WEST MIDLANDS PENSION FUND

Summer 2009

superlink



Brian's Blog

Welcome to the summer edition of Superlink. The summer months are an opportunity to take advantage of the long summer days.

There are for you, I hope, not too many other demands on your time to prevent you meeting your own priorities for enjoying the summer. This edition has a host of offers, with a welcome return for those of you that have asked about the cruise offers we have featured previously. Fred Olsen have once again provided details of an offer that we know some of you will be sure to look at (let us have your thoughts and photographs of any offers you take up).

For those wishing to take advantage of offers closer to home, we have London theatre breaks that will typically save members £30 per booking. You can also combine this offer with three months' free trial of the Gourmet Society Dining Card and get a discount on a meal out while you are in the capital city.

The new payroll system mentioned in previous editions has now been fully implemented and readers will be glad to know that the improved functionality will ensure that not only will we be able to maintain the high standard that we already adhere to, but we'll be able to improve the service in some areas, while raising the fraud detection rate, which we will cover more extensively in future issues.



As the summer months are usually the quieter periods for readers to offer their thoughts and ideas for Superlink, you'll see that on page five, Bob Ingram is soliciting your thoughts regarding working practices in days gone by. My own thoughts are stirred by the mention of open coal fires in offices and the tales of how the bleak and dark winter's morning was before central heating became the norm.

Brian BaileyDirector of Pensions

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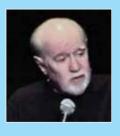
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Bob Ingram

Superlink Spring 2004

In the last edition of Superlink, I shared with you some of the background and content of the very first forerunner to Superlink, our own newsletter entitled 'In Touch'.

I suggested credit was due to the then Chief Pensions Officer, Mike Woodall whose foresight in July 1995, paved the way to 'Superlink' as we know and love it currently.

Roll forward ten years to spring 2004, and the front page containing 'Mike's Message' pointed out the extent of change to the newsletter during the intervening years. A four-page A4 newsletter issued twice a year had, by then, grown to a 16-page A4 magazine issued quarterly.

In a style typical of his concern for matters of direct interest to pensioner readers, the remainder of Mike's message in spring 2004 focused on addressing issues raised in Superlink's postbag. He commented on a prizewinner from a competition organised in the previous edition, made references to an award-winning garden featured in that edition (remember it was the spring edition), and the implications for disabled people – including those who transport them – following the then recent opening of the M6 Toll.

The inside pages, as ever, were a

cornucopia of articles, targeted advertising and snippets of information the editorial board under the leadership of the editor, Larry Pugh, felt would inform, amuse and titillate readers.

Content ranged from a two-page spread from our own Max Bowen taking readers on a stroll down memory lane by quoting and commenting, as only Max can, on extracts from *Housekeeping Monthly* written 50 years previously.

Details of competition winners, pension pay dates for the following 12 months and adverts for cruises, wholesalers aiming at retired local government employees and discounted prices for a musical at The Grand Theatre filled a couple of pages.

The two middle pages were given over to a superb feelgood article by Yvonne Stockley detailing how, following retirement, she and her husband had transformed their garden after an inspirational visit to the Eden Project and the Lost Gardens of Heligan. Buoyed by Yvonne's article, readers were able to turn over and read about a forthcoming rise in pension

plus a detailed explanation about links with the state pension.

Two pages were devoted to 'Your Letters' leaving the last page to be shared by the much-welcomed (certainly by me) 'Financial Titbits' provided by the inimitable Frank Rawcliffe and the 'End Column'. The latter, unattributed, was a tongue-in-cheek, satirical — if not cynical comment about (i) the increasing expansion of the more

profane words used on television and the media in general, and (ii) the tax burden - including council tax/rising costs of everyday items, all having the effect of wiping away the impending pension increase. Some things never change, do they?

All in all, and as ever, a good read with a smart balance of information, advice and amusement. What more could you want!

Memories by Bob Ingram

Members of the Superlink editorial board are in awe at the detailed recall Fund members demonstrate when taking a stroll down memory lane.

It set us thinking: why don't we check memories of workplace equipment and practices which were so much part of the scene then but long since gone? Within a minute or so of the suggestion being made, we identified an amazing list of examples. Remember 'Banda' machines and other (generally very messy) duplicators, comp machines and their operators, open fires in the office (what would our modern health and safety colleagues say?), desks and chairs which today would be deemed totally unsuitable - all were recalled in a trice.

Our quest is for more than just a list. We hope readers will submit memories of incidents and stories perhaps about certain items, or practices/experiences which will fascinate, amuse and not only rekindle memories held by others, but also draw attention to how much has changed – sometimes for the better, sometimes not.

The kind of memories we think might be with you could well be more than what existed or happened within an office setting. We hope there will be a significant number of examples recalled from anywhere in the workplace and that includes 'off site'. Just to help make it more worthwhile, Brian Bailey, the Director of Pensions, will select the best three examples which, in his view, deserve prizes and space will be found to publish as many memories as possible in the autumn edition which will be available in September.

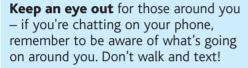
We would need to receive your contributions by 1 August, please.

Bits and Pieces

Don't advertise yr phone 2 thieves

Protect your phone

If your mobile is stolen, it's bad enough that it's expensive to replace, but there's also the hassle of losing stored numbers, messages, pictures and downloads. So protect vour phone!



