

PENSIONS FOCUS

for Retired Members

SPRING 2007 – ISSUE 6



Roseberry Topping—James Campbell

Pensions Increase

Financial Position of the Fund

Pensioner Profile

Photo Competition Results



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FOREWORD

Welcome to your annual edition of the Pensions Focus Newsletter. Going forward you will receive the newsletter at this time of year enabling us to provide you with details of the annual April pension increase at the appropriate time.



A year ago we gave you details of the latest legislation changes to the Local Government Pension Scheme (LGPS). Since then the government has decided upon the 'New Look' LGPS to be introduced from 1 April 2008. Whilst not directly affecting those members such as yourselves who are already in receipt of a pension, we thought you might find it interesting to be informed of the changes. We have therefore included an article detailing the changes.

Last year, many of you returned our feedback form (full details on page 12). I am very pleased to report that the majority of members are happy with the publication and so we will continue to include a similar type of content, although we will try to take on board as many of your suggestions where practical.

As ever I will be only too pleased to receive comments on future content of this Newsletter at any time.

A handwritten signature in black ink, appearing to read 'J Moore', written in a cursive style.

John Moore
Treasurer to the North Yorkshire Pension Fund

Pensions Increase - 3.6% this year



What was the increase this year?

The Pensions Increase (Review) Order, which is issued each year by central government, tells public sector pension schemes of the increase that should be applied to pension benefits. The increase is based on the rise in the cost of living in the year up to last September. This year the increase will be 3.6% from 9 April 2007

Who is eligible for the increase?

- Anyone in receipt of a pension who is over 55 or left employment to retire on the grounds of ill health.
- A person who has received the payment of their preserved benefits on ill health grounds and who was incapable of carrying out any type of work.
- Anyone in receipt of a spouse's or children's pension.

Who is not eligible for the increase?

- Anyone who is below the age of 55, except those in receipt of ill health benefits.
- A person who is below the age of 55 and has received the payment of their preserved benefits on ill health grounds but who was not incapable of carrying out any type of work.

How is the increase to pensions worked out?

Pensions increase is calculated on the annual pension in payment at the end of March 2007 less any Guaranteed Minimum Pension (GMP) for anyone who has reached State Pension Age. The GMP is a figure supplied by the Department for Work and Pensions (DWP) which ensures that you receive at least the value of benefits which the State would have provided had you not been contracted out of the upper, earnings-related, tier of the State Scheme between 6 April 1978 and 5 April 1997.

The increase on your GMP is paid by the DWP as an addition to your State pension. The DWP refer to the GMP as a 'contracted out deduction' on their correspondence.

When will we notify pensioners about the increase?

Payslips which are sent out in April will show the increase for the period from 9 April to 30 April, where applicable. For those eligible for an increase of more than £1 a month a further payslip will be sent in May to show the increased pension for a full month. **You will not receive a payslip in any months other than April and May unless your net pension has changed by more than £1 from the previous month.**

Am I entitled to the full increase?

If your pension began on or before 24 April 2006 your pension will have increased by the full 3.6% (but see previous comments regarding increases to the GMP if you have reached State Pension Age). If your pension began after this date a smaller, pro-rata, increase applies as shown in the table below:

Pensions Beginning	Pensions Increase
10th April 2006 to 24th April 2006	3.60%
25th April 2006 to 24th May 2006	3.30%
25th May 2006 to 24th June 2006	3.00%
25th June 2006 to 24th July 2006	2.70%
25th July 2006 to 24th August 2006	2.40%
25th August 2006 to 24th September 2006	2.10%
25th September 2006 to 24th October 2006	1.80%
25th October 2006 to 24th November 2006	1.50%
25th November 2006 to 24th December 2006	1.20%
25th December 2006 to 24th January 2007	0.90%
25th January 2007 to 24th February 2007	0.60%
25th February 2007 to 24th March 2007	0.30%

Financial Position of the Fund



Assets

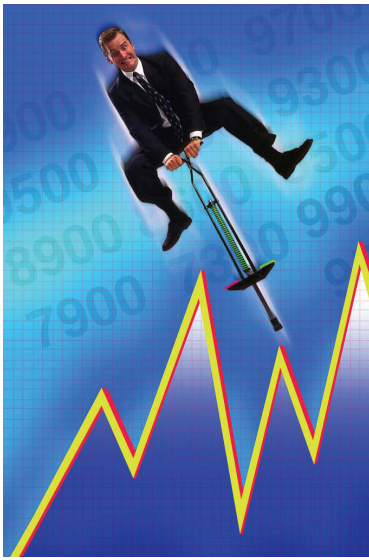
In the second half of 2006 the Fund underwent a major transition of its equity assets. During September 2006 around £690million of UK and Overseas Equity holdings were restructured to reflect the Fund's new Investment Strategy. The new Strategy is the result of a year long review involving the Committee Members, Investment Adviser, Fund Managers and Officers of the Fund. The aim of the review was to seek the optimum equity investment structure to maximise investment returns whilst remaining within acceptable levels of risk. The new Strategy builds upon the strengths of existing Fund Managers by giving each Manager a specialist mandate in the area the Committee considers it most likely to be successful. In addition, a new Global Tactical Asset Allocation Overlay Fund mandate has been awarded to UBS Global Asset Management to capture investment returns in an area that would have otherwise been lost in the shift to specialist mandates.

