

beeline



Pensioners News Bulletin of Merseyside Pension Fund, September 2006 / Issue 8

Will the latest changes and proposals in pension regulations affect me?

This is a regular question heard at the Fund from concerned pensioners worrying that their pension benefits could be affected as a result of the latest changes to the Local Government Pension Scheme and the recent publication of the Government's White Paper on UK pension reform. We think "probably not", but here's the latest news.

The Government's White Paper

In an attempt to both increase the amount and eligibility for the State Pension, the Government proposes to:

- increase State Retirement Pension based on average earnings rather than price inflation, from a future date to be agreed
- reduce the number of years required to qualify for a full state pension to 30 years (currently 39 for women and 44 years for men).

However, in order to afford these improvements, and in light of increases in life expectancy, it is proposed to increase the State Retirement Age for those people currently under age 47.

A further proposal is the introduction of a National Pension Savings Scheme (NPSS). Employees, provided they are aged 22 or over, with gross earnings above the Primary Threshold (currently £5,035 p.a.) who are not already members of an employer's scheme offering at least equivalent benefits, will automatically be enrolled and have 4% deducted from their pay, in excess of the Primary Threshold, which will

LGPS REGULATIONS

The majority of the latest amendments to the Scheme regulations do not affect pensioners already in receipt of their LGPS benefits.

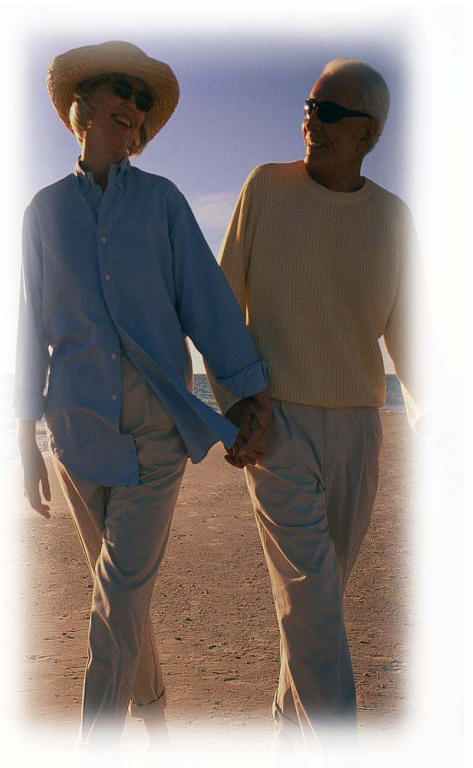
However, if an LGPS pensioner decides to return to work, it is now possible to rejoin and build up further membership of the Local Government Pension Scheme up to age 75 (previously 65).

So, if you are offered further employment in Local Government it is advisable to contact the Fund to check whether your LGPS benefits could be affected.

be added to 3% from their employer and 1% tax relief.

If you have any comments they should be submitted to:

The Pensions Reform White Paper Team
Department for Work and Pensions
Level 3, The Adelphi
1-11 John Adam Street
London WC2N 6HT



FUTURE PENSION PAY DATES 2006

Tuesday	10/10/2006
Friday	10/11/2006
Friday	08/12/2006

DON'T WORRY A PAYSリップ WAS **NOT** ENCLOSED WITH THIS ISSUE OF BEELINE. YOUR NEXT SCHEDULED PAYSリップ WILL BE FOR THE DECEMBER PENSION PAYMENT.

AM I GETTING enough?

What Is Pension Credit?

If you are aged 60 or over, live in Great Britain and have a weekly income below the Guaranteed Minimum Limit of £114.05 (if single) or £174.05 (if living with a partner/civil partner) you could be entitled to Pension Credit to bring your total income up to the guaranteed level.

If you are aged 65 or over, live in Great Britain and have a weekly income from pensions, savings and investments of between £84.25 and £159 or between £134.75 and £233 (if living with a partner/civil partner) you could be entitled to up to an extra weekly £17.88 / £23.88 respectively.

You could receive more money if you have caring responsibilities, are severely disabled or have certain housing costs.

How do I apply?

You can call the Pension Service on 0800 99 1234 or text phone 0800 169 0133 where an advisor will help you apply for Pension Credit and let you know what happens next.

