

WEST MIDLANDS



PENSION FUND

Spring 2010

superlink

West Midlands Pension Fund Pensioners' Newsletter



Brian's Blog

Spring is undeniably upon us, and we will all soon be engulfed by the run up to this year's World Cup finals in South Africa. I am sure we will again be seeing houses patriotically adorned with St George's flags and Union Jack bunting galore, as diehard football fans attempt (albeit from their armchairs) to spur the England team on to victory.

I wonder just how many of the football fans glued to the television screens during the summer will be aware of the true origins of the nation they will be so keen to defend in the stadiums (and in their armchairs).

With that in mind, while reviewing the content for this edition of *Superlink*, I was reminded of a speech delivered by Professor Carl Chinn, on St. George's Day at Birmingham Symphony Hall, back in 2003; the subject of which was the celebration of England and its turbulent origins. Professor Chinn has very kindly allowed us to reproduce a large part of this speech (shown on page 25), which I'm certain you'll find a most enlightening and enjoyable read.



My thanks, once again, go to the editorial team for putting the magazine together. As always, they have asked me to repeat the appeal for articles and features for the magazine. If you do have anything you'd like us to feature, please drop us a line at the usual address found on your monthly payslip.

Brian Bailey
Director of Pensions

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War heroes

There is currently much public attention being given, quite rightly, to the heroes in our armed forces engaged in the Afghan/Iraq conflicts. But it is probable that during your working life you knew and worked with heroes from another time.

If you were employed in the local government service in the 50s, 60s or 70s, did you know any of your fellow officers who were possibly war-time heroes?

I don't suppose you did, or if you did, whether you knew much about their particular war; they rarely talked about it, especially if they were heroic.

I was reminded of this recently on reading *'Lancaster – the 2nd World War's Greatest Bomber'* when I came across a section quoting 'Chuck' Godfrey. Former Wolverhampton Borough staff will remember 'Chuck' as Charlie Godfrey, chief administrator in the Town Clerk's department in the Town Hall and then the Civic Centre. Charlie joined the RAF and reached the rank of flight lieutenant. He flew 99 missions in Bomber Command as a wireless operator, served in the Pathfinders, which led the way for the Lancaster squadrons involved mainly in night raids on occupied Europe, and was awarded the 'Distinguished Flying Cross'. I worked with Charlie and we travelled to work daily, but he was reticent to talk



*Squadron Leader Ian Willoughby Bazalgette
VC DFC*

about the different and dangerous world he lived in for so many years.

The episode in the book refers to a raid some time after D-Day to destroy enemy installations in occupied France. His Lancaster, captained by a Canadian pilot, Squadron Leader Ian Bazalgette, was hit by enemy fire which put both starboard engines out of action and

created serious fires in the fuselage and the main plane. As Bazalgette was 'Master Bomber', detailed to mark the target for the main raiders, the success of the raid depended upon him and his crew. He pressed on to the target despite the appalling conditions in the aircraft, marking and bombing it accurately. Bazalgette ordered the unhurt members to bail out, but two crew members were so badly injured they were unable to do so and he attempted to crash land the plane. Descending in his parachute, Charlie watched the plane touch the grass. "I could see it all," he said. "He did get it down in a field but it was well ablaze and, with all the petrol on board, it just exploded."

Bazalgette and the other two crewmen were killed instantly and he was awarded a Victoria Cross posthumously.

It is impossible to appreciate Charlie's feelings as he watched his friends die, or the apprehension he must have felt as he leapt from a burning plane, hoping his parachute had been packed properly and unsure of the reception he would receive if he managed to land safely, but in enemy territory.

He did land safely, was picked up by the French resistance and smuggled through enemy lines to the Allied Forces. He returned to England shortly after his mother had received the telegram informing her that he was missing in action.

With the war ending, Charlie was demobbed and returned to a possibly humdrum life in local government. He served as deputy clerk at Coseley UDC, before it was reorganised in 1966 and became part of the town included in the former county borough of Wolverhampton.

In 1990, Charles attended a ceremony in Nanton, Ontario when a plaque commemorating the Canadian hero was unveiled by Ian Bazalgette's sister, and the markings of the Bazalgette aircraft were unveiled by Chuck Godfrey, his wireless operator, and George Turner, his flight engineer.

Charles Godfrey died in 2001 and at his well-attended funeral in Bridgnorth his coffin was draped with his officer's cap, his medals and floral tributes from Ian Bazalgette's family and the French Resistance veterans' organization.



Baz's Crew; (l-r) Ian Bazalgette, Geoff Goddard, Ivan Hibbert, Chuck Godfrey, Bob Hurnall, Douglas Cameron, George Turner.

VOLUNTEERS WANTED

Put your skills to good use. Meet new people.

Age Concern (Wolverhampton) provides a wide range of services, advice and support for older people in the city. We have all sorts of volunteering opportunities in our office, restaurant, information desk, luncheon clubs etc.



Volunteers with IT skills

We are developing our IT systems and website and need people to help with:

- Designing and implementing IT systems
- IT training
- Website maintenance



If you have a few hours to spare and would like to get involved, please contact Su Pascoe:

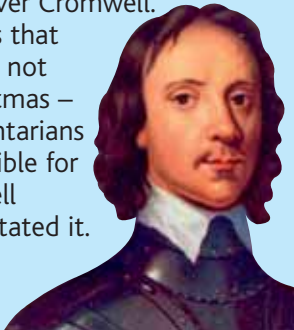
Telephone: 01902 572060
Email: s.pascoe@acwolverhampton.demon.co.uk

Age Concern Wolverhampton

Hupton House,
93-94 Darlington Street,
Wolverhampton,
WV14EX.