The table below shows the benchmarks for the new Investment Strategy and also identifies which Fund Managers are now managing each mandate. The different performance targets for each mandate reflect the extent to which the Fund Manager is expected to take more "active" (or risky) positions in order to generate greater returns over the longer term but which will therefore be more volatile in the short term.

Asset Allocation				Benchmark Index	Performance Target	Fund Manager
Equities	77%	UK	25%	FTSE 350 unwt'd. (ex IT) FTSE All Share	+3%	} Standard Life Hermes UK
		Global (x UK)	24%	FTSE World ex-UK FTSE World Europe	+1%	} BGI Hermes Europe
		Global (inc UK)	15%	FTSE World incl. UK	+2%	Baillie Gifford
		Global LTGG	9%	FTSE World incl. UK	+3%	Baillie Gifford
		GTAA Overlay	4%	FTSE All World	+0.75%	UBS
Global Bonds	23%		Least Risk Portfolio Least Risk Portfolio	+3% + 3%	} Credit Agricole ECM	
Ethical Equities			FTSE All Share	2%	RC Brown	

Over time the growth of differing asset classes and the performance of individual Fund Managers will cause a drift away from the percentage asset allocations set out above. This is monitored on a quarterly basis and action is taken to rebalance the Fund as necessary. This can involve directing the positive cash-flow generated by the Fund each month towards under-weight areas but may also involve the redistribution of assets from one Fund Manager Portfolio to another.

cont'd



Financial Position of the Fund (cont)

Investment Performance

Due to the changes in the Investment Strategy described above it is too early to provide meaningful performance figures for the new structure at individual asset class level. However, in the year to 31 December 2006 the Fund's overall assets have produced returns of 11.3% against a benchmark of 10.4% which have increased the market value of the Total Fund by £87million to £1.157billion.

Solvency

The solvency position of the Fund is monitored on a quarterly basis and at 31 December 2006 stood at 69%, an improvement over the year of around 4%. The solvency of a Pension Fund is the ratio between the current market value of its assets as against the estimated present value of its liabilities. The liability value is calculated by the Fund Actuary using long-term bond yields as a proxy for the future value of cash flows (i.e. pension payments). In recent years there has been a significant fall in bond yields which has increased the value the Actuary places on the liabilities. Therefore, despite the strong investment returns mentioned above (11.3% p.a.) the liability growth over the year was around 3% p.a. which has thus reduced the impact of the investment returns on the solvency level.

Annual Report

The 2005/06 Annual Report is available on the website, please follow the link below:

http://www.nynet.org.uk/pensionfund/fund_management.shtml

The 2006/07 Annual Report must now be produced in accordance with new Government guidelines and will in future incorporate all the key Statements and Policies relating to the Fund. At present these documents (including the Statement of Investment Principles, Funding Strategy Statement and Governance and Communication Policy) can be accessed via the above link. The new Annual Report, incorporating the 2006/07 Pension Fund Accounts, will be published by 30th September 2007.

Glossary of Terms



Actuary

A professional who advises on financial issues relating to risk, probabilities and mortality (life expectancy), most frequently in relation to the financing of pension schemes. In particular the Actuary will value the assets held by the Fund and the current and potential liabilities i.e. the pension benefits to be paid out.

Assets

Anything which has a monetary value such as investments (of which there are various types, known as classes, including equities and bonds) and cash.

Asset Allocation

The proportion of investments held in different classes of assets such as cash, equities and bonds. Asset allocation affects both risk and return and is the central concept in investment management for a pension fund.

Balanced Management

Where an investment manager is given broad discretion (within certain limits) to invest pension fund monies in all the main asset classes.

Benchmark

A measure against which performance is assessed. The benchmark may take the form of a 'market index' where performance is measured by comparison with a particular market (e.g. MSCI World Equity Index) or where the measurement is against an average established by reference to the performance of a peer group or league table.

Bonds

A type of investment where cash is exchanged for a certificate of debt issued by a government or company, promising regular payment on a specified date or range of dates, usually involving a final lump sum capital payment at the time the bond is given up by the investor. This type of investment usually involves the full repayment of the initial amount invested. Bonds issued by the UK government are known as 'gilts'. The asset class of bonds is split into categories relating to the country or countries where the bond was issued.

Custodian

An organisation which is responsible, on behalf of a pension fund, for the safe-keeping of the fund's assets, collecting income from investments and settling investment transactions. This role is independent from that of a manager investing the pension fund's assets.

Equities

A commonly used term for ordinary shares. The asset class of equities is split into categories relating to the country or countries where the relevant companies offering the 'share in ownership' are based e.g. UK, European or North American.

Fixed Income

A type of investment where the timing and amount of future interest is specified and fixed at the time of issue. i.e. a particular type of bond.

Liabilities

The pension benefits and other payments to be paid out of the pension fund either in the short-term or in the future in relation to all of the pension fund's scheme members.

Market Value

The value of an asset or group of assets as determined by the market price at a particular point in time.

