

WEST MIDLANDS



PENSION FUND

superlink

Autumn 2010

West Midlands Pension Fund Pensioners' Newsletter

Brian's Blog



Welcome to another packed edition of Superlink. We have got the usual mixture of informative articles, along with your letters and discount offers. My thanks, as ever, to the editorial team who are constantly on the look out for new topics to cover in the magazine. And don't forget: if you have any articles or stories that you'd like to submit, they are always welcome and can be sent to the editorial team at the usual address.

As you will have read in the press, the debate about future pensions increase for the whole of the public sector, including local government, continues. Government announced earlier in the year that they intended that the figure to be used to

calculate the increases would be changed from the 1 April 2011. We are still awaiting final confirmation of this – further information is contained inside this edition. If I can take the opportunity to remind members that the Fund has no discretion in this area; it must apply the increase as determined by the legislation in place at that time.

You'll notice in this edition we've included the '*We do not buy from doorstep sellers*' notice for you to cut out and place in a suitable location, either in your front door window or porch window. We've also included some information about bogus callers that has been bought to our attention. We are aware that several police and neighbourhood watch schemes around the UK print similar cards for people to use. If you see one that you think covers a particular issue and which would be useful to other readers, send us a copy and we'll print a Fund version for others to use.




Brian Bailey
Director of Pensions

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Birmingham tax office

We've been informed that the Birmingham tax office (HMRC) dealing with Fund pensioners is changing its telephone number. The previous number will continue to work for some time and callers will receive a message asking them to dial the new number in future. We'll update the number shown on your payslip in due course. The new number is shown below:

0845 300 0627

Richard Popple

The best years of my life?

When people ask me what I did before I retired, it inevitably comes out that I spent a lot of years in the Royal Air Force. What never ceases to surprise me is how many times the response is: "Ah yes, I just did National Service, but those were the best two years of my life."

I'm tempted to ask what the speaker has done with the rest of his life: National Service ended over fifty years ago, so surely things haven't gone downhill ever since? I suspect there may be an element of 'distance lends enchantment' because the reality was certainly 'not all roses'.

At any time around the eighteenth birthday, two letters would arrive: one calling the addressee for a medical and the other confirming the liability for National Service. One could choose to go into the Army, Navy or RAF. I think I chose the RAF because I didn't particularly fancy either of the others. Had I joined the Navy, I might have overcome my lifelong tendency to seasickness, although I believe Captain Horatio Nelson never did. I had numerous contacts with the Army during my service but always felt that I had made the right choice – for me.

My first day of service was a wintry Monday in February 1950, when I caught a train to Warrington, the station for RAF Padgate (*pictured above*),



a very large base, consisting almost entirely of wooden huts. Detailed memories have faded but I remember the smell of the coke stoves, the ice-cold water in the 'ablutions', the first day in uniform and, very vividly, the first mug of RAF tea (quite unlike anything I had ever tasted before). New entrants were confined to camp for the first four weeks to prevent mass escape. Different people were affected in different ways: many were seriously homesick, some in tears, some apparently pleased to have free board and lodging. The occupants of my hut came from every kind of background – a blacksmith, a railway booking clerk,

several drivers and several whose education had been interrupted and who were going on to university after their service. The length of National Service was eighteen months when I joined but it was increased to two years in 1951 – the cause of more tears for some people.

The initial training course consisted of drill, general service knowledge, some general education and trade tests to assess suitability for employment – sometimes with surprising results. Then came postings to one's permanent station, with a much wider selection then than there is now. At that time, there were no fewer than eight separate 'commands' in the RAF: Fighter, Bomber, Transport, Coastal, Flying Training, Technical Training, Maintenance and Home, each with its own groups and stations (a far cry from the present slimline service). I ended up in Maintenance Command at a strange unit called the Airfield Construction Depot, where the former airfield was home to plant equipment and the runway was repeatedly dug up and relayed. Detachments from the depot were sent out to provide this essential service in various overseas countries. I distinctly remember tradesmen being trained in shovel drill, ready to march to their work sites with shouldered spades. Many of the tradesmen there had worked in similar employment in civilian life.

National Service certainly brought some benefits. At the end of initial training, many were fitter than they had ever been, many had a better trade training than they had had before and there were plenty of opportunities for

sport. Those playing at 'command' standard were allowed liberal time off for inter-command competitions. Some National Service airmen were posted overseas and thoroughly enjoyed the experience. Many people made lasting friendships, formed first in shared adversity but strengthened by more enjoyable experiences. Some had a pretty easy time; others had more demanding and probably more satisfying jobs. Demob charts were commonplace, each day eagerly crossed off and the number of remaining days known from memory. It was the rewriting of these charts that caused such pain when the six-month extension was imposed.

There are so many memories that come flooding back: in those days, the five-and-a half day working week was the norm, so there was a 36-hour pass for three weekends in each month and a '48' once a month. All the airmen were paraded once a week to receive their pay in cash. Those with surnames late in the alphabet had a long wait and many managed to slip in at the back when it was nearly their turn. One NCO noticed this and decided to reverse the order one week, only to find that no-one answered when the first names were called. The next week, it was back to normal. Now, of course, everyone's pay is paid straight into their bank account, so there are no wasted man-hours.

