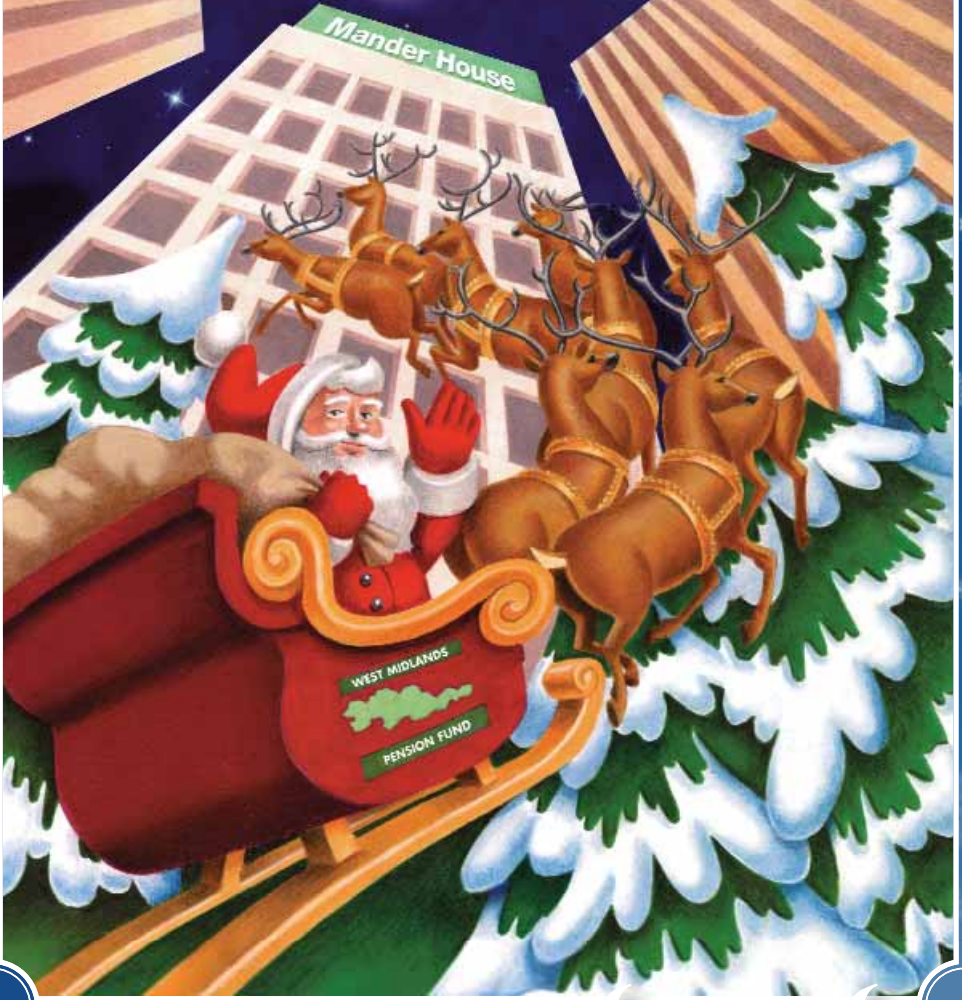


Winter 2009

West Midlands Pension Fund
Pensioners' Newsletter



Superlink

Brian's Blog

It seems that as the year draws to a close, the relentless media attack on public sector pension schemes continues.


At the risk of writing what may appear a 'bah humbug' message, this time round I thought it was worth providing some facts about the LGPS nationally, in order that you may better understand the misinformation that seems to be appearing in the national press around the supposed 'black hole in gold-plated public sector pension schemes and their unacceptable high costs'. Certainly, as a general election draws nearer, I'm sure we will see much more of this misleading type of headline.

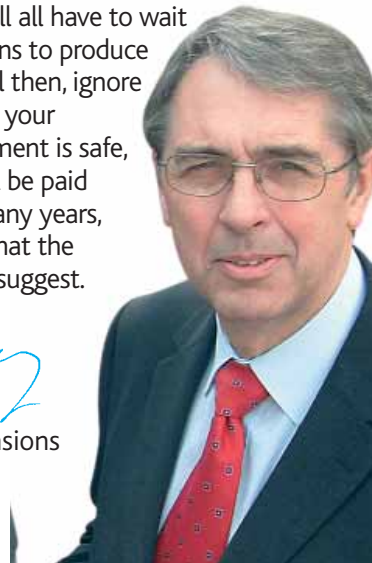
Oblivious as the comments are to the fact that the LGPS is the only public sector scheme that is actually funded, and as such has 'money in the bank' to pay out the monthly pensions – unlike the police, teachers, NHS and fire schemes that use current contributions to pay current pensions.

You would never guess it from the media, but the LGPS is currently strongly cash-positive. Nationally, employer and employee contributions and investment returns totalled £10.2 billion in 2008/09. Benefits payable totalled £5.6 billion, providing a surplus of £4.6 billion. To put it another way, contributions and investment income exceeded the benefits payable by over 80%. So what is the problem? There is no immediate problem – the issues have little or nothing to do with investment returns over the long-term. Even in the last six months, these

are moving back to long-term trends which are positive compared with investing in cash or bonds. The problem, which is entirely good news for members, is the simple fact that we are all living longer, and as such the cost of providing pensions is increasing. In the 1950s the average period between retirement and death was 10-15 years – now, it stands at around 25-30 years. Every decade since the war, our average death age has increased by two years. For those currently looking to provide the same income in retirement, the cost will have to increase.

So what can be done to fix the problem of us all living longer? In the long-term, the answer must be a combination of people working longer, contributing more or accepting reduced benefits. There is plenty of time to debate these issues and agree an acceptable timetable for any change. We shall all have to wait for the politicians to produce a solution. Until then, ignore the headlines – your pension in payment is safe, funded and will be paid regularly for many years, regardless of what the headlines may suggest.


Brian Bailey
Director of Pensions



Contents

- 4** Merry Christmas?
Not in Victorian times by
Max Bowen



- 6** Learning
keeps
James
young at
heart

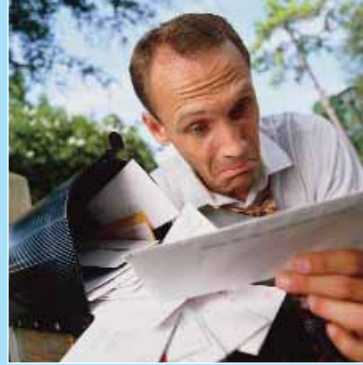


- 8** Organ donation – the gift
of life



- 11** Random Christmas
recollections with
Richard Popple

- 14** Bits and Pieces 1



- 18** The reign of the 'summer
terror'

- 20** Winter wordsearch
competition

- 21** Superlink savings

- 24** Christmas - past
and present

- 25** December 25th
birthdays

- 26** December 25th -
past and present

- 30** Bits and
Pieces 2

- 32** The End
Column



Max Bowen

Merry Christmas?