Ordinary Shares

This refers to the share in the ownership of a company that gives the holder of the share the right to regularly receive payments of distributed profits or 'dividends' and to vote at general meetings of the company.

Overlay Fund

The use of an investment management technique to exploit short-term relative movements in markets with the aim of generating substantial returns, where the underlying assets are managed by other managers.

Portfolio

A block of assets managed by a fund manager, to an agreed performance specification, on behalf of an investor (eg the pension fund).

Return

The increase in the value of an investment over a period of time, usually expressed as a percentage of the value of the investment at the start of the period e.g. 10% over the year.

Risk

The likelihood of receiving an expected level of return from an investment and the possible extent of the difference if the expected return is not achieved. It is possible to achieve a return of more than predicted but the downside of risk is achieving less than the predicted return. Levels of risk are associated with the prospect of achieving a predicted outcome from high risk to no risk. Different asset classes are linked to levels of risk and therefore the consistency (or otherwise) with which a predicted outcome can be achieved.

Shares

See *ordinary shares*

Solvency

The ratio of the value of the assets compared to the net present value of the liabilities (as calculated by the Actuary) which indicates the financial standing of the Fund. This is expressed as a percentage e.g. solvency of 69% means that the valued assets will cover 69% of the liabilities as determined at a particular point in time. The level of solvency should not be confused with the cashflow of the fund and the ability to pay the pensions of existing pensioners at the current time.

New Look LPGS from 1 April 2008

We like to keep you up to date with what's happening with the Scheme for existing employees. The latest proposals are set out below. **The changes to the Scheme will not have any effect on the pension which you are receiving as they apply to anyone who is still, or will still, be working and building up pension rights.** The only way in which you would be affected is if you have already, or are planning, to take up work where you could join the LGPS again.

The central government Department of Communities and Local Government has issued proposals and draft regulations for the new look LGPS, to be effective from 1 April 2008. The proposals have been following consultation with all interested parties. The collated responses from the original consultation can be viewed at:
www.xoq83.dial.pipex.com/whatsnew.htm

The main proposals are listed below.

New fraction for calculating pension and no automatic lump sum

The LGPS will continue to be a final salary scheme but the pension will be worked out on a fraction of 1/60 rather than 1/80 and there will be no automatic lump sum retirement grant.

Lump sum retirement grant from conversion of pension

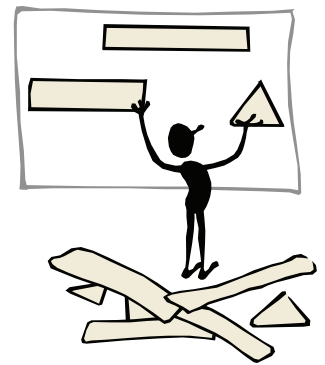
The Scheme member will be able to choose whether to give up some of their pension to provide a tax free lump sum retirement grant. This will be done by taking £1 of pension to give £12 of lump sum up to maximum of 25% of the capital value of the pension benefits.

Pay used in calculation of pension benefits

Either the pensionable pay in the last year up to the date of leaving or the re-valued average of the best three consecutive years' salary in the last ten years of service may be used to work out the pension benefits.

Tiered employee pension contribution rates

Employee contribution rates will no longer be a fixed percentage for all but will be based on the level of earnings.



The table below provides a summary of the estimated contribution rates relating to certain salary levels. However, the actual amount payable by the employee will depend on the level of tax relief which can be achieved by the contributions being deducted from pay before the calculation of Income Tax, known as the net pay arrangement.

Tax relief depends on the marginal rate of tax e.g. those not paying tax will pay the full 5.5%, an employee earning £25,000 will pay 5.2% (6.5% less 20%) and an employee earning £40,000 will pay 4.14% (6.9% less 40%). However, if the employee has several sources of income or is on a non-standard tax code for other reasons (if additional tax is being recovered or a tax refund is due) the situation may not be as detailed below.

FTE Salary	Contribution Rate	Marginal Rate of Tax
£5,000	5.5%	Not applicable
£10,000	5.5%	20%
£15,000	5.9%	20%
£20,000	6.3%	20%
£25,000	6.5%	20%
£30,000	6.7%	20%
£40,000	6.9%	40%
£50,000	7.0%	40%
£75,000	7.2%	40%

cont ...

New Look LPGS from 1 April 2008 (cont)

Earliest Retirement Age

The employer will be able to consent to early retirement from age 50 for existing members (members as at 31.3.2008) until 1 April 2010 when the earliest retirement age will become age 55. New members from 1 April 2008 will have an earliest retirement date of 55. Retirement on ill health grounds will still be permitted from any age.

Death in service lump sum payment

Will increase from twice the actual pensionable pay in the final year to date of death to three times the actual pensionable pay in the final year.

Death on pension lump sum payment

There will be scope to increase from five times the annual pension less any pension paid from retirement up to the date of death, to up to ten times the annual pension less any pension paid.

Spouses', partners' and children's pensions

The calculation of benefits will continue to be based on the fraction of 1/160th but eligibility will be extended to 'cohabiting partners'.