I'm still surprised when people say that their National Service years were the best of their lives, but there must have been something about service life or I would not have stayed on for over 28 years, but that's another story...

Never too old and still going strong!

During a recent visit to the domestic heartland, I spotted our trusty kitchen scales on the worktop having been retrieved from its usual home in one of the wall cupboards.

“Bilge,” I thought. The combination of colour and design marks its vintage only too well when compared with the current crop of digital, shiny and very 21st century looking replacements. The picture says it all.

A subsequent conversation with my better half confirmed we had been given said scales as a wedding present some 38 years previously.

I should mention that, as far as we can judge, the scales continue to perform to the level of accuracy we’re happy with. But, at this point, I guess readers will fall into one of two camps: some might be tempted to give a cheer and be prepared to congratulate us for managing to keep such a trusty kitchen gadget for so long – while others could be amazed that we have failed to keep up to date with the latest ‘must-have’ replacement capable of measuring to the nearest milligram and, in a design sense, phenomenally futuristic.

That apart, a realisation that our scales enjoy a certain ‘geriatric’ status, prompted a thought: what can

Superlink readers tell us about prized and equally decrepit domestic tools and equipment? Might that question trigger a flurry of amusing tales from readers about examples (and pictures) which they own – or are aware of – and which have not only stood the test of time but continue to be in use and are much loved and valued?


The editorial team would love to hear from you.



Doorstep sellers and bogus callers

Some people are used to buying things at the door. However, it has become increasingly unsafe to buy goods in this way. It is easier if you take control of any situation with personal callers and simply refuse to buy anything at the door.

Take care when opening the door to anyone. Here are a few simple steps to follow when you get an unexpected caller:

- Fit and use a door security chain every time you open the door.
 - Always ask for identification, that you can verify. Do not let the caller into your house until you have verified the caller's identification.
 - Check the identification of the caller by ringing his/her employer. Use the telephone number from your local telephone book. It is not a good idea to ring the telephone number the caller gives you, as this may not be a genuine telephone number.
 - Do not agree for anyone to carry out work in your house until you get a second opinion as to whether you actually need the work done.
 - Do not agree to any work where the caller says: "We are only in the area today."
- 
- If you agree to buy any goods or services from a doorstep seller, and you did not invite the doorstep seller to call, then you may have a short period of time to cancel the contract after it has been signed. Keep all the paperwork in a safe place.

• In order for the contract to be completed successfully by both parties, the trader must serve you a notice of your cancellation rights. This will be in the form of a printed document giving you details of how to cancel the contract.

• Generally the goods or services must be over £35 in value in order to cancel the contract. There are other circumstances where you have no rights of cancellation. Contact your Trading Standards department for further advice.

• Never keep large sums of money in the house and keep purses out of sight, not near the door.

• Keep a list of numbers of your credit cards and important documents in case of loss.

• Free security advice is available from the Police Crime Prevention Officer at your local police station.

If you do not know the caller, do not let them in. Once they are in, it may be very difficult to get them to leave.



**WE DO NOT BUY
FROM DOORSTEP
SELLERS**

WEST MIDLANDS



PENSION FUND

Cut out and put in your window 

The Kick Start Partnership

Funding home repairs and improvements

What is the Kick Start Partnership?

A partnership of local authorities across the West Midlands who have come together to help private sector homeowners fund home repairs and improvements to meet the Government's 'Decent Homes Standard'.

What is the Government's Decent Homes Standard?

The Decent Homes Standard is the Government's definition of what is a 'decent home'; ie, it needs to be:

- Warm and comfortable
- Meet health and safety requirements
- Contain modern facilities and services
- Be in a reasonable state of repair



How can the Kick Start Partnership help you?

If your home does not meet the Decent Homes criteria above and requires modernisation, repair, improvement or extension then you can apply for assistance from your local Kick Start Scheme.

Who is eligible for the Kick Start Scheme?

You are eligible if you own your home and are either:

- Over 60 years of age
- Are considered 'low income' (eg, earn less than £17k a year – this will vary depending upon the local authority area you live in)
- Or are considered 'vulnerable' (ie, a recipient of a state benefit).

How does The Kick Start Scheme work?

Once you enquire about the scheme, you will be visited by a 'caseworker' who will ascertain your eligibility. The caseworker

will then provide ongoing support and assistance throughout the process. The process will involve:

- A free technical survey of your works
- Appointment of a council-approved contractor
- Management your works on-site until completion

This will ensure that the work is completed to a high standard and to your satisfaction.



How can I finance the cost of repairs?

You will be visited by the scheme's independent financial advisor who will go through a financial assessment questionnaire and recommend the best way for you to finance your repairs. The independent financial advisor may recommend a Home Improvement Trust loan or a Kick Start loan. Whatever the outcome, we ensure it is the right one for you.

What is a Home Improvement Trust (HIT) loan?

HIT loans are competitive loans for people over 60. If your home repairs are necessary for your improved quality of life,

then the DWP (Department for Works and Pensions) will pay a percentage of your interest, making them very affordable.



