

WEST MIDLANDS

Autumn 2008



PENSION FUND

superlink

West Midlands Pension Fund Pensioners' Newsletter



Brian's Blog

It seems that the years really do roll round quicker as you get older and now that I have the responsibility of introducing each Superlink magazine, I can't help but wonder if my years will be marked out by the Superlink deadlines that lie ahead of me.

I'll endeavour to bring you details of Fund activities in forthcoming issues and if there's anything in particular you'd like to know about Fund investments or assets held, please do get in touch.

This year's summer seems to have almost disappeared into the long and distant past – yet I for one can't recall summer actually starting in any real degree of certainty. It's as if the autumnal winds that blow around the garden started directly after the Easter holiday with no respite for the scheduled summer we were told to expect. Before you know it, the frost will soon be appearing on the windows.

Superlink is again packed with comment, features and items for you to read. If you do have any suggestions of how we can make your magazine more informative, please do let us know. I know the editorial board have some interesting ideas lined up for the editions planned for



2008/2009, but they are always looking for new ideas and articles to spur fellow readers on.

We're particularly keen to hear from our more active readers to see what you have been up to over the summer months. So, whether its been looking after the grandchildren and doing the obligatory day trips or even if you have been off around the world on your own travel jaunts, why not drop us a line and we can share your experiences with readers in future editions.

You'll note from the last edition that

the editorial board predicted the rise in energy costs, which is a spectacular forecast given that the magazine is put together at least one month before you receive it.

The comparison details provided would certainly seem to have proved very popular with members and we'll keep a watching brief on this issue over future months to let you know as and when things significantly change in this area.

We've included the traditional information on winter fuel payments this time around. Remember that if you received a payment last year, then you do not have to claim for this year. However, if you are unsure or did not receive a payment last year and believe you are eligible this year, do contact the Winter Fuel Payment Helpline on **08459 15 15 15**.

And remember, if you do run into difficulties with the costs of your domestic energy, contact your provider at the earliest opportunity. You should not switch heating off when it is needed during winter months.



Brian Bailey
Director of Pensions

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Susannah Griffiths

Don't delay – make a will today

A will is one of the most important documents most people ever sign yet, surprisingly, over two-thirds of adults die without a valid will, causing a great deal of uncertainty at a time of heartache and distress.

Susannah Griffiths, a partner at Wall, James & Davies Solicitors, Stourbridge explains that making a will can safeguard the security of your loved ones and ensures that whatever you have – no matter how much or how little – is divided up according to your wishes.

Making a will is important because:

- If you die without a valid will, there are certain rules which dictate how your money, property or possessions will be allocated. This may not be the way that you would have wished your money and possessions to be distributed and, if you leave no next of kin, your estate will go to the Crown.
- Your 'executors' (who take charge of your estate and wind it up) will also be chosen according to fixed rules and are not always the most suitable to act.



To avoid these problems it is important that you make a will.

By making a will, you can:

- Appoint someone you know and trust to act as your executor(s).
- Nominate guardians for any young children who may be minors at the time of your death.
- Make specific gifts to relatives, loved ones, friends or favourite charities.
- Choose exactly what you want done with your property and assets after your death.
- Avoid your share of the estate from being used to fund your surviving spouse/civil partner's long-term care.
- Save your beneficiaries from paying unnecessary inheritance tax.
- Protect your assets from the possible remarriage of your surviving spouse or new civil partnership of your surviving partner.
- Prevent beneficiaries who are in receipt of means tested benefits from losing those benefits.
- Express your wishes about your funeral and the disposal of your body.

Even if you already have a will, reviewing your will every few years is as important as making one in the first

place. While it is tempting to sit back and relax and forget about it, things happen in all of our lives and, if you're not careful you can find yourself with a will that no longer reflects your wishes. Changing your will is easier than you think – so don't be put off.

At the same time as making or reviewing your will, consideration should also be given as to whether or not you should be setting up a Lasting Power of Attorney.

Nobody knows what the future holds and situations can arise, such as failing health or an unexpected accident where you are no longer able to take care of your own affairs.

What is a Lasting Power of Attorney?

A Lasting Power of Attorney (LPA) is a legal document that enables you to appoint one or more persons of your choice to handle your financial affairs and property, either now or in the future.

You can also set up a separate LPA which appoints someone to deal with your welfare and personal affairs (i.e. where you live, the care you receive) and even to make decisions about the medical treatment that you receive should you lose your mental capacity. LPAs for financial affairs and property

replaced Enduring Powers of Attorney (EPA) as from 1 October 2007. However, an EPA set up prior to 1 October will still be valid provided it was properly executed.

Why do I need one?

Unless you have prepared an LPA and formally nominated someone to manage your affairs, organizations will not allow an individual other than you to deal with them. Therefore, without an LPA in place, your assets can go into limbo as no-one would be authorised to access them and this can, of course, create difficulties where there are bills to be paid.

Similarly, if you lose your mental capacity, you may wish to nominate somebody to make decisions in relation to your welfare and/or health care to ensure your needs are properly looked after.

Who can act as my attorney?

Anyone who is over 18 years old can be nominated. It needs to be someone you trust implicitly and who will put your needs first. It is quite normal to appoint a trustworthy and responsible member of your family, who lives close enough to you to be able to give the necessary assistance. In certain circumstances, it

can be helpful to appoint solicitors to act as your attorney, but this and the likely costs of their appointment need to be fully explored before a decision is taken.