Ill health retirement rules

Entitlement to ill health benefits and the amount of pension benefits payable will depend on the level of incapacity. There will be three levels:

- Unable to perform current duties but can undertake other gainful employment – will receive accrued pension benefits only
- Unable to perform any gainful employment at date of leaving but likely to be able to take up gainful employment before age 65 – will receive pension benefits which are increased by 25% of the prospective service to normal retirement age
- Unable to perform any gainful employment at date of leaving and unlikely to be able to take up any gainful employment before age 65 - will receive pension benefits which are increased by 50% of the prospective service to normal retirement age

Changes to flexible retirement rules

Will be changed to allow all or **part** of the pension benefits to be taken if the employee reduces their hours or grade and the employer agrees to the flexible retirement.

New way to buy additional pension

Members will be able to purchase up to £5,000 of additional pension in steps of £250 per year

Income Tax—Helpful Information

Age-related personal allowances

When you reach 65, you may get an age-related personal allowance. This allowance increases when you reach 75.

A personal allowance is the amount of income you can receive without having to pay tax. Everyone with an income gets a personal allowance.

However, if you are aged 65 or over, as long as your income is below a certain limit, your tax-free allowance will be more generous. Your income could include pensions, salary and interest on savings.

It doesn't matter what age you are. If your income is more than your allowance, you will have to pay income tax.

You do not have to claim the personal allowance - you should get it automatically. Your tax office will know your date of birth if you have filled in a tax return or a claim form. If you have not done this and you are 65 or over, you should tell your tax office your date of birth.

Married Couple's Allowance

If you're married and either you or your husband, wife or civil partner were born before 6 April 1935, you can claim Married Couple's Allowance.

Married Couple's Allowance reduces the amount of income tax a married couple has to pay. The amount you get depends on your ages and the husband's total income from all sources. This allowance is given in terms of tax.

If you or your husband, wife or civil partner are not getting the allowance and you think you may be eligible, contact your tax office.

Tax and living abroad

Phone +44 (0)151 210 2222

If you're a pensioner and you go to live abroad, you will still have to pay UK tax on your income from the UK. But you may be entitled to claim a personal allowance. If you go to live in a country that has a double taxation agreement with the UK, you may be able to pay less tax.

Double taxation agreements can mean that if you are living abroad you may pay less income tax in the UK. How much in tax you will have to pay will depend on your personal circumstances.

You can get a wide range of leaflets on income tax from HM Revenue and Customs. You may find leaflet IR121 Income tax and pensioners especially useful.



You can also get copies of this leaflet by phoning the Inland Revenue leaflet order line on **0845 9000 404** between 8.00am and 10.00pm seven days a week.

If you live abroad phone **+44 (0)151 210 2222**. The line is open 7.30am to 5.00pm, Monday to Friday.

Taxable and non-taxable benefits

Benefits you will pay tax on:

- State Pension
- Occupational pension
- Carer's Allowance (previously known as Invalid Care Allowance)

Benefits you will not pay tax on:

- Pension Credit
- Housing Benefit and Council Tax Benefit
- Budgeting Loans
- Crisis Loans
- Community Care Grant
- Attendance Allowance
- War Disablement Pension or War Widow(er)'s Pension
- Winter Fuel Payments
- Cold Weather Payments
- Disabled Facilities Grant and help with home repairs and improvements given by local authorities
- Funeral Payments
- Bereavement Payments
- Child Benefit
- Child Tax Credit
- Working Tax Credit

Pensioner Profile

Name: Marjorie Stratford
Retired: 1996



Marjorie worked for North Yorkshire County Council for 26 years, in various positions such as a Home Help and a Pensions Officer. She retired from local government in 1996 and keeps herself very busy with voluntary work, family and as Secretary of the Retired Members Association.

Marjorie, in this article tells us a little about herself and how she has dealt with retirement.

Can you describe how you felt on your first day of retirement?

I was happy to be retiring, although I really enjoyed my work at North Yorkshire County Council I felt 26 years of working whilst bringing up 4 children was an achievement and it was time for me to retire.

At that time I had 2 young grandchildren and my daughter Angela was due to have twins at any moment – I was very excited at the prospect – this somewhat overshadowed my actual retirement.

Did you have a plan for how you would spend your new found freedom?

Primarily I knew I would be helping with looking after the twins whilst my daughter returned to work (she lives close by), so this was my main plan. At the time my husband was still working so I had the choice to 'play it by ear'.



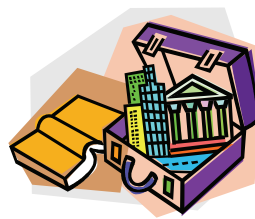
Has this plan panned out? Can you describe to us a typical day in the life of Marjorie?

Yes very much so. My husband retired not very long after me so together we regularly look after the twins after school, which includes ferrying them around to the various clubs and after school activities they are involved in.

I am involved in voluntary work, primarily at Northallerton Tourist Information Centre at the moment and for 6 months of the year I work at Lewis & Cooper wrapping Christmas puddings!

I also enjoy knitting, cross-stitch, gardening (2 greenhouses to keep me busy), baking and going on days out.

Tell us a bit about your involvement with the Retired Members Association and why you would encourage new members to join and what they could expect?



The Retired Members Association is really a social club that allows retired members to meet and enjoy excursions together as part of a group; we currently have over 80 members.

