

PENSIONS FOCUS

for Retired Members

SPRING 2008 – ISSUE 7



Pensions Increase

Financial Position of the Fund

The New Look LGPS

Photo Competition



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FOREWORD

Welcome to your annual edition of the Pensions Focus Newsletter.

In the last edition we gave you details of the latest situation on 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 up to date position of the scheme currently being implemented.

To make sure that we are meeting your needs we have enclosed a feedback form for a selection of members, I would be grateful if as many of you as possible could return the form.

As ever I will be only too pleased to receive comments at any time on future content for this Newsletter. Please forward your comments to the Operations Manager (Pensions) at Karen.1.scott@northyorks.gov.uk



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 - 3.9% 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 3.9% from 7 April 2008.



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 2008 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 7 April to 30 April, where applicable. For those eligible to 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 22 April 2007 your pension will have increased by the full 3.9% (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
9th April 2007 to 22nd April 2007	3.90%
23rd April 2007 to 22nd May 2007	3.58%
23rd May 2007 to 22nd June 2007	3.25%
23rd June 2007 to 22nd July 2007	2.93%
23rd July 2007 to 22nd August 2007	2.60%
23rd August 2007 to 22nd September 2007	2.28%
23rd September 2007 to 22nd October 2007	1.95%
23rd October 2007 to 22nd November 2007	1.63%
23rd November 2007 to 22nd December 2007	1.30%
23rd December 2007 to 22nd January 2008	0.98%
23rd January 2008 to 22nd February 2008	0.65%
23rd February 2008 to 22nd March 2008	0.33%

cont'd



Financial Position of the Fund

Assets

During 2007 the Fund has been considering its overall financial standing, known as the Solvency Level, based upon the results of the 2007 Triennial Valuation. The Valuation exercise involves all of the individual membership data being assessed by the Fund's Actuary (Mercers) to establish a liability profile for each Employing Body and also the Fund overall. This liability figure is then compared against the market value of the Fund's assets to determine the Solvency Level. The results as at 31 March 2007 are shown in the table below:

Valuation Date	31 st March 2004 £m	Increase %	31 st March 2007 £m	
(a) Assets	765.8	+65	1,265.7	
(b) Liabilities	1,290.3	+44	1,867.6	
(c) Deficit	524.5	+15	601.9	(b-a)
(d) Solvency level	59.4%		67.8%	(a/b)

Although the actual deficit figure increased to £600m the results show that over the three year period the Solvency Level has improved by 8% due to fact that the growth in asset value exceeded the increase in the value of the liabilities.

At the 2004 Valuation the Fund agreed a 30 period over which to recover the deficit which led to the calculation of an average employer contribution rate of 17.5%. In 2007 the deficit recovery period is now 27 years and the average employer contribution rate is 18.8%; this increase is primarily due to the fact that pensioners are now living longer than they used to and so the Fund requires more cash to continue to pay those pensioners.

As indicated above the strong improvement in Solvency can be attributed to excellent investment returns which easily exceeded liability growth in the three year period. The Fund achieved an average investment return of 14.5% pa over the three year Valuation period (to 31 March 2007) which was in excess of the Fund's own benchmark return of 14.3% and the average return of all other LGPS Funds, also 14.3%. More importantly, the return easily exceeded the Actuary's assumed liability growth over the same period of 7% pa.

The reason the Fund performed so well was largely due to the high equity content within the overall investment portfolio; this was a direct result of the Investment Strategy set by the Fund. In addition, the individual fund managers produced excess return above their benchmarks.

cont'd

Financial Position of the Fund (cont)



Investment Strategy

Following on from the Valuation results, and notwithstanding the excellent investment returns over the last 3 years, the Pension Fund Committee has decided to review the Investment Strategy and to consider whether any investment in some 'alternative' asset classes might benefit the Fund.

The use of different asset classes (such as Property, Hedge Funds and High Yield Bonds) improves diversification between the assets held for investment purposes which in turn reduces the level of risk implicit in the Strategy. Without diversification between different types of assets the Fund would be vulnerable to the ups and downs in the market of the chosen asset class; the recent volatility concerning share prices vividly demonstrates this. However, as these 'alternative' assets would be replacing existing assets in the Strategy it is important to ensure they are compatible, in risk and investment return terms, with the remaining assets held by the Fund. If the Committee approves a shift into any of these new asset classes then a tender exercise will commence to appoint a suitably qualified fund manager(s).