Can I have more than one attorney?

Yes, you can appoint more than one attorney. If you appoint more than one person to act as your attorney, they can be appointed to act either 'together' or 'together and independently'. If they are appointed to act 'together', then this will mean that they all need to act unanimously at all times (for example, all signing cheques). If they are appointed to act 'together and independently' then any of them can act separately or together. You can even stipulate that your attorneys must act 'together' in relation to certain decisions and 'together and independently' in relation to others.

Can I restrict the powers that I give to my attorney(s)?

Yes. If you wish, you can restrict their powers to specific acts such as managing your investments, selling your house or simply paying routine domestic bills. Alternatively, if you choose to give them wider powers, the attorney(s) can do anything which you would have been able to do yourself.

You can also include guidance on how they should manage and look after your affairs.

Registration at court

Your appointed attorney(s) cannot act upon your behalf until the LPA has been registered at the Office of the Public Guardian (whether or not you are mentally capable). Once registered, your attorneys are permitted to act upon your behalf should this be desirable or indeed necessary.

What if I don't make an LPA?

Your family would have to apply to the Court of Protection (which oversees the affairs of people who are not mentally capable of doing so themselves) for the appointment of a deputy to look after

your affairs. This is an inconvenient, long and costly business compared with the ease of thinking ahead and preparing an LPA now.

Susannah Griffiths has been a partner at Wall, James & Davies, Solicitors, since 1999 and understands the importance of providing a comprehensive and efficient service in a professional, personal and friendly manner.

Should you have any queries on any matters raised in this article, please contact Susannah at Wall, James & Davies, 15-23 Hagley Road, Stourbridge, West Midlands DY8 1QW
Tel No. 01384 371622 or email: sgriffiths@wjandd.co.uk

Joining the ranks of our pensioner readers this month is none other than Phil White. Phil was, until recently, the Pension Payroll Manager for the Fund. We wish Phil all the best for what we hope will be a long and happy and healthy retirement, and knowing Phil as we do, we know it will be a very active one. Phil is very involved with The Lions Clubs International and we wish her well with all that she chooses to pursue.



Phil White (left) hands over money raised for 'Bring A £ To Work Day'

Happy birthday to the state pension scheme

As you may have seen in the press, the state pension scheme has now reached 100 years of age, but did you know:

In 1908

- There were 500,000 people who were eligible for the state pension.
- The full pension was five shillings when adjusted for inflation this would amount to £19.30 in today's money.
- Only one in every 100 people lived to the age of 100.
- There were ten people working for every one person who had retired.
- That in 1901 there were 1.2 million people who were aged 70 or over.

In 2008

- There are 12,000,000 people who are eligible for the state pension.
- The full single person's pension is £90.70 per week.
- One in four people are expected to live to reach 100.
- There are four workers for every person who has retired.
- That within the UK there are 7.2 million people aged over 70.

Source: Department for Work and Pensions



© BBC

The state pension was created after much debate about the new phenomenon that seems to appear during the Victorian age that people were actually starting to live past the age when they could physically work.

Five government committees and a Royal Commission all examined various proposals over 30 years, but nothing was done until the Liberals won a huge



© BBC

electoral victory in 1906.

The Old Age Pensions Act was passed in August 1908 and the first payments were made the following January.

In January 1909, just over half a million old and very poor people queued up at their local post offices to collect the first state pension payments.

The maximum payment of five shillings (25p) for a single man or woman was meagre - the equivalent of just under £20 a week now. To get even this you had to be at least 70 years old, at a time when only about 5% of the population were older than that.

It was also means-tested – you were only eligible if your income was less than 12 shillings a week, and the pension could be reduced if you had too much furniture.

You could also be denied it if you had been sent to prison in the previous ten years, were habitually drunk, had never

worked when able to do so, or were otherwise of bad character.

"The state was stepping in to replace the punitive poor law there had been before," says Pat Thane, professor of contemporary British history at the University of London. "It did provide for more people, but it didn't provide enough to live on and it was a very stringent means test."

To check up on claimants and their entitlement, civil servants known as pensions officers would visit people in their homes, assess their circumstances and then make recommendations to a separate pensions committee. Only then might you be authorised to receive a pension book to cash in each week.

According to the most recent analysis by the Office for National Statistics (ONS), in 2005/06 male pensioners had a total income from all sources of, on average, £257 a week while pensioner women received £229.

For men, state benefits of all kinds made up nearly 55% of that, while female pensioners received nearly 65% of their money from the state. Will the state system pension system last another 100 years? Professor Pat Thane says there is little alternative. "It will have to last, because a large number of people will never be able to save enough to live on in their old age."

Random recollections 4

It's funny how an event or a piece of news can trigger a whole sequence of memories. It happened to me when I read about some candidates finding that the answers to their examination papers were on the back of the exam paper.

My mind went back to the school I attended when I was about ten years old. When we arrived on the day of the end-of-term exams, the questions were written up on the blackboard. We just sat down and worked our way through them until break; by the time we came back, the next set was waiting for us. During the break we each had – free – a little bottle containing one-third of a pint of milk. The bottle had a cardboard lid with a perforated centre so that you could open it with your thumb and insert a straw; an effective weapon if you pushed hard enough.