The organisation is non-profit making so there is no fee for joining. The excursions are about once a month and paid for per trip, this usually is the cost of the bus plus any entrance costs – we include a tip for the driver too! We arrange several pick up and drop off points so that no one has too far to walk and if there is enough room on the coach members are welcome to bring their family and friends.

Over the last few years we have had a week each in Dublin, Paris and Leamington Spa also we had day trips to Southport flower show, Harrogate, the Cotswolds, York and a trip on the Wensleydale railway with lunch in Thwaite.

Over the next few months we are going to Darlington Theatre to see "The Letter", to Sunderland Aboretum, Rourkes Forge (Burnley), Burton Agnes, Temple Newsam and many more. There is a week in Wales planned for September.



So if you want a great way to meet new friends and get out and about give us a go!

cont ...

Pensioner Profile (cont)

Through this association you often visit County Hall, do you see many differences between now and when you worked at County Hall?

Most of all I see a change in the way people now work. When I was at County Hall everyone knew everyone and we were able to give customers the 'personal touch'. I think this had a lot to do with the fact that we were not as busy then, whereas staff are now under pressure to work quicker and more efficiently. Although now everyone has computers, at that time we had to sort through thousands of manual record cards just to make a pension payment.

I also remember quite a few years ago when the women were expected to make the tea and wash the tea towels! The office was very male dominated at that time, although I think this might have changed now.

Can you give our readers some tips on achieving a successful and happy retirement?

Keep busy! I really enjoy my retirement because I am doing something most days. I would encourage people to help with their families; join clubs like ours (although there are loads of different ones around that do other activities such as walking and keep fit). Get an interest, gardening for example. Everyone over 60 is entitled to a free bus pass, so even if you only go out on a round trip on the bus – just go it will make all the difference to your wellbeing and outlook, not to mention your health.



Is there anything that you feel passionate about that we can pass on to our readers?

I mentioned before that I do voluntary work at Northallerton Tourist Information Centre; we really could do with more volunteers to help run the centre. We have formed a management committee to run the Centre and to try and raise funds to continue with our work.



If you are interested in making a donation or volunteering to be a volunteer please call **01609 770333**.

We will be having an official opening on 7 April 2007 at 10am and look forward to seeing as many people as possible.

If you would be interested in giving an interview for the next edition of Pensions Focus, please write to Karen Scott at County Hall, Northallerton, DL7 8AL with further details, or alternatively email on Karen.1.scott@northyorks.gov.uk

Fancy doing some voluntary work?

**Phone 0845 305 6979 (England)
029 2039 0477 (Wales)**

You can do voluntary work at any age. Even if you give an hour or two a week, it can make a real difference.



Whether you want to help children learn to read or help in the arts, sports or the environment, there could be an opportunity locally just right for you. Your skills and experience will make a real difference whatever you decide to do. And for you, volunteering can help you keep active, meet people and have fun.

You have a range of skills and experiences that you have built up over your lifetime - skills that are invaluable to many organisations in your community. And they don't have to be the skills you gained from work. You will be good at other things as well. From helping people who find it difficult to get about with their shopping, or listening to school children read, to providing legal advice for a local charity, volunteers make a vital contribution to all aspects of community life.

So go on - have a go!

In England your local Volunteer Centre can provide opportunities for older volunteers. You can find out about how to get involved on the Volunteering England website at www.lifestyle.co.uk. You can also phone Volunteering England on **0845 305 6979**. Lines are open from 9.00am to 5.00pm, Monday to Friday.

In Wales you can find information about volunteering on the Wales Council for Voluntary Action (WCVA) website or you can also email the WCVA on enquiries@wcva.org.uk, or phone on 029 2043 1700. You can also phone the Retired and Senior Volunteer Programme on 029 2039 0477. Both lines are open from 9.00am to 5.00pm, Monday to Friday.

If you live in Scotland, your local Volunteer Centre can provide opportunities for older volunteers. The number of your local Volunteer Centre will be in the phone book.

PHOTOGRAPH COMPETITION

In the last edition we invited you to submit photographs to replace the picture shown on the front cover and for the chance to win a £20 National Gardens gift voucher.

We had lots of entries but there could only be one winner! The winner is James Campbell from Norton, his wonderful picture of 'Roseberry Topping' is shown on the front cover on this edition.



Pictured to the left is James receiving his gift vouchers from Karen Scott, Operations Manager (Pensions).

Thank you everyone for entering, if you wish to submit further photographs we will continue to search for a new photo for the cover in each edition.

