

open lines

The newsletter of the Kent Pension Fund

Issue 43
Spring 2022

Local Government Pension Scheme (LGPS)

Pension Payments from April 2022

The government announced that the increase to public service pensions is 3.1%. It is payable from 11 April 2022.

Details of the amount of the increase on your own pension appears as a message on your April payslip. We cannot give you details before this.

We send your April payslip and P60 together to your home address at the end of April.

Public service pensions are increased under the provisions of the Pensions Increase Act. The annual change in the Consumer Price Index (CPI) to September determines the amount of increase. It is applied to pensions from the following April.

The change in the CPI from September 2020 to September 2021 was 3.1%.

We pay the pension increase with your local government pension in April. We calculate the pension increase on your current annual pension amount.

If you reached State Pension age before 1 April 2016, the calculation may be different. We calculate the pension increase on your annual pension less any Guaranteed Minimum Pension (GMP) amount. The Department for Work and Pensions (DWP) notify you of any GMP amount you may have. The DWP pay the increase on your GMP as an addition to your State Pension.

Further information about this is overleaf. You can also find information on our website at www.kentpensionfund.co.uk in the pensioner member (receiving a pension) area.

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**Kent
County
Council**
kent.gov.uk



About your payslip and P60

A P60 form details your taxable pay and tax for the whole financial year. We combine your P60 with your April payslip and post it at the end of April to your home address.

Please keep your P60 safe as other organisations often ask to see it as proof of your earnings. If it goes astray,

we can send you a copy. Contact the Pension Payroll Team on **03000 41 11 07**, email **pensions.payroll@cantium.solutions**, or write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE.

Information shown on your payslip

Payroll Reference: This number helps us to identify you. Please quote this if you contact us.

Sort Code: This number identifies the bank and branch where your account is held.

Tax Code: Her Majesty's Revenue & Customs (HMRC) notifies us of the tax code to apply for you.

Your Gross Pension (before deductions):

This shows a breakdown of your pension payment. For example, 'Basic Pension' is the monthly pension amount awarded at retirement. 'Pension Increase' is the increases awarded to your pension from retirement to date. It is paid as a separate monthly amount.

Your Deductions: This shows a breakdown of deductions, including income tax.

Your Net Pension (after deductions):

The amount paid into your bank account.

Your Payment Date: The date that we credit the money to your bank account.

Information shown on your P60

Payroll Reference: This number helps us to identify you. Please quote this if you contact us.

Final Tax Code: This is the last tax code applied for you in the financial year. The Tax Office (HMRC) decides your tax code. If you have a query, contact HM Revenue and Customs (HMRC), Pay As You Earn, PO Box 1970, Liverpool L75 1WX or call **0300 200 3300**

PAYE Reference: You receive a pension paid from the Kent Pension Fund. 663/KP is the PAYE reference number for the Kent Pension Fund. Quote this and your NI number when you contact the Tax Office (HMRC).

Previous Employment (Pay and Tax):

This is pay you may have earned, and tax deducted. It relates to employment in this financial year, before receiving your pension.

This Pension Fund (Pension and Tax):

This is pension paid to you from Kent Pension Fund and tax in this financial year.

Total Pension/Pay for the year (Pay and Tax Deducted): This is your total taxable pension, and taxable pay when you were in employment. Taxable pay is only included if you retired during the year. It shows your total tax deducted for this financial year.



Proportion of the pension increase

If your pension began on or before 26 April 2021, your pension receives the full 3.1% increase. If your pension began after this date, a proportion of the increase applies as follows:

Pension beginning	Percentage increase
On or before 26 April 2021	3.1 %
27 April 2021 to 26 May 2021	2.84%
27 May 2021 to 26 June 2021	2.58%
27 June 2021 to 26 July 2021	2.33%
27 July 2021 to 26 August 2021	2.07%
27 August 2021 to 26 September 2021	1.81%
27 September 2021 to 26 October 2021	1.55%
27 October 2021 to 26 November 2021	1.29%
27 November 2021 to 26 December 2021	1.03%
27 December 2021 to 26 January 2022	0.78%
27 January 2022 to 26 February 2022	0.52%
27 February 2022 to 26 March 2022	0.26%



Income Tax 2022-23

Taxable bands

Taxable bands determine the percentage of tax you pay on your earnings.

Tax you pay	Earnings £ a year
Basic rate 20%	1 – 37,700
Higher rate 40%	37,701 - 150,000
Additional rate 45%	More than 150,000

Personal allowance

Your personal allowance is the earnings you can receive before you pay tax.

The standard personal allowance for 2022-23 is £12,570. Your allowance can be reduced or increased because of your personal circumstances. For example, it is reduced to recover a previous underpayment of tax.