We took a call from **Mr Grant Prior** shortly after the publication of the last edition. He was concerned that we had fallen into a common trap regarding Oliver Cromwell.

He assures us that Cromwell did not abolish Christmas – the parliamentarians were responsible for that. Cromwell actually reinstated it.



Valerie Fulford contacted us to remind us of a famous quote by Germaine Greer:

"As I see it: at 50 my body guarantee runs out, at 60 I'm into heavy maintenance and, at 65, I'm into injury time or worse."



Pension musings

I was reading through my Superlink when I came across a rhyme.
Then thought I'll have a go at that, if I can find the time.
So I sat there with pad in hand and wondered what to mention.
There must be lots of facets to this thing they call a pension.

When I was young my friends all said "don't start a pension yet.
All the money that you'll spend on that, just think what you can get".
After many hours I thought "that's it, a pension's what I'd like!"
Now I'm retired and I've acquired a great big motorbike.

So I'm riding round enjoying life and living rather well.
My friends without a pension are now struggling, I can tell.
Please think about the years to come, start now, you must not wait.
For when you're old and sad and cold, I'm afraid it's much too late.

G V Bromley.

Lifetime allowance

In accordance with the Finance Act 2004, HM Revenue & Customs (HMRC) sets a limit in each tax year for the amount of retirement benefits you can draw from all registered pension schemes, in your lifetime, without incurring an extra tax charge. This is referred to as the 'lifetime allowance', and for 2009/10 has been set at £1.75 million.

A percentage is calculated to show the amount of lifetime allowance you have used from retirement benefits accrued with the West Midlands Pension Fund, including any in-house AVCs. This figure has been included within the P60 information on the reverse of your March 2010 payslip.

If the derived percentage is shown as 'N/A' this means that your retirement benefits were taken before the effective

date when these regulations came into force and are therefore 'not applicable'.

Further information can also be obtained from the HMRC website address: <http://www.hmrc.gov.uk/manuals/rpsmanual/RPSM09204060.htm>



Where were you...?

Thinking, as we usually do at the meetings of the Superlink editorial board, about what to include in future editions, we thought it might be a good idea to run a series to which you, dear reader, could contribute.

There is an assumption, rightly or wrongly, that everyone knows where they were and what they were doing when John F Kennedy was shot and, more recently, when the twin towers of the World Trade Centre were demolished. But we felt that many readers might have significant memories that they would like to share with others. Please don't hesitate to contact the editor if you would like to contribute to the series (otherwise, I shall have to think of some more). I agreed to start the ball rolling with VE Day – 8 May 1945. Unless you are at least 65-years old you were not even alive, but I believe many of our readers will have their own memories to add to mine about that unique day. Inevitably – it was, after all, 65 years ago – hindsight plays a part, but I will try to cast my mind back to that day.

I was fourteen-years old at the time and within a month of sitting my School Certificate and Matriculation exams. I arrived home at about four o'clock to find my mother sitting by the radio and

to hear the solemn tones of John Snagge's voice saying that the German 'Deed of Surrender' had been signed at two o'clock that afternoon. The voices of several newsreaders had become familiar during the war (deliberately to ensure authenticity): Stuart Hibberd, Alvar Liddell and, later, Wilfred Pickles from Yorkshire, the first move towards regional dialect. John Snagge was chief announcer and his voice always heralded big news.



Broadcaster John Snagge



That evening, the outdoor microphones picked up sounds of parties, the biggest in Trafalgar Square; the King and Queen appeared on the balcony of Buckingham Palace with Winston Churchill to tumultuous applause (*see above*).

A BBC announcer in Portsmouth had been celebrating and had some difficulty in telling us that "the fleet's lit up". Church bells rang out for the first time in over five years – ringers had had no opportunity to practise, but lack of accuracy was more than compensated for by joyful enthusiasm. The sheer relief was palpable: the war in Europe was over and the threat of Nazism had been defeated. The war in the Far East continued, of course, and the Japanese surrender was not signed until 12 August 1945, after the destruction of Hiroshima and Nagasaki by atomic bombs.

Not much changed immediately. One of the most visible things was the end of the blackout. Throughout the war, every window had to be covered with black, lightproof curtains and all vehicle headlights had metal masks with only a narrow slit to allow the emission of light. Air raid wardens, firewatchers and Home Guards stood down but many continued to meet socially and swap stories.

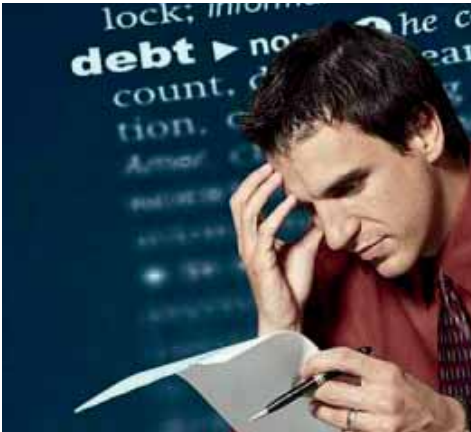
Rationing of food, petrol and clothing continued for six or seven years, and the signs of war damage were everywhere. Demobilisation was a slow process – teachers who had been no more than names in the school 'blue book' gradually began to return, and the retired teachers and clergymen who had been recalled to service were allowed to resume their retirement.