But the sequence of memories went back much further than that. My first school was in Peterborough and my first teacher was Miss Palmer, who taught me a particular style of writing. When I was eight, my family moved to Nottingham, where my new school not only taught me a different style of writing, but insisted that I should forget my Peterborough ways. A year later we moved to Birmingham, where the style was nearer to Peterborough, but the confusion has stayed with me and I still find myself using two different styles of capitals in one sentence or on one envelope. My first teacher in Birmingham was Mrs Howard, who didn't seem to think that a class of fifty was excessive, but in those days the pupils tended to be on the side of the teacher and bad behaviour was frowned upon by the rest of the class. We were expected to learn and most of us wanted to.



The range of exam subjects was different then. The core subjects were written and mental arithmetic, reading (aloud) and writing – then there were extras like history and geography. We had class singing, chiefly what used to be called 'national songs' like *The Lincolnshire Poacher* and *Bonnie Dundee* and, every now and again, we had country dancing to a scratchy record of *Sellenger's Round* or something similar. Not an elegant sight: more like a stampede of elephants. There were some very good BBC schools programmes, not the kind of glitzy product of today, but probably more educational

Everything has changed since those far-off days. For one thing, all the boys wore short trousers: we didn't graduate to long trousers until we were at least twelve. We were sunburnt from the bottom of our shorts to the top of our socks, which were usually crumpled

round our ankles (a bit like *Just William* really) and we wore school caps. You don't see many of those around these days, but then, at that time, most men wore hats. And we tucked our shirt tails in. We didn't have calculators. I don't think anyone invented a successful calculator for pounds, shillings and pence, so we endured the complexities of long division of money: divide £24 8s and 4d by 13. From that point of view, the advent of decimal currency was a blessing. We were taught a lot of useful short cuts, though – don't add 19, add 20 and take away 1, for example.

László Bíró had not invented the ball-point pen by then, so while some had fountain pens, others had to use a wooden pen with a detachable nib, dipped into an inkwell in the school desk. School ink was made from powder and water, and I remember the first day of term after the summer holidays when the bottom of the inkwell was coated with dried ink. Some people still make a point of using a fountain pen and blotting paper, but I'm afraid I'm a ball-point man.

My children, now grown up themselves, listen with disbelief to my memories of my school days. They tell me, of course, that everything was more difficult for them and that they learnt a lot more because there was much more to learn by then. And as for their children, well, that's another story...



VIRGIN GREEN FUND

The Fund's Chief Investment Officer, Judy Saunders, takes a look at a recent investment opportunity.

Despite the present very challenging economic climate, it is reassuring to know that there are still some attractive buying opportunities for the West Midlands Pension Fund. The Fund has a strong net inflow of funds and, although a prudent approach is always taken whatever the economic climate, investments that offer good future returns are continually sought and evaluated.

An example of one such investment opportunity is the \$500m Virgin Green Fund, a fund launched by Richard Branson after he pledged in 2006 to invest more than \$3bn dollars in alternative energy projects. A total of \$199m has been raised to date for this fund, which includes £10m from the Fund.

However, it wasn't the 'Branson' brand that proved attractive to the Fund, it was the strategy behind the Virgin Green Fund and the opportunity to invest in a rapidly expanding market segment with a dedicated and highly experienced team. The Green Fund proposes to invest in companies that not only promise good financial returns, but which also conduct themselves in a socially and



environmentally responsible way in light of the growing demand for clean, secure energy and more efficient use of scarce resources.

The Fund has made other 'sustainable investments' which hopefully means that future generations will benefit as well as the current Fund members.

Another example is a 'Clean Energy' Fund which invests in companies operating in clean energy activities, such as the production of hydro, solar and wind power.

The objective of the Fund is to make strong and consistent investment returns over the long-term in order to pay pensions.

Prostate cancer

You may have seen the recent press coverage concerning the Duke of Edinburgh and the allegations that he has been diagnosed as having prostate cancer.

But despite us all knowing of the existence of prostate cancer, do we know what it is, how many people it affects and, more importantly, how do we recognise the signs in ourselves or our loved ones?

What it is

Prostate cancer is the most common cancer diagnosed in men in the UK. Every year in the UK, 35,000 men are diagnosed with prostate cancer. One man dies every hour of prostate cancer in the UK.

African Caribbean men are three times more likely to develop prostate cancer than white men.

Normally the growth of all cells is carefully controlled in the body. As cells die, they are replaced in an orderly fashion. When cancer develops, the cells start to multiply in an uncontrolled way. If this happens in the prostate gland, prostate cancer can develop. In most cases this is a slow growing cancer and it may stay undiagnosed because it never causes any symptoms or problems.

However, this is not true for all men. Sometimes prostate cancer cells can grow quickly and move outside the prostate. They may then cause symptoms in other parts of the body, such as the bones.

Risk factors

There are several factors that increase the chance of a man being diagnosed with prostate cancer. These include:

Age

The risk of getting prostate cancer gets higher as you get older. Most men diagnosed with prostate cancer are over the age of 50. Men from the age of about 40 can be affected, but this is less common.

Family history

You are two and a half times more likely to get prostate cancer if your father or brother has been diagnosed. The risk increases more if your relative was under the age of 60 when they were diagnosed, or if more than one relative

has been diagnosed with prostate cancer.

Ethnicity

African Caribbean men are three times more likely to be diagnosed with prostate cancer than white men. Researchers are looking at what may be the cause of this increased risk, but diet and genes probably play an important part.