If your income is above £100,000, your personal allowance is reduced - by £1 for every £2 of income above £100,000. This reduction applies regardless of date of birth.

Tax codes

Your tax code indicates what your personal allowance is. In a simple case, HM Revenue & Customs (HMRC) works out your personal allowance then divides by 10 to give the code. For example, you have a personal allowance of £12,570 so your tax code is 1257L. HMRC notifies you what your tax code is.

If you think your tax code is wrong, you need to contact the Tax Office (HMRC) so they can correct it. The Tax Office for your pension from Kent Pension Fund is HMRC, Pay As You Earn, PO Box 1970, Liverpool L75 1WX, or call **0300 200 3300**. Please quote the tax district reference number for Kent Pension Fund, which is 663/KP, and your NI number.

If you live in Scotland, the income tax you pay may be different. For further information about income tax, visit the government website **www.gov.uk**

Pension FAQs

When do I receive my P60?

A P60 form details your taxable pay and tax for the financial year. We combine it with your April payslip and post it to you at the end of April. You should keep your P60 safe as you may need it in the future.

Why don't I receive a payslip every month?

Payslips are only sent out at the end of the month if:

- the amount of your pension payment differs by £3 or more from the previous month, or
- your tax code changes, or
- you change your bank details.

We send a payslip to everyone in April.

How do I change my bank or building society account?

We cannot take bank details over the phone. We only accept changes to your bank or building society details in writing. We must verify your signature to authorise the change. Please download and complete the form at www.kentpensionfund.co.uk/changebank

You can post the form to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE, or email a scanned copy or photo to pensions.payroll@cantium.solutions

You can write to us if you do not have internet access. We prefer you to complete the form as it helps to ensure that you provide us with all the information to action your request on receipt.

The details that you need to give us are:

- your full name and Payroll Reference Number
- your new account number
- your new sort code
- the name the account is held in (accounts must be in your name or a joint account on which you are named)
- the name of your new bank or building society.

I have moved. How do I notify you of my change of address?

Complete the online form at www.kentpensionfund.co.uk/address, call **03000 41 11 07**, email pensions.payroll@cantium.solutions or write to Cantium Business Solutions, Pension Payroll Section, HR Business Centre, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE

When do I get paid?

Pension payments are paid on the last working day of each month.

Does Kent County Council (KCC) decide the amount of the increase to my pension each year?

No, KCC does not decide the increase. The government uses the Consumer Price Index (CPI) in the 12 months ending with the previous September. It is set by HM Treasury. Further information from HM Treasury is on the website www.gov.uk

How is CPI calculated?

The average price of a basket of goods and services is collected from various retailing outlets. An overall percentage increase or decrease is calculated for this basket of goods.

Why isn't the full pension increase paid in April?

The pension increase is payable from the first Monday after the start of the new tax year. This year the pension increase is payable from 11 April 2022. Your pension is payable at the old rate up to 10 April 2022.

I worked out 3.1% increase on my pension, but I have not received as much as the amount I calculated. Why would that be?

It could be that you have not received your pension for a full year. It could be that part of your pension is made up of a Guaranteed Minimum Pension (GMP). The pension increase is paid differently in these circumstances. Please read more FAQs for further explanation.

What is a Guaranteed Minimum Pension (GMP)?

The LGPS was contracted out of the State Earnings Related Pension Scheme (SERPS). If you paid in to the LGPS between 6 April 1978 and 5 April 1997, you may have a GMP. GMPs no longer accrued from 6 April 1997.

A GMP is based on the state entitlement you would have earned if you were in SERPS at the time. We check that the amount of pension we pay you is equal to or more than the amount of your GMP.

In most cases your LGPS pension is higher than your GMP. The GMP is paid as part of your local government pension, not in addition.

How do I know if I am entitled to a GMP?

The Department for Work and Pensions (DWP) notifies you if you are entitled to a GMP. Please note that the DWP refers to the GMP as a Contracted Out Deduction (COD) in any correspondence to you.

How is pension increase calculated on my pension?

We calculate pension increase on your annual pension at the end of March 2022 less any GMP amount. The Department for Work and Pensions (DWP) notifies you if you have a GMP amount.

How is pension increase paid on my GMP?

If your State Pension age (SPa) is on or after 1 April 2016, we pay the full increase on the GMP element with your local government pension.

If your State Pension age (SPa) is before 1 April 2016, we pay up to 3% increase on the GMP element between 6 April 1988 and 5 April 1997. We pay it with your local government pension. The DWP pay any amount outstanding above the 3% with your State Pension.

The DWP pay the full increase, no matter what the percentage is, on the GMP up to 5 April 1988 with your State Pension.