The most important thing was that the killing had stopped: no more air raids, no more land or sea battles, no more merchant ships sunk by U-boats. My family was fortunate – my father was too old for conscription, although he spent many nights firewatching on the roof of his office in Newhall Street in Birmingham. I had cousins and uncles who were called up, but they all survived. The cost of the war had been immense: over four million people lost their lives between the invasion of Poland in 1939 and the end of the war in the Far East in August 1945; countless more were injured, many permanently, and national economies had been nearly bankrupted by the war effort.

The First World War was supposed to be the war to end all wars; the second proved how forlorn that hope was. The legacies of war are pain, sorrow and hardship. If there are any fruits of victory, they are won at enormous cost. Since 1945, there has hardly been a year when our country has not been involved in some war or other: the National Arboretum in Staffordshire catalogues them and their cost in human lives. The relief on VE Day was short-lived indeed, and still the leaders of the world have not learnt.

Post-Christmas top ten budgeting tips for everyone

Another Christmas is over, but this new year you're going to rein in your spending and start saving. Here are some tips that might help you in the new year.



without explaining why. They can sometimes be more understanding than you'd expect. Most areas have many free debt services with fully trained staff, who will discuss, in confidence, your problems with you, and help you with sorting them out. Contact your local Citizens Advice Bureau www.citizensadvice.org.uk or Community Legal Advice www.communitylegaladvice.org.uk for details of local outlets in your area. Further information is available from www.moneysavingexpert.com

1) If you think you have growing financial problems, don't ignore the problem – it is going to get worse. **Get advice.** The longer you leave the problem, the more penalties and costs will add to your debt and send it out of control. The first step is the hardest: once you face reality, it becomes easier to manage. As hard as it may seem, the first thing you must do is talk to the people you owe money to – don't just stop payments

2) Budget for Christmas 2010. Don't let the overspending you experienced last Christmas happen again. Work out where you spent money over Christmas 2009 and decide if you can make any savings on these for the next year. Decide what your budget is for Christmas 2010, divide that by the number of months left before December 2010, and start saving that amount each month. That way you will have the money when you need

it and you won't be tempted to overspend. Open a 'Christmas Club' savings account to help keep the money to one side. Contact your local Post Office or Credit Union to start as you mean to go on.

- 3) Beware of 'short-cuts'.** Don't borrow more money to pay off the debt. This is rarely the best option. Be particularly wary of companies that offer to lend you money to 'solve' your immediate cash flow problems. They often charge exorbitant interests and arrangement rates and they will often want guarantees of repayment, such as a 'second' mortgage right on your home. These are not sensible in the long run and can put you at far more risk, rather than help you out of your current problems.



- 4) Stop using credit in the future.** You'll never get rid of debt if you keep adding to it. Work out which spending is an absolute priority (mortgage, rent, tax, child maintenance, utilities) and make sure you have sufficient to pay them first. Don't pay whoever shouts loudest first. Work out a budget that takes into account all your available income, and then work out how much

your essential outgoings are. Only buy things you can pay cash for. Work out how long you need to save to afford the item you want and set yourself a plan to purchase it. If you have borrowed too much, only enter into repayments that you can afford to maintain – it's easy to panic into offering more than you can afford and then fail to follow it through. That is worse than offering a smaller amount, but being able to stick to in the longer term. If the expected repayments are too high for your budget, renegotiate with the lender for a payment reduction or a short-term holiday, to allow you to get back on track.

- 5) Shop around for a different credit card.** For example, look for cards that do not charge interest at all or charge a lower rate for an introductory period. Plan ahead, so that when a special deal finishes you are ready to look for another good deal and swap your balance again. Look for cards that pay cash back so that ordinary spending results in some income returned to you. Don't be tempted into spending more than you need to. Plan to pay that extra saving off the card each month so that your debt reduces each month. You will be surprised at how quickly it reduces when you stop adding to it with casual spending.

- 6) Look into your use of energy** You've been hearing about savings you can make if you change your utility supplier; well now's the time to make a new year resolution to shop around and look for the cheapest

and best deals around for you. The internet has many 'swap' sites which will help you decide which supplier is going to be the best deal in your circumstances. Turning the heating down one degree saves significant amounts from your energy bills straight away. Telephone **0800 316 2805** or www.eagagroup.com for help with energy efficiency schemes.

- 7) Think twice about small and unnecessary expenses.** These really add up. For example, think twice when you fancy a coffee. Instead of going to Starbucks, make a flask of coffee at home and take it with you. Make your lunch at home; it will be healthier and much cheaper than the takeaway you might purchase instead. Don't be tempted into dropping into the local shop for small items and then spend more than you intended. Take out only the money you need for that day. Don't carry spare cash and cards.



- 8) Use your free pass** – take public transport. Make it a new financial year resolution to help yourself and the environment (you can relax on a bus

and catch up on reading, instead of seething with the other drivers behind the wheel). If you are over 60-years old, after 9.30 am this is free. If you track the money you save on fuel, you might be surprised at how much you save. If you have to use your car, look for local side roads which don't restrict or charge for parking and walk. Work out how much your car really costs – you will be surprised at how much you can save by giving it up. The odd taxi will seem eminently affordable compared to the average weekly costs of car ownership.

- 9) Consider having a water meter installed.** Find out if you could save money by using a water meter. Your water company will be happy to help you discover whether a meter is cheaper for you, with no obligation.

- 10) And finally...** check if you can get any help from social security benefits. For older people, in particular, they should ask their local Pension Service to visit them to explore whether they are missing out on extra income available to them www.thepensionsservice.gov.uk

You should find out about:

- **Pension credit**

This is claimable even with high levels of savings.

- **Attendance allowance (AA)**

This ignores income and savings.