Not in Victorian times

Christmas again. Children are getting excited. No stockings for them filled with an orange, a small gift and some sweets. They will be expecting a mobile phone, a computer, a bicycle or a computer game. This is in startling contrast to the lives of Victorian children.

There was little in the way of education as most children had to work to help their families earn enough money to live, with many working on farms or helping with spinning. When the industrial revolution started, children entered industries and factories. Sitting in coal mines to open and close ventilation doors was a passport to ill-health.

Chimney sweeping meant boys, starting at five or six-years old, would scramble up inside chimneys to scrape and brush soot away. And because chimneys were usually very narrow and twisted, some boys became stuck and died of suffocation. However, in 1832, through the Reform Act, the use of boys under ten-years old was forbidden by law (although wealthier citizens would often ignore this edict).

In textile mills, children were often ordered to clean machines that were still running, resulting in many losing fingers in the mechanisms and, on occasion, some being killed.



In match factories, children were employed to dip matches into a dangerous chemical called phosphorus which caused their teeth to rot, and in some cases, die from the effect of breathing toxic fumes into their lungs.

In 1833, the Factory Act was made law and it became illegal for children to be employed in textile factories.

Many poor children worked and lived on the streets. They worked long hours for very little money. They sold matches, firewood, buttons, flowers or bootlaces. They ran errands and did any odd job that produced some money to buy bread. Many were orphans.

Coal mines were dangerous places where roofs sometimes caved in or explosions occurred. The Mines Act was passed in 1847 forbidding the employment of women and girls and all boys under the age of ten down mines.

Before all that, children worked for up to 12 hours a day. Many of these were employed as trappers who operated the air doors providing ventilation for the miners. The children sat in the draught of the door, cold and very frightened. There was little light.

Factory owners put profit above the health and safety of their workers; there was little in the way of safety measures. There were very gradual changes but working hours were still long and unhealthy. The 1842 Miner and Collieries Act stated that all women and children under ten were banned from working underground. The 1844 Factories Act stated the minimum age for working in

factories was reduced to eight-year olds – who were no doubt too exhausted to hang up a Christmas stocking. 8-13 year olds had to work a maximum of six and a half hours on weekdays and only six hours on Saturday; 13-18 year olds had to work a maximum of 12 hours a day.

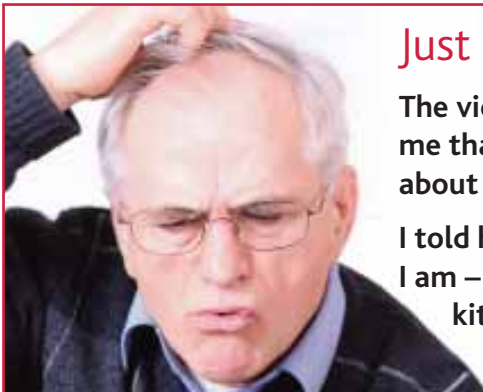
Further improvements were made over many years, but there are still outstanding problems in the 21st century.

Christmas gap

Children of the wealthy in the Victorian era match many of the children today in the volume and expense of gifts. They had dolls, tea sets, toy soldiers, rocking horses and train sets. Poor families were stretched to the limit and made their own gifts such as cloth-peg dolls, or would save pocket money for marbles, spinning tops and cheap wooden toys.

Merry Christmas? Not really, and there are still hundreds of children (millions in the world) who are deprived of the joy of waking up to presents on Christmas Day.

A Merry Christmas to all readers.

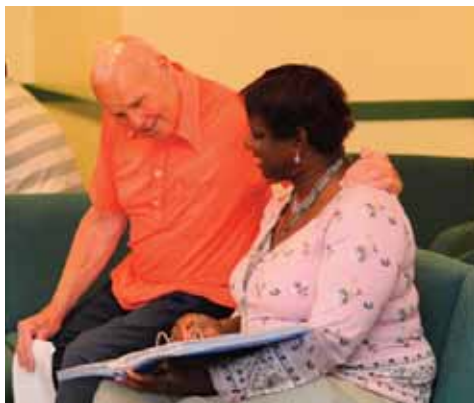


Just a thought...

The vicar came the other day and told me that, at my age, I should be thinking about the hereafter?

I told him: "Oh, I do. No matter where I am – in the lounge, upstairs, in the kitchen or in the basement, I ask myself: now what am I here after?"

Learning keeps James young at heart



really enjoyed learning and, of course, it keeps the mind active – mixing with people of all ages from all walks of life keeps me young. It's too easy to sit at home watching television all day."

James then decided to enrol on the ten- week residential Ransackers programme at Fircroft. This unique programme is aimed exclusively at adults aged 55 years and over, who have not previously studied at higher education level. Each learner works on a project/ piece of research of their choice, with the help of a personal supervisor, before producing a 'mini-dissertation'.

James says: "I'd developed an interest in history and decided to do my project on the Glorious Revolution of 1688. I admit that at first it was quite daunting and getting started was the hardest part, but

James Kelly, 82, from Kingstanding, is an example of one of our pensioners who is still young at heart. James is proof that you're never too old to learn. After leaving school at 14 with no formal qualifications, James got a job making tea and running errands on a building site. Apart from a stint in the army during the Second World War, where he took part in the Normandy landings aged just 17, James spent the rest of his working life in the construction industry. It was only in retirement that he acquired a thirst for knowledge.

James first heard about Fircroft College in Selly Oak, Birmingham, when he enrolled on a short course to brush up on his maths skills. He enjoyed it so much that he returned again and again, completing courses in everything from health and fitness to using the internet and email. He says: "I discovered that I



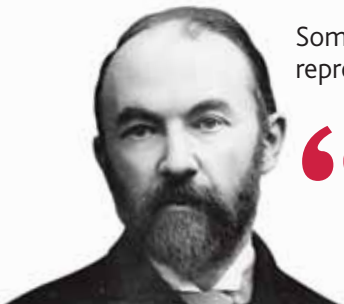
Fircroft College, Selly Oak

I had so much help from staff and from my fellow students. In the end I became so absorbed that I ended up writing 10,000 words and had to edit it right down!"