Recent Investment Performance

Due to the recent well publicised "wobbles" in the financial markets the investment performance in the year to 31 December 2007 has been less successful. The Fund's overall assets returned 3.6% in the year, against a benchmark of 5.5%, **which increased the market value of the Fund's assets to £1,310m**. However, the projected liability growth over the year was 8.4% therefore the Solvency of the Fund had fallen temporarily to 63.2%.

These fluctuations in solvency levels have no impact on the ability of the Fund to continue to pay out pensions — these payments are effectively underwritten, through the Fund by the employers.

Annual Report

The 2006/07 Annual Report is available on the website, please follow the link below:

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

The Annual Report has been produced in accordance with Government Guidelines and includes references to all the key policies and statements relating to the Fund. In addition, these documents (including the Statement of Investment Principles, Funding Strategy Statement and Governance Compliance Statement) can be accessed directly via the above link.



New Look LGPS from 1 April 2008

In the last edition of Pensions Focus we informed you of the changes which will apply to current and future members of the Local Government Pension Scheme. **As mentioned previously, the changes to the Scheme will not have any effect on the pension which you are receiving.**

The changes 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.

Here is a reminder of the main changes which apply from 1 April 2008.

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 from 1 April 2008 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. Pension benefits in respect of service before 1 April 2008 will still be based on the 1/80 (for pension) and 3/80 (for lump sum) fractions.

Lump sum retirement grant from conversion of pension

The Scheme member will be able to choose whether to give up some of their 1/60 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 members but will be based on the level of earnings.

The table below provides a summary of the contribution rates relating to defined salary levels.

Band	Range	Contribution Rate
1	£0 - £12,000	5.5%
2	£12,000 - £14,000	5.8%
3	£14,000 - £18,000	5.9%
4	£18,000 - £30,000	6.5%
5	£30,000 - £40,000	6.8%
6	£40,000 - £75,000	7.2%
7	£75,000 and above	7.5%

Cont'd

New Look LGPS from 1 April 2008 (cont)

Earliest Retirement Age

The employer will be able to approve early retirement from age 50 for existing members (members as at 31 March 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

For members who are actively paying into the LGPS on 1 April 2008 or later the lump sum death grant will increase from five times the annual pension less any pension paid from retirement up to the date of death, to ten times the annual pension less any pension paid, if a pensioner dies before age 75.

Spouses', partners' and children's pensions

The calculation of benefits will continue to be based on the fraction of 1/160th. However, for members who were in employment and still contributing after 1 April 2008 the 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 are two known levels (with a third to be confirmed):

- Unable to perform any gainful employment at date of leaving but likely to be able to obtain gainful employment before age 65 – will receive pension benefits which are increased by 25% of the prospective service to age 65
- Unable to perform any gainful employment at date of leaving and no reasonable prospect of obtaining any gainful employment before age 65 - will receive pension benefits which are increased by 100% of the prospective service to age 65

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.

Death Benefits for Members who Retired Before 1 April 2008

Will any benefits be payable when I die?

It is not the most cheerful of subjects but it is useful to know whether you will leave anything from the LGPS to your loved ones when you die, so that those left behind can take care of your affairs. The level of benefits paid after your death will depend on how soon after retiring you die and whether there are any eligible dependants.

Lump Sum Death Grant

A tax free lump sum is payable if you die **within 5 years of retirement**. The amount payable is five times the annual pension less any pension paid from retirement up to the date of death. This will be payable to a nominated person, a relative or to your Estate.

The rules change on 1 April 2008 but only for LGPS members who are paying into the LGPS on or after 1 April 2008. Therefore if the payment of your pension began on or before 31 March 2008 the old rules, outlined above, will apply.

Leaving a pension for a spouse or civil partner



Short-term pensions

The current rules of the LGPS allow for a higher rate of pension to be paid to a widow, widower or civil partner for a period of 3 months or 6 months, depending on whether a child's pension is also payable. The short-term pension is followed by a lower level of long-term pension.