What are Kick Start loans?

Kick Start loans are council-backed loans for vulnerable and low income homeowners. As they are publicly funded they can carry generous discounts for early repayment or not carry any repayments at all, until you sell your property, which makes them incredibly easy to manage.

What do our customers say about the Kick Start Scheme?

95% of homeowners that have repaired or improved their home as a result of a Kick Start loan said they would recommend the scheme to others.

How do I find out more?

You can either contact your local council who will direct you to your local Kick Start agency or you can contact your local delivery agency by visiting www.wmkickstart.co.uk

Once you have made contact and registered your interest, your journey to a better home can begin.



At work, were you a member of UNISON?

Do you know that you can remain a member now you have retired?

Just like full members, retired members are entitled to UNISON's legal services, the range of UNISON-plus services and, in cases of hardship, are able to apply to the UNISON Welfare Fund. All this for a single lifetime subscription of £15.

Many branches have active retired members' groups that hold meetings and social activities. They keep you in touch with colleagues and let you contribute to UNISON's influential voice (except, of course, on issues affecting the pay and conditions of members at work).

You can become a retired member of UNISON at any time, providing you were a member of the union for two years continuously on the day you retired. You can decide either to remain a member of the branch you were in before or join another branch nearer home.

To join contact your branch, ring UNISON's national helpline 0845 355 0845 (textphone 08000 967 968) or visit the UNISON website at www.unison.org.uk



Your payslip explained

- 1 Your name and address:**
If you move house, please write to us to let us know your new address. (The reverse side of your payslip has a cut-off section for this purpose). Alternatively, you can contact us by telephone.
- 2 Our address:**
Where to address all correspondence
- 3 Personal reference number:**
This number helps us to identify you quickly. Please quote this number when you telephone or write to us.
- 4 Contact details:**
Telephone, fax, email and website contact details.
- 5 Our location:**
Where our offices are located.
- 6 Messages:**
Space for periodic messages giving useful information.
- 7 National Insurance number:**
Always quote this number when raising queries with the tax office.
- 8 Method of payment:**
How your pension is paid.
- 9 Gross pension/other payments:**
Total pension/other payments this pay date.
- 10 Income tax:**
Tax this pay date. When a tax refund is payable the amount shown will be followed by the letter '-'.
11 Other deductions:
Details of other deductions.
- 12 Total deductions:**
Total deductions made this pay date.
- 13 Net pension:**
This is the amount of your payment.
- 14 Tax queries:**
This is the address and telephone number of the tax office responsible for dealing with your pension.
- 15 P45 gross pay and tax:**
Figures notified to us by the tax office.
- 16 Tax paid to date:**
Total amount of tax paid - since April of the current financial year.
- 17 Gross pension to date:**
Total pension - before tax - since April of the current financial year.
- 18 Pension date:**
This is the date of payment.
- 19 Tax period:**
Tax period of the current year.
- 20 Tax code/basis:**
Your personal tax code as notified by the tax office.

Notification of change of address and/or banking details:

The reverse side of your payslip has a cut-off section which you should complete and return to us following any change to your address or bank/building society details.

Alternatively, if you have registered a password, you can contact us by telephone.

PENSION ADVICE

West Midlands Pension Fund
West Midlands Integrated Transport
Authority Pension Fund

Please don't forget to notify us of any change to your address or banking details - see overleaf

1

Your Personal Reference Number: 2

Our Address:
West Midlands Pension Fund
PO BOX 3948
WOLVERHAMPTON WV1 1XP 3

Helpdesk: 0300 111 1665
Payroll: (01902) 554601, 554602,
554615, 554619 4

Fax: (01902) 554673

Website: wmpfonline.com
E-mail: PensionFundEnquiries@wolverhampton.gov.uk

Personal Visits: Our offices are located at 5th Floor, Mander House, Wolverhampton WV1 3NH. 5

Messages: 6

Pension Date	Tax Period	Tax Code/Basis	National Insurance Number	Method of Payment
18	19	20	7	8

Gross Pension To Date 17

Tax Paid To Date 16

P45 Gross Pay 15

P45 Tax

Gross Pension
Other Payments 9

Total

Income Tax 10

Total Deductions 11

12

Net Pension 13

Your tax queries should be directed to:
HM Revenue & Customs
Birmingham Solihull Area Office
City Centre House
30 Union Street
Birmingham
B2 4AE 14
Tel: 0845 300 0627
(8am-8pm Mon-Fri, 8am-5pm Saturday)
(Please quote tax PAYE reference: 068/W105)



The West Midlands Pension Fund is administered by
Wolverhampton City Council
The West Midlands Integrated Transport Authority
Pension Fund is administered under agency by
Wolverhampton City Council



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.



↑ "Even the tomatoes are antipodal here."

Thank you to Marion Davies for this photo taken in Sydney, Australia.



↑ "Presumably, if this sign is ignored, the next one is warning for a dead end."

Rowan Thompson saw this sign in France a couple of years ago, on a high tension electricity cabinet. It appealed to his sense of whimsy, as it reads: "Cemetery - Danger of Death"



← "Warning for contortionists?"