Some of the best of the other pictures submitted are shown below:



'Ingleborough' - Keith Gowdy



'York Minster' - Victoria Mills



'Captain Cook' - Paul Hudson



'Studley Royal' - Andrea Dugdale

Retired Member Survey Results

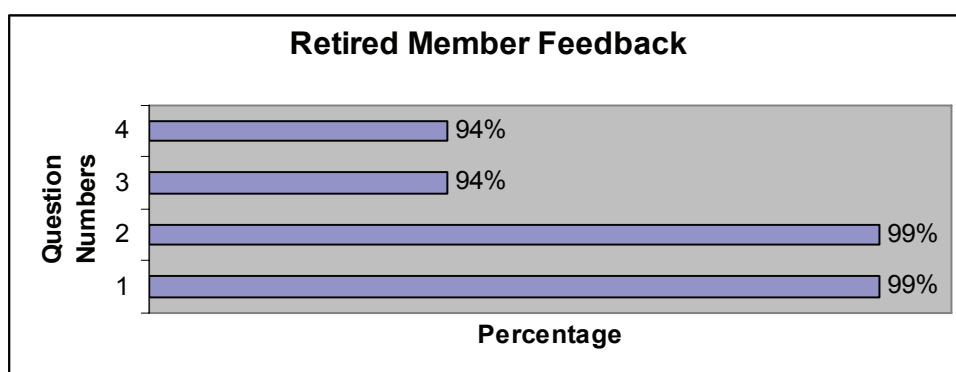
In the last edition we asked you to complete a survey to determine whether our Newsletter was meeting your needs.

The questions were:

1. Did you enjoy Pensions Focus?
2. Did you find Pensions Focus informative?
3. Does Pensions Focus cover all the areas you expect?
4. Are there any articles that do not interest you?



223 members returned the survey with good results in all categories, detailed below in a bar chart format, the percentage figures represent the percentage of members who replied positively to each question.



The majority of the surveys returned were very supportive of the publication, some of the comments are shown below (you may recognise your own!!):

'Just keep it going, it is reassuring to know that we are not forgotten about in our old age'

'Well done NYCC'

'Well presented and informative'

'Well produced'

'Very Informative'

'Always glad to receive Pensions Focus'

'Thank you for this means of communication it is most valuable and appreciated'

'First Class'

'Carry on the good work'

Many members offered helpful advice on articles they would like to see in the future, and of course I will refer back to those comments when preparing the next issue. We will continue to monitor our effectiveness and aim to issue a further survey in the next edition.



Post Office Pricing Changes from 2nd April 2007

As many of you are aware, the pricing for sending letters and packets has changed within the last year.

An item of delivery now falls into three different categories; letter, large letter and packet (see below for definitions).

The pricing is set to change again on the 2nd April 2007 to the prices shown below (source www.royalmail.com/portal/rm/home/)

Letter

Length: 240mm max
 Width: 165mm max
 Thickness: 5mm max
 Weight: 100g Max

Weight	First Class	Second Class
0—100g	34p	24p

Large letter

Length: 353mm max
 Width: 250mm max
 Thickness: 25mm max
 Weight: 750g Max

Weight	First Class	Second Class
0—100g	48p	40p
101—250g	70p	60p
251—500g	98p	83p
501—750g	142p	120p

Packet

Length: over 353mm
 Width: over 250mm
 Thickness: over 25mm
 Weight: over 750g for first class.
 1000g Max for second class

Weight	First Class	Second Class
0—100g	109p	92p
101—250g	138p	120p
251—500g	184p	152p
501—750g	238p	192p
751—1000g	292p	230p
1001—1250g	425p	N/A—must be sent 1st class

If your packet weighs over 1250g then you will have to pay 75p for every additional 250g (or part thereof) over 1250g.

If you are unsure as to how much your letter or packet weighs then take it to be weighed at your local Post Office and buy the extra stamps necessary.

Cash in the Attic ?

Track Down That Pension Benefit !



Pension Tracing Service

Why trace a pension scheme?

If you think you may have an old pension, but are not sure of the details, the Pension Tracing Service can usually help by tracing it for you.

It can be easy, for instance, if you have changed jobs a number of times through your working life to have lost contact with a previous employer and their pension scheme.

The Pension Tracing Service has access to a database of over 200,000 occupational and personal pension schemes and can be used, free of charge, to search for a scheme.

We may be able to provide you with an up-to-date contact address for a pension scheme and you can then use this information to contact the pension provider to pursue any financial entitlement.

If you would like the Pensions Service to trace a pension scheme for you there are several ways to do so, contact details are below:

Telephone 0845 6002 537 and they can trace a pension scheme using the new over the phone service.

Telephone on 0845 6002 537 (Textphone 0845 3000 169) for an application form.

Complete the online form via the website -

www.thepensionservice.gov.uk/atoz/atozdetailed/traceform.asp

Write to them at:

Pension Tracing Service

The Pension Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

What information do you need to supply?

The more information you can provide, the more likely the Pension Tracing Service will be to find an up-to-date contact address for the pension scheme.

- The full name and address of the employer who ran the occupational pension scheme you are trying to trace. Did the employer change names, or was it part of a larger group of companies?
- The type of pension scheme you belonged to. For example was it an occupational pension scheme, personal pension scheme or a group personal pension scheme?
- When did you belong to this pension scheme?

Occupational pension scheme

- Did the employer trade under a different name?
- What type of business did the employer run?
- Did the employer change address at any time?

Personal pension scheme

- What was the name of the personal pension scheme? What address was it run from?
- What was the name of the insurance company involved with the personal pension scheme?



Useful Information - Out and About



Overseas Travel

The Foreign and Commonwealth Office (FCO) provides information for British nationals to be better prepared for their overseas trips through the 'Know Before You Go Campaign'.

