



atease

Avon Pension Fund — keeping people in touch



From Tony Bartlett

Welcome to the Autumn 2011 edition of *atease*, our newsletter for Pensioner Members of the Avon Pension Fund. We hope you will enjoy the range of articles.

As usual with each edition there is an update on this year's pay dates. There are also details on the online access service we provide and changing your address or bank details.

From time to time we like to include articles which have been written by Pensioner Members themselves in *atease*. If you have a story that you'd like to share with other *atease* readers then please send it in to us, we'd love to hear from you. You can send or email an article to Ben Altoft, at the address below.

If you would prefer to receive future copies of *atease* by email, and at the same time help us reduce costs and improve our carbon footprint, please let us know by emailing us at LGPS_Feedback@bathnes.gov.uk quoting your name and also your pension number.

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 0644 155, or write or email us at the address below:

Avon Pension Fund
Bath & North East Somerset Council
Riverside
Temple Street
Keynsham BS31 1LA
Email Avon_Pension@bathnes.gov.uk

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

When will my pension be paid?

The Avon Pension Fund will pay pensions on the following dates. The normal pay dates for the 904 and 901 payroll is the 9th and 22nd of each month respectively however if this date falls on a weekend then your payment date will be brought forward to the Friday prior to your usual pay day. For example if the 22nd were to fall on a Sunday your pension would be paid on Friday the 20th.

901 Payroll	904 Payroll
21.10.2011	07.10.2011
22.11.2011	09.11.2011
22.12.2011	09.12.2011
20.01.2012	09.01.2012
22.02.2012	09.02.2012
22.03.2012	09.03.2012
20.04.2012	05.04.2012
22.05.2012	09.05.2012
22.06.2012	08.06.2012
20.07.2012	09.07.2012
22.08.2012	09.08.2012
21.09.2012	07.09.2012
22.10.2012	09.10.2012
22.11.2012	09.11.2012

National Fraud Initiative

As outlined in previous editions of *Atease*, Avon Pension Fund is required to participate in the government's 'National Fraud Initiative' (NFI) run by the Audit Commission. This means that we may have to provide details of pensioners to other bodies responsible for auditing or administering public funds, for comparison.

As well as being used to detect cases of fraud (such as occupational pension income not being declared when claims for state benefits are made), or cases where pensions are still being paid in respect of people who have died or are no longer entitled, previous NFI exercises have uncovered situations where some pensioners were being paid too little pension, resulting in their payments being increased.

If you would like to know more about NFI there is an article on our website at www.avonpensionfund.org.uk/nfi If you don't have access to the internet we can provide you with a paper copy of this information.

Make friends with cholesterol

How to manage our complex relationship with this 'bad fat'.

You might think cholesterol is bad for you (we're always being told to reduce our levels, after all). But things are not so simple...

Cholesterol is a natural product created by your liver. It's not actually a fat at all - just a soft, waxy, fat-like substance. It is essential in many body processes, from making hormones to keeping cells healthy.

Usually you'd have a health-enhancing level of it in your body. In fact you need it to survive. However, sometimes the amount of cholesterol in your body can increase to an abnormal or health-threatening level. You may produce too much of it yourself naturally, or poor lifestyle choices such as bad diet and little exercise could be putting you at risk. That's when you need to take action.

Good v bad

Generally speaking there are three good/bad 'fats' in the body and they can all be present at the same time:

1. HDL (high-density lipoprotein) is the protective type of cholesterol produced by your liver.

2. LDL (low-density lipoprotein) is the harmful type produced by eating the wrong foods, being inactive or being overweight. This is the stuff that furs up your arteries, causes blockages and heart attacks.

3. Triglycerides are the third part of the cholesterol equation. They are basically fats - from foods you've eaten or made by the liver - carried through the bloodstream to be stored in your tissues. A high level increases your risk of coronary artery disease and diabetes.

Of these, therefore, you want to

reduce your levels of numbers 2 and 3. To do this some people can take cholesterol-lowering medicines such as statins (prescribed by the doctor). However most people can reduce their bad fats and cholesterol without resorting to a chemical solution like this. You can have immediate positive effects on your level today with a few simple rules:

Five cholesterol reducers

Cut out saturated fats - like butter, lard, ghee and coconut and palm oils. Instead opt for unsaturated fats like olive, rapeseed or sunflower oils and spreads. But not too much - they are still high in calories. Over the years we've been advised to steer clear of foods containing cholesterol like eggs and shellfish.

However, for most people the amount of saturated fat they eat has much more impact on their cholesterol levels than the amount of eggs or prawns they eat. So unless your doctor says otherwise, it's OK to include them in balanced diet, as long as you cut down the saturates.

Eat oily fish - Omega-3 is a polyunsaturated fat that can lower the level of dangerous triglyceride fats in your blood. You find it in oily fish like mackerel, salmon and trout. So start eating it regularly!

Go high-fibre - Foods that are high in soluble fibre such as oats, beans, pulses, lentils, nuts, fruit and vegetables, can help lower cholesterol.

Get active - This helps increase your 'good' HDL cholesterol.