Don't leave your phone on tables in pubs or restaurants.

Avoid using your phone near a tube or train station or when getting on or off the bus. Wait until you're further away from the stop or station.

Always ask yourself, "Is it safe to get my phone out now?"

KEEP IT SAFE, KEEP IT HIDDEN



- Register your phone for free with Immobilise or another secure personal property register organisation.
- If your phone is stolen:
 - report it to the police immediately
 - call your service provider so they can block it

You can use the Immobilise helpline to contact your network provider

08701 123 123

Help us to protect your phone and crack down on mobile phone thieves.

Ultraviolet (UV) marking your mobile phone

- Remove your battery and write your postcode and house number on the battery compartment.
- · Do not mark any labels that can be peeled off.
- Some phones are best marked behind the battery.
- Dial #06# and it will give you the IMEI number. This is the unique serial number for the chip in the phone. If the phone is lost or stolen, the phone company can block the phone.
- Keep a record of this unique send number separately from the phone.



Please use this form to record details of your valuables.

Item	Serial Number	Description, size and colour	Make and model	Value £		
		•				

Pamela Hall (formerly Pankhurst), ex-Birmingham Education Special Needs, from Moseley wrote to us, saying: "I recently came across this poem in our church magazine; I enjoyed a certain wry amusement."

Poem for pensioners

A row of bottles on my shelf
Caused me to analyse myself
One yellow pill I have to pop
Goes to my heart so it won't stop
A little white one that I take
Goes to my hands so they won't shake
The blue ones that I use a lot
Tell me that I'm happy when I'm not
The purple pill goes to my brain
And tells me that I have no pain

The capsules tell me not to wheeze Or cough or choke or even sneeze The red ones, smallest of them all Go to my blood so I won't fall The orange ones, very big and bright Prevent my leg cramps in the night Such an array of brilliant pills Helping to cure all kinds of ills But what I'd really like to know Is what tells each one where to go!

Richard Popple

Random recollections

At the January meeting of the editorial board, we were discussing some of the letters we had received from readers, particularly concerning the article about growing up in Coventry during the war.

I happened to say that my earliest recollection was of a street party to celebrate the Silver Jubilee of King George V, a remark that stopped the conversation for a few seconds. Ouite by coincidence, a picture of just such a party appeared in *The Times* recently: not the one I attended in Peterborough, but a very similar picture and looking at it closely reminded me of how many things have changed since 6 May 1935, the date of the anniversary.

Photo: Central Press/Getty Images

6 May 1935: A children's party to celebrate the Silver Jubilee of King George V

It was, of course, a black and white picture but you could tell that there was a lack of colour everywhere: DIY was a concept long in the future, the country was pulling itself out of the great depression and repainting houses was a low priority. Synthetic fabrics had not been invented, so clothes tended to look drab in comparison with our present attire. Techniques of colour printing were in their infancy so the brightly coloured magazines and book covers that are so familiar now were unknown in those days.

Probably the most significant change was the introduction of plastics. True, there was Bakelite, used for the cases of wireless sets - shiny, heavy and easily breakable - but we could not have imagined the innumerable uses of plastics that we take for granted today. My interest in trains had begun by then and I had a Hornby train set, with a tinplate clockwork locomotive, and metal tracks, trucks and carriages. It was not to scale and was just a toy train.



There was a great step forward in 1937 (I think) when Hornby produced a scale electric model of Princess Flizabeth in O Gauge (1.25 inches) with stainless steel (three-rail) track (pictured above). The whole set, with an oval of track and two coaches, cost five pounds which, in those days represented about one and a half weeks' wages for the average working man. With my 6d a week pocket money, I would have had to save up for over four years to buy it, assuming that I bought nothing else. The nearest I ever came to this masterpiece was pressing my nose to the window of a model shop in Westgate, Peterborough. It stayed there for a long time, so I guess there were more nose-pressers than purchasers. You could buy a lot with 6d though: for example, a one ounce bar of chocolate cost one halfpenny. Apart from soft toys, most were made of metal or wood: cars, prams, aeroplanes and so on, and, as I said before, packing was very basic – cardboard boxes with a printed statement of the contents.

I wrote about transport in one of my earlier ramblings but in the 1930s, cars and lorries were still fairly new inventions. When one sees veteran cars these days, the first impression is how narrow they are – and how slow. I am

told that in my earliest days, I was put out to sleep in my pram to the accompaniment of pneumatic drills digging up the Peterborough tram tracks. This may account for why I can sleep peacefully through thunderstorms. The passing traffic included horses and carts (the milk was delivered in one), steam lorries, Fowler steam traction engines and petrol buses. Diesel was not the norm at that time. All the trains were steam-hauled. except for a few diesel railcars on the Great Western Railway, and the tracks in stations were built with facilities for the engine to 'run round the train' to be coupled to the other end for the return journey. Local trains did not have corridors: not until after the war did they become standard on all trains.

The other thing that was particularly noticeable in the 1935 picture was the food. Clearly the mothers had been busy making sandwiches and baking cakes. Convenience foods were unheard of: home-made meals were the order of the day and eating out was a rarity. If you bought a gas oven, you received a free cookery book, full of good, wholesome recipes with advice as to the correct regulo setting. We seemed to thrive on it, especially during the war, when mothers performed daily miracles to eke out

the rations and continue to feed hungry children, but that's another story.