Long-term pensions

A long-term dependant's pension is payable for life. It is paid monthly to the dependant and the amount of pension depends on the type of pension payable and the circumstances involved. The different types of dependants' pensions are set out below.

■ Widow's pension

If you are male and were married at the time you retired and you are still married to the same lady at the time of death, your widow will receive a long-term pension based on all of your LGPS service. This will usually be 50% of the pension you are receiving.

If you married your current wife after you retired, your widow will receive a long-term pension based on your LGPS service from 6 April 1978.

■ Widower's pension

If you are female and were married at the time you retired and you are still married to the same man at the time of death, your widower will receive a long-term pension based on service from 1 April 1972.

If you married your current husband after you retired, your widower will receive a long-term pension based on your LGPS service from 6 April 1988.

■ Civil partner's pension

Whether you are male or female and irrespective of when you entered into a civil partnership, under current rules, your partner will receive a pension based on your service from 6 April 1988.

Tax doesn't have to be taxing!!

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 are 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

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 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 & Customs. You may find leaflet



The leaflet can be found on the HM Revenue & Customs Website at:-

<http://www.hmrc.gov.uk/leaflets/ir121.pdf>

You can also get copies of this leaflet by phoning the HM Revenue & Customs leaflet order line on **0845 9000 404** between 8.00am and 10.00pm seven days a week (closed on Christmas Day).

If you live abroad, visit the Centre for Non-Residents website: <http://www.hmrc.gov.uk/cnr/>

or 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

North Yorkshire Pension Fund – Tax Office details

Tax reference: 406/N8001

Telephone number: 0845 366 7865

Address: Tees Valley, PO Box 292, Middlesbrough, TS1 2XA



Keep warm this winter

What is a Winter Fuel Payment?

A Winter Fuel Payment is an annual payment to help people aged 60 and over with the costs of keeping warm this winter.

If you are aged 60 to 79 and you are entitled to receive a Winter Fuel Payment. You will get either £100 or £200, depending on your circumstances in the qualifying week (17-23 September 2007).

If you are aged 80 or over and you are entitled to a Winter Fuel Payment, you will get an extra £50 or £100, so you could get up to £300, depending on your circumstances in the qualifying week.

One-off increases of £50 for those aged 60 to 79 and £100 for those aged 80 or over were announced as part of the Government's 2008 Budget Statement.

You do not pay tax on Winter Fuel Payments.

As a result of pensions reform the minimum age at which both men and women will be able to receive a Winter Fuel Payment will rise incrementally to 65 between 2010 and 2020.

You can call the Winter Fuel Payment Helpline if you need:

- Further information on Winter Fuel Payments;
- To tell The Pensions Service about a change in your circumstances; or
- To get a claim form for Winter Fuel Payments for past winters.



You can also download the claim form from:

<http://www.thepensionservice.gov.uk/resourcecentre/winterfuel/home.asp>

The Winter Fuel Payment Helpline is on **08459 15 15 15** (0845 601 5613 for textphone users). Lines are open from 8.30am to 4.30pm, Monday to Friday. Charges are the same as for local calls.

Remember, if you are in receipt of a State Pension or another social security benefit other than Housing Benefit, Council Tax Benefit or Child Benefit you should first contact the office that normally deals with you.

State Pension Forecasts

The Pension Service is in the process of updating their computer systems following changes to State Pension rules introduced by the Pensions Act 2007.

This means that they are unable to provide state pension forecasts to some of their customers in Great Britain and Northern Ireland. If you reach State Pension Age before 6 April 2010 you can still get a forecast. However, if your State Pension Age is after 6 April 2010 you will not currently be able to obtain a forecast. The Pension Service aim to be able to provide a full service again by autumn 2008.

For further details please visit the Pension Service website at:

<http://www.pensionservice.gov.uk/atoz/atozdetailed/rpforecast.asp>

or ring the **Future Pension Centre** on **0845 300 0168**.

Lines are open from 8.00am to 8.00pm Monday to Friday and 9.00am to 1.00pm on Saturday. Calls are charged at local rates and calls from mobile phones or cable networks may differ.