Jim plans to come back to Fircroft soon: "I like everything about Fircroft – I've never been to a place where everyone is so friendly. The food and accommodation are great and nothing is too much trouble for the staff. I'd recommend it to anyone."

The next Ransackers programme at Fircroft College starts in March 2010 and is free of charge – including all accommodation, food, tuition and learning resources. Fircroft also runs short (three day) courses throughout the year aimed at adults of all ages - many are also free of charge.

For more information and to apply please call 0121 472 0116 or visit www.fircroft.ac.uk



Some readers may recall a quote by Thomas Hardy reproduced below:

“ The value of old age depends upon the person who reaches it. To some men of early performance, it is useless. To others, who are late to develop, it just enables them to finish the job.” ”

Mrs B Winstone of Morecambe in Lancashire, previously of Walsall, sent us a poem she had received along the same lines:

The value of old age

Remember old folks are worth a fortune – with silver in their hair, gold in their teeth, stones in their kidneys and gas in their stomachs.

I have become a little older since I saw you last
And changes have come into my life.
I am quite a frivolous old girl and see five
Gentlemen each day. As I wake up Will Power
Helps me out of bed, then I go see John, next it's
Mr Quaker who gives me my oats. They leave
and Arthur Ritis shows up and stays the rest of the day.
He doesn't stay in one place very long so he takes
me from joint to joint. After such a busy day I am
ready for bed with Johnny Walker, what a life!
Oh! Yes I am flirting with Al Zymer.

If you have any witty, poignant or insightful poems, please remember to send them to us at *Superlink* – we love them and will do our best to publish as many as possible – Ed.

Organ donation – the gift of life

Information about the NHS Organ Donor Register.

Give the gift of life

Transplants are one of the most miraculous achievements of modern medicine. But they depend entirely on the generosity of donors and their families who are willing to make this life-saving gift to others.

One donor can give life to several people and restore the sight of two more.

There is a critical shortage of organs and the gap between the number of organs donated and the number of people waiting for a transplant is increasing. Right now, more than 9,000 people in the UK need an organ transplant and every year around 400 people die while waiting.

The need for donors has never been greater. So why not sign up to life now?

Leave the gift of life today.



What is organ donation?

Organ donation is the gift of an organ to help someone else who needs a transplant. Hundreds of people's lives are saved each year by the generosity of organ donors.

Organs that can be donated after death include the heart, lungs, kidneys, liver, pancreas and small bowel. Tissue such as skin, bone, heart valves and corneas can also be used to help others.

Doctors and nurses are committed to doing everything possible to save life and organ donation only takes place after a patient has died. Most donated organs come from people who die while on a ventilator in an intensive care unit, following a severe brain injury.



Leave someone a future

To decide whether or not you wish to give life to someone else after you have died is something very personal and it is important that everyone makes their own decision.

Even if you already carry a donor card you should join the NHS Organ Donor

Register to ensure your wishes are recorded. Discuss your decision with those closest to you so they know your wishes should the time ever come.

By joining the register you are giving your agreement to your organs and tissue being used for transplantation to save or enhance the lives of others after your death.

Adding your name to the register will only take a few minutes of your time. But it could save someone else's life.

The facts

Many relatives say that they have found some comfort in knowing that the loss of their loved one has given someone else the chance to live.

You are more likely to need a transplant than become a donor.

The removal of organs is carried out with the same care and respect as any other operation.

Each year in the UK nearly 3,000 organs are transplanted and over 2,000 sight-saving cornea transplants are carried out.

More than 14 million people in the UK have already signed up to save lives by joining the NHS Organ Donor Register.

Did you know?

You are more likely to need a transplant than become a donor.

- A donor can donate a heart, lungs, two kidneys, pancreas, liver and small bowel and can restore the sight of two people by donating their corneas. Donors can also give bone and tissue such as skin, heart valves and tendons. Skin grafts have helped people with severe burns and bone is used in orthopaedic surgery.
- You can make a permanent record of your wishes by joining the NHS Organ Donor Register.
- The age of people who have donated organs after their death has changed in the past decade with more aged over 50 and fewer younger donors. Older donors are less likely to be able to donate as many of their organs as younger people as some organs may become less suitable for transplantation as people age. But organs from people in their 70s and 80s are transplanted successfully.
- The number of people needing a transplant is expected to rise steeply over the next decade due to an ageing population, an increase in kidney failure and scientific advances resulting in more people being suitable for a transplant.
- The number of living donor kidney transplants has more than quadrupled in the last ten years and now account for one in nearly three of all kidney transplants.

- The oldest solid organ donor ever recorded in the UK was 84.
- The oldest recorded cornea donor was 104.
- The oldest recorded recipient of an organ in the UK was an 85-year-old kidney patient.
- The oldest recipient of a cornea transplant in the UK was 104.
- Surgical techniques, such as splitting livers, have meant that a donor can help more patients than ever before.
- 9% are 65 or over when they join the NHS Organ Donor Register.
- More women (54%) than men (46%) have signed up on the NHS Organ Donor Register.

How to join the register

You can join the register and ask any questions about organ donation by calling us:

Organ Donor Line:

0845 60 60 400

Telephone operators are only able to answer queries in English.

Or you can visit our website and sign up online at:

www.uktransplant.org.uk

If you wish to amend or withdraw your record from the NHS Organ Donor Register, you can also do this at any time by phone or on our website.

Drink driving over Christmas

Christmas is a time of parties and social engagements. It's also a time which could have serious implications for drivers. Recent West Midlands Police figures show that over 7,000 people have been arrested for drink driving over the last three years.

If you are the designated driver on nights out, please make sure that you are under the safe driving limit and preferably abstain from alcohol altogether.

If you're heading off to a party, take soft drinks with you just in case your hosts have overlooked this, or opt for soft drinks or non-alcoholic beers and wines if you're out and about, some pubs even give free soft drink for

designated drivers over the festive season.

As a general rule, it takes your body one hour to eliminate one unit of alcohol, yet many overlook this fact. The road safety charity 'Brake' reckons that after a heavy night's drinking, one-in-six drivers are still prepared to put themselves and others in danger by getting behind the wheel the following morning. Department for Transport statistics show that most failed breath tests happened between the hours of 7am and 9am.



Richard Popple

Random Christmas recollections

My first distinct recollection of Christmas goes back to the 1930s. My family usually spent a few days with my maternal grandparents in Boston, Lincolnshire, where the 272-foot tower of St Botolph's Church, (Boston Stump) dominates the flat landscape for miles around. That tower contains a peal of ten bells and it was the practice in those days to ring in Christmas Day at 6 o'clock in the morning. It may not have pleased everyone but it was a joyous sound on a dark, cold, clear, frosty morning. That happened for the last time in 1939: during the war, church bells were used only as a warning of invasion; after the war, the habit was never resumed.