Diet

The typical western diet is high in saturated animal fats and red meat. Researchers think this may be responsible for the higher rates of prostate cancer seen in western countries. By reducing the amount of animal fat in your diet and eating more of certain fruits and vegetables, you can improve your overall health and may lower your risk of prostate cancer developing or spreading.

What are the symptoms?

The following symptoms may show that you have a problem with your prostate. However, most men with early prostate cancer have no symptoms at all. These symptoms can also be caused by other problems that have nothing to do with prostate cancer.

- Needing to urinate more often, especially at night.
- Needing to rush to the toilet, so that you may even leak urine sometimes.
- Difficulty starting to pass urine.

- Straining or taking a long time to finish.
- A weak flow.
- A feeling that your bladder has not emptied properly.
- Dribbling.
- Pain when passing urine.

Other symptoms you may get include:

- New pain in the lower back, hips or pelvis.
- Problems getting or keeping an erection.
- Blood in the urine or semen - but this is rare.

If you have any of these symptoms, visit your GP.

Our thanks to The Prostate Cancer Charity for the above information.

Where can I find out more?

If you have any queries about prostate cancer, call The Prostate Cancer Charity's confidential helpline **0800 074 8383** which is staffed by specialist nurses and open from 10am to 4pm Monday to Friday and Wednesdays from 7 - 9pm or visit <http://www.prostate-cancer.org.uk>

The Prostate Cancer Charity
First Floor, Cambridge House,
100 Cambridge Grove,
London W6 OLE

Email: info@prostate-cancer.org.uk

Website: www.prostate-cancer.org.uk

Telephone: 020 8222 7622

Fax: 020 8222 7639

Winter Fuel Payment

Do I/we qualify?

You should qualify for a winter fuel payment for the winter of 2008/09 if, during the qualifying week of 15-21 September 2008, you were:

- aged 60 or over, and
- normally living in Great Britain or Northern Ireland.

Payments may continue if you leave or have left the United Kingdom and are living in another EEA country.

People who cannot get a winter fuel payment

You will not qualify for a payment if, during the qualifying week of 15-21 September 2008, you were:

- In hospital getting free inpatient treatment and have been getting such treatment for more than 52 weeks.
- In custody serving a sentence imposed by a court.
- Subject to immigration control and not eligible for help from the Department for Work and Pensions (for example, you have been allowed into the UK on the understanding that you are supporting yourself and you are not entitled to help from public funds).

- Living in a care home (care homes include nursing homes, residential care homes and local authority residential accommodation), an independent hospital (an independent hospital is a hospital which is not a National Health Service hospital) or Ilford Park Polish Resettlement Home (and have been for the preceding 12 weeks or more), and get pension credit or income-based jobseeker's allowance

Couples receiving pension credit or income-based jobseeker's allowance will only get one payment made to the person receiving that benefit. Other couples will get £100 each if both partners are aged 60 or over and entitled to a winter fuel payment.

How much winter fuel payment will I get?

This year the winter fuel payment will be £250 for households with someone aged 60 to 79, and £400 for households with someone aged 80 and over.

The exact amount you'll get depends on your circumstances during the qualifying week (15 to 21 September 2008), such as your age, whether you live alone and whether you're getting pension credit or income-based jobseeker's allowance.

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privilege
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In most cases if you qualify for a winter fuel payment, you'll get:

- A full payment of £250 or a shared payment of £125 each, if you're aged 60-79, or
- A full payment of £400 or a shared payment of £200 each, if you're aged 80 or over.

When are payments made?

We will make automatic payments over a number of weeks from early November 2008 until Christmas 2008.

If you have not received your automatic payment by Christmas 2008 you should call the office that pays your benefit or call the Winter Fuel Payment Helpline.

We will make payments by Christmas 2008 for successful claims that we receive by 19 September 2008. Successful claims received after 19 September will be paid during early 2009.

If you need to make a claim for a payment for winter 2008/09, you should return your claim form on or before 30 March 2009.

You can get a claim form by calling the Winter Fuel Payment Helpline.

The Winter Fuel Payment Helpline is on **08459 15 15 15** (0845 601 5613 for textphone users). Lines are open from 8.30am to 4.30pm, Monday to Friday. Charges are the same as for local calls. We may monitor your call to check the quality of service you receive.

Remember, if you are in receipt of a state pension or another social security benefit other than housing benefit, council tax benefit or child benefit, you should first contact the office that normally deals with you.

Retired Probation Staff Club

All former colleagues from the Probation Service in the West Midlands should have been provided with details of the Retired Probation Staff Club at the point of their retirement. This note is to advise those who decided not to join at that point that they are very welcome to join now or at any stage in the future.

The club is a very informal and friendly body which meets three times a year, including a Christmas lunch, and also provides opportunities for country walks for those who are interested and able. It usually meets in central Birmingham, within walking distance of New Street station.

Members are from all grades of the service and all parts of the West Midlands. If you would like to join or to discuss the possibility of joining, please contact either:

- **Dick Marsh** 0121 429 4265
dickmarsh9090@tiscali.co.uk or
- **Jeff Baker** 0121 449 5737
boyo@blueyonder.co.uk

We will be very pleased to hear from you.