Lose weight - this is the most important thing to do if you are overweight. Fat produces bad cholesterol. So the more inches you lose the better



Do morning

We are all either morning or evening people.

The official definition of a morning type is someone who wakes up on weekends, as opposed to an evening person who wakes up on weekdays.

If you're an evening person you have wit, are more creative, and have a better sense of humor.

However good news if you're a morning person. A study from the University of Education in Heidelberg, Germany, found that morning people are more likely to get ahead in life. At school you get a better education and career path. Compared to evening people, you are generally more proactive in solving problems and try to minimise them.

Can you change type? It's hard as your type is determined by genetics. However people can switch from evening to morning types as they age.

Check your mobile tariff

Want to save money on your mobile phone bill? Read on...

Millions of mobile phone users could be losing hundreds of pounds every year because they've never changed provider, according to the latest research. Companies offer new customers cost-cutting deals to attract and entice them into the fold. Yet existing customers don't usually get the same low prices. And unless they either switch provider (or threaten to) they probably won't either.

Big savings made easy

It's a pretty widespread problem. In the research, consumer lobby group Which? noted that 44% of the 8,000 people polled had never moved to another network. Yet price comparison site Billmonitor.com indicates that mobile phone users could save up to £200 a year by shopping around in this way.

Meanwhile, roughly half of those who have switched in the past two years say they now spend less and encouragingly nine out of ten of those who have transferred in the



past two years say the process is easy. New rules introduced in April by regulator Ofcom mean it should take no longer than one working day.

What to do

• Know what's available

If you're on a contract, check when the contract ends (usually 12 or 18 months after signing). If you're no longer obligated on the contract compare tariffs between mobile phone companies using a comparison site like Go Compare, Billmonitor or Omio.

• Contract v pay-as-you-go?

If having the latest type of phone

is really important for you, you're usually better on a contract. But if you don't need the newest mobile on the block, look at your usage. If you don't use your phone much, you will normally be better off on a pay as you go (PAYG) deal. Higher users should just shop around to see what their typical usage will cost on different tariffs.

• Strike a deal

If there's a better deal elsewhere but you're happy with your existing provider, then start negotiating. Call your current supplier and say you've seen a better deal elsewhere – so what package of calls, texts and other features like itemized billing and insurance can they offer you to stay. If you change provider you'd probably get a new phone too, so ask for that too as part of your negotiation. Or if you're happy with your existing phone, then ask how much they can knock off your monthly bill if you don't claim the upgrade.

• Get free texts

If you have a smartphone but have used up all your texts this month, don't despair. An app like Whatsapp gives you texts for free if you have a data allowance (as messages are sent via the internet). Or you can text via your computer using services from the likes of O2 or SendSMSNow.

• Diarise your next review

When you fix a new contract or deal, write yourself a quick reminder in your diary for whenever the contract is up to prompt you to start a new review. And if you don't have a contract, just make a note to take another look at the market in a year's time.

Timing people rule the world?

...people, with our genes dictating when we are at our sharpest. Which are you?

...one is someone who gets up at roughly the same time on weekdays as on weekends. ...person who sleeps two hours later on weekends.

...morning traits. You tend to be smarter than ...e a better sense of humour.

...person; recent research from the ...Germany shows that you are more ...got better grades which led to a ...pared to the evening ...e. You anticipate

...type seems ...e can naturally ...they get older.



Get your house winter-proof

As autumn takes hold, it's time to start preparing your home for winter.

Rain, wind and falling temperatures put your home under stress and strain. A few spot checks around your home this autumn will reduce the likelihood of winter rains, wind and cold causing structural damage.

The outside of your property is the bit that takes the brunt of any inclement weather. So take a good look at the condition of the walls, roof, paintwork and garden. Decide what you're going to do yourself, and then start calling roofers, masons, painters or other professionals to handle the rest. Contact them now and you'll stop small jobs turning into big ones!



Clean outside gutters – check for leaks and damage. If you have a problem with leaves falling into your gutters in the autumn, put a 'tube' of chicken wire in the gutter to stop leaves settling. Plus clear leaves and debris blocking drain grilles, and clean paths and patios before they get slippery from dirt.

Check the roof – to find problem signs such as loose or missing tiles. Check that TV aerials are securely fixed, too. A clear roof is less likely to suffer damage during the harsh months of winter.

In the garden – cut back plants at the right time and clear away debris. While you're at it have a root through the shed. Oil, sharpen and repair any garden equipment such as the mower or shears.

Give the walls a once over – Look for cracked, loose or missing pointing or rendering on exterior walls and have this fixed before water finds its way in. Even hairline cracks could cause a problem.

Inside, have another look round for general wear and tear, concentrating on things that will pay off over the colder months:

Look at your heating – Get your boiler and/or central heating serviced by a Gas Safe registered engineer (the new equivalent of a Corgi Registered engineer). If you use an open fire or a wood burner, have chimneys and flues swept. If you use space heaters, vacuum and clean them to avoid any build up of dust and increase their efficiency.