This year the increase is 3.1% which is over the 3% boundary. We pay 3% on your GMP element between 6 April 1988 and 5 April 1997 with your local government pension. The DWP pay the remaining 0.1% with your State Pension. The DWP pay the 3.1% increase on the GMP element up to 5 April 1988 with your State Pension.

How is the pension increase shown on my payslip?

The basic pension amount when you retired shows on your payslip as 'Basic pension'. It does not change. The pension increase amount is added each year to a separate element. It shows on your payslip as 'Pension increase'.

Can I find out the amount of my pension increase before April?

Your pension increase amount shows on your April payslip. We are unable to tell you the amount beforehand.

Why is my tax deduction different this month?

Her Majesty's Revenue and Customs (HMRC) assess everyone's circumstances and determine tax codes for the new financial year. They send the tax codes electronically to our payroll system and update it. If your code has changed, HMRC send you confirmation of your new tax code and how the code is made up. If you have any queries about your tax code, you should contact HMRC on **0300 200 3300**. Quote the reference 663/KP and your National Insurance number.

Who do I contact with a query about my monthly pension payment?

Write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE, email pensions.payroll@cantium.solutions or call **03000 41 11 07**

For other pension queries, please call Kent County Council Pension Administration Section on **03000 41 34 88** or complete the online enquiry form at www.kentpensionfund.co.uk/contact

Will my State Pension be increased?

For information about your State Pension, please contact your local Department for Work and Pensions (DWP) office or visit www.gov.uk

Benefits update

Tina Gilchrist is the founding Director of CBG Solutions Limited and has been responsible for the co-ordination and delivery of pre-retirement seminars for over 30 years. Her clients include many of the FTSE 100 Companies, whose employees receive support leading up to and following retirement. She is an expert in State Benefits and has experience in helping individuals through the maze of sometimes complex and constantly changing benefits. Tina can save valuable time searching for information, that can be provided quickly and easily by a simple phone call on the helpline **01423 819452** or email **tina.gilchrist@cbgsolutions.co.uk**



Tina Gilchrist

This service is only available to those in receipt of a pension from the Kent Pension Fund

1. State Benefits

1.1 The Post Office card account service is ending

The DWP confirmed that the Post Office card account (POca) service is coming to an end. However, following the disruption caused by the pandemic, it decided to extend the closure to November 2022 to ensure everyone has time to make alternative arrangements.

All POca customers who are unable to provide a bank, building society, or credit union account will eventually be moved to the DWP voucher-based scheme called the Payment Exception service. It provides access to payments via the PayPoint network. Payment Exception service payments can also be accessed via the Post Office network.

Customers can phone the DWP Customer Service centre on **0800 085 7133** (8:30am to 4pm, Monday to Friday) to provide new account details for their benefit or State Pension payments.

1.2 Adult Social Care Reform

The government announced a plan to finance adult social care through tax changes, and to modernise the social care system and ensure it is better integrated with healthcare.

From April 2022, National Insurance contributions for employees, employers, and the self-employed increase by 1.25%. There will also be the same increase in dividends tax. From April 2023, while the rises will stay the same, it will be rebranded as a health and social care levy, which will appear separately on people's tax records.

Currently in England, if people have assets worth more than £23,250, they must pay for their social care, and there is no cap on costs. This means that some people must sell their homes to cover these. Under the new system, anyone with assets below £20,000 will not have to pay anything from these, although they might have to contribute from any income.

Those with assets from £20,000 to £100,000 and above will have to contribute on a sliding scale. People in this bracket will not contribute more than 20% of their assets each year, and once their assets are worth less than £20,000, they would pay nothing more, although they might still contribute from any income. Those with assets above £100,000, including their own home if they own it, must meet all fees until their assets fall below £100,000. There is a maximum payment towards care of £86,000, which ministers say is about the equivalent of three years of full-time care. This will apply regardless of where they live, how old they are, what their condition is, or how much they happen to earn.

The new system will take effect from October 2023. The changes will apply only to care costs, not accommodation and food costs.

Any costs incurred before October 2023 will not be counted as part of the cap, meaning that some people who have significant assets but spend a long time in care may end up spending much more than £86,000 in total.

2. Finance

2.1 Insurance policies and unnecessary inheritance

tax Government figures show that thousands of families are paying out millions of pounds in unnecessary inheritance tax (IHT) from life insurance policies. Taking out a life insurance policy and putting it within a trust means that it falls outside of a deceased person's estate so would be exempt from inheritance tax. Many people are unaware of these rules.

Putting life insurance policies into trust is relatively straightforward. If you have life insurance, and you are above the IHT threshold (£325,000 per person) and it isn't in trust, phone your provider and ask for a trust form.

2.2 Three banks allow you to control your contactless

card limit From October 2021, the contactless card limit rose from £45 to £