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RATION BOOK

The article we featured in the last edition of Superlink certainly prompted several opinions and letters about buying property abroad. Here we have selected two very different viewpoints.

Buying a House in France by Mike Wilkes (ex-Birmingham City University)

Recently you published an article about moving to Spain and I thought readers might be interested in my experience of moving to France in 2003. My wife and I obviously had a totally different experience to those people who chose to move to Spain, and we thought we would share some of highs and lows of upping sticks and moving to another country, albeit within the FU.

We spent about three years researching our move using various internet forums, reading books on retiring abroad as well as attending property exhibitions before finally taking the plunge. We were advised to rent before buying and took out a five months rental agreement with a gîte owner from October to February. Renting a gîte during the winter months is obviously cheaper than during the tourist season. We put all of our furniture into storage and packed as much as we could into the car. The experience of moving into the gîte could only be described as like taking the gap year that we never had the opportunity to take, even if it was only for five months.

Unlike some of our English friends, renting gave us the opportunity to take our time looking at houses, regions and climate before we decided to buy. The experience of house hunting was bizarre. We gave the estate agents our budget and told them that we were not interested in a renovation project. Some of the estate agents were English but, regardless of what we said, we were shown many dilapidated properties (some without roofs, electricity and water). On the other hand, we were also shown beautiful houses that were as much as 200,000 euros over our budget. It seems that the estate agents just wanted to show you all properties on their list regardless of your budget or interest in DIY. In the UK, if you see a property advertised that you like, you make an appointment to see the property, but in France the agent



always comes with you. We were driven around without being told what the address was in case we did a 'special deal' with the vendors cutting out the agents who take about 6-9% fee of the house price. It's worth remembering that the notaire, who is a cross between a tax collector and a solicitor, will also add 15% of the house price to the final bill. In the end, after viewing many unsuitable houses within a 300 km radius from our gîte, we found a house that we liked only a few kilometres down the road from where we were staying.

We needed a E106 from Newcastle to get into the French healthcare system. Since November 2007, the French government made several changes for people under the age of official retirement for gaining access to the healthcare system. Currently the E106 will only allow you two years of health cover and then you must get private health insurance. This has been a problem for some people who have pre-existing health conditions, as they might not be covered. However, once a person from within the EU is resident in France for five years, you are automatically allowed access into the healthcare system. My wife and I are both under the age of official retirement and although we gained access to the health care system before the changes took place, we also have a top-up private insurance as everyone under the age of 60/65 is only covered up to 70% without this. We also pay the equivalent of NI contributions based on 8% of our income. The healthcare

system cannot be faulted: the hospitals we have been to are spotless, and not only have we seen consultants within days rather than waiting months/years, but when we were given an appointment for 9.00am we were seen at 9.00am. My wife and I didn't study French at school and thought naively that we would learn French within a year. However, it has taken us over five years to have a degree of fluency. We joined a French/English class which helped us not only to learn the language, but also to find French friends. One week the French people who attended class help us to learn French and British people help the French to learn English the following week. As well as learning French, this association also provides an opportunity for shared outings and social events.

Do we miss anything about England? Yes, of course we do. More than anything, we miss our family. However, we have chosen to live in an area of France which is well served by airports and ferries, ensuring that family can come and visit often and we return to England about three times a year. We use a web camera to see family and this is especially important if you want to see your grandchildren who grow up so quickly. The positive benefits such as driving on quiet roads, low crime rates (in our area of the Deux Sevrés anyway), friendly, welcoming neighbours and delicious food far outweigh the negatives. Oh, and I forgot to mention the lovely weather.

Buying a house in Spain by Jeanette Lane (ex-Birmingham City Council Leisure Services Department)



I am nearly 66 years old and since retiring at the age of 60 have spent my time living mostly in Spain, with my husband Rob (we were fortunate enough to retain a property in the UK). I, therefore, found the article by Alec Sumner on 'Buying a house in Spain' particularly interesting.

We bought a plot of land in Spain in January 2000 and our new house was completed by December 2002, although we didn't actually move in until the following September, when I retired. Our house is in a rural area which, as yet, is not too touristy, although there are approximately 3,000 Britons now living in the area. Before we actually bought our plot of land, we made several visits to the area and had three holidays staying in the local village, where we got to know a

lot of people who were more than willing to give us plenty of advice. We visited at different times of the year so that we could get some idea of what the weather was like all year round. Unfortunately, in spite of having lots of wind farms on the local hills, we didn't anticipate that the winds would be as bad as they are and we often get terrific gales. Apart from the wind, we learnt that the weather in July and August would really be too hot for us, but the rest of the year it is absolutely wonderful, even if it does get cold in the winter. Our builders thought we were mad when we insisted on having central heating installed, but we are so glad we did (in addition to a log burning fire, which is cheaper to run). Visiting the area regularly also enabled us to get to know the local culture. As we are in Catalunya, the local people speak Catalan, which we have tried very hard to learn, but without success. Fortunately everyone understands Spanish, so we have learnt that instead. But it is very strange to be in what we call Spain and be surrounded by people speaking a completely different



language. It is very isolating. Unless people moving to Spain are going to be living in an English community, the language barrier is something that needs to be considered. I've recently been unfortunate enough to have a new hip fitted following an accident and spent two weeks in a local hospital. I have to say that the medical care (and even the food!) was excellent, but it was extremely frustrating being surrounded by people speaking a language I didn't understand and not having enough vocabulary to make my needs known (especially when urgent like the day I got cramp). Spanish patients have a member of their family with them all the time – sleeping in an armchair overnight – who cater for the patient's personal needs. It wasn't practical for my husband to stay overnight with me. As in the UK, the nurses are overworked and they do their best, but this was often not enough, as I was flat on my back for a week and had to have everything done for me. I was lucky that the family of the lady in the next bed helped me as much as they could.