Once again, thank you to Marion Davies. Usually, one washes one's hands after answering the call of nature – but not in Belize.



← “The bin that never needs to be emptied.”

Further thanks to Rowan Thompson for spotting another mind-boggling sign – this time in a lay-by on the Redditch Ring Road.



↓ “Nectar points for this one.”

Amazingly, Jacky Fuller’s friend, Maureen Beazley, spotted this hummingbird on its nest in Los Angeles.



↑ Fawn: “Fancy going to a stag party?”

Cat: “Nah! It looks like rain, dear.”

Ms Patricia Rowley says: “I don’t know who was more surprised: the deer or my cat. She does chase out other cats from our garden, but not something that big.”

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.

The West Midlands Pension Fund participates in the National Fraud Initiative (NFI).

But what is it and how does it work?

National Fraud Initiative (NFI)

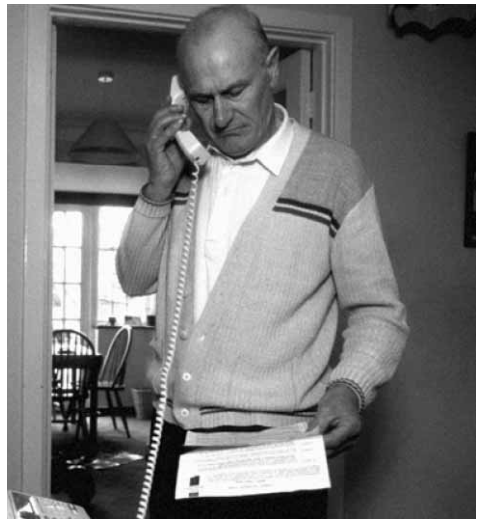
The Audit Commission is an independent body responsible for ensuring that public money is spent economically, efficiently and effectively, to achieve high-quality local services for the public. The Audit Commission is responsible for the National Fraud Initiative (NFI), an exercise that matches electronic data within and between audited bodies to prevent and detect fraud. This includes police authorities, local probation boards and fire and rescue authorities as well as local councils.

The 2008/09 National Fraud Initiative helped trace £215 million in fraud, error and overpayments. Since the initiative's start in 1996, the programme has helped identify £664 million and the initiative has attracted international recognition.

Background to the National Fraud Initiative

It is essential that public bodies have adequate controls in place to prevent and detect fraud and error. Fraud in local government, the health service and other public bodies is a major concern of those bodies as well as of the Commission and the auditors it appoints to those bodies.

The Initiative is a data matching exercise that has operated since 1996.



The NFI assists audited bodies to prevent and detect fraud and error, and also help auditors to assess the arrangements that audited bodies have put in place to deal with fraud.

Data matching in the NFI involves comparing sets of data, such as the payroll or benefits records of a body, against other records held by the same or another body to see how far they match. This allows potentially fraudulent claims and payments to be identified. Where no match is found, the data matching process will have no material



impact on those concerned. Where a match is found, it indicates that there is an inconsistency that requires further investigation. In the NFI, participating bodies receive a report of matches that they should follow-up, and investigate where appropriate, to detect instances of fraud, over- or under-payments and other errors, to take remedial action and update their records accordingly.



Code of Data Matching Practice - released 21 July 2008

The purpose of this Code of Data Matching Practice is to help ensure that the Commission and its staff, auditors and all persons and bodies involved in data matching exercises comply with the law, especially the provisions of the Data Protection Act 1998, and to promote good practice in data matching.

It includes guidance on the notification process for letting individuals know why their data is matched and by whom, the standards that apply and where to find further information. The Serious Crime Act 2007 gave the Audit Commission new statutory powers to conduct data matching exercises by inserting a new Part 2A into the Audit Commission Act 1998.

The legislation requires the Commission to prepare a code of practice to govern its data matching exercises, and to consult with the

Information Commissioner and others over it before approving and laying it before Parliament.

The Code of Data Matching Practice was published and laid before Parliament on 21 July 2008 and replaced the previous code published by the Commission in 2006. A copy of the code is available from the Audit Commission's website:

<http://www.audit-commission.gov.uk/SiteCollectionDocuments/Downloads/CodeDMPFinalJuly08.pdf>

The Code of Data Matching Practice will be subject to review, any changes made will be consulted upon before the code is finalised and laid before Parliament.



The National Fraud Initiative - no hiding place

Are you claiming benefits?

If you claim any state or council benefits, you must declare if you are in receipt of a local government pension as well. Even if, for some reason, you have declined to receive a pension you are entitled to, you must still declare it. The Audit Commission produces the National Fraud Initiative report every two years showing the results of a data matching exercise comparing records of the Department for Work and Pensions (DWP), local authorities and local authority pension funds. This report has proved invaluable and is very efficient in highlighting people claiming fraudulently. The authorities concerned take a very hard line on this type of fraud and guilty parties are required to repay monies overpaid and in some cases face prosecution.

Re-employment

The National Fraud Initiative report also details any local government pensioners who have taken up re-employment within local government anywhere in the country. It is, therefore, important that you inform the Fund of any re-employment in local government.