The campaign provides valuable information for travellers and includes the latest information on security issues in overseas countries.

To find out more about the Know Before You Go Campaign, visit www.fco.gov.uk/travel

Free Passports



If you were born on or before 2 September 1929, you are eligible for free standard 32-page ten year passports.

For more information you can call the UK passport advice line on 0870 521 0410. This national advice line provides a single point of contact and is available 24 hours a day seven days a week.

Phone 0870 521 0410
(Textphone 0870 240 8090)

Cheaper bus fares scheme in England or Wales

If you live in England

If you are aged 60 or over, your local council (or the Passenger Transport Executive in metropolitan areas) must provide a free pass allowing at least half-price bus fares in their area. Other local travel schemes to help you get out and about may also be on offer.

If you live in Wales

If you are aged 60 or over, or if – whatever your age – you meet one of more of the disability conditions, your local council must provide a free pass which guarantees you free travel on local bus services. If you need the extra help that an escort would provide, you may ask your local council to consider issuing you with an 'Escort' pass, allowing another person to also travel free on local bus services when accompanying you.



What do I do?

For more information about which schemes are available in your area, you should contact your local district council.

Half-price coach fares on long-distance journeys are also available across England and Wales - and into Scotland - to everyone aged 60 and over. The scheme includes scheduled coach services run by the National Express and by some smaller companies such as Berrys and Baker Dolphin. You can get details from the coach companies that take part in the scheme.

Retired Member Organisation

The Northallerton Area Retired Local Government Officers Social Club was formed a number of years ago to provide coach trips, theatre trips and other social functions for members and for guests where possible.

Anyone interested in joining or if you would like further information, please contact:

Mrs Marjorie Stratford
(Secretary)
11 Normanby Road
Northallerton
DL7 8RT



Free admission to national museums and galleries

You can enjoy **free access** to permanent collections at **most government-sponsored museums and galleries** that used to charge. However, some branches of national museums and galleries still charge you to enter. You may also have to pay to get into special exhibitions within museums and galleries.

Find more information about the scheme on the Department for Culture, Media and Sport website at www.culture.gov.uk.
Phone 020 7211 6200



You can also phone the Department for Culture, Media and Sport's enquiry line on **020 7211 6200** to find out which museums and galleries are in this scheme. Lines are open from 10.30am to 12.00pm and 2.30pm to 4.30pm, Monday to Friday.

Do you know of any of these in the area?

If so write into Karen Scott, Operations Manager, Pensions Section, County Hall, Northallerton, North Yorkshire, DL7 8AL

or e-mail your tips to karen.1.scott@northyorks.gov.uk.

We will include these in the next issue due Spring 2008



Attendance Allowance

Attendance Allowance (AA) is a tax-free benefit for people aged 65 or over who need help with personal care because they are physically or mentally disabled. It is not usually affected by any income or savings you may have. If you meet any of the following criteria and are a UK resident, you may be able to claim Attendance Allowance:-

- you have a physical or mental disability, or both
- your disability is severe enough for you to need help caring for yourself
- you are aged 65 or over when you claim

(If you are under age 65, you may be able to get Disability Living Allowance).

The amount you get depends on how much your disability affects you. There are two rates of Attendance Allowance.

Higher Rate: - £62.25 per week
Lower Rate: - £41.65 per week

If your claim for Attendance Allowance is successful, it may increase other benefits or credits you are entitled to. You may get an extra amount for severe disability with Housing Benefit, Council Tax Benefit or Pension Credit.

Attendance Allowance is normally ignored as income for working out these income-related benefits and credit.

How to claim:

You can get a claim pack by phoning the Benefit Enquiry Line Telephone on:-
Telephone: 0800 88 22 00
Textphone: 0800 24 33 55
You can also use the RNID Tynetalk service.

The Benefit Enquiry Line is open from 8.30 am to 6.30 pm Monday to Friday and from 9.00 am to 1.00 pm on Saturday.

Or you can download a form from the Directgov website at:-
www.dwp.gov.uk/advisers/claimforms/aa1a_print.pdf

Alternatively you can claim online at :-
www.dwp.gov.uk/eservice/

Useful Contact Numbers

You will not need to pay for the costs of phone calls which begin with 0800 or 0808. You will pay local rates for numbers which begin with 0845. If you phone from a mobile phone, charges may vary depending on your network provider. You may have to pay national call rates for other numbers depending on where you live.

Driver and Vehicle Licensing Agency

Phone 0870 240 0009

Traveline

Phone 0870 608 2 608

Wales Mobility and Driving Assessment Service

Phone 02920 555 130

TV Licensing

Phone 0845 603 6999

Department for Culture, Media and Sport

Phone 020 7211 6200

National Galleries of Scotland

Phone 0131 624 6200



Unison Retired Members Organisation

Scarborough Branch

Contact: John Wainwright - tel. 01723 354183

Harrogate Branch

Contact: Ken Pullan - tel. 01423 863237

Hambleton & Richmondshire Branch

Contact: Sheila Crosby - tel. 01642 700815

Selby Branch

Contact: Sheila Crosby (on behalf of the Selby Retired Members Secretary) - tel. 01642 700815

York Branch

Contact: Herbert Hamilton-Smith - tel. 01904 791964

Craven Branch

Contact: Tom Foster - tel. 01524 858657

Anyone wanting more information or wanting to join should contact the relevant secretary.