I'm also a vegetarian and in this region it is unheard of not to eat meat. I have now started to eat fish, otherwise I would starve when we go out to restaurants. It is like going to heaven when we go the supermarkets in the UK – the choice is amazing. We get English TV and when I see that I can get 11 different flavours of one particular cereal, I have a good laugh, as, if we are lucky, we have a choice of 11 different types of cereal. My bags are packed full of vegetarian food when we return from visits to the UK. We do

have one English supermarket in a nearby town and they cater very well for the needs of us British people, but they are fairly expensive and, of course, cannot stock everything.

Back to the house build: we probably would have experienced the same problems as Alec, but when we bought our land there was quite a large garden chalet on the site, plus electricity and water. We loaded our car and trailer up with a futon, caravan fridge, microwave, etc, plus a camping portaloo, took them to Spain and turned the chalet into a temporary home for Rob, my husband. He lived in this while the house was being built, with kindly neighbours helping out with washing, showers, etc. It was quite hard for him, especially on cold, dark, winter nights when he hadn't even got a telly to watch, and he had a problem when the gales blew away the portaloo. He was nicknamed Rob, the Boy Scout. He didn't know any Spanish to begin with, but he soon learnt builders' Spanish from the Romanians who were working on the house. Having him on site made a tremendous difference though, as he could see exactly what was being done and could lend a hand when needed. We are now extremely happy with our wonderful home in Spain, even though we are struggling financially trying to live on our ever decreasing pension.

Which brings me to the original reason for writing to you: it's in respect of the article on meeting the challenges of ageing in the 21st century and the questionnaire formulated by the Government. I don't think older people in the UK realize just how lucky they are to get all the services that are



provided for them and often at no cost. Here in Spain, there are very few services (that I know of), and on a miserable winter's day there is absolutely nothing to do. We cannot take ourselves off to a library and spend a few hours there enjoying the services and facilities, as the local library is only open for three hours each evening and Saturday morning, and is closed frequently when there is a local fiesta The post office is open between 9.30am and 11.30am, and because we live in the countryside, we do not get our post delivered. Instead, we have to pay approximately £50.00 for the privilege of collecting it from a post box at the post office.

We cannot go to the local leisure centre and use the swimming pool. Every village has a public outdoor pool which is open during July & August, but the nearest indoor public pool is about 15 miles away and is for serious swimmers only (not for leisure use).

Cinemas, theatres and concert halls are a considerable drive away and, of course, are in Spanish. In addition, a lot of the performances start at 10.00pm, with just a few starting at 8.00pm. Fortunately, there are a lot of fiestas throughout the year which are normally free and very enjoyable; in July and August free events are held almost non-stop, especially for the children. Please do not think I am complaining, as we accept that for a lot

of the time we live in a different country, where the services and facilities are not as good as those in the UK, but that is our choice.

Another excellent service provided by the British Government is free travel for older people. This has revolutionised my life back in the UK, as it has given me an independence and freedom which I would not have otherwise had.

Having said all that, there is one thing that really gets me annoyed about the UK and is the thing that bothers me the most. I, like the majority of older people, have problems with my 'waterworks'. I now need to find a loo quickly and frequently when out and about. I dread going into towns and cities in the UK to do some shopping, as there are very few public loos and certainly not one near when you need it. When I'm really desperate, I go into a café or a pub, but I've stopped asking the staff if it's okay as sometimes they say "no" and point you to the nearest public loo. I know that Age Concern has been trying to address this problem for some time now, but it doesn't seem to have improved much.

In Spain, there is an unwritten 'law' that anyone can go into any bar, restaurant or café and use their facilities. We have only found one or two seafront restaurants who have objected to us doing this and, on the whole, no-one bats an eyelid. Why can't we have a similar rule in the UK, even if it's restricted to people over a certain age? If there is one single thing the Government could do to make life better for the older generation, it would be to ensure that they do not suffer the indignity and embarrassment caused by the deterioration of a natural bodily function through ageing.

Osteoporosis bone density screens conducted in your area

- Osteoporosis affects 3 million people in the UK.
- 1 in 2 women and 1 in 5 men over the age of 50 will break a bone because of the condition.
- Over 230,000 fractures occur a year due to osteoporosis.
- · Osteoporosis generally starts from 35 years of age onwards.





Now, Prevent plc, the largest provider of workplace health screening in the UK, with clients such as HM Treasury, NHS Trusts. West Midlands Police Federation. HSBC and Marks & Spencer Money have introduced affordable osteoporosis screening that can take place convenient to you.

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- The screens can be conducted in a small private room.
- Each screen only takes 15 minutes including advice.

- The tests are conducted using an ultrasound-based bone densitometry system, specifically manufactured for clinical use and used by NHS GP surgeries in the UK.
- Only shoes, socks and/or tights need to be removed, as the system analyses the bone in the heel.
- At the end of the test, you will be advised the quality of your bone, the comparison of your bone result against a healthy standard and a comparison against people within the same age group.
- Additionally, everyone will receive a comprehensive report, action plan to help you avoid osteoporosis in the future and 365 days of support from Prevents nursing team.
- The Prevent plc Osteoporosis Bone Density Screen is supported by GPs throughout the UK.