SUPERLINK SAVINGS

There is a wide range of benefits and services for members at the www.superlinksavings.co.uk website. Simply login to view all the offers available to you.



Login SUPERLINK
Password SAVINGS
Enter

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

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Terms & Conditions

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Not valid in conjunction with any other offer discounts, vouchers or promotions including NHS. No cash alternative available. Offer valid until 31 December 2011.

 **vision express**
your eyes, our focus

Birmingham Tattoo



10% discount for members.

Join us for a breathtaking performance of military splendour.

The 22nd Birmingham Tattoo returns to the National Indoor Arena - Birmingham on Saturday 27 and Sunday 28 November 2010.

This annual event brings together massed bands with a wealth of performers to ensure a three-hour spectacular, which attracts large audiences each year.

The Birmingham Tattoo is one of the largest gatherings of massed military bands, standard bearers and other performers in the UK today, bringing nearly 1,000 performers together for the two performances.

This event attracts a large number of groups and has been voted finalist in the category of Best Event in the Group Travel Organiser Awards for the last four years.

Terms & Conditions

Ticket prices do not include booking fees. Booking fee charges are: Tickets £10.00 or over £2.00 per ticket charge. Tickets £9.99 or less £1.00 per ticket charge.

Normal Ticket Price (discounted rate prices include 10% discount)			
	Adult	OAPs	Child
Band A	£21.50 (£19.35)	£19.00 (£17.10)	£17.00 (£15.30)
Band B	£19.00 (£17.10)	£17.00 (£15.30)	£15.50 (£13.95)
Band C	£17.50 (£15.75)	£15.50 (£13.95)	£14.50 (£13.05)
Band D	£15.50 (£13.95)	£13.50 (£12.15)	£12.50 (£11.25)
Band E	£13.50 (£12.15)	£11.50 (£10.35)	£9.50 (£8.55)

Book now by calling

0121 308 4511

Please advise at the time of booking if you require wheelchair positions.

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- Delicious 3-course evening meals
- Use of selected indoor and out door leisure facilities
- Live entertainment every night of your stay
- Child-free environment

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7 days a week 9.00 am – 9.00 pm, quoting **HC869** or visit

www.warnerleisurehotels.co.uk/phc

Terms & Conditions

*Save up to 25% offer excludes bank holidays, Christmas and New Year, special themed breaks, Strictly Come Dancing breaks, spa breaks and TWO-night midweek breaks. Offers are from current Warner Leisure Hotels 2010 brochure prices and cannot be used in conjunction with any other offer and apply to new bookings only. Offers do not apply to supplements, experiences or upgrades.

All bookings are subject to availability and terms and conditions in the current Warner Leisure Hotels 2010 brochure.

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Warner Leisure Hotels

EXCLUSIVELY FOR ADULTS

autumn

WORDSEARCH COMPETITION

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

ACORN	OAK
FALL	RAKING
MAPLE	YELLOW
PUMPKIN	COLD
SQUASH	LEAF PILE
AUTUMN	OCTOBER
GOURD	RED
NOVEMBER	CORN
RAIN TREE	LEAVES
BROWN	ORANGE
HARVEST	SEPTEMBER

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

Congratulations to **Mrs V Johnson** who won our June competition and gets the two jigsaws and the rollup jigsaw mat.

Congratulations also go to the two runners-up who each receive a jigsaw: **Mrs J Clemson** from Kingswinford and **Mr M French** from Scarborough.

Our thanks go to AllJigsawPuzzles.co.uk for sponsoring the June competition.

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

Name

Address

Competition prizes

Glass chess set

Superlink
reader offer

In this edition of Superlink, our first prize is this elegantly designed 32-piece glass chess set.

And that's not all – we also have two 500-piece jigsaws (see below) to give away as runners-up prizes along with a free night light.



Country Picnic by Malcolm Root



Bottoms up by Spencer Coleman



So get your entries into us by the Friday 29 October. The Director of Pensions will make the draw from all correct entries received. If you aren't lucky enough to win this time, please check out the fantastic offers in future editions.

When is RPI not RPI?

You have no doubt seen in the recent Budget that the Government is changing the way all public sector pensions (including the Local Government Pension Scheme) are increased each April.

The reason stated is that they wish to give a flatter increase to pensions; one which is seen as being more stable over time and one that does not fluctuate so wildly year to year. Traditionally, the increase has been based on the change in the **retail prices index (RPI)**, but from April 2011, the increase we are led to believe will be based on changes in the **consumer prices index (CPI)**.

These changes will affect how deferred benefits are revalued and also how pensions in payment are increased from April 2011.



How are RPI & CPI calculated?

In calculating both these measures of inflation, the prices of hundreds of items up and down the country are measured - everything from lip gloss to fuel to computer games. There are many similarities between the 'baskets of goods' looked at for both RPI and CPI, but there are some differences in what is taken into account and in other factors. Here's what the National Statistics' Guide has to say:

The CPI uses essentially the same basic price data as the RPI, but differs from it in some important respects.

The differences include:

- **The goods and services covered by the index**

For instance, CPI does not include council tax and a number of housing costs faced by homeowners. But there are also some services covered by CPI, such as charges for financial services, which are not in RPI.