- **Carers allowance (CA)**

You must look after someone with AA or disability living allowance (DLA).

- **Winter fuel allowance**

This ignores income and savings.

- **Cold weather payments**

You must get pension credit and associated premiums, or one of the other income replacement benefits to qualify.

The amount of weekly income you already have, and how much extra income you can claim, depends on your individual circumstances. Don't think it is not worth the trouble – the average gain for older people is around £50 per week. **Contact your local Pension Service today and ask for a full assessment of your circumstances.**

Happy savings for 2010!

Yvonne Davies

Chief Executive Officer

Birmingham Citizens Advice Bureau



Wise words: on getting older

At twenty we worry about what others think of us; at forty we don't care about what others think of us; at sixty we discover they haven't been thinking about us at all.

Anonymous

Beautiful young people are accidents of nature, but beautiful old people are works of art.

Eleanor Roosevelt

Once you're over the hill, you begin to pick up speed.

Charles M. Schulz

I intend to live forever, or die trying.

Groucho Marx



The gardener's rule applies to youth and age: When young 'sow wild oats,' but when old, grow sage.

HJ Byron

God gives nuts to those with no teeth.

Arab proverb

Wrinkles should merely indicate where smiles have been.

Mark Twain

Funny photo competition

Whether it's an unintentionally amusing sign or a person or animal caught in a curious or bizarre situation, everybody enjoys a funny photograph.

If you have any photos, taken on your mobile phone or digital camera, we at Superlink would love to receive them from you – along with a brief note about where and when you took the shot.

Please bear in mind that in order for us to reproduce them, your photos should be of a reasonable size and quality for our printers (don't worry, you don't have to be David Bailey). We will collect these gems throughout the year and, in December, the Director of Pensions will select a prize winner for the best photos of the year.

Email your pics to mark.crutchley@wolverhampton.gov.uk and name them 'Caption Competition' in the 'Subject' box before you send them.



← 'Closed for Lunch' surely?

In its heyday, this former public house/hotel at Muckley Corner, near Lichfield, would have been a coaching inn for passengers of stage coaches travelling to or from London on Watling Street (now the A5). Modern-day travellers will find the invitation to lunch contradicted by the heavily boarded-up windows... a sign of the times perhaps?

'Caution Flammable Liquid', maybe – but 'Caution Water'?

The water tank belongs to a horse vet close by and, coincidentally, the Staffordshire Hoard was found just a few yards from where the picture was taken.



Mrs E Parrish wrote to us, enclosing a poem penned by her husband Dave:

Moaning

I don't want to get any older
To feel my hands and feet grow colder
My bones creak, when I get out the chair
To talk to myself when there's no one there

For people to greet me "Hello, old man"
I don't want to get older than I am
Not to be bale – to go for a walk
Or run with the grandchildren in the park

It's not very much to look forward to
But there's nothing whatever I can do
I'd rather get younger and throw off the years
Lose all my pessimistic fears

So I spoke to God, but he said "No way!
You've got some time left, enjoy everyday
You've not done too badly, you've had a good time
Just keep telling yourself, you're in your prime"

But sad it may be, the clock turns one way
I'll get a little older every day
There's nothing can stop it – nobody can
So stop all this moaning, you silly old man

Sometimes Famous People Say The Stupidest Things

Fiction writing is great,
you can make up almost
anything.

Ivana Trump

I have opinions of my
own – strong opinions –
but I don't always agree
with them.

George Bush

The world is more like it
is now then it ever has
before.

Dwight Eisenhower

My parents have been
there for me, ever since
I was about 7.

David Beckham

If we don't succeed we
run the risk of failure.
For Nasa, space is still a
high priority.

Dan Quayle

I couldn't settle in Italy -
it was like living in a
foreign country.

Ian Rush



Dan Quayle

Bereavement issues

You may remember that we had previously asked you for your thoughts on dealing with bereavement. This provoked many of you to offer advice (along with your kind thoughts) to assist others. We will be returning to this issue in future editions, but two subjects have been raised and we bring these to your attention in advance.



Utility supplies – eg, gas, electricity, water and telephones

If you, like many readers, constantly face a barrage of callers at your door, all endlessly trying to sell you the best rate of gas and electricity, you may have changed supplier recently. But if you are a married couple, or even a couple living together, have you thought about if the accounts are in joint names? One reader has written to

us suggesting that it is far easier to have a name removed from a joint utility account (and less traumatic for the remaining partner to deal with) than asking a utility company to transfer an account to a remaining partner. So, for those that have utility accounts in a sole name, it may be worth adding your partner's name to the account.

Wills

Many of you have written in asking that we remind readers how important a will is in dealing not only with the financial affairs, but also those treasured items that you may wish to pass on to grandchildren.

A will is one of the most important documents most people ever sign yet, surprisingly, over two-thirds of adults die without a valid will, causing a great deal of uncertainty at a time of heartache and distress. We did cover this subject back in the Autumn 2008 edition, but remember:

If you die without a valid will, there are certain rules which dictate how your money, property or possessions





will be allocated. This may not be the way that you would have wished your money and possessions to be distributed and, if you leave no next of kin, your estate will go to the Crown.

Even if you already have a will, reviewing your will every few years is as important as making one in the first place. While it is tempting to sit back and relax and forget about it, things happen in all of our lives and, if you're not careful you can find yourself with a will that no longer reflects your wishes.

Changing your will is easier than you think – so don't be put off. At the same

time as making or reviewing your will, consideration should also be given as to whether or not you should be setting up a Lasting Power of Attorney. Nobody knows what the future holds and situations can arise, such as failing health or an unexpected accident where you are no longer able to take care of your own affairs.