Where and when will the Osteoporosis Bone Density Screens takeplace?

The screens will take place within private clinics at the following locations:

- Dudley
- Coventry
- Sheldon
- Birmingham

During various dates in June, July and August

"Osteoporosis in Western Europe is on the increase. Research reveals that this could be due to diet and lifestyle. In Western Europe, we have a very high level of protein in our diet. Protein saps the calcium from bones. Additionally, the level of weight bearing exercise to develop bone mass has fallen considerably over the last three decades, leaving women particularly vulnerable to osteoporosis. Interestingly, in China, where women tend not to eat cheese after childhood, osteoporosis is decreasing. NHS support, once you have been diagnosed with osteoporosis, is very good - the issue as always is making sure you are diagnosed as early as possible."

Dr. SD Jones, NHS Consultant

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Prevent plc, Freepost SEA13062, Weybridge KT13 8BR

Alternatively, you can contact the helpline on 01932 856422.

If you would prefer to book online then please visit:

www.preventplc.org/orders/wmpf1252

West Midlands Pension Authority Osteoporosis Bone Density Screening Offer									
I would like to have my screen at: Dudley Coventry Sheldon Birmingham									
It would also be useful to know when you screening date when you are on vacation telephone unless you would prefer to care	n (you will be adv	ised of your appoin	tment by email or						
I am going to be away on the followin	g weeks:								
1. Your Details:									
Title: Daytime Tel Number:									
First Name:	Home Tel								
Last Name:	Mobile Te	l Number:							
Address:	Email:								
	Date of B	irth:							
Postcode:									
2. I wish to purchase: (You must complete this section) Product RRP Your Price Total									
Osteoporosis Bone Density Screen	£50	£25							
		TOTAL	£						
 3. I wish to pay by cheque & have enclosed a cheque payable to Prevent plc: Yes or No (delete as appropriate) 4. I wish to pay by credit/debit card and ask you to debit my card: Yes or No (delete as appropriate) Please tick card type Visa Mastercard Switch Solo Visa debit, Delta, Connect 									
31									
Credit Card No: Last 3 digits on the back of your debit or ci									
5. Signature of Purchaser (required in all	cases)		Date						
Please ensure that you have provided a day of the screen.	time contact numb	er should we need to	contact you on the day						

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As a West Midlands Council Pension Fund Member you are invited to join us at our

PREVIEW EVENING

on

Wednesday 1st July 2009 5:30pm - 8pm

and our

PREVIEW BREAKFAST

on

Sunday 5th July 2009 10am - 11am

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 Funchal (Madeira) • Leixoes for Oporto (Portugal) • Dover

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- Cruise Kiel Canal Hamburg (Germany)
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Lines are open 8am to 10pm, 7 days a week

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Shaff Holistay Club Terms and Conditions: The 61% discount applies in addition to any discount given to us by the tour operator, but not to any price you obtain descript from the tour operator. But discount does not apply to 1 Thomas Cook Tours, Paimair Holistays, SAGA Chrises, Same Hellenic, Voyages of Discovery, scheduled frights, car time, asport parking/lounges/hotels, traivel insurance, ski packs, attraction tickets, fuel supplements or airport passanger duty. The discount only applies to holidays booked via the Sadf Holiday Club and not via any other part of Thomas Cook leg. Thomas Cook shops or thomasecook.com's, A Sin's discount only will be given on Thomas and First Choice holidays. A 25% (max. Sin's handling feet will be levied on all credit card transactions, Holidays and offers are subject to availability and tour operator booking conditions. Calls from a BT landline are charged at the per min (current March 2009) — charges from other networks may very, Calls may be recorded. Offers can be withdrawn or amended without notice. The Staff Holiday Club of secount. Prices and Discounts are correct at time of publication, but can with withdrawn or amended at any time without price notice. Prices a gooded are per person based on maximum occupancy of the lowest grade of cabin category, subject to availability. These offers cannot be claimed retrospectively or combined with any other offer. Bookings are subject to Terms.

@ABTA

Summer wordsearch

Enter our competition and win a set of four placemats and four coasters illustrated with beautiful poppy flowers.

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



One lucky winner will be drawn at random by the Director of Pensions on 31 July 2009.

PICNIC

The winner of the Spring wordsearch was Margaret Cain of Sutton Coldfield – congratulations, Mrs Cain.

G	L	S	Н	Α	Н	W	Н	Ν	٧	Υ	Т	S	W	Κ
Н	Α	0	R	С	U	S	٧	Α	L	Ν	R	W	U	М
J	Т	R	Α	Ε	٧	G	С	Q	Χ	Ν	Α	Т	J	Z
Q	U	Ε	D	Υ	W	Α	U	٧	K	U	٧	М	Т	L
S	В	L	Н	Ε	Т	0	F	S	S	S	Ε	Ν	U	F
U	Р	В	Υ	Ι	N	D	L	Τ	Т	S	L	Х	М	Х
N	Р	Т	0	R	Н	Τ	В	F	Ν	L	٧	D	W	М
S	С	N	Ε	Р	В	Ι	N	٧	Т	Α	G	V	Τ	Р
С	Т	R	Τ	Н	S	Т	Z	G	D	D	Υ	Α	Z	S
R	J	М	Α	Ε	R	С	Ε	С	Ι	N	R	Z	Н	D
Ε	J	U	Ν	Ε	Т	Υ	Т	W	R	Α	Κ	0	٧	Т
Ε	F	G	М	G	J	Κ	С	Ν	R	S	R	L	_	В
N	W	М	D	Χ	S	Х	U	Ν	С	Т	F	S	R	В
Ε	U	L	D	С	D	K	В	J	S	Ι	Τ	Α	٧	K
S	Ε	Α	S	0	N	L	Τ	Ε	0	N	Р	N	С	Р

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

Don't forget to include your name and address.