Bits and Pieces

You'll see the competition prizes this month have been donated by **Larry Pugh**. Larry has kindly provided a limited edition RAF print of 'A Mosquito In Flight' and a 'Battle of Britain Memorial Flight' 1,000 piece jigsaw.

Due to the overwhelming success of the wordsearch competition in the June edition of Superlink (we received over 500 entries), we decided to award two prizes: the first lucky winner was **Mrs L Davis** from Penn, Wolverhampton, and the second was **Mr P A Hyde** from Toronto, Canada. We hope you enjoy your prizes which, by now, should have reached you. See page 23 for this edition's competition.



'A Mosquito In Flight' by Barry J. Walding



Battle of Britain Memorial Flight

To prove that pensions have some effect on all of us, you may not be aware, but the recent case of the 'canoe' couple, John and Anne Darwin, who turned world travellers, has had a pension angle introduced to it in recent weeks. The Teachers' Pension Scheme are currently trying to recover £25,000 in monies they had paid out, and the Prison Service Pension Scheme (John Darwin was a prison warden) are also trying to

recover £58,000 that they too had been duped into paying out.



© Daily Mail

Jill Darby from Wombourne sent us the following:

Why we love children

An exasperated mother whose son, Dylan, was always getting into mischief, finally asked him: "How do you expect to get into heaven?"

The boy thought it over and said: "Well, I'll run in and out and in and out and keep slamming the door until St Peter says:

"For heaven's sake, Dylan, come in or stay out."

.....
A little girl asked her mother if she could go out and play with the boys. Her mother replied that she couldn't, because the boys were too rough. The little girl thought about it for a few minutes, then asked: "If I can find a smooth one, can I play with him?"
.....

When asked her name, a little girl would reply:

"I'm Mr Brown's daughter." Her mother told her this was wrong and that she must say: "I'm Jane Brown."

The vicar spoke to her in Sunday School and asked her: "Aren't you Mr Brown's daughter?" Jane replied: "I thought I was, but mother says I'm not."
.....

On the subject of retirement, it would be remiss of us not to pass on our best wishes to **Mike Woodall**, who will be joining the ranks of our pensioner readers this month. Mike's ever-present enthusiasm will be missed, as will his influence on the Fund and its activities – this magazine being a prime example of the commitment Mike put in place to our pensioner members.

Mike asked in the last edition for advice on approaching retirement. He also asked if I would pass on his thanks to all those readers that took the time and effort to contact him prior to his departure. Many of you wrote in with advice, and many rang to pass on words of wisdom that had been passed on to them as they, in turn, retired.

Space limits what we can cover here, but we thought we'd share a few of the pearls of wisdom Mike has received over the summer months. **Philip Downer** from Solihull seemed to offer advice that captured the thoughts of many:

It's not the end or the beginning, it's a phase we didn't think too much about when we started our working life – except to be signed up to the pension fund (thank goodness) – but the last 40 years have timewarped by and now you are here.

Keep the good, lose the bad

The morning and evening rush hour can now be successfully avoided and retirement has come at a time when you can successfully avoid any

impending local congestion charges. You still have friends at work, and a couple of phone calls or even a visit will be nice, but remember the organisation will have moved on, accept it! It's not a criticism of how things were done, it's just a fact that things change. And a lie-in will be like jet lag until you adjust.

Remember that your wife will have had a schedule to keep the house running smoothly for years, so the order of the day is to fill your own time, not to encroach on hers. Take time to re-integrate to this establishment that you may not have noticed for some years, but it actually runs quite well and if it's not broken, don't fix it – she may not want your help.

The hourly rate you once longed for is no longer an issue. If you've always wanted to be the man who turns up with the flowers from Interflora, go and do it! The hourly rate is no longer part of the system that you need to be a slave to. If you want to work, go and do something you want to do, rather than something you have to do.

Holidays

Well, life should now be one big holiday and let's face it – you've worked long enough to get the rewards. But to really appreciate the holidays, you need a good dose of normality in between.

Yes, the creaky knees and stiff joints will come to us all eventually. Don't put off too long that long-wished for trekking holiday up the Amazon. But, by the same token, have regard for what you've always wanted to do and do it before you find the years have gone by, the financial resources have dwindled and, more likely, you just can't be bothered.

Bob Penny from Glasgow wrote to us quoting the previous article on the 25p increase in state pensions.

Bob reminded us of what he used to get for the equivalent of today's 25p.

1p comic

4p quarter of sweets

3p fish and chips

1p morning or evening paper

3p school milk for one week

6p weekly instalment for a bicycle costing £3.50

2p admittance to Saturday afternoons cinema matinee

2p for Wizard, Rover or Hotspur if one wanted a good read

3p weekly fares on buses

If you have any memories of what you used to get for your money, and what you thought was good value, why not write to us at the usual address and let us know.

It seems that Max Bowen's request for information about how to get a good night's sleep caused quite a stir and we've had many suggestions on how to achieve this.

Norman Bate rang to tell us of his regime. This included some gentle exercise, a good start to the day with a healthy breakfast and plenty of fresh, not canned, fruit.

Many others have suggested that activity and plenty of fresh air along with the will not to snooze during the afternoon, ensured a good night's sleep.

We've spoken to our friends at Age Concern as they publish advice on this very issue, which we've reproduced below. It would appear that it is a common problem for many people as they reach retirement age, but it can also be a symptom of another problem, if you are waking up to go to the bathroom frequently, for example. So remember, if the problem persists, contact your GP.