Christmas now, compared with Christmas then, is hardly recognisable as the same festival. Then, it was much more Christian and much less commercial; the credit card had not been invented, there was no television and the innumerable uses of plastic were still to come. True, it had advanced a little from the days of Scrooge but, unless Christmas Day fell at a weekend, it was normal to work a full day on Christmas Eve and to return to work the day after Boxing Day.



St Botolph's Church, (Boston Stump)

New Year's Day was not then a bank holiday and the five-and-a-half day working week was the norm. Christmas goods appeared in department stores around the beginning of December, but Christmas decorations were not put up until the last few days before the holiday. The dazzling displays of lights that bedeck the streets of many towns, and even some houses these days were still a long way

in the future. Domestic decorations were modest in scale and frequently home-made. No plastic Christmas trees, of course, no plastic baubles, and as for fibre-optics...

Christmas was very much a family celebration. Families in those days tended to live more closely together, often within walking distance, so family parties could be held first in one home, then another. There were trains on Christmas and Boxing days – a limited service compared with working days, but even in wartime it was still possible to travel by train to visit more distant families. Cooking the Christmas dinner was often a shared task: the ladies of the family would occupy the kitchen and combine the preparation of the meal with the exchange of family news and gossip. The Christmas cake was eagerly awaited and often kept out of sight until the time came to cut it. During the war, mothers would try to save some of their food ration coupons so that they could buy a few extras at Christmas.

Entertainment was home made, too: there were Christmas radio programmes, but games for all the family passed the time in many homes. Few houses had central heating and gathering round a live coal fire was part of the enjoyment.

My early Christmases were divided between my mother's and father's family homes – both within a thirty mile radius. Then, as 'teenage' advanced (not that it was called teenage then) the focus changed and I spent more time at the homes of my future family-in-law. I think the biggest difference between then and now is in expectations. People on the whole lived within their means. Credit was not readily available – indeed,

asking for an overdraft meant visiting the bank manager with a very good reason and adequate security. The idea of banks actually persuading people to extend their credit was unheard of: if you couldn't afford it, you didn't buy it. Consequently, the giving of presents had not become competitive and toys were generally inexpensive, made of wood or metal or of soft materials; no synthetic fibres, of course. Children did compare their presents and some were, inevitably, envious of others but the envy was of the desirable toy, rather than the cash value. And the huge pressure of television advertising from about the beginning of October onwards – the 'must-have' culture – was still far in the future, as were three-month Christmas displays in shops, Christmas muzak and all the commercial trappings that bedevil our autumns these days.

Christmas church attendance has declined almost in proportion to the growth of over-spending, over-drinking and many other of the ills that now occupy our newspapers and broadcasters. Whether we are happier or not is another question – but nevertheless, I wish you a truly happy Christmas.



Judy Saunders

12 months in a nutshell

Judy Saunders
Chief Investment
Officer



As it has been 12 months since I last put pen to paper for Superlink, I thought it was time to update the readers on what has been a very challenging year for investments.

It's certainly been a roller coaster of a ride for the pension industry as a whole, but well-diversified funds like the West Midlands have been able to ride the storm and I am glad to report that, despite an extremely volatile period in financial markets, the Fund is looking healthy.

I'll explain a little more fully how the Fund's structure has helped it remain robust. The phrase 'you shouldn't put all your eggs in one basket' applies to the assets that make up a pension fund. Back in the spring 2008 edition of Superlink, I referred to 'complementary' investments and explained that the Fund had increased its allocation to these assets as part of its approach to managing risk. This was because they are expected to behave differently to equities under certain market conditions, especially in a 'bear market' or in non-jargon terms, when shares (equities) lose value consistently over a prolonged period of time. 'The proof of the pudding is in the eating' – so what was the Fund's experience when equities fell sharply over nine months?

I'm sure, as most readers know, this was a poor period for the financial markets and all asset classes suffered. Complementary investments include many different assets, such as property, emerging market debt, private equity and commodities. During the 12 months to the end of March 2009 emerging market debt returned +2.6% and private equity -3.2% compared to UK equities, which fell -28.5%. So, generally, complementary assets fell less than equities and the net effect for the Fund was a positive experience.

There were even opportunities for the Fund to buy some bargains as a number of assets stood at huge discounts in early 2009 and some pension funds urgently needed to raise cash, giving the Fund the opportunity to make some timely investments which have since generated strong returns.

Enough of looking back! I'm happy to report that since spring 2009 equities have recovered sharply, regaining much of their value. The Fund is currently valued at £7.2 billion and its investments remain diversified, continuing to provide future protection for the Fund in all market conditions.

West Midlands Integrated Transport Authority (ITA) Pension Fund

The ITA Pension Fund also experienced a rocky ride as a result of having 45% in equities, but as it is a more mature fund, the rest of its assets are held in bonds which are less risky but over the long-term generate lower returns. Bonds performed relatively well during the financial crisis and so the Fund is well-positioned at a current value of £365m.

Bits and Pieces 1

'Human arrogance' and global warming

J A Butwell wrote to us about 'the incredible arrogance', as he sees it, of human beings. He feels that the scientists are missing the point about global warming, and that the earth is still coming out of the last ice age with the inevitable warming-up of the planet. He feels we should be looking to provide support for animals and people by moving them to less affected areas, while providing food and water where needed across the planet.



Pension increase

Many of you have asked about the pension increase that is applied to pensions every April. Some have asked what will happen if the inflation rate continues to be negative, and the rate of inflation that produces any inflationary rise is set as a negative figure? Would the Fund apply a negative increase and actually reduce the value of the pensions in payment? The Fund has sought advice on this matter, as we know it is of great concern to many watching economic developments within the UK. We are of the opinion that, currently, the LGPS regulations governing the Scheme do not permit the Fund to apply a negative increase. So, in effect, the pensions would remain at the same value for another year. We are also unaware of any proposal to change the Scheme regulations in relation to this. While we are dealing with this topic, here is another question that many of

you have posed: what would happen if after following a negative year, there was a positive year, and would the Fund try and recoup the negative award by offsetting this against any increase? The answer to this, in simple terms, is we have yet to find a definitive solution, as this circumstance has yet to occur.

However, we believe it would be unlikely that the Fund would be instructed to do this by virtue of an amended regulation.

One thing is that this would not become an issue until at least March 2011, by which time we'll have obtained what will hopefully be a definitive answer for you.