SUPERLINK SAVINGS

Superlink Savings arranges discounts and offers for current and retired West Midland Pension Fund members utilising the combined purchasing power of all members throughout the country. If you are planning a day out with family and friends during 2009, don't forget that the website has great savings on a wide variety of attractions throughout the UK.

To see all the offers available, please visit: www.superlinksavings.com



Please find below a small sample of the most popular offers available to you.

Gourmet Society Dining Card

The Gourmet Society Dining Card offers fantastic discounts at over 1,500 restaurants throughout the UK

Request your exclusive THREE MONTH FREE TRIAL* today and save £££s off dining out.





Gourmet Society members enjoy either two meals for the price of one or 25% off their bill at a wide variety of establishments, from Michelin rated restaurants to family favourites including, The Living Room, Loch Fyne, Cafe Rouge and Pizza Express.

For more information, please visit the My Lifestyle - Eating Out section.

*Terms and Conditions apply.

Show and Stay London Theatre Breaks

SAVE 8% on all London Theatre Breaks (Typical saving £30 per booking)





With an abundance of top shows and hotels to choose from, Show and Stay London Theatre Breaks are the ideal way to experience the very best of the West End.

Book top tickets for a show of your choice from 37 shows including Oliver. We Will Rock You, Billy Elliot, Hairspray & Dirty Dancing and an overnight hotel stay within the heart of central London from just £50 per person.

You can even add rail travel, pre-theatre meals and attraction tickets (including the London Eye and river cruises).

To check availability and to book, please telephone:

0871 360 2000

quoting WU578 Your Rewards



Terms & Conditions: Offer valid until 31st December 2009 but may be subject to change and availability.

SayShopping Pass











7.5% discount off multi-store gift voucher

SayShopping Pass gives you real spending power. Thousands of the best shops, restaurants and other outlets across the UK accept SayShopping Pass - just like any other payment.

The SayShopping Pass can be redeemed in over 12,000 shops with over 50 retailers, including Debenhams, Waterstones, Robert Dyas and many more.

Call 017 6560 9648

and quote **REWARDS0107** to receive your 7.5% discount.



Don't forget to add the delivery costs to your voucher order, which is now only £1.00 for all deliveries. This offer is available for orders up to £500 SayShopping Pass vouchers.

BCP

Airport parking, hotels and lounges products plus up to 13% discount from our guaranteed best prices

Established in 1978 with its ground-breaking Gatwick Airport car park, BCP has become the No 1 choice for airport parking, airport hotels and airport lounges for travellers flying from UK airports nationwide, looking for a smooth start to their holiday.

To book, please call

0871 360 1013

quoting WC62I

Terms and Conditions. Discount is taken from pre-booked rates. *13% discount applies to all Airparks car parks and services only for arrivals between 1 November and 31 March at selected Airparks car parks only. 8% discount available at participating car parks only. All other terms and conditions are available on the BCP website.



More information on these and other great offers can be found at: www.superlinksavings.co.uk

Sixty years of Poppy Appeal collections, not out!

David Partridge has been collecting for the Poppy Appeal in the Aldridge area since 1948, and has been the area organiser since 1971.

The first year David was involved, the Aldridge area raised just over £95 – a lot of money in those days and much of it in old pennies. 240 old pennies to the pound – and they were heavy, but David was younger then.

In 2008, David and his team of collectors, distributors and cashiers have collected and banked over £25,000; once again, a substantial number of that was still in coppers, and it's just as heavy and difficult to bank today as it was 60 years ago. It is estimated that the Aldridge area has raised over £320,000 while David has been involved.

I asked David what made him get involved with the Poppy Appeal, and he started to tell me about his uncle, Charles 'Gus' Bonner VC. After attending the re-dedication of the commemorative plaque on the Aldridge War Memorial early this year, David described how well he remembered 'Gus' and his achievements. Gus Bonner was the driving force that started a British Legion branch in Aldridge and was their first president when the branch was formed in 1928. David has obviously inherited his enthusiasm for The Royal British



Aldridge War Memorial

Legion since he is not only the Poppy Appeal organiser, but also a welfare case worker, parade organiser, membership secretary and branch treasurer, along with being a active member of the branch.

David, like his uncle before him, has had an interesting military career. He joined up for National Service as an officer cadet and was sent out to Deolalie in India for one year – this is

from where the phrase doolally tap derives. The second part is from a Persian or Urdu word tap, a malarial fever (which is ultimately from Sanskrit tapa, heat or torment). So the whole expression might be loosely translated as 'camp fever'. Unfortunately, David got a septic scratch on his hand towards the time of his final exams and was found to have contracted malaria; the rules were two weeks in hospital. Even though he didn't feel ill, he still missed his final exams. However, luck was smiling down on him and when it came to the passing-out parade, his name was called out along with everyone else and he was regimented to the 7th Indian Field Regiment.