If you have hearing or speech difficulties and have a textphone, call textphone **0845 3000 169**



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](http://www.volunteering.org.uk/IWantToVolunteer/) on the Volunteering England website at: <http://www.volunteering.org.uk/IWantToVolunteer/>

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 020 7643 1385 or see the website at: <http://www.csv-rsvp.org.uk/site/home.htm>

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.



Handing over the reins

Have you considered there might be a time when either you or a relative has trouble making decisions and needs help?

Based on information from the Public Guardianship Office (OPG) this article aims to give you the tools to put that help into place. Further information can be found at

<http://www.publicguardian.gov.uk/index.htm>

Making decisions for someone else – the 4 basic ways to provide help and support:

Being an Attorney under a Lasting Power of Attorney (LPA)

An LPA is a legal document that someone (the Donor) makes using a special form. It allows that person to choose someone (the Attorney) that they trust to make decisions on their behalf at a time in the future when they either lack the mental capacity or no longer wish to make those decisions themselves.

The decisions could be about the Donor's property and affairs or about their personal welfare. Making an LPA is the only way to make plans for a time in the future when you may lack the capacity to make decisions for yourself. An LPA can only be used after it is registered with the OPG.

Being an Attorney under an Enduring Power of Attorney (EPA)

An Enduring Power of Attorney is a legal process in which a person (the Donor) hands over to someone else (the Attorney) the power to decide what is done with their financial affairs and property.



The Attorney can use the power straight away if that is what the Donor wants. Or the Donor can make it clear that the EPA is only to be used if they become mentally unable to manage their affairs in the future.

In this way, an EPA allows the Donor to choose someone they trust now to deal with their affairs if they become mentally unable to manage them themselves in the future.

Please note: An EPA only covers decisions relating to a Donor's financial and property affairs.

Asking the Court to make a decision

The Mental Capacity Act says that every adult should be assumed to have capacity to make a particular decision unless it is established that they lack the capacity to do so.

Sometimes, even if a person is finding it difficult to make a decision, with the appropriate help and support they may have the capacity to make it.

When to come to the Court of Protection

Before deciding to make a decision on behalf of someone you must reasonably believe that they lack the capacity to make that particular decision themselves and this will require you to assess their capacity.

You are not expected to be an expert in assessing capacity. More information is available in the 'Assessing capacity and best interests' section of the website shown below.

Further details on each of the above can be found at: <http://www.publicguardian.gov.uk/index.htm> or via telephone 0845 330 2900

Mind and Body – keep active, stay healthy

We are constantly being told about the importance and the benefits of exercise. Exercise keeps our body in shape and our mind active; it is also a great excuse for catching up with friends!



You don't have to run marathons to keep in shape (unless of course you enjoy the challenge). Gardening, swimming, walking and golf are all forms of exercise and can be enjoyed on your own or with a group of friends. If you prefer indoor activities, you could contact your local leisure centre to see what classes are available.

You could also visit the Age Concern website at <http://www.ageconcern.org.uk/> for activity ideas.



Of course, if you haven't undertaken any exercise for quite some time and/or you are unsure as to your overall fitness and general health, you should contact your GP who will be able to advise you what kinds of exercise are suitable for you.

Stimulating Your Mind



As well as keeping your body active it's as important to keep your mind healthy and active too. Try some of these ideas to help keep your mind sharp and active.

- Do the daily crossword and/or sudoku puzzles in your daily newspaper and perhaps set yourself a timescale within which to complete them
- Join a book club or take up a new hobby such as chess, bridge or scrabble, a great reason to meet your friends on a regular basis too
- Join an evening/day class (your local authority website should be able to provide details of courses) and learn a new skill. Not only will you stretch your mind you will meet new people
- Socialise with friends and relatives more. Whether it's a night at the pub (try the local pub quiz) or taking it in turns to cook dinner for each other, conversation is good for the mind
- Exercise regularly