So, to recap, if the inflationary increases are applied to state pensions (the LGPS uses the same % increase) in April 2010 are zero, then your LGPS pension will remain at its current rate for another year.

Identity theft and 'junk mail'

The Fund's helpdesk have taken a number of calls about the change to the Fund's envelopes, regarding the use of our logo. You have expressed some concern about possible identity theft. Please let us reassure all Fund pensioners that strict guidelines are followed in the production of payslips, and we do everything within our control to monitor any potential problems that may arise. There are, of course, instances when problems are unavoidable, and regardless of the action taken by the Fund, it's in the actual delivery of the mail where any criminal activity takes place. However, due to systems in place (which, for obvious reasons, we can't provide details of here) and the work done by all parties involved, we are confident any such activity is highly unlikely to occur prior to delivery. You should, however, ensure you dispose of your payslips carefully, removing any sensitive details in advance.



On a similar topic, one reader has again written to us to tell how they remove any address panel from any unsolicited mail received, particularly mail that has a pre-printed order form containing the address. The reader then posts the unsolicited mail back to the company concerned using the pre-paid envelope supplied. Apparently, it is amazing how quickly the 'junk mail' stops after doing this two or three times. (Incidentally, the reader then uses the address panels as lining for house plants as they seem to help the soil retain moisture. Eventually, it will disintegrate as part of the soil through the normal watering process.)

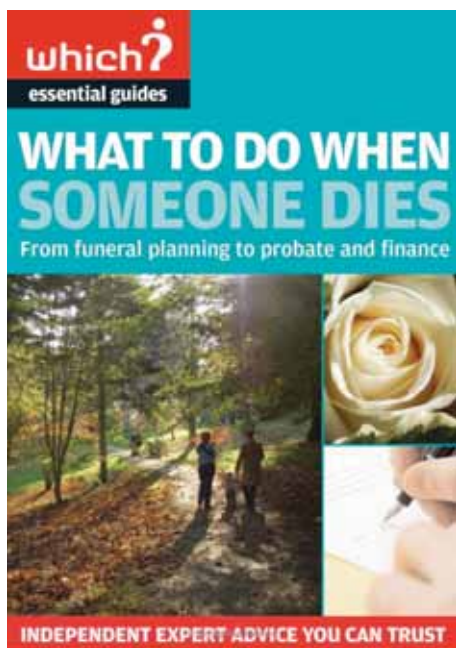
As ever, our resourcefulness knows no bounds when we really put our mind to it, but please don't send your payslip back to us, as you are required to keep this for a certain period in respect of the payments made.

Why not write to us giving us the tips and tricks that you have discovered over the years. Whether it is for eco-friendly reasons or just that you simply hate waste and needed to find a use for something, we'd like to know what you've been up to.

What to do when someone dies

The mortality of us all is inevitable and all of us have to deal, at some point, with the loss of a loved one, and a recent discussion among editorial board members has 'set a hare running'.

We were discussing the administrative issues in dealing with the estate of a deceased family member or friend and came up with a list of suggestions on how the whole process could be made easier. This has, in turn, led us to believe that we could tap into the valuable experience of our members and come up with a handy guide on '*What To Do When Someone Dies*'. We were already aware of the excellent '*Which?*' publication, but if you have any suggestions on what could or should be in this pack, please let us know and we'll keep you up to date with developments of this guide.



Health and safety

The issue of health and safety which Bob Ingram mentioned in his June article has raised a few eyebrows once again. We have had many accounts of working practices that would have to be seen to be believed, but the one which really caught our eye was the tale of an apprentice plumber using a bicycle to go between jobs with a stop tap key and length of copper pipe tied to the cross bar, a bag of tools on the back and assorted blow lamps, cans of paraffin and hosepipes on the handle bars, not forgetting of course the spare toilet seat placed around the saddle.

Notifiable diseases

In these days of swine flu and public vaccinations, **Hazel Rushton's** letter struck a chord. She tells us that after starting her career as a librarian back in 1959, one of her earliest duties was to take books that had been returned by borrowers who had a 'notifiable' disease. In those days, notifiable diseases included measles, mumps and chickenpox. Hazel had to take any books returned from such clients to the local public health office, returning a week later to pick them up again. It was only after some weeks that she ventured to ask what the local public health office actually did with the books in the intervening period. The answer was to spray them with disinfectant and leave them on a window sill awaiting collection. As we all now know, it was some time before it was declared that such diseases could not be transferred from person to person via paper.

Happier times...

Peter Holmes wrote to us reminiscing about what would appear to be a more enjoyable work environment in local government during the 1960s. Peter recalls the director of education at Derby playing cricket during lunchtime 'with the lads' in the backyard of the education offices. After moving to the role of junior clerk, Peter was faced with the responsibility of being chief fire stoker. Not only does he recall one of the aims was to get a colleague named Harry (to

this day, Peter cannot remember what Harry actually did as a job) to remove his jacket due to the ever-increasing roaring fire, but all this was done while Harry puffed away on a Park Drive (passive smoking being an issue to be dealt with way off in the future). Peter recollects another duty he was entrusted with was to clamber up through the attic and along precarious roof ladders in order to raise the union flag. He was then informed this was a trial for any new lad starting.

Tea in Balsall Heath

It would appear that our own Bob Ingram has had reason, from time to time, to call into question the actions of Georgina Chisholm (formerly Mayes) wrote to tell us.

Georgina used to work with Bob and came up with a quite revolutionary solution to an unusual problem while working with the 'ladies of the night'.

As part of her probation duties, she noticed that many of the women had small children, with many of the women becoming pregnant almost immediately following the birth of the previous baby. She wondered why birth control measures were not in place and soon found that as the women often worked late into the night and woke late the next day, they had no set routine. Georgina offered a solution by asking what the first thing they did each day. With the response being "to make a cup of tea", Georgina then set out to purchase six tea caddies for the women under her charge. She then instructed them to empty the loose tea they were using into the caddies and place their contraceptive pills inside the caddy, thus setting up a routine and allowing for some form of birth control to be put in place. All went well until Georgina's petty cash claim was returned by Bob with question marks next to the items listed as tea caddies, along with a note enquiring why the Probation Service had been purchasing so many tea caddies at the princely sum of 10 shillings and sixpence each. Georgina returned the note with an explanation of her birth control measures.



The reign of the 'summer terror'

As a child, **Pauline Kenyon** yearned for the long summer term to end and the holidays to begin, with their promise of endless sunshine and wonderful adventures with friends - but she also knew that this time heralded the annual 'summer terror'. And it never ceased to come.