As David says, he was lucky as he got the job to be the regiment's signals officer, with huge rolls of cables and wireless packs with valves and tubes



like an old-fashioned radio. David's regiment joined the fighting in Burma on the 1 January 1944, the same day that Lord Louis Mountbatten took over command. David was involved in the Battle of the Admin Box (a large administrative centre, serving as storage for most of the supplies of the 7th Division and other units) on which the Japanese had launched an offensive. The fighting was severe, and the 7th were surrounded for three weeks until the Japanese, short of supplies and routed by the Allied Forces, were forced to withdraw. As a consequence, David holds the Sikh community in the highest regard because, while he was in the box, one of them dealt decisively with a Japanese soldier on his behalf.

The Battle of the Admin Box (4 February – 23 February 1944) was crucial to morale in the war in Burma. because before it there had not been an Allied win, and after it, there wasn't an Allied defeat, although it didn't feel that important at the time. "You can't underestimate the effects of the monsoon on the fighting," said David. "When it starts at the end of May. there are two months of continuous rain. Troops move slowly and vehicles can't move at all. Both sides retreat to higher ground and sit it out." He remembers getting to the camp on 6 June 1944 to a tent and a camp bed. an absolute luxury after weeks of sleeping (or not) on the ground. This is where David was when he heard about

The picture of Charles George Bonner VC is a copyright protected image reproduced by kind permission of the Bonner family for publication in Superlink



David Partridge receives his 60-years of service award from John Brookes MBE, County President of The Royal British Legion (South Staffs)

the D-Day landings in France. "Good," he said. "It's about time someone else did something."

In mid-1944, the Japanese retreated, and as David and the Allied troops followed them down the coast, they found the majority of them had left before the Allies got there. David was posted back to Bangalore in India to take part in a combined training operation, to prepare them for fighting the Japanese in Malaya. He feels that the H-bomb was instrumental in reducing the number of overall casualties of the war in Asia because had it not happened, many more people would have died in the fighting in Malaya that was destined to take place.



David Partridge

After David left the Army in May 1946, he returned to Aldridge and continued his training to become a solicitor with his father, and started his distinguished voluntary career with The Royal British Legion.

The Poppy Appeal is the best known and supported campaign in The Royal British Legion calendar. The Royal British Legion help serving and ex-serving personnel and their families. Not just those who fought in the two World Wars, but also those involved in many conflicts since 1945 and those still fighting today. Support can be anything from providing a walk-in shower to someone who has been washing in a bowl in front of the fire (because they can't get upstairs), or counselling for a soldier involved in an exercise after witnessing ethnic cleansing while on peacekeeping duty with the United Nations. The Royal British Legion does not judge; it treats every case as individual, and tries very hard to allow its beneficiaries to maintain an active and healthy lifestyle.

David will be 89 in August and not

only does he continue to collect for the Poppy Appeal, he keeps up the role of local organiser. He would like to find a suitable volunteer to take on the role of organiser, but would be equally interested in anyone who would like to street collect, deliver boxes or help with the cashing up.

If you, or anyone you know, would like to help the Poppy Appeal and the people like David who tirelessly organise their area, ensuring that there are sufficient numbers of collectors on the streets, in supermarkets and collection boxes in all the businesses, shops, care homes and schools that require them.

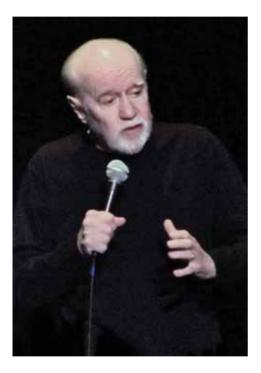
If you would like to raise money for The Royal British Legion by organising an event or just by giving a donation, please contact your local community fundraiser, Alison Bates on 07920 806092 or email abates@britishlegion.org.uk and let's ensure that the serving and ex-serving community continue to get the support they deserve.

Max Bowen

Do the Midlands still exist? Not according to the BBC weather forecasts. We get Scotland, Wales, north east, south west, south coast, north west. Occasionally you get north Midlands or south Midlands, but where is the dividing line? The forecaster sweeps all over the map and misses the Midlands. We get temperatures covering nearly all the country but never (if ever) Birmingham. That would give all Midlanders some idea of what to expect. Some clear border lines on the map depicting the area being described would help.

A message by George Carlin

It's amazing that George Carlin, the iconic American stand-up comedian of the 1970s and 80s, could write something so eloquent and appropriate about the way we live our lives now.



The paradox of our time in history is that we have taller buildings but shorter tempers; wider roads but narrower viewpoints.

We spend more but have less; we buy more but enjoy less. We have bigger houses and smaller families: more conveniences but less time.

George Denis Patrick Carlin (May 12, 1937 - June 22, 2008) was also an actor and author, and won four Grammy Awards for his comedy albums. Carlin was noted for his black humour as well as insights on politics, the English language, psychology, religion, and various taboo subjects.

We have more degrees but less sense; more knowledge but less judgment; more experts, yet more problems; more medicine but less wellness

We drink too much, smoke too much. spend too recklessly, laugh too little, drive too fast, get too angry, stay up too late, get up too tired, read too little, watch TV too much, and pray too seldom.