- **The people whose expenditure is covered**

CPI covers a broader population than RPI

- **The mathematical formulae used to calculate the price changes**

In practice this means that CPI generally shows a lower inflation rate than RPI for given price data

- **The way in which the goods and services are classified**

The CPI structure follows international definitions while RPI has its own specific structure.



So why the change from RPI to CPI?

According to the Government's Budget Report: *"CPI is a more appropriate measure of benefits and pension recipients' experiences than RPI, because it excludes the majority of housing costs faced by homeowners (low income households are subsidised separately through housing benefit, and the majority of pensioners own their home outright..."*

Over the long-term, the CPI tends to have smaller increases than the RPI.



How will members be affected?

Our understanding of the impact for different types of member is as follows:

Pensioners

From April 2011 increases will be based on CPI. Previous increases are not affected.

Deferred members

Deferred benefits will be revalued in line with the RPI, up to and including the April 2010 pensions increase. From April 2011 onwards, increases will be linked to CPI.

Active members

No change to the way benefits build up but, once in payment, they will increase in line with the CPI.

Can the Fund ignore the change, and carry on applying RPI?

No – the rules of the scheme tell us what to do by law. We have to increase pensions as instructed by the Government. The Fund has no discretion to pay either more or less.

For more information:

http://www.statistics.gov.uk/downloads/theme_economy/cp_brief_guide_2004.pdf

Breast screening

Mary Wood contacted us about the 'Don't wait until you are 70' article. We'll let her words speak for themselves:



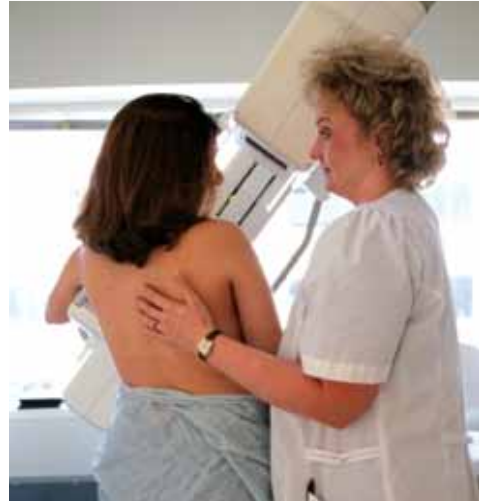
I read with interest the article 'Don't wait until you are 70' by Colin Raynor, an ex-colleague of mine.

For the female readers of Superlink, I would like to say: "Don't stop when you are 70".

As you have to ask for a mammogram after you are past 70 years of age, I arranged for a routine check which I had in May. I had no suspicion of any problem; however, a cancer in the right breast was detected. I was told I would not have found it by self examination. I have since had successful surgery to remove it and am taking a course of hormone therapy and shall be having some radiotherapy shortly. I received excellent treatment with great kindness from the Breast Screening Service based in Bromsgrove and from the surgeon and staff at Kidderminster Hospital. Thank goodness I had that mammogram – now, some of my friends are arranging their checks.

PS: For any male readers with prostate problems, who do not already know it and are in the Kidderminster and district area, there is a thriving prostate cancer support group based in Kidderminster.

Many thanks.



Going for screening

In the UK, women between 50 and 70 (64 in Northern Ireland) are invited for breast screening every three years as part of the National Health Service Breast Screening Programme (NHSBSP). This age range is due to be extended to 47 to 73 in the near future.

Women under 50 are not invited for routine breast screening. This is because, in younger women, the density of the breast tissue makes it more difficult to interpret the mammogram (breast x-ray) and detect problems. Also, the incidence of breast cancer is much lower in this age group – 80 per cent of breast cancers occur in women over the age of 50 and the risk continues to increase with age.

To be invited for screening you have to be registered with a GP. Your name will be taken from your GP's list and you'll be

sent an appointment from the screening service to come for a mammogram. This may not happen the year you turn 50 but it will happen by the time you are 53.

If you're over 70 you won't be sent an appointment for screening. However, you're still entitled to breast screening every three years if you ask for it. You can contact your local breast screening unit by calling **NHS Direct** on **0845 4647** (or **NHS 24** on **08454 242424** in Scotland). Or ask your GP or practice nurse to arrange an appointment for you.

The results of your screening mammogram are sent by post to you and your GP. Some women will be sent a recall letter asking them to come back. It will explain if another mammogram is needed because of technical reasons (if the image is unclear), or if further tests are needed to assess a problem seen on

the mammogram. This doesn't necessarily mean that it will be breast cancer, but further tests are needed to find out what it is.

Going for breast screening will not prevent breast cancer from occurring. It's important to continue to be breast aware and report any changes to your GP, even if you've had a mammogram recently, as breast cancer can develop in between screening mammograms.

How do I get in touch with someone?