You can also download an application form from their website on:
www.thepensionsservice.gov.uk/resourcecentre/pensioncredit/home.asp



Civil Partnerships

In our last issue of beeline, we reported on the change of law enabling same-sex couples to register a civil partnership. We will shortly be producing a new 'civil partnerships and your pension' guide which will cover the civil partnership process and your civil partner's entitlement to pension benefits if you die.



This guide will also be available to view and download from our website at:
www.merseysidepensionfund.org.uk

Until our guide is available, you may wish to view an updated guide produced by the employers' organisation for local government (LGE). You can view this at:
www.lge.gov.uk/pensions/content/documents/civilpartnersguide.pdf

Your good HEALTH



What did you Eat Yesterday?

When you retire, you may have a third of your life to look forward to. How much you get out of it will depend partly on your state of health. Eating both the correct amount and type of foods are crucial to maintaining a healthy and well balanced diet.

Are you Getting Enough Iron in your Diet?

Iron is a really important component of a healthy diet. Why not try our iron quiz to find out if you had enough yesterday?

Simply go through the list of foods below and enter the number of servings you had. Add up the points and check your score.

Iron

	No. of servings	Points per serving	Total
1 portion of cooked liver		10	
2 slices of beef		3	
1 portion of cooked chicken		1	
1 tin of sardines		3	
2 slices of corned beef		2	
6 dried apricots		2	
1 portion of broccoli		1	
1 portion of baked beans		1	
1 portion of cereal		1/2	
1 portion of Ready Brek		2 1/2	
1 egg		1/2	
2 slices of white bread		1/2	
2 slices of wholemeal bread		1	
		Total	

If you had fruit juice, fruit salad or vegetables with any of the above foods, then double your points for that food item. If you have a cup of tea with any of the above foods then you lose 1 point from that food item. Please note that this information is only a guide and should not replace specific dietary instructions from your health practitioner.

How did you Do?

0-3	Oh Dear! You have a very low score and need to have more foods high in iron.
4-7	You need to have some more iron rich foods everyday. Are you having some fruit juice/fruit/salad/vegetables with some of these? Try not to have tea with a meal.
8-11	Not bad, but you need to improve just a little bit more.
12-15	Good - just a few more points needed.
16+	Well done! - Keep up the good work!



centenarians

Since last issue we have had two ladies and one gentleman reach their magnificent milestone and, as usual, we visited them with floral tributes on behalf of the Fund.

ELLEN MOSS celebrated reaching 100 years of age surrounded by her family at home in Maghull on 29th March. A keen supporter of football, she follows BOTH Liverpool and Everton and doesn't mind which one wins when they play each other. She worked in a Liverpool newsagent until she was 71 before moving to her home in Maghull.

She has 5 children, 11 grandchildren, 14 great grandchildren and 1 great, great grandchild. And HER key to longevity: "A healthy walk everyday, regular meals and simply taking care of myself."

MARGARET COTTON or 'Peggy' to her friends was 100 on 21st April. Peggy attends bible class every week and loves to dance 'the Charleston'. A keen dart player, she used to compete in the local league at 'Billy Dinton's' on West Derby Road.

No stranger to celebrity, some of you may recognise her as she recently featured in the TV programme "Trauma" following a recent fall.

Peggy, one of eight children has 4 children, 10 grandchildren, 11 great grandchildren and 16 great, great grandchildren and says her secret to long-life is "to not dwell on the past, but look forward to the future."

Finally, **MR GEORGE PYE** celebrated his centenary on 30th May and we visited him at the Callands Car Home in Warrington to pass on our best wishes. George is a great family man and has always kept himself fit, walking his dogs well into retirement.

He worked for Liverpool and Merseyside Passenger transport for 40 years driving trams, as a bus conductor and eventually collected fares for the ferries at the Pier Head. He has 3 children, 8 Grandchildren and 17 Great Grandchildren.

For the last 35 years he has spent Christmas Day with his daughter, Jean, on the understanding that "it may be my last one!" When asked how he felt he said: "I think I'll be past it in about 25 years!" Congratulations to you ALL!



what a response!

Last issue we asked if you had any hobbies, interests or activities which other pensioners might find useful or interesting and were so inundated with suggestions, from country dancing to Tai Chi, from cross stitch to gardening tips, that we intend having a regular spot in each issue. This issue's prize of a limited edition Merseyside Pension Fund pen and calculator goes to Mr Bell of Upton, who sent us this delightful insight into his hobby:

"Try something new" they said when I retired in 1979 "something you have never done before". But what? The physical side of life seemed to be catered for, growing vegetables in the back garden, hill walking, decorating and all the other little jobs around the house still waiting to be done. It followed that what I would need to look for, was something to stop the brain getting addled.