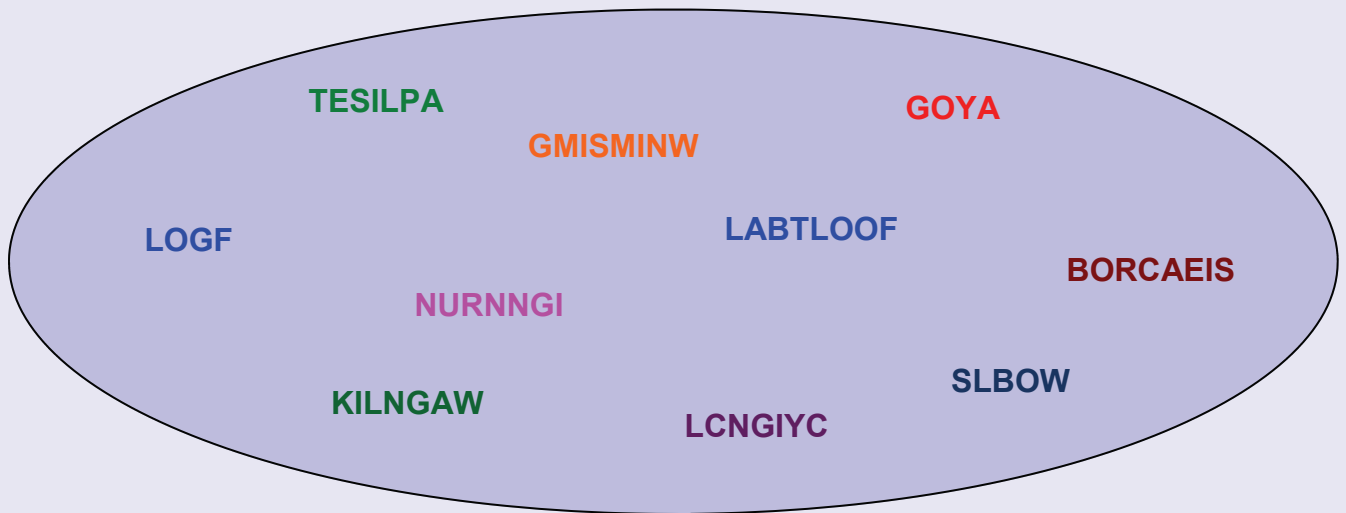
Just like any muscle in your body, you need to exercise your brain regularly and provide it with stimulation if you want it to work properly. Just as muscles lose their strength so can your mind if you don't pay it enough attention. Having an active and healthy mind will give you a positive outlook on life with the result likely to be that you will live a happier life and live longer.

cont'd

Just for Fun!!!

Can you work out these Anagrams?

Clue: They are all different forms of exercise



Can you find the following ten pension related words in the grid below?

PENSIONER
BENEFITS
TAX
RETIRED
SAVE

LGPS
VALUATION
CASH
HOLIDAY
FINANCIAL

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

Library and Information Services



Where to start?

Library and Information Centres offer a huge range of services to the people who live, work and study in North Yorkshire. They are the key access point for information, advice and learning and offer books, DVDs, music, maps and guides, local studies material, newspapers and internet access.

If you want to borrow items and use the computers you will need to become a member. It's quick, easy and it's absolutely free. All you need is proof of your identity with your name and address. Once you join you will be able to borrow books free of charge, and CDs, DVDs and Playstation Games for a small fee. A catalogue of all items in County stock is available in every Library and Information Centre and via their website.

Reservations

You can request items from any Library and Information Centre in North Yorkshire. There is a small charge for adults to request books, but audio visual-requests and children's requests for junior books are free. If you need more specialised books or articles, they can arrange to borrow them from outside the County for an additional charge.

Getting Connected

All Library and Information Centres provide access to computers via the 'People's Network'. There is a small charge for North Yorkshire residents, after an initial free period, and for visitors. You can expect to find high speed internet access, word processing and desktop publishing facilities, scanners, high quality colour printing and CD re-writers.

Access for everyone

Library and Information Services offer accessible buildings, books on cassette and CD, large print books, scooter-height PC tables, large-screen monitors and specially adapted software, keyboards and mice. They work with local volunteers to provide a free home delivery of books and audio books for those who find it difficult to visit their local Library and Information Centre or cannot carry books. They would like to hear from you if you are interested in becoming a volunteer with the Home Library and Information Service.