How and why it always arrived early in the summer holidays we never knew. Cruel fate dictated that at the very height of summer, when young children ached to enjoy the pleasures of the season, the summer terror stalked London. Parents would hold their breath and pray that this year would be different, but it never was - well not until I was a teenager at least.

It would come quietly at first. Awareness would creep up slowly upon us as we lay laughing in the daisy-jewelled grass, or built our ramshackle dens on the common, or fished for tiddlers in the stream, bringing home the hapless captives in an old jam jar suspended from string handles.

The first signs were when adults would be seen in neighbourly groups talking together in hushed whispers, with conversations that ended abruptly as we approached. Then one or two of our distant school colleagues would disappear without warning and no one would tell us where they were. Our parents talked vaguely about 'holidays away with their families'

and although this was, of course, a possibility, their shifty lack of eye contact hinted at something less happy.

Then there would be the closures of all swimming pools - and the truth was out. Polio, or infantile paralysis as it was commonly known in those days, stalked the neighbourhood again. The summer terror was back.

As children we knew little about the disease and how it was spread. We only knew that it was rife and that many children died - or somehow a worse prospect for the active, exuberant youngsters we were - were imprisoned for life in a massive metal cylinder that wheezed and groaned to bring breath to their paralysed little bodies: the fearful 'iron lung', the stuff of my nightmares.

Of course, some lucky ones did recover and we had all occasionally seen children clomping around on the bulky scaffolding of metal callipers encasing their thin and wasted limbs that stubbornly refused to grow along with their maturing bodies. It all struck terror into our hearts and even the happy, sunny games of summer could not

entirely wipe it from our minds.

One morning I witnessed an ambulance screech to a halt outside my friend Tommy's house, only a few doors away from where I lived. It seemed like the whole street assembled to watch the incident, waiting silently in anxious clusters by their front gates. Eventually the ambulance men emerged carrying Tommy on a stretcher, his eyes closed and his body still and hunched up under a bright red blanket. I remember ignorantly wondering if it was red to stop any blood showing and looked for signs of drips on the path. There were none.

Tommy was loaded into the back of the ambulance and his tearful mother climbed in awkwardly beside him clutching a large hankie to her mouth – and the doors slammed loudly and the vehicle sped away.



Polio physical therapy

Slowly the neighbours drifted away, shaking their heads and talking in whispers as they returned inside their houses. I ran home to ask my grandmother what had happened and can vividly remember the wave of relief when she told me that Tommy had rheumatic fever. I had no idea what this was, nor in fact how serious it was for Tommy who would be left with a weakened heart as a result, I just felt spared from the possibility of catching polio from my playmate.

In my first year at secondary school there was a girl in my year who developed the disease and I recall that the whole school reeked of Dettol. It was as if every inch of the place had been hosed down with the liquid - and indeed it might have been for all I know. Even the school dinners themselves tasted of the pungent stuff. Soon the canteen itself was shut down and we all had to bring sandwiches – which we ate on the school field sitting in frightened little huddles. But the regime obviously worked as there was no second case of polio.

The summer terror returned for me every year until I was about 13-years' old. Then my parents were asked, along with other friends' families, whether they would let their child be a 'guinea pig' for the newly developed Salk vaccine against polio. Such was the universal fear of the illness that without hesitation they agreed and my programme of jabs began, later to be replaced by the more effective and pleasanter oral drops on sugar.

We had absolutely no qualms that it would offer protection - and it did. The reign of the summer terror was finally over.

WIN a 1,000 piece 'Autumn flowers' jigsaw
and a night light in our festive

Winter

Wordsearch

See how many Christmas items
from the list you can find.
The words can go up, down,
diagonally or backwards.



- | | |
|-----------|----------|
| BELLS | MANGER |
| BETHLEHEM | REINDEER |
| BOWS | SANTA |
| CANDY | SLEIGH |
| CAROLS | SNOWMAN |
| CHRISTMAS | STAR |
| ELVES | STOCKING |
| GIFTS | TOYS |
| HOLLY | TREE |
| JESUS | WISEMEN |

One lucky winner will be drawn at
random by the Director of Pensions
on 1 February 2010.

The winner of the Wrestler DVD
from the September edition was
Mrs V Johnson of Wolverhampton.
Congratulations – we hope you
enjoyed the DVD.

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

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

Why not make your money go further and use gift vouchers to pay for your purchases?

Within the Superlink Savings website there are a number of suppliers whose gift vouchers can be used in many retail and leisure outlets including Boots, Debenhams, Comet, Waterstones, hmv, Halfords, Beefeater, Café Rouge to name a few.

The discounts available, range from 7.5% - 10% off the face value of the voucher, meaning you can save £££s and when you use your vouchers you can take advantage of any in-store offers or promotions, making even greater savings.

Don't forget that they also make a great gift and the lucky recipient can then choose where to spend them.

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- **Leisure Vouchers** are easy to use like cash and can be used nationally from eating out to holiday breaks.
- **SpaFinder Gift Vouchers** can be used for any treatment at over 400 spas in the UK and more than 5,000 worldwide.
- **Halfords Gift Vouchers** can be used in over 435 stores nationwide.
- With **Theatre Tokens**, you can choose from over 230 different theatres nationwide, including London's West End.

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.



For more information and to order your vouchers, please visit the My Shopping - Voucher section.

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Exclusive eyecare benefits for you and your family.

Vision Express is part of Europe's leading eyecare provider, with over 300 stores nationwide.



- **£10 eye test** or FREE when choosing to purchase complete glasses.*
- **Save £30** off complete glasses when choosing from the £69 frame range or above with prescription scratch-resistant plastic lenses.*
- **Save £70** when joining the contact lens direct debit scheme (Contact7). Offer includes FREE contact lens registration and consultation and FREE three months supply of lenses worth £44.85. (Terms and conditions apply)*

Please remember that the scheme extends to family members. To obtain a leaflet containing the discount vouchers, please visit any **Vision Express** store and quote

Vision Select. The vouchers will then be given to you over the counter.



Terms & Conditions:

To locate your nearest store and book an appointment use freephone 0800 73 80 90 or visit www.visionexpress.com

*Not valid in conjunction with any other offer discounts, vouchers or promotions including NHS.

No cash alternative available. Offer valid until 31st December 2011.

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Call **0800 028 9000** and quote **TBW09**, alternatively visit the **My Car - Maintenance** section of www.superlinksavings.com to order online. Terms and conditions apply.

The logo for etyres.co.uk features the word 'etyres' in a bold, sans-serif font. The 'e' is red, and the remaining letters 'tyres' are blue. Below 'etyres' is '.co.uk' in a smaller, blue, sans-serif font.