After 40 years in the world of figures in a Council Finance department, that something appeared to be something to do with words. I started to write Poetry. This may seem an odd choice for somebody who in his youth was a not too gentle 6 foot rugby back row forward who wouldn't know an iambic pentameter if he fell over one. I soon found, that by using a few simple words

which a present day school-leaver might just understand, that I could express my innermost thoughts.

I had no yardstick to judge whether I was writing doggerel, drivel or just plain rubbish. Then in 2004 I saw a paragraph in a local free newspaper offering £10,000 in prize money for the best 100 poems they published in the year. I sent off 2 of my 'so called' poems and to my astonishment they were published in 2 separate anthologies. Since then I have had a further 10 published, 2 of which were published in hardback editions, with a further 2 to be published in hardback in the next couple of months.

I haven't as yet had a sniff of the prize money, but seeing my thoughts in print has done wonders for my ego. "Try something new" they said. I did.

RETIREMENT

Forty years of toil
The days of clocks and
competition passed
The rat race rush to Landican
is slowed,
A different life begins.
Now there is time
The mind and body free,
Free to roam exactly where
they will.
To live each day each moment
as it comes
and know the joy of being.

G.R. Bell



Lost Your Pension Payslip?

Don't worry, simply visit: www.merseysidepensionfund.org.uk Click to access the Pensioners section, then 'My Pension Online' on the left hand menu then follow the instructions. Once we receive your signed request, we will issue a PIN* access code to enable you to view any past LGPS payslips online.* For security purposes we are unable to issue PINs online.



Congratulations to issue 7's competition winner

Mr Chris Marsh

PRIZE competition

CONGRATULATIONS TO Mr Chris Marsh, one of our pensioners from Churchtown who correctly answered the questions below. (Correct answers in **ORANGE** block capitals)

1. In which country did the 2006 Winter Olympic Games take place between February 11th and 26th? **ITALY**
2. Actor Roger Moore represented Great Britain in the Men's Figure Skating at the 1964 Winter Olympics – True or **FALSE?**
3. Which one of these three venues has hosted the Winter Olympic Games?
a) **INNSBRUCK** b) Sofia c) Amsterdam
4. A judge's definition of the score six in Ice Skating is...? a) Good b) Very Good c) **PERFECT AND FAULTLESS**
5. How many rings are on the Olympic Flag? **5**
6. Ice fishing is an event in the 2006 Winter Olympics – True or **FALSE?**
7. Who partnered Jayne Torvill to win the Ice Dance for Great Britain in the 1984 Winter Olympics in Sarajevo? **CHRISTOPHER DEAN**
8. How many disciplines make up the Biathlon in the Winter Olympic Games – 2 or 4? **2**
9. Which of these is not a Winter Olympic Sport? a) Luge b) **ICE VOLLEYBALL** c) Ski Jumping
10. What was the nickname given to the Soviet Union's Ice Hockey Team of the 1970's and 80's?
a) **THE RED MACHINE** b) The Red Menace c) The Red Herring

To take part in this issue's competition to win £25 of high street gift vouchers

Simply identify these four well known landmarks in the Merseyside region. Please send your entry to Merseyside Pension Fund, Beeline Competition 8, PO Box 120, Liverpool L69 2NW by 31 October 2006. Please note entries are restricted to members, pensioners and deferred members of the Scheme. Employees of Merseyside Pension Fund and their relatives may not enter.



NAME: _____

DAYTIME TEL NO.: _____

PENSION NUMBER/NATIONAL INSURANCE NUMBER: _____

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HELPLINE
 0151-242 1391
 Call this number if you need to sort out problems with your pension.

YOUR PENSION AND OTHER BENEFITS

Merseyside Pension Fund takes every step to ensure that the information that we have concerning our pensioners is dealt with in the strictest confidence and is not revealed to anyone else who does not have a legal right to see it. We must protect the public funds we handle regarding your pension. To do this we may use information you have provided to prevent and detect fraud. Statutory obligations may also require that this information be shared, for the same purposes, with other organisations that handle public funds.