Other Services

Library and Information Centres work with other organisations to provide access to a variety of extra services including Tourist Information, Registrars, District Councils, local college learning centres. They also offer meeting rooms for hire, café facilities, photocopying and fax services and reading groups - ask locally for details of services provided.

How to find your nearest centre

With a network of 42 branches and a mobile library service, you are never too far from a North Yorkshire County Council Library and Information Centre.

Telephone 01609 533800 to find your nearest Centre.

Visit their website at: www.northyorks.gov.uk/libraries

Email them at: libraries@northyorks.gov.uk

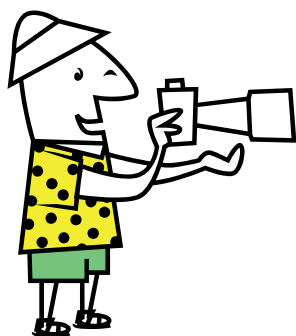
Photo Competition

Are you a whiz with a camera?

Then read on ...

We would like to replace the picture shown on the front of the Pensions Focus Newsletter. Do you have a digital photograph of a North Yorkshire landscape or a North Yorkshire landmark that you have taken yourself?

If so, why not enter our competition to have your picture used on the front of the Newsletter and win a £20 National Gardens gift voucher (which can be used at various garden centres).



Your digital picture must not include people and you must have taken it yourself.

It must be a minimum resolution of 300dpi and in a JPG format.

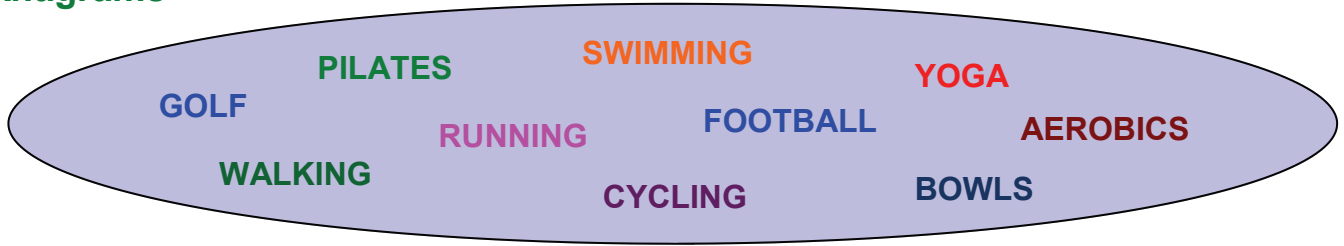
Please email your digital picture including your full name, address and contact telephone number to jo.wade@northyorks.gov.uk.

Only one photograph per person will be accepted.

All submissions must be made by 31 January 2009

Just for Fun – Answers

Anagrams



Word Search

PENSIONER
BENEFITS
TAX
RETIRED
SAVE

LGPS
VALUATION
CASH
HOLIDAY
FINANCIAL

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

A reminder about payslips

For some time now the North Yorkshire Pensions Fund has only sent a payslip when your net pension has changed by more than £1 from the previous month.



This means that it is usual for payslips only to be sent in April (and in some cases May) each year.

This saves the Pension Fund money on administration and reduces the amount of paper which is sent out.



It also means that you have one less piece of paper to shred each month with the rest of your confidential waste!

Contact Details:

Pension Payroll

Administration dealing with your regular pension payment is provided by the North Yorkshire County Council payroll service 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

or email: payroll@northyorks.gov.uk



Or phone **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	2963
J—M	Stuart Jackson	2966
N—R	John Richardson	2959
S— T	Laila Hird	2957
U—Z	Michelle Purvis	2955



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/



Receiving Information Electronically

If you would like to receive future copies of this newsletter via email (rather than a hard copy) please complete and return this form. Alternatively, you may wish to email your request to pensions@northyorks.gov.uk. Your email should state that you wish to receive all future copies of the Retired Members newsletter via email and it must include all of the information detailed below.

Name: _____

National Insurance No:

Date of Birth:
D D M M Y Y Y Y

Email address: _____

Current Address:

Signed: _____

Date: _____

For the attention of: **Jo Wade**

North Yorkshire Pension Fund
Central Finance Service Unit
County Hall
Northallerton
North Yorkshire
DL7 8AL