Obviously the Fund cannot offer specific advice in this complex area, and you are advised to seek qualified assistance where relevant.

One final piece of advice we have received, which we feel is useful to pass on: "It's worth remembering that we only have an opportunity to see a finite number of sunsets. We should do everything we can to ensure we see as many as possible." This advice may be worth passing on to grandchildren as the lighter nights approach, who seem constantly to be on computers, laptops and gaming consoles.

Pensions increase April 2010

The LGPS regulations set out that our pensions normally go up each year in line with inflation. And in times of high inflation that's a valuable benefit of the LGPS, as double-digit increases have been paid in recent years. However, more recently, things have been much more stable with much lower price inflation and, as a result, much lower increases payable. As you will have seen in the press, the 'official' inflation figure for 2009 was actually a negative amount, so prices were coming down, not going up.

So what happens with your LGPS pension?

In short – nothing. In April this year, we'll continue to pay you the same amount as we have done for the last 12 months, with the amount being reviewed again in April 2011.

Your tax code and pension

Under statute law the Fund has to account for tax deductible from relevant pension records. It achieves this by the application of tax codes issued by HM Revenue & Customs (HMRC). HMRC have now reported that they have had technical problems which have led to a large number of duplicate tax code notifications being issued to tax payers, some of whom will be members of the Fund.

For further information BBC news has issued a report: <http://news.bbc.co.uk/1/hi/business/8478271.stm> regarding the details. Should you feel that your tax code may be affected, please contact

HMRC direct on **0845 302 1437**, quoting your national insurance number and PAYE tax reference number: **068/W105**.



Further information can also be obtained from the HMRC website address: www.hmrc.gov.uk/incometax/coding-notice.htm



Our pension pay date is the 25th of each month, unless the 25th falls on a weekend or bank holiday (then it is always the previous working day).

Pay dates for April 2010 to March 2011 are as follows:

23 April 2010

25 May 2010

25 June 2010

23 July 2010

25 August 2010

24 September 2010

25 October 2010

25 November 2010

17 December 2010

25 January 2011

25 February 2011

25 March 2011

Spring

WORDSEARCH

COMPETITION



In this edition we have a 2,000 piece jigsaw, 'Heads Down' by Spencer Coleman, and a nightlight as the main prize. We also have a runner-up prize of some placemats and coasters in an attractive poppy design. So get your entries into us by the 30 April. The Director of Pensions will make the draw from all correct entries received.



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

- BLUEBELLS
- BUTTERCUPS
- CROCUS
- DAFFODILS
- POPPY
- SNOWDROPS
- TULIPS
- FORGET ME NOTS
- LADY'S SLIPPER
- LILY
- NARCISSUS
- PHLOX
- HYACINTH
- IRIS
- VIOLETS

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

Congratulations Mrs I Wood from Smiths Wood, Birmingham who won our December competition. Mrs Wood won the autumn flowers jigsaw and a night light.

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

It seems that in these credit crunch times everyone is looking to save money where they can and make the most of their spending power.

With this in mind, we have further increased the offers contained within Superlink Savings, our discount scheme for members of the West Midlands Pension Fund.

You may be interested to know that having looked at the offers that you, our readers, have taken advantage of in the last 12 months the top ten discounts used on the Superlink savings website are as follows:

Further discounts are available on the following pages inside. Where possible, we will bring a selection of the discounts available to our members, via the magazine, to enable those without internet access to take advantage of the offers by telephone, where practical.

But remember, the monthly email alert from the website gives details of short-term offers and last minute deals that are only available for a limited period. You may, therefore, wish to subscribe to the free email alert to have advance notice of these offers.

- 1 Halfords vouchers**
- members save 10% off the face value.
- 2 SayShopping Pass**
- members save 7.5% discount off the face value and these can be used in a wide range of retail outlets including Debenhams, Mappin & Webb and Waterstones.
- 3 etyres** - 5% discount and a free puncture repair service.
- 4 Ancestry.co.uk** - 35% off the Ancestry Subscription Gift Pack.
- 5 APH - Airport Parking & Hotels**
10% discount off participating airport parking.

- 6 Vision Express**
- exclusive eyecare benefits for you and your family.
- 7 Theatre tokens**
- buy £10 get £1 free.
- 8 Fragrance Direct**
- all orders have a 5% discount.
- 9 AA**
- save up to 30% on AA membership at enrolment and 10% at renewal.
- 10 Hotelstay UK**
- guaranteed savings from 10% up to 60% off a choice of over 30,000 UK, European & worldwide hotels.



There are also lots of great deals on all those travel extras, including airport parking, car hire and travel insurance.

Visit the website to see all the offers available.

www.superlinksavings.com

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Professor Carl Chinn

An English celebration

What is it that makes us English? With St George's Day on 23 April, in this abridged version of his address at Birmingham Symphony Hall in 2003, Carl Chinn gives us an absorbing account of our often violent but inspirational origins.

The Coming of the English

The Anglo-Saxon Chronicle, 449.