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For full details of all terms and conditions* please visit www.hotelstayuk.com/TermsOfUse.aspx

Superlink Winter 2009 **23**

Christmas

past and present

The Christmas pudding that you so relish was once made to a consistency of soup, with ingredients like raisins and wine.

Did you know that Christmas was not celebrated on the 25 of December till AD 440?

You will be amazed to know that Oliver Cromwell abolished Christmas and declared it to be a normal working day in the year 1649. People caught celebrating the festival were arrested.



*Oliver Cromwell: "Bah, humbug!"
The original Scrooge, perhaps?*

The first British Christmas card was sent in 1840.

The British Post Office used to deliver Christmas cards on Christmas morning until 1961.

The daily newspapers were published on Christmas Day until 1912.



The first Christmas stamp was released in Canada in 1898.

And as for Christmas crackers, well, they were invented by Thomas Smith. Initially the novelties which he got from France did not do very well as Christmas gifts so he wrapped them into a tube and added a snapper to make them appear more appealing.

One in three men will wait until Christmas Eve to finish their shopping.

One in six men would like to get rid of all the 'gift-giving nonsense'.

Based on a 1999 estimated population count of North America and Europe, on Christmas Eve of that year Santa Claus had to visit 42,466,666 homes in a 12-hour period – that's 983 homes per second.

And remember:

Waste from Christmas in the UK alone is anticipated to be in the order of: One billion Christmas cards (17 for every man, woman and child) could end up in bins across the UK this year.

One tree is needed to make about 3,000 cards.

Around 125,000 tonnes of plastic packaging will be thrown away.

Eight million Christmas trees, mostly thrown away in January, generating over 12,000 tonnes of rubbish.

About 83 km² of Christmas wrapping paper.

An extra 750 million glass bottles and jars over Christmas and the New Year.

An extra 500 million aluminum drinks cans over the festive period.

Nearly 3,000 tonnes of aluminium foil will be used to wrap Christmas turkeys.



"How much aluminium foil did you say?"

December 25 birthdays

1642: Isaac Newton

Astronomer and physicist

1821: Clara Barton

American Red Cross founder

1887: Conrad Hilton

Hotel magnate

1899: Humphrey Bogart

Actor

1907: Cab Calloway (*right*)

Jazz bandleader

1949: Sissy Spacek - Actress

1950: Annie Lennox

Singer, The Eurythmics

1954: Robin Campbell

Singer/musician, UB40



1971: Noel Hogan

Musician, The Cranberries



December 25

past and present

1066: William the Conqueror was crowned King William I of England

1223: St. Francis of Assisi assembled one of the first nativity scenes, in Greccio, Italy.

1741: The centigrade temperature scale was devised by Anders Celsius and incorporated into a Delisle thermometer in Uppsala, Sweden.

1758: Halley's Comet (*below*) was first sighted by Johann Georg Palitzsch.



1776: General George Washington led his troops across the Delaware River to launch a surprise attack on the Hessian quarters at Trenton, New Jersey.

1818: The song 'Silent Night' was performed for the first time at the St. Nikolaus church in Oberndorff, Austria.

1914: The legendary but unofficial 'Christmas Truce' took place. A group of British and German soldiers in the trenches of the western front stopped firing and met each other in no-man's land.

1926: Emperor Hirohito acceded to the Japanese throne after the death of his father Yoshihito and remained there until his death in 1989.



1938: Director George Cukor announced that Vivien Leigh would play Scarlett O'Hara in *'Gone With The Wind'*.

1941: British-controlled Hong Kong surrendered to Japanese forces.

1946: Comedian WC Fields died in Pasadena, California at age 66.

1950: The Coronation Stone, taken from Scone in Scotland by Edward I in 1296, was stolen from Westminster Abbey in London and smuggled back to Scotland by a group of Scottish nationalists.



1959: Future Beatles drummer Ringo Starr (*left*) received his first set of drums as a Christmas present.

1968: At 1:10am, after Apollo 8 circled the moon for 20 hours, the spacecraft's service propulsion system engine was fired to achieve the velocity required to 'escape' from the lunar orbit. Shortly afterwards, Jim Lovell told the world: "Hello, Houston, there is a Santa Claus, we're coming home."

1977: Sir Charles Chaplin, silent film star, died in Switzerland at age 88.

1990: Soviet president, Mikhail Gorbachev was given direct control of the Soviet cabinet and all government ministries in a major widening of his power.

1991: Gorbachev resigned as the eighth and final leader of a communist superpower that had already gone out of existence. The next day, the Supreme Soviet voted to end the Soviet Union. The hammer-and-sickle flag over the Kremlin came down, and Russia's blue-white-and-red flag was raised in its place.

1994: Full-fledged Christmas celebrations returned to Bethlehem for the first time since the Palestinian uprising began six years earlier.

1995: Singer Dean Martin, 78, died at his Beverly Hills home.

Our thanks to: www.indiagiftsworld.com & www.trulyunusual.com for the above.

Do you need a helping hand at Christmas?

Remember, not everyone can either have, or cope with having, family around them at this time of year. This can present many issues for people to deal with. So, as is usual at this time of year, spare a moment to think about those who are less fortunate.

I know most people enjoy Christmas with their families, but I find it a very lonely time. Is there anyone I can turn to for support?

Christmas can be a lonely time for many people and sometimes it is useful just to chat to someone. If you need someone to talk to, you can call **Samaritans**. They are open over the Christmas and New Year period – someone can talk to you confidentially and offer non-judgemental support.

**For more guidance visit Samaritans website: www.samaritans.org
Call Samaritans on 08457 909090**



Christmas is a great time for me and my family and we know we are very lucky. I would like to do something, give something back. What can I do?

A great place to start would be to register your interest in doing some volunteering work.

Do-it.org.uk is an organisation that matches volunteers with organisations needing help. You can enter your postcode on the website to bring up volunteering opportunities in your area.

Visit their website: www.do-it.org.uk



I have more debt than I had last Christmas. What should I do?

You are not alone. Millions of people are facing increasing debt problems. The key is to get help with debt problems as soon as you identify the issue. There are many organisations who can help you – they can advise you on who to speak to. Contact either the **Consumer Credit Counselling Service** or **National Debtline**. Both can provide helpful advice and tools to help you manage your finances.

Consumer Credit Counselling Service:
www.cccs.co.uk
0800 138 1111

National Debtline:
www.nationaldebtline.co.uk
0808 808 4000

The Christmas break has made me realise my relationship is not working. I need someone to talk to before it gets worse.