For more advice, see the Age Concern website at the following address: www.ageconcern.org.uk

You may sleep more lightly, be more easily disturbed or lie awake longer during the night as you get older.

Women may find their sleep disturbed during the menopause due to hot flushes. Older men may have an enlarged prostate gland, which can cause pressure on the bladder that wakes them at night for urination. Once a disturbed sleep pattern is

established, it can be difficult to break.

It is not how many hours you sleep that is important, but waking up feeling refreshed and staying alert throughout the day. So try the following to help you get a good night's sleep:

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- Stick to a regular bedtime and getting-up time.
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- Keep the bedroom at a comfortable temperature.
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- Take regular exercise, but remember that exercise too close to bedtime makes it harder to get to sleep.
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- Relax by reading a book or listening to music.
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- Avoid alcohol in the hours before bedtime. It leads to restless sleep and can encourage snoring.
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- Be sure to have 6–8 glasses of fluid each day, but remember that drinking close to bedtime makes night time trips to the bathroom more likely.
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- Limit caffeine to earlier in the day. You could try decaffeinated tea or coffee.
-

Remember that if disturbed sleep is making you tired during the day or you are a man and having to make frequent trips to the bathroom at night, discuss this with your GP.

World War II Wordsearch Competition

Enter our fantastic competition and win a limited edition RAF print of 'A Mosquito In Flight' or a 'Battle of Britain Memorial Flight' 1,000 piece jigsaw.



'A Mosquito In Flight' by Barry J. Walding



Battle of Britain Memorial Flight jigsaw

O	S	I	I	T	N	C	X	G	O	W	M	I	Z	D	Z	D	O	P	K
M	N	E	S	Y	G	X	T	S	I	W	L	F	K	A	X	A	J	I	B
M	A	I	Q	W	A	P	L	N	Q	A	R	G	C	T	V	L	E	A	E
C	C	S	J	L	Q	D	W	A	M	Z	A	U	T	O	W	R	T	V	V
J	D	W	R	A	L	T	-	I	A	P	E	P	P	M	W	H	D	Y	W
G	Q	E	R	J	N	G	H	D	S	J	P	I	O	I	J	E	W	K	Z
U	E	C	S	A	U	S	C	Y	S	X	T	F	H	C	I	Z	I	R	G
J	T	S	Z	E	O	U	H	I	O	E	C	A	N	L	L	N	B	I	A
R	R	I	I	R	R	W	U	B	R	P	E	Y	L	X	Z	I	S	K	G
D	H	F	I	X	S	T	R	S	A	U	Y	A	B	Y	T	R	L	N	D
J	U	H	U	T	A	U	C	M	B	T	R	E	L	T	I	H	W	U	C
F	M	A	H	R	P	Z	H	N	R	G	T	L	Z	V	P	J	V	D	E
Y	E	U	Y	G	Y	T	I	X	A	M	U	L	F	M	V	S	A	D	N
S	F	A	R	A	O	L	P	B	O	K	V	E	J	Z	M	L	N	X	
B	N	E	Q	Z	Z	V	L	J	H	A	R	B	O	R	J	W	U	E	J
O	I	V	A	M	P	H	I	B	I	O	U	S	Q	C	L	A	N	D	I

Here is a list of associated with World War II. See how many you can find. The words can go up, down, diagonally or backwards.

Allied	D-Day	Nazi
Amphibious	Desert	Pearl
Atomic	Dunkirk	RAF
Axis	Harbor	Sea
Barbarossa	Hiroshima	
Battle	Hitler	
Churchill	Land	

To enter, send your completed word grid to: West Midlands Pension Fund, P.O. Box 3948, Wolverhampton, WV1 1XP.

Don't forget to include your name and address.

One lucky winner will be drawn at random by the Director of Pensions on 17 October 2008.

Are you looking for comprehensive travel insurance at a competitive price?

If you are starting to think about how you can spend your prime time this coming autumn and winter, now is a great time to start thinking about travel insurance and getting the right deal for you and your family.

Planning several trips?

If you're planning several trips over the next year, you might consider purchasing an Annual Travel Multi-Trip Insurance policy. You'll have peace of mind that you're covered all year round and you won't have to remember to purchase a policy each time you go away.

If you are 70 and under then Prime Time Annual Multi-Trip Travel Insurance is available for you **from just £38.31** for an individual European Annual Multi-Trip policy, excluding winter sports.

Single trip options are available for you if you are over 70 and if you are over 80 you can call the number published on our website.

Need cover for family members?

For family members between the ages of 18 and 55, premiums start **from just £26.52** for an individual European Annual Multi-Trip policy, excluding winter sports.

Getting a quote is simple...

Go to primetimetravelinsurance.co.uk – scroll down the screen, enter "ELGAR" into the scheme code box and click the GET QUOTE button and you'll be presented with the appropriate options.

You will be asked to answer a few medical questions and we might ask you to call our friendly call centre to make sure that we can cover you and if any additional premiums will apply. It is important that you take time to read the policy wording and summary of cover carefully before you buy to make sure that it meets you and your family's needs.

Wherever you travel to over the coming year, we hope you have a great time!

PrimeTime

www.primetimetravelinsurance.co.uk

Prime Time is a trading name of CB Affinity Limited. CB Affinity Limited are authorised and regulated by the Financial Services Authority. Registered number 307295.