When did the English come to these lands and why? In the later 300s and early 400s, it would seem that the Romans employed soldiers from Germanic tribes to defend the eastern shores of the province of Britannia, and that in the mid 400s, their numbers were swelled by a folk movement from the borders of what is now Denmark and Germany. As the Anglo-Saxon Chronicle relates:

Martianus and Valentinian received the kingdom and reigned for seven years. In their days the Angles were invited by King Vortigern, and they came to Britain in three longships, landing at Ebbesfleet. King Vortigern gave them territory in the south-east of this land, on the condition that they fight the Picts. This they did, and had victory wherever they went. They then sent to Angel, commanded more aid, and commanded that they should be told of the Britons' worthlessness and the choice nature of the land. They soon sent hither a greater host to help the others. Then came the men of three Germanic tribes: Old Saxons, Angles and Jutes. Of the Jutes come the people of Kent and the Isle of



Professor Carl Chinn

Wight; that is the tribe which now lives on Wight, and that race amongst the West Saxons which men even now call Jutish. Of the Old Saxons come the East Saxons, South Saxons and West Saxons. Of the Angles – the country they left has since stood empty between the Jutes and the Saxons – come the East Anglians, Middle Anglians, Mercians and all the Northumbrians. Their war leaders were two brothers, Hengist and Horsa, who were Wihtgil's sons. First of all they killed and drove away the king's enemies; then later they turned on the king and the British, destroying through fire and sword's edge.

Alfred - King Over All the English.

The Anglo-Saxon Chronicle, 878.

In the mid 800s Viking invaders destroyed the Anglo-Saxon kingdoms of England. It seemed as if the Anglo-Saxons would be conquered and that over time their tongue and ways would disappear. But one king held out against all the odds. He was Alfred, king of the West Saxons. In 878, he wrote:

The (Viking) force stole in midwinter after Twelfth night, to Chippenham. They rode over Wessex and occupied it, and drove many of the people over the sea; the other, greater part, they overcame, except King Alfred with a little company, which with difficulty went through the woods onto the inaccessible moors...

At Easter, King Alfred, with a little company, built a fort at Athelney and from the fort kept fighting the force, with the help of those of Somerset who were nearest. In the seventh week after Easter he rode to Ecgbyrht's Stone, east of Selwood. All those of Somerset came to meet him, and those of Wiltshire, and Hampshire, the part this side of the sea; they were glad of his coming. After one night, he went from the camp to Iley Oak, and after a night to Edington, and there fought the whole force and put them to flight. He rode after them to the fort and besieged it for fourteen nights. Then the force gave him hostages, and great oaths that they would go from his kingdom; they also promised that their king would receive baptism. In the battle to make England, the people of West Mercia played a major role. In 910 the English and the Danes fought at Tettenhall and the English took the victory, and Aethelflaed, Lady of the Mercians and Alfred's daughter, built forts at Bridgnorth, Tamworth, Stafford and

Warwick, and captured Derby and Leicester. Her nephew, Athelstan, was raised amongst us and became the first king of England.



The death of Harold, Bayeux Tapestry

Harold. The Last English King.

William of Malmesbury, *The Deeds of the Kings of the English* (about 1140).

By the late 900s a united England had emerged under the kings of the House of Wessex. For a time that kingdom was ruled by Danes, but by the mid 1000s, Anglo-Saxons and Danes were becoming one people. Harold Godwinson came of an Anglo-Danish family. He was the last king of the English. His kingdom was a coveted prize. Proclaimed king in January 1066, nine months later he defeated Viking invaders in Yorkshire. Then word came that William, Duke of Normandy had landed in the south. Harold and his housecarles made a remarkable march to meet him. On October 14th the two forces met. Harold's exhausted force fought all day, hoping that with night fall they could fall back to the woods and be reinforced. William knew he had to win or be faced with too strong an enemy the next day.

A Norman arrow pierced Harold's one eye. Valiantly he fought on but was struck down. His men refused to flee or surrender and died with him.

The courageous leaders mutually prepared for battle, each according to his national custom. The English, as we have heard, passed the night without sleep, in drinking and singing, and in the morning proceeded without delay against the enemy. All on foot, armed with battle-axes, and covering themselves in front by the juncture of their shields, they formed an impenetrable body which would assuredly have secured their safety that day had not the Normans, by a feigned flight, induced them to open their ranks, which till that time, according to their custom, had been closely compacted. King Harold himself, on foot, stood with his brothers near the standard in order that, so long as all shared equal danger, none could think of retreating. This same standard William sent, after his victory, to the pope; it was sumptuously embroidered with gold and precious stones, and represented the figure of a man fighting...

In the battle both leaders distinguished themselves by their bravery. Harold, not content with the functions of a general and with exhorting others, eagerly assumed himself the duties of a common soldier. He was constantly striking down the enemy at close quarters, so that no one could approach him with impunity, for straightway both horse and rider would be felled by a single blow. So it was at long range, as I have said, that the enemy's deadly arrow brought him to his death. One of the Norman soldiers gashed his thigh with a sword, as he lay prostrate; for which shameful and cowardly action he was

branded with ignominy by William and expelled from the army...

This was a fatal day to England, and melancholy havoc was wrought in our dear country during the change of its lords...

The English Tongue. William of Nassyngton's *Mirror of Life* about 1325.

The Norman invasion was traumatic. The land was taken from the English and given to outsiders. The English tongue became the language of the poor and dispossessed. Norman French was the speech of the conquerors and Latin became the language of the court. But English proved hardy. It did not wither. It adapted. It drew in French and Latin words, it simplified its grammar and inflexions and it asserted itself over the conquerors and their descendants. As William of Nassyngton explained in about 1325.

*In English tongue I shall thou tell,
if ye with me so longe will dwelle,
No Latyn will I speke no waste,
But English, that men use most,
That can eache man understand
That is born in Ingelande,
For that language is most shown,
As well among learned as unlearned,
Latyn as I believe know none
But except those that haveth it in
school taken
An somme know French and no Latyn,
That used have court and dwellin therein
And some of Latyn can a part
That can of French but feebly;
And some understonde well Englysch,
That can neither Latyn nor Frankish
Both learned and unlearned, olde
and yonge
All understodenden English tongue.*

Freeborn Englishmen. Wat Tyler and the Peasants' Revolt, 1381.