We have multiplied our possessions, but reduced our values. We talk too much. love too seldom, and hate too often.

We conquered outer space but not inner space.

We've learned how to make a living, but not a life. We've added years to life, not life to years.

We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbour.

We've done larger things, but not better things.

We've cleaned up the air, but polluted the soul.

We've conquered the atom, but not our prejudice.

We write more but learn less. We plan more but accomplish less.

We've learned to rush, but not to wait.

We build more computers to hold more information, to produce more copies than ever, but we communicate less and less.

These are the times of fast foods and slow digestion, big men and small character, steep profits and shallow relationships.

These are the days of two incomes but more divorce; fancier houses but broken homes.

These are days of quick trips, disposable nappies, throwaway morality, one night stands, overweight bodies, and pills that do everything from cheer, to quiet, to kill.

It is a time when there is much in the showroom window and nothing in the stockroom. A time when technology can bring this letter to you, and a time when you can choose either to share this insight, or to just hit delete...

Remember to spend some time with your loved ones, because they are not going to be around forever.

Remember to say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side.

Remember to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent.

Remember to say: 'I love you' to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you.

Remember to hold hands and cherish the moment for someday that person will not be there again.

And always remember that life is not measured by the number of breaths we take – but by the moments that take our breath away.

George Carlin

Max Bowen

Superstitions and old wives' tales need a counter-attack



Seeing an ambulance is very unlucky unless you pinch your nose or hold your breath until you see a black or a brown dog.

This could take hours (or even days) so you would need the ambulance to take you to the mortuary.

The sound of bells drives away demons because they are afraid of the loud noise.

The demons are the bell-ringers who can go on for hours.

If a robin flies into a room through a window, death will shortly follow. Yes, the robin's.

If you blow out all the candles on your birthday cake with the first puff you will get your wish.

A bit doubtful if there are 80 candles on the cake.

If a candle lighted as part of a ceremony blows out, it is a sign that evil spirits are nearby.

More likely a puff of wind through an open door.

If you get a chill up your back or goosebumps it means that someone is walking over your grave.

More likely your skirt has blown up.

To drop a comb while you are combing your hair is a sign of a coming disappointment.

Yes, you're going bald



Cows lifting their tails is a sure sign that rain is coming.

More likely flatulence is on its way.

A dog howling in the night when someone in the house is sick is a bad omen.

A dog howling at any time is a pain in the neck

If your right ear itches, someone is speaking well of you. If your left ear itches, someone is speaking ill of vou.

If both ears itch, you are a Liberal Democrat.

A horseshoe hung in the bedroom will keep nightmares away. Not if it drops on your head.

A knife placed under the bed during childbirth will ease the pain of labour

Also useful for a caesarean.

If your nose itches, someone is coming to see you. If it's the right nostril, the visitor will be female: left nostril, the visitor will be male. Girls, a dose of pepper up the left nostril may help.

If you spill pepper, you will have a serious argument with your best friend.

Especially if you've spilt it on your friend

To kill a raven is to harm the spirit of King Arthur who visits the world in the form of a raven.

The mind boggles what other deceased members of the royal family are doing.

Put salt on the doorstep of a new house and no evil can enter.

Only the bailiffs if you can't pay your mortgage.



Three seagulls flying together directly overhead are a warning of death soon to come.

On the other hand, it could be a 'bombing' raid. Put your umbrella up.

Place a hand in front of your mouth when sneezing. Your soul may escape otherwise.

Or others around you may get a cold.

A swan's feather sewed into the husband's pillow will ensure fidelity. It should be sewn into his pyjamas, trousers, shorts....

If you bite your tongue while eating, it is because you have recently told a lie.

There must be some folk with hardly a tongue left.

All windows should be opened at the moment of death so that the soul can leave.

A tough job if your parachute fails to open.

A yawn is a sign that danger is near. It is if you are driving a car.

West Midlands Pension Fund PAS 201 05/09

The End Column by Max Bowen

There are one or two good programmes on TV during the week, but I sometimes find blank evenings; it's a good job we can tape when one night has two or three good programmes. Do any readers believe standards have fallen? We get a flood of rather poor quality regulars: Coronation Street, EastEnders, Holby City, The Bill and Emmerdale; a large dose of programmes about food, dieting, face surgery (and other bits), crime stories and fashion not to mention the overpaid and overrated Jonathan 'Woss'.



Any other views on what you would like to see (or not, as the case may be)?

I asked your chairman for details of people who I would be speaking to today, broken down by age and sex and he replied: "Yes, they are." (Clement Freud)





Lam rather sad that Sudan is in a critical state and suffering from strong condemnation for its actions in Darfur.

I was based in Khartoum in about 1947/8 with the RAF and took a course in refereeing football matches. After some experience, I was made a member of the Sudan Football Association and refereed in the Khartoum and Omdurman stadiums.

Most of the Sudanese appeared to me to be over six feet tall, and they played in their bare feet. But could they hit that ball. They never argued, they accepted my decisions and were a delight to referee. When they scored a goal there was none of the childish drama of whipping off a shirt or doing various acrobatics; they just shook hands and got on with the game. Back home, I continued to referee and got, initially, five shillings (25p) as a result. It slightly increased over the years and was meant to cover travelling expenses. My grandson now referees and gets £20 per match! I feel like giving him a red card.

We don't really have football these days – just a commercial league and infantile behaviour.