Washington University School of Medicine looked at a group with a relatively inactive lifestyle who started walking, running or cycling for an hour, three to five times a week. Eleven months later researchers could see major improvements in the health of the group's hearts. In effect their hearts now had the metabolic function of someone much younger, thus reducing the risk of heart disease.

Exercise keeps you looking and feeling younger in many ways. It improves everything from the condition of your skin to the strength of your bones. It helps you fight off a cold, can reverse early symptoms of diabetes, and even has a faster effect on depression than prescription drugs.

### How to exercise

So what's the best type of exercise to do to keep fit and stay young? If you're getting back into shape, start slowly and check your plans with your doctor. However when you are ready, the British Heart

Foundation suggests 30 minutes of moderate intensity physical activity on five or more days every week.

It also recommends mixing three types of exercise over the course of a week. For strength, try climbing stairs, digging the garden, Tai Chi or weight training. For flexibility, try pilates, swimming, yoga or housework. For endurance, try aerobic activity like brisk walking, cycling, dancing or swimming.

However when it comes to endurance experts say you shouldn't just exercise at a high rate for your 30 minute session. Instead mix short bursts of high-intensity exercise with slower recovery exercise. This technique is known as interval training and it can significantly improve heart health and your ability to burn fat.

### Just do it

Finally remember too that it's never too late to start. This year The Guardian reported a study on 90-year-olds in a nursing home where "12 weeks of strength training took the equivalent of 20 years off their thigh muscle age, resulting in improved walking and mobility". So get your trainers on, and see how much younger you can look!



## Recession-proof your finances

The economy may be down, but your savings could be up if you take control of your finances. Trim your costs and liabilities with our quick guide.

### Insurance

The insurance sector is particularly competitive, especially in times of economic downturn – so take advantage! Even if you've already insured your car, house, pet for the year, you can benefit as many insurance policies allow you to cancel at any time without penalty. So find a cheaper alternative and switch (although double check your current policy has no cancellation penalties first).

### Comparison sites

Shopping around is much simpler now that we have automatic comparison websites like confused.com that search for the best deal based on our requirements. However remember that some insurers like Churchill, Norwich Union or Direct Line don't give their rates to any or all of these comparison sites. Contact them direct for prices.

### Specific insurances

Check you are not insured twice on specific items, ie by paying for stand-alone mobile phone or laptop insurance when you are already covered (or could be) on your home insurance. Also look out for packages that suit you, for example if you travel a lot consider an annual travel insurance policy. Alternatively many banks offer current accounts which for a fee offer value-added services such as travel insurance or legal cover. These might be interest if you use such services frequently.

### Debt

Some debt costs you a pretty penny. The interest rate on your

credit card, for example, is probably much higher right now than the rate on your mortgage.

So it makes sense to pay off your expensive debt first. However remember that if you are still repaying a mortgage and lucky enough to be on a very low rate that it makes sense to overpay on your monthly payments now. You could reduce the length of your mortgage by many years. Consult an independent financial adviser for more information.

### Capital gains tax

Given that values of assets are down compared to a few years ago, don't forget to make the most of this. Usually if assets like second homes, shares or investments increase in value, you may be liable to pay tax on that gain. Every year you can make a certain gain (currently £10,100) without paying capital gains tax (CGT), but any gains above that are taxed at 18%. Therefore if your assets' values are depressed, it's worth considering selling them to 'realise' a loss or a small gain and therefore pay less CGT in the long term.

### Benefits

Many types of people are eligible for benefits, for example those who are over 60, disabled, or families with children but with an income



of less than £58,000. It's very easy to check if you qualify for any State help. Just go to [www.entitledto.co.uk](http://www.entitledto.co.uk) and enter some simple information for an automatic calculation. Remember benefits rules change, so make sure you check the results every year.

### Think of savings

Interest rates are low, but it's worth shopping around to get the best deal for your money as even a mediocre rate is better than one that's barely there! Also be safety conscious and spread your savings around to avoid losing money should banks go under. Remember that in the UK you can generally place up to £50,000 per person per bank and be covered by the government Financial Services Compensation Scheme (FSCS) which will repay you if that institution fails.

See <http://www.fscs.org.uk/> for more info.