It's easy – just contact your nearest Breast Cancer Care centre using the contact details below or call the free helpline on **0808 800 6000**, or make contact via the website www.breastcancercare.org.uk

Free helpline: **0808 800 6000**
TYPETALK prefix: 18001

Scotland and Northern Ireland

Telephone: 0845 077 1892
Email: sco@breastcancercare.org.uk

Wales, South West and Central

England Telephone: 0845 077 1894
Email: cym@breastcancercare.org.uk

East Midlands and the North of England

Telephone: 0845 077 1893
Email: nrc@breastcancercare.org.uk

London and the South East of England

Telephone: 0845 077 1895
Email: src@breastcancercare.org.uk

The leaflet features the Breast Cancer Care logo at the top left, which includes a stylized pink ribbon. A woman's face is shown in the top right corner. The main title 'Your breasts, your health' is in a purple box. Below it, the text reads: 'Whatever your age, size or shape, it's important to take care of your breasts'. A woman's face is shown in the bottom left corner, and another woman's face is partially visible in the bottom right. A purple box at the bottom contains the text: 'For more information, visit www.breastcancercare.org.uk or call our free helpline on 0808 800 6000'. There is also a small logo at the bottom right of the leaflet.

Readers' writes

Definitely not the 'Max' factor

It seems that Max Bowen's article about the use of the title 'Ms' struck a chord with readers. Some commented that they thought we'd regressed to a bygone age of sexist and chauvinistic attitudes comparable to the mid-19th century; others thought more of recent times - for example, the 1970s.

Mandy Gordon wrote: "As for his comments on architecture, does he do nothing but moan? What about Symphony Hall? What about the Town Hall? We still have the Rotunda, don't we? Or, in his head, is that 'new'? Honestly, Mr Bowen, life moves on. Things change. Women are no longer seen as inferior to men. Get over it."

One of the other readers to join Max's fan club was **Bob Strachan**, who wanted to know which planet Max inhabited and which century Max thought he was living in. As ever, our thanks go to Max for his thought provoking and sometimes tongue-in-cheek articles proving the old adage: 'You can't please all the people all the time.'



We're always promoting the journey we all take to retirement, but **Ray Humphries** wrote to remind us that even in retirement life can still keep you busy and offer challenges. Ray told us of his experience since retiring and moving to Devon, where Ray's wife Helen has recently been appointed the mayor of Dawlish. Dawlish, incidentally, takes its name from the stream in the town once spelt 'Deawlisc', a Celtic word meaning 'Devil Water' (the name came from heavy rains churning up the red cliffs, making the stream run red).

If anyone knows of any other interesting place names and how they originated, please drop us a line and we'll compile them for a future article.

Moving on to other issues raised in this edition's postbag, **Bob Montgomery** contacted us about some memories that had been stirred for him following the article about women being allowed to teach in all-boys' schools during the war.

Bob remembers a teacher by the name of Miss Rose who taught at Ilmington Road School, Weoley Castle during the war.

Bob remembers Miss Rose and her affection for the rounders bat (it never left her side) and her ability to enlist a volunteer to carry the bat around for her. Reminiscing about being lined up by Miss Rose, as the entire front row were whenever someone did something wrong, it should be noted that Miss Rose never actually inflicted any pain and suffering. However, the deterrent effect that one day this might happen seems to be a concept that could be of use to the modern teaching profession.

He also recalls being taken to Senneleys Park during recreation periods so that they could pick potatoes. But, despite his best efforts, he never did manage to smuggle one out in his overcoat pocket as the farmer was always keeping a watchful eye on the crop.

Fred Burkett's article on 'Smethwick Heroes' bought back some memories for **Jim Willets** who while on holiday in Normandy some years ago visited the grave of Lt Den Brotheridge who is buried in the village of Ranville, described as "a little part of England in a foreign field". Jim informs us that the villagers 'adopted' and buried the first soldiers (on both sides of the conflict) to be killed and this is why they are not in the British war cemetery nearby.



Allied Forces flags at Ranville

86-year old **Win Saha**, sent us the following:

Futility, futility

Futility, futility
Now all becomes futility
The years have overtaken us
And hijacked our ability
To tackle with proficiency
the vagaries of life...

Confusion is endemic, now
Perplexity is rife!

A face may seem familiar yet
We can't recall the name...
At times we're not quite certain
Where we are, or why we came!
And when it's close to Christmastime
The whole thing gets much worse...
Is it raining, is it snowing?
Are we coming, are we going?
Ah, futility, futility
Immortalised in verse.

Well blow me down*!

Welcome to a new feature of *Superlink* where we try and enlist the editorial board (and the internet) to answer some of your more challenging questions.

The Fund cannot guarantee the quality of responses gleaned from the internet as, by its very nature, information can be changed, updated or simply removed at any point. However, we'll do our best to answer some of the non-pension-related questions we get asked occasionally.

So, if you have any questions that you've just never got round to finding the answers to, send in your request to the editorial board and they'll do the rest.

What are direct payments? I keep hearing the phrase, but don't really understand what this means.

Direct payments are cash payments that are an alternative to directly arranged community care services.

Rather than the local authority social services department providing or arranging the community care services it has assessed you as needing, you receive money to enable you to arrange your own services, allowing you more control over the way your care and support needs are met.

Direct payments can be used to arrange most community care services provided by the local authority, except for long-term residential care.