Many of us may not spend time with our partners during our normal day to day lives, so Christmas can polarise feelings, especially if put under pressure to entertain friends and family. Combine these circumstances with the odd alcoholic tipples and couples can find themselves in somewhat unusual circumstances. Talking about your problems to a professional counsellor may be all that is needed. **Relate** offers relationship counselling and support, face-to-face or on the phone, and they even provide an 'email a counsellor' service.

For more information visit their website: www.relate.org.uk

You may recall from a previous edition (December 2008), Max commented on the film 'Brief Encounter'. **Michael Franklin** from Morecambe contacted us to inform us that the station in nearby Carnforth is where the external scenes were filmed along with those in the buffet. The station is a well-known tourist attraction and even has a themed café based on the film. Michael also points out there is also an excellent museum of old railway items, and the location makes an ideal stopping-off point when travelling to the Lakes or even Morecambe itself. *(Maybe this is a trip for next year when the weather's a little more kind to us - Ed.)*



"Oh darling, when do you think the buffet opens?" Celia Johnson and Trevor Howard gaze longingly at each other.

Bits and Pieces 2

In our postbag this edition, we've received the following poem regarding the 351 Walsall to Cannock bus service:

The Government wants us to leave our car,
In the best place at home by far.
They say hop on a bus or train whenever,
They don't consider the appalling weather.
And if you live in the sticks like I do,
The buses and trains run so few.
Like my bus, the 351 route,
Cut to an hour and awkward to commute.
If one misses out we all start to frown,
'Cause it's gonna be two hours for the
next one to town.
A promising day of joy and cheer,
Could make your eyes form a tear.
For yet again the minibus is on,
And the days of a sit are truly gone.
People are fighting to get to a seat,
We are all herded together like cattle meat.
Too many people in such a small place,
With lack of air turns you red in the face.
There's standing passengers and prams
galore,
If you trip over you stay on the floor.

So come on National Express,
Pull your finger out and impress.
Sure to god its within your power,
To put on one large bus an hour.
We've noticed new buses going to Mossley,
And 351 passenger's are all saying crossly:
"Why can't we travel in comfort like that."
But the sight of it all makes everyone flat.
It seems no one cares about us here,
Giving us decent buses must make you
sneer.
We all contribute to your upkeep,
So stop treating us like daft sheep.
Please could you do all you can,
And stop giving us a glorified van.
'Cause people get funny and like a good
whine,
But they wont put up with the 'sardine
line'.
So if nothing's done and people still cuss,
You will lose everyone to the Arriva bus.
By Anon.

It seems that Max's views on John McEnroe struck a chord with many of you who have written in to us to applaud his comments.

Len Lloyd of Lower Gornal, Dudley agreed with Max's comments and also mentioned the endless number of experts now involved in studio commentaries (more often than not outnumbering the players actually involved in the games – whether it be cricket, bowls or snooker). Len says that, like many others, he has now taken to watching such events with the sound turned down to avoid the unnecessary commentary.



"So, Mark Lawrenson, do you think there are too many commentators at sporting events these days, or shall we ask the studio panel?"

More From The End Column by Max Bowen

Christmas traditions

It was supposed to be a happy time, but it wasn't. Santa was really upset. It was Christmas Eve and nothing was going right: Mrs Claus had burned all the Christmas cookies, the elves were complaining about not getting paid for the overtime they had put in while making toys, and the reindeer had been drinking all afternoon and were completely plastered. Earlier, they had taken the sleigh out for a spin and crashed into a tree, breaking off one of the runners.

Santa was beside himself: "I can't believe it! I've got to deliver millions of presents all over the world in just a few hours from now and all my reindeer are drunk, my elves are on strike and I don't even have a Christmas tree.

I sent that angel out hours ago to find a tree and he isn't even back yet. What am I to do?"

Just then the angel opened the door and stepped in from the snowy night, dragging a Christmas tree. He said: "Ho, ho, Santa, where do you want me to stick the Christmas tree this year?"

And thus, the tradition of angels perched on top of Christmas trees came to pass.



A few months ago, it was reported that an over-zealous health and safety officer pledged 'serious tolerance' over the ruling that corridors and landings in flats should be cleared of door mats, pot plants and all other items. Threats of jail or fines for refusing to follow the order were introduced in co-operation with the local fire service.

Yes, it's another health and safety saga. Once you step outside the front door, tenants are liable if they fail to follow the policy laid down. Perhaps tenants, having removed their mats, should stick a notice on the front door: 'Officials and any other bureaucrats, should remove their shoes before entering.'

However, there are other hazards: there is the noise created by using door knockers which are due to be removed. Mrs Jones, from one flat, cried out: "You leave my knockers alone!" Hanging baskets should be taken down, and scooter and bikes must not be used as children could fall off on council property.

Yes, to allay your fears, the first paragraph is fact. The rest could take place knowing how bizarre officials can be in attempting to justify their existence.

The End Column by Max Bowen

The range of dialects in Britain is wide and fascinating. I remember, as a soccer referee, my first visit to the Black Country – about three miles from where I used to live in Quinton. In the dressing room, I could not understand a word – the accent was so broad. Even now, converting the broad accent into English requires deep concentration just to understand what is being said.

Some words were recognisable, like *babby* (for baby), *backerds* (for backwards), *cut* (canal); *jiffy* (brief moment), *laff* (for laugh), *taters* (potatoes) and *wik* (week or weak).

Other words test your hearing: *bawk* (hinder or confuse), *bist* (how bist you), *breffas* (breakfast); *coddin'* (joking – goo on, yum coddin' me), *frenzy* (irritable), *mucker* (confusion), *nuss* (nurse), *unkyoothe* (uncouth) and *sawk* (yelp, cry out).



Aynuck and Ayli: Doh troi'n sownd posh – spake like yow wuz brung up to!



Robert Peston: knowledgeable but irritating

Aficionados of the *Today* programme will no doubt have differing views about the broadcasters. The outstanding character is John Humphrys whose tenacious questioning, in particular, exposes the weaknesses of politicians' arguments. Evan Davies has a 'kinder' approach but he has settled as a major contributor to the programme. I am not, however, particularly enamoured of James Naughtie (who really requires a script from time to time) as he stumbles to ask a question or work out what time it is, or Edward Stourton whose machine-gun delivery feels that he is anxious to dash off for breakfast.

Not connected with *Today* is Robert Peston whose knowledge of financial matters is comprehensive, but whose delivery is the most irritating one I've ever encountered.

Finally, the old codgers of the Superlink editorial board wish all staff and readers a very happy Christmas and a prosperous new year – they deserve it after a very traumatic year.