The current life membership fee is £15.00

Gardening Tips

In the last edition we asked you to submit gardening tips that we could pass on to other readers – all are printed below.

'Regarding 'potting' - Watch out carefully for 'Vine Weevil' which kills the plants in the pot'

'My main tip is not to garden in the rain'

'I am no gardener I can't tell a weed from a flower'

'How to grow perfect roses - Always cut well down in November every year, Scatter bone meal around the roots when planting. Trim back lightly in January the following year. I am now living among keen gardeners in this area of France. They are delighted when you accept samples of their fruit and vegetables. Their cows milk is sold very cheaply to us, it is thick and creamy and delicious and makes wonderful yoghurts'

'Could all gardeners keep a look out for 'potato blight' on outdoor tomato as at present there is no treatment and no cure'

'Use old stockings or the legs of tights to store onions with a knot between each onion and hang in a cool dry place. Also cut into wide strips and use as ties for tomatoes etc'

'Try 'Landlife' national wildflower centre Liverpool, (tel 01517371819) for buying wild flower seed in bulk to create colourful meadows and shaded areas that will attract additional birds and insects'



'Don't throw away medium sized plastic tubs (such as yoghurt pots) Buy a punch from your local tool supplier and punch a hole in the bottom of the pot. You can then use the pots for starting off things like runner beans etc before planting out in the garden'

'Put banana skins around your roses, good source of magnesium'

'Snowdrop bulbs may not flower in the first year of planting but should flower thereafter in following years'

'As you get older, make your garden as easy to manage as possible and I don't mean slab it over. Maximise lawns and eliminate borders. Get a good electrical mower and keep grass short. Plant fuchsias and other long flowering shrubs'

'Encourage wildlife in the garden, leave plants with good seed heads eg: sedum to over winter and provide food for birds. Make a wood pile with old logs in the corner which is hidden and shelter to provide shelters for insects and small mammals. Grow flowers for bees and butterflies to feed on'

'If you have a large garden - Over 1/2 acre with trees and shrubs - buy a large chipper/shredder. It produces chips of mulch to put on borders reduces the piles of garden rubbish, saves on bonfires, black bags and trips to the local tip'

'Place/Spread horticultural grit around plants prone to slug and snail attacks'

'Place Ice cubes in hanging baskets if going on holiday for a short period in the summer'

'Mark position of all bulbs with plastic markers'

'Get in the professionals to cut any high hedges as my 66 year old husband fell off the steps and broke his wrist!! The worst is I now have him under my feet for the next 8 weeks'

'Place crushed egg shells in tubs and pots surface to help deter slugs and snails'

'I am not an expert but I have a lovely front garden of French marigolds, busy lizzies and hydrangeas. And also had a good show of 100 begonias 100 gladiolas my cyclamen look well and enjoying my chrysanthus as they are starting to flower.'

'Sink a plastic pipe next to trees and shrubs you can then water direct into the pipe and the roots. Saving the water being hosed onto the surface. Save all envelopes that come in the mail to keep seeds dry in storing. Save the planet Water and trees'

'Rather than gardening I would advocate recycling, How our retired generation can help to turn around climate change for our children and grandchildren'

'Instead of using chemical Spray roses, make a mixture of green household soap and water. This reduces the killing of helpful insects like green and white fly'

'Some plants do not like root disturbance. It is safer to buy them in a pot and when planting crack the pot open and carefully place the pot in the prepared soil'

Thank you to everyone who submitted tips, if anyone has any further tips please send to Karen Scott and we will print them in the next edition.

Contact Details:



Pension Payroll

All the administration dealing with your regular pension payment is provided by the North Yorkshire County Council Payroll Section on behalf of the North Yorkshire Pension Fund. If you have any queries such as:

- incorrect tax codes
- change of bank details
- pension not being paid

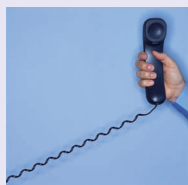
you should contact the Payroll Section as follows:

Payroll Section
County Hall
Northallerton
North Yorkshire
DL7 8AL

Alternatively, telephone 01609 53 and the extension number of the Payroll Officer according to what letter your last name begins with:

Last Name	Payroll Officer	Extension
A—B	Karen Stokes	2960
C—F	Rita Laverick	3138
G—I	Nigel Copland	2957
J—M	Stuart Jackson	2966
N—R	John Richardson	2959
S— T	Laila Hird	2963
U—Z	Jenny Brown	2955

or email: payroll@northyorks.gov.uk



If you need to speak to someone in the Pensions Section, please contact one of the following Senior Pensions Officers:

Peter Hymer: 01609 532691
Caroline Park: 01609 532698
Suzanne Berry: 01609 532567

If you require this information in an alternative language or another format such as large type, audio cassette or Braille, please contact Jo Wade, Communications, Training and Support Team Leader: Tel 01609 532932 or by email at jo.wade@northyorks.gov.uk

Visit the North Yorkshire Pension Fund website ...

www.nynet.org.uk/pensionfund/