Not only did the common people cling fast to their speech but also they strive for their rights, rights which they believed had been stolen from them as freeborn Englishmen and women by the Normans. In 1381, the democratic spirit of the common people sprang forth in the Peasants' Revolt. The lords and kind were afeared and met Wat Tyler, one of the leaders of the revolt, and the commons outside London...

And when the King and his train had arrived there they turned into the Eastern meadow in front of St. Bartholomew's. At this moment the Mayor of London, William Walworth, came up, and the King bade him go to the commons, and make their chieftain come to him. Wat Tyler of Maidstone, came to the King with great confidence, mounted on a little horse, that the commons might see him. And he dismounted, halfbent his knee, and then took the King by the hand, and shook his arm forcibly saying to him, "Brother, be of good comfort and joyful, for you shall have, in the fortnight that is to, praise from the commons even more than you have yet had, and we shall be good companions." And the King said to Walter, "Why will you not go back to your own country?" But the other



The death of Wat Tyler

answered, with a great oath, that neither he nor his fellows would depart until they had cut their charter such as they wished to have it, and had certain points rehearsed and added to their charter which they wished to demand. And he said in a threatening fashion that the lords of the realm would rue it bitterly if these points were not settled to their pleasure. Then the King asked him what were the points which he wished to have revised, and he should have them freely, without contradiction, written out and sealed. Thereupon the said Walter rehearsed the points which were to be demanded; and he asked that there should be no law within the realm save the law of Winchester, and that from henceforth there should be no outlawry in any process of law, and that no lord should have lordship save civilly, and that there should be equality among all people save only the King, and that the goods of Holy Church should not remain in the hands of the religious, nor of parsons and vicars, and other churchmen; but that clergy already in possession should have a sufficient sustenance from the endowments, and the rest of the goods should be divided among the people of the parish. And he demanded that there should be only one bishop in England and only one prelate, and all the lands and tenements now held by them should be confiscated, and divided among the commons, only reserving for them a reasonable sustenance. And he demanded that there should be no more villeins in England, and no serfdom or villeinage, but that all men should be free and of one condition. To this the King gave an easy answer, and said that he should have all that he could fairly grant, reserving only for himself the regality of his crown. And then he bade him go back to his home, without making further delay.

Almost immediately after his speech Wat Tyler was killed and in the ensuing weeks other leaders of the Peasants' Revolt were executed too.

For England and Saint George.

Henry V, William Shakespeare.

The rise of English was slow but sure. Henry V was the first English king since Harold to use English and not French in official documents. In the summer of 1415 he took a force to France and with great symbolism, in the first letter that he dictated on French soil he chose it to be written in English. Henry's example encouraged the writing of English, whereas before it had been a spoken language. It is fitting, then, that one of the most stirring speeches in the English language should be given by William Shakespeare, the greatest writer in the English language, to Henry V.

*Once more unto the breach, dear friends, once more;
Or close the wall up with our English dead.
In peace there's nothing so becomes a man
As modest stillness and humility;
But when the blast of war blows in our ears,
Then imitate the action of the tiger:
Stiffen the sinews, summon up the blood,
Disguise fair nature with hard-favour'd rage;
Then lend the eye a terrible aspect;
Let it pry through the portage of the head
Like the brass cannon: let the brow o'erwhelm it
As fearfully as doth a galled rock
O'erhang and jutty his confounded base,
Swill'd with the wild and wasteful ocean.
Now set the teeth and stretch the nostril wide;*

*Hold hard the breath, and bend up every spirit
To his full height. On, on, you noblest English,
Whose blood is fet from fathers of war-proof
Fathers that like so many Alexanders
Have in these parts from morn till even fought.
And sheath'd their swords for lack of argument.
Dishonour not your mothers; now attest
That those whom you call'd fathers did beget you.
Be copy now to men of grosser blood,
And teach them how to war. And you, good yeomen,
Whose limbs were made in England,
show us here
The mettle of your pasture; let us swear
That you are worth your breeding - which I doubt not;
For there is none of you so mean and base
That hath not noble lustre in your eyes.
I see you stand like greyhounds in the slips,
Straining upon the start. The game's afoot:
Follow your spirit; and upon this charge
Cry 'God for Harry, England, and Saint George!'*

Henry V



England With All Thy Faults I Love Thee Still.

In 1834 the working-class had no rights to vote and poverty was regarded by the establishment as a crime that should be punished. That year the government introduced the Poor Law Amendment Act which allowed the building of workhouses, in which the conditions would be harsher than the worst outside. The aim was to stop the destitute from asking for relief from the parish. An ageing weaver from Bolton wrote to the committee bringing in the feared law.

I am in a certain situation: I am now at this moment within a twelvemonth of 60 years of age, and I calculate that within the space of eight years I shall become a pauper. I am not capable, by my most strenuous exertions to gain ground to the amount of a shilling; and when I am in health it requires all my exertions to keep soul and body together ... I view the present Poor Law Amendment Bill as a system of coercion upon the poor man. I have not merited these things. I am a loyal man, strongly attached to the institutions of my country, and a lover of my country, "England, with all thy faults, I love thee still is the language of my soul."

We Shall Never Surrender.

Winston Churchill addressing the House of Commons 4 June 1940.