Check your pipes – If your water system is going to go wrong, it'll probably be in the winter. Besides which your insurer will require you to keep it in good condition. So now's a good time to check your pipes. Find your main stopcock and make sure you can turn it on and off. Check every tap for drips and leaks, and repair any offenders. Insulate pipes and tanks, especially those that lie under floors and in garages, lofts and cupboards or go outside. Just use insulation foam, readily available from DIY stores.

For draughts – You'll significantly cut your heating bills if you cut out draughts. So check your windows and doors to see if you need to fit or replace draught-excluding trims available from your DIY centre.

If you go away – even for just a few days, turn off your water supply and drain your plumbing system. Salt put down plugholes will also help to prevent freezing. Alternatively, leave your heating on low and open your loft hatch to allow a little heat up there to prevent any water tanks or pipes from freezing. It may be worth asking a neighbour to watch out for any problems - but don't forget to show them where the stopcock is to turn off the water.

And finally...

Think safety – Change batteries in your smoke and carbon monoxide detectors. Check your fire extinguisher is still 'in date' and working.

Now you're ready for anything!



The Princess Royal Trust for Carers

Do you care for a friend or family member who is ill or disabled, suffering from a mental health problem or an addiction?

Are you getting the support you need? If not, please have a look at www.carers.org You are probably one of the six million people in the UK that care for a friend or family member with an illness, long-term condition, disability or mental health or substance misuse problem. Carers frequently tell The Princess Royal Trust for Carers how their lives have been transformed by getting the right information and support.

The Princess Royal Trust for Carers works to reach carers and develop services for carers across the country through the nationwide network of 144 independently managed carers' centres. The Trust reaches more than 424,000 carers through the network and interactive websites: www.carers.org You can find your nearest carers' centre by going online or by calling 0844 800 4361.

Carers' Centres are independent charities that deliver a wide range of local support services to meet the needs of carers in their own communities. All Carers' Centres provide, either by telephone, drop-in or outreach surgeries, the following **Core Services**:

- **Information and advice** - about all issues affecting carers, including benefits, breaks, respite and support services, carer assessment procedures, aids and adaptations.
- **Emotional support** - by providing opportunities for carers to talk through their concerns, both individually and in group sessions, with staff, trained volunteers and other carers who understand their situation.
- **Community consultation** - carers need a unified voice in any locality to ensure that they have an impact on decision-making. By working with other agencies and consulting carers, Carers' Centres can have a strong influence on local policy, planning procedures and outcomes. They can also ensure that the local carers' voice can be linked in to the regional and national decision-making bodies.

Other services developed in response to identified local needs might include:

- **Advocacy** - at tribunals, assessments, case reviews, assistance to access funds and services, or whenever a carer needs a friend or supporter.
- **Practical help** - befriending, breaks, transport, benefits advice.
- **Training and education** - in skills often needed by carers, such as moving and handling, first aid, and care giving; personal development; stress reduction through reflexology and aromatherapy; and training and education for professionals on carer-related issues.
- **Fun** - time out, breaks, the opportunity to enjoy a social life, taking into account carers' special needs and sense of isolation.

The aim of our work is to help ensure that no carer has to reach crisis point before they get the support they need.

Don't forget to let us know...

If you change your address

You can let us know in writing (using the address on the front of the newsletter), or by e-mail. There is a change of address or bank details form available to download from our website

If you change your bank or building society account

For your own peace of mind, you can only let us know in writing

If you accept another job

If the job is with any employer who takes part in the Local Government Pension Scheme, you must by law let us know this in writing.

Please remember we cannot accept any changes to bank, building society or address details over the telephone.

Access your Pension Online

This new service is open to you, no matter where you live in the world, as long as you have access to the internet. Don't think this isn't for you if you don't have a computer - why not get down to your local library or learning centre where they should have a computer you can use free of charge.

Why go online?

At the touch of a button, you can see a summary of the details we hold about you and your pension. You can even change certain things online too - for example your address, if you move house. The bullet points below give you some idea of what you can do.



- Update Personal Details
- View Pension Details
- View P60 History
- View Payslip History
- Death in Retirement Projection

Getting Started

It's very safe. You can only get into the system by entering a special PIN number and password of your choice.

The web address for the Secure Avon Pension Fund login page is:

<https://myaccount.avonpensionfund.org.uk>

Just follow the instructions on the Avon Pension Fund member self-service home page to start your registration.

my pension online
Powered by Heywood

lgps
Bath & North East Somerset Council

Help
Exit

Login

Welcome to the *altair* Member Self-Service website.

To use this website you must be a member of a pension scheme administered by Bath & North East Somerset Council and have a valid username and password.

Not Registered?
New users must **sign up** to request an activation key.

Received your Activation Key?
If you have received your activation key, you can **complete your registration**.

If you have not received your activation key or you have lost your activation key, please contact your pensions administrator.

Already Registered? Log In

Username

Password

Forgotten your password?

Log In

If you are not currently a registered user, but wish to register with our new website, have any questions or encounter any problems with access, please contact Tim Baldwin at the Avon Pension Fund on 01225 395262 or email tim_baldwin@bathnes.gov.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
web: www.avonpensionfund.org.uk

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This issue of *atease* uses materials that have been produced using processes and resources that are less harmful to the environment and are recyclable.