Prime Time Travel Insurance has been set up specifically for employees or retired members of staff who are looking for comprehensive cover at a competitive price for European and Worldwide trips.

Premiums start from just £38.31 if you are between 56 and 70 and from £26.52 between the ages of 18 and 55, if you are looking for cover for family members too. These are based on an individual European Annual Multi-Trip policy, excluding winter sports.

If you are over 70 there are single trip travel options available and if you are over 80 you can call the number published on our website.

Discounted options are also available to help you reduce the premium if this suits your needs. For example, if you want to exclude Baggage and Money from your cover, because you are already covered under the all-risks section in your home insurance policy, you will be entitled to a 10% discount.

To get a quote go to primetimetravelinsurance.co.uk and enter "ELGAR" in the scheme code box and click the GET QUOTE button. You will be asked to answer a few medical questions to ensure that we can cover you and if any additional premiums will apply. It's important that you read the policy wording and summary of cover carefully before you buy to make sure that it meets your needs.

Have a great holiday!

Church bulletin board

The following appeared in church bulletins or were announced at church services.

The sermon this morning: 'Jesus Walks on the Water.' The sermon tonight: 'Searching for Jesus.'

Ladies, don't forget the rummage sale. It's a chance to get rid of those things not worth keeping around the house. Bring your husbands.

Don't let worry kill you off – let the Church help.

Miss Charlene Mason sang 'I will not pass this way again', giving obvious pleasure to the congregation.

For those of you who have children and don't know it, we have a nursery downstairs.

The Rector will preach his farewell message, after which the choir will sing 'Break Forth Into Joy'.

Irving Benson and Jessie Carter were married on October 24 in the church. So ends a friendship that began in their school days.

Potluck supper Sunday at 5pm – prayer and medication to follow.

The church will host an evening of fine dining, super entertainment and gracious hostility.

At the evening service tonight, the sermon topic will be 'What is Hell?' Come early and listen to our choir practice.

The ladies of the Church have cast off clothing of every kind. They may be seen in the basement on Friday afternoon.

This evening at 7pm there will be hymn singing in the park across from the Church. Bring a blanket and come prepared to sin.

Low Self-Esteem Support Group will meet Thursday at 7pm. Please use the back door.

The Associate Minister unveiled the church's new tithing campaign slogan last Sunday: 'I Upped My Pledge – Up Yours.'

This being Easter Sunday, we will ask Mrs Lewis to come forward and lay an egg on the altar.

Compiled by Max Bowen

Making the most of your money

Whether your finances are a bit under the weather or fighting fit, it's always a good idea to keep track of your money. Do you know what's coming in, and where it all goes to? Would you be able to find money in a hurry if you had to – to pay an unexpected bill, for example?

Follow our tips on how to make more of your money.

Take stock

Setting aside a few minutes a week is all it takes to review your finances. A good way to take stock is to make a budget – list everything that's coming in and where it's going.

Have your recent bank statements and bills handy to help you fill it in accurately.

Tips to help you take stock of your money

- Don't forget occasional items, such as birthdays, Christmas or other festive presents and holidays.
 - Think about other things that you pay for once a year, such as car tax and insurance. It's helpful to put in a monthly amount for these, perhaps by estimating and dividing up the
-

average that you'd spend during the year.



- Keep a spending diary – try writing down every penny you spend for a month.
 - Check to see if there are any state benefits or tax credits you may be entitled to. In the first instance, contact Birmingham Citizens Advice Bureau, the Benefit Enquiry Line or look on the Government's Directgov website.
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- Make sure you review your budget regularly. If your circumstances change – for example, you get a pay rise or your bills increase – look at it again.
- If you haven't got enough money to cover your expenses, see where you can make savings.

If you find that you're regularly struggling to make ends meet, you will need to reduce your spending. Our tips below may help.

- Try cutting back on non-essential items. What could you do without to help you get back on track?
- Check the APR on your credit card or loans. This shows the overall cost of borrowing including interest and charges. See if you can shop around for a better deal.
- You may save money by switching services such as phones, electricity or gas to new suppliers. Try Energywatch, the gas and electricity watchdog's website www.energywatch.org.uk There are also various internet switching services or search engines you can use.

Getting into difficulties?

You may have the beginnings of a debt problem if you find yourself doing any of the following:

- Using credit to take out cash advances, pay bills or pay your mortgage repayments.
- Being tempted to take out a consolidation loan to reduce monthly payments on servicing your debts.
- Paying no more than the minimum payments due on your credit cards.
- Borrowing money without planning how you're going to pay it back.

Think carefully about borrowing more money to pay off existing debts. It could make things worse.



In trouble?

If you're struggling with debt, try not to panic – you're not alone and expert help is available. Several organisations offer a free service, either face-to-face or by phone. They will help you set up a budget sheet, prioritise your debts and work out how you can live within your means.

Talk to the people you owe money to (for example, your utility suppliers) if you are having problems paying them back – they may be able to help you manage your repayments.

Whatever happens, don't ignore the problem – help is available. To make an appointment with a debt advisor, contact Birmingham Citizens Advice Bureau on 0844 477 1010.

Insurance cover

Everyday life has its problems, and accidents can happen. Your home may be burgled, your car may be damaged, or you or your partner may suffer a serious injury or illness.