Contact your social services department for more details of direct payments.

The local authority's local long-term care charter, called *Better Care, Higher Standards* should explain the possibilities of benefiting from direct payments.

<http://www.ageuk.org.uk>

During recent TV reports something was mentioned about the Victoria Cross being struck from gunmetal. What does this mean?

The traditional explanation of the source of the gunmetal from which the medals are struck is that it derives from a Russian cannon captured at the siege of Sevastopol. Recent research has thrown doubt on this story, suggesting a variety of origins for the material actually making up the medals themselves.

http://uk.ask.com/wiki/Victoria_Cross



*It means knock me down. It's common in sea shanties and means a physical blow rather than a gust of wind. 'Blow the Man Down' originated in the Western Ocean sailing ships. The tune is most likely to have derived from an African-American song 'Knock a Man Down.'

Watching *Springwatch* on TV, I heard mention of a national bird count. Just how do I attract wildlife into my garden?



Great spotted woodpeckers are becoming increasingly common in both suburban and urban gardens

There are a few simple things we can do to realise the full potential of our gardens, that will attract all sorts of wildlife worth keeping a lookout for:

1) Green fingers

Use plants that provide food and shelter. Fragrant flowers like buddleia, lavender, dandelions or bluebells will attract butterflies and bees, and fruit trees and shrubs are a favourite for mammals and birds.

2) Get creative

Make a log pile with unwanted pieces of wood; this creates a perfect habitat for insects and shelter for other animals. Alternatively, a rock pile has similar benefits with many animals making the gaps and cracks their home. Both of these are great, simple options as they don't need any maintaining and can be left untouched for years.

3) Go organic

Avoid using pesticides, because they can be harmful to various animals and interrupt the food chain. Birds and hedgehogs eat pests so they will be controlled naturally.

4) Recycle

Start composting by having a compost pile or bin. You can use unwanted vegetation from your garden like grass cuttings and fallen leaves, along with house waste like vegetable or fruit peel, paper, teabags, eggshells, coffee grounds and filters. This will provide shelter and food for many species. Avoid meat and

dairy leftovers as this may encourage vermin.

5) Provide a source of water

If you haven't got a bird bath or small pond, a washing-up bowl set into the ground will be just as efficient and beneficial.

6) Don't waste

Cut up fruit that is too ripe and leave it in your garden instead of throwing it away, this will attract animals.

7) Have a 'wild corner'

Leave part of your garden uncut, this will provide shelter and a varied habitat for many animals and instead of worrying about maintenance, you can sit back and watch it flourish.

8) Make a home

Buy or make a nesting box for birds or even bats to nest in. Make sure you put it in a sheltered place and high enough and so it's out of reach from cats.

9) Build a bee hotel

A bundle of hollow stems or bamboo shoots can be tied together and hung to create a perfect environment for bees and keep them returning year after year.

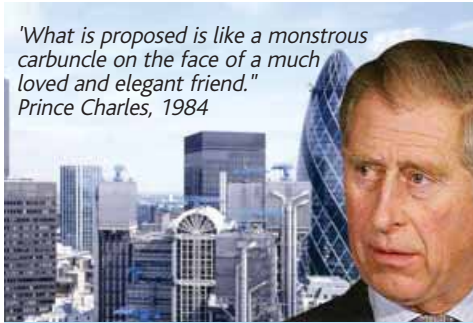
10) Use climbing plants

You can encourage climbers like ivy or jasmine to grow on garden walls as somewhere for birds to nest and to provide pollen for bees, butterflies and insects.

<http://www.ageuk.org.uk>

The End Column by Max Bowen

*"What is proposed is like a monstrous carbuncle on the face of a much loved and elegant friend."
Prince Charles, 1984*



One can't help but agree with Prince Charles about the appalling architecture blotting the landscape. However, the method and influence he exercises are a bit out of order. Even so, there should be stronger protection of our land to curb those who expect acceptance and fat profits. Both government and local authorities should exercise more control – although, of course, there are councillors who have a vested interest in building.

There looks like being many local government officers losing their jobs as the Government appears to desire wiping out public services (like they did with the miners). No chance of a revolution is there?

"You only require two things in life: your sanity and your wife."
(Tony Blair)

Well...he had the second claim.



Do you ever stand in a grocery shop and translate the prices into ye olde English currency? A loaf of bread would be 24 shillings; crisps - 10 shillings; butter - 20 shillings; 4 ham slices - 36 shillings and a pint of beer - 70 shillings. No wonder some folk (usually us old ones) mutter: "Those were the days."



The Today programme on Radio 4 gives daily tips on horse racing. However, you never hear the next day about the results. Does anyone know how many wins they get – or, indeed, how many losses?

"And now, on the Today programme, do we have the results from the 3.30 at Uttoxeter?"

"Neigh, lad."



The football season is in full swing, but no one has told the players to act like adults. A goal scored leads to frenetic congratulations, sliding about, shirts half off, fists punched in the air (what an example to young folk who imitate their so-called heroes). All it used to need was a couple or three handshakes and straight back for the kick off. These days, a number of actions by players really do bring the game into disrepute: a yellow card should be shown.