The Second World War drew together people of all classes, but in June 1940 it seemed as if England might fall beneath the Nazi jackboot. France was falling, the United States was neutral and the Soviet Union had a non-aggression pact with Hitler. Britain shone out as the last beacon of freedom in Europe. Supported

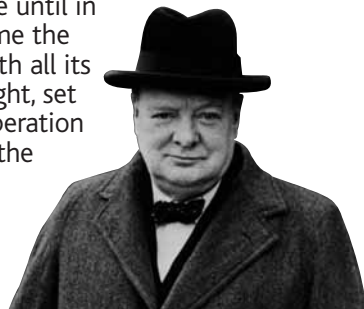
by the Indian Army, West Indians in the RAF, Australians, Canadians, and New Zealanders, the new prime minister, Winston Churchill, perhaps the greatest orator in the English language, made one of the most powerful speeches in history.

On 4 June 1940 Churchill addressed the House of Commons.

"We are told that Herr Hitler has a plan for invading the British Isles. This has often been thought of before. When Napoleon lay at Boulogne for a year with his flat-bottomed boats and Grand Army he was told by someone. 'There are bitter weeds in England'. There are certainly a great many more of them since the British Expeditionary Force returned.

Even though large tracts of Europe and many old and famous States have fallen or may fall into the grip of the Gestapo and all the odious apparatus of Nazi rule we shall not flag or fail. We shall go on to the end. We shall fight in France and on the seas and oceans; we shall fight with growing confidence and growing strength in the air.

We shall defend our island whatever the cost may be; we shall fight on beaches, landing grounds, in fields, in streets and on the hills. We shall never surrender and even if, which I do not for the moment believe, this island or a large part of it were subjugated and starving, then our empire beyond the seas, armed and guarded by the British Fleet, will carry on the struggle until in God's good time the New World with all its power and might, set forth to the liberation and rescue of the Old."



What is an Englishman or Woman?

He or she may have the blood of the Welsh, the Angles, the Jutes and the Saxons intermixed. Or they may have descent from Huguenots, Flemish, Dutch, Irish or Romanies. They may have amongst their forebears Italians, Poles, or Sephardi and Ashkenazi Jews. And they may proudly affirm that those from whom they spring come from India and Pakistan, Jamaica and Barbados, Yemen and Hong Kong. To be English is not about colour or creed or long lines of ancestry. What then is an Englishman or woman?

To be English means to stand for the rights of the common people.

To be English means to side with the underdog. To be English means to embrace others, to value them and learn from them. To be English means doing the right thing and seeking fair play. To be English means never bowing down to tyranny and being ready to fight against the odds for liberty and democracy. Fairness, equality, tolerance, forbearance and doggedness. These are the qualities that we English attest and affirm. I am proud to belong to a land that welcomes all, to speak a language that includes all and to belong to a people that respect all. I am proud to be an Englishman.

© Professor Carl Chinn at the First Concert of the St George's Day Association, 23 April 2003 in Birmingham's Symphony Hall.

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Pollution of rivers and seas will continue unabated. As we reach 2060 (well, those still to retire), we can only reflect on what would have happened if MPs had not been so wrapped up in preserving power and privileges; if planning committees had put principle before expediency and a fast buck; if all those disparate organisations with a love for the countryside had not pursued their parochial aims, but had sunk some of their autonomy and combined to fight for a comprehensive Act of Parliament, one which had not only preserved the environment but expanded and enhanced it for future generations.

Just to cheer you up: if you need to arrange a funeral, then as long as you are a member of the Co-op you can get a dividend. These are vouchers awarded twice a year – to spend at the Co-op.

Some readers may well be in a care home. Having sampled three of these as a result of taking residents to hospital, I must emphatically declare that, in my opinion, it would be more desirable to go to the Swiss termination clinic. At one home, the residents were sitting in the lounge area where no one seemed to be involved in any activity. They were all, without exception, morose and not indulging in any conversation. The second home was slightly better, but any real and necessary regard to health lacked serious attention. The final one I visited was superb; more like a hotel with every conceivable facility and immediate attention from staff. Ah, the snag: it was a private care home and cost £5,000 a month.

The End Column by Max Bowen



The picture shows the familiar posture of Andy Murray if he has won a point or a game. I can't quite make up my mind whether he is expressing sheer joy or if he's expelling wind lower down.

It doesn't seem five minutes since Christmas – well it isn't, as contributions to Superlink have to be with the editor by 7 January for the March issue. Spring is upon us so we will be getting splashes of the latest fashions. What a bore. All we get is a line of anaemic and surly females attired in the most outlandish costumes at excessive prices. One can get better designs and bargains at a local charity shop.



Those folk who treasure public libraries will no doubt be concerned at the obvious decline in use. Sometimes, when I go to a local library, it feels like a morgue. Well, not quite. There are usually a few folk using computers. But as I move down away from the counter, it's deadly quiet and only occasionally does one see another book lover. Yes, it's the computer era plus all the other technical advances, but reading and absorbing a good novel, a biography, historical or wider range of books can only give pleasure, knowledge and relaxation.

Global warming is fine but there is little urgency or agreement in conquering the problem. It's the same with a more local and mundane problem: the gradual whittling away of England's green and pleasant land. There are still greedy builders and even local councils who are eager to take over any plot of land for building houses, shops or factories. Walkers are particularly concerned about losing land and paths. Such is the domination by those whose only concern is to make a profit, that by 2060 we could be left with hedgerows bulldozed to increase the yield of wheat, barley or oats, or to create space for superstores or motorways. The green belt restriction will be gradually lifted as builders press for more land to put up houses which all look the same.

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