But your rent or mortgage still have to be paid, and loan commitments carry on regardless. And if things do get tough, the last thing you'll need is a growing pile of money problems. Of course, it may not happen, and only you can decide whether you're willing or able to take the risk. State benefits may help, but most don't start

immediately. You may have enough savings to cover you, but if not, **insurance** may help.

There are lots of different types of insurance available and it can be confusing. We can't tell you what to buy or where to buy it from, but our top tips might help. There is more in depth advice on the FSA website:

DO

1. Give the full facts when applying for insurance. If you don't, your policy may not be valid if you make a claim.
2. Check that you need the insurance – most insurance is not compulsory.
3. Check it's right for you – and ask questions if you're unsure.

DON'T

1. Forget to check whether you are already covered by your employer.
2. Be pressured to buy insurance you don't need or could get cheaper elsewhere.
3. Buy on price alone – shop around and compare levels of cover too.

Saving for tomorrow

If you can make it a habit over time, regular savings – however small – will add up. The earlier you start saving, the more money you will have to help you achieve your goals, or to retire on.

Tips to help you prepare for tomorrow

- Once your loans and credit cards are at a manageable level, try to save some money for one-off or unexpected events. The amount will vary depending on your circumstances, but some advisers suggest you save about three months' pay. Keep it in a savings account that you can take money from at short notice in an emergency.
- If you take stock of your spending, you may be able to find some money to put away for the future and saving just a few pounds each week can add up very quickly.
- It's never too early to start saving for your retirement. People are living longer and retirement can last for twenty or thirty years – the current state pension, based on a full national insurance contribution record is just £90.70 a week for a single person and £145.05 for a couple. If you want more, you'll need another source of retirement income as well. See the FSA website www.moneymadeclear.fsa.gov.uk for further advice regarding retiring soon and managing in retirement.

Top tips

1. Keep a spending diary to see where your money goes.

2. Try to set realistic goals and plan your spending.
3. Think about how you'll manage in retirement.
4. Find out what benefits and allowances you may be entitled to.



Getting financial advice

When you're shopping around for a financial product, it's important to know who's offering what and what will suit your needs best. There are two ways of finding this out. You can:

- gather information available from banks, building societies, adverts or online, or
- get financial advice face-to-face from an adviser.

When you gather information it's 'off the shelf' and is the same for everyone – so your own money situation is not looked at.

Financial advice is when someone has studied your personal circumstances, and assesses and recommends financial products that are suitable for you. Firms that give financial advice have to be regulated by the FSA, or be the agent of a regulated firm. Regulated firms and their agents are placed on the FSA register and have to meet certain standards. Always make sure that the firm you use is on the register and is allowed to give financial advice before handing over your money. If they aren't regulated and things go wrong, you won't have access to complaints and compensation procedures. To find out if a firm is on the FSA register, and more in-depth information see www.moneymadeclear.fsa.uk

Before you visit an adviser

Think about what you want – are you interested in:

- protecting your income in case you become ill?
- borrowing to buy a home?
- saving for retirement?

- generating extra income?
- investing to build up a lump-sum?

Have available personal information that will help the adviser make their assessment and recommendations – such as:

- details of any partners, children or other dependants,
- how much you earn and what income tax rate you pay; and
- what financial products you already have.

Useful contacts

Birmingham Citizens Advice Bureau
Helpline: 0844 477 1010
www.adviceguide.org.uk

FSA: www.moneymadeclear.fsa.gov.uk
www.nowletstalkmoney.com

CitySave Credit Union Birmingham
Tel: 0121 303 4013/4075

Community Legal Advice:
www.clsdirect.org.uk

Payslips

Please make sure you keep the pensions payslips we send you. If you come to claim benefits, such as income support or housing benefit, you will have to prove your income, and your payslip will usually be accepted as evidence. Remember, your payslip is a valuable document and needs to be put away safely.

The End Column by Max Bowen

There are a diminishing number of folk who can recall the Second World War – and even fewer who can drag up memories of the first one, so one has to be careful in referring to events that have no resonance to those born after 1945.

I recently came across some pictures of 'old' Birmingham. Corporation Street remains much the same, except some famous stores no longer exist, especially Lewis's. The traffic in the 1950s travelled in the opposite direction compared with now, and there were horse-drawn delivery wagons on the street. Pattisons was a favourite café for 'refined' ladies and the buses had open entrances at the rear with a conductor or conductress in charge of tickets.



Earlier, there were trams bearing down Corporation Street opposing the vehicles coming up the other way. The Bull Ring, with its open market, no longer exists. Victoria Square remains, but is now unrecognisable from an earlier era. New Street is thankfully pedestrianised, but there is no theatre now. The two railway stations have lost their history and the ring road has not really enhanced the city.

Let's hear your memories of 'old' Birmingham, or any other towns and cities you remember from yesteryear.



Can anyone recall the Austin Landaulette, a vehicle available for hire for weddings and outings?

Yes, it's my annual grumble at the tennis brat supreme, John McEnroe, who spoiled many matches with his childish tantrums. He may have been right on some occasions, but he could have quietly had a word with the umpire before accepting his decision. However, this not only applies to tennis; soccer is another notorious area where violent outbursts hardly set good sporting standards for youngsters. In April, I attended a match between lads aged 15-17. The language was appalling and in my day, as an amateur referee, I could send off anyone using bad or foul language. With women and young children on the sidelines, the referee should have clamped down immediately. Does anyone else agree our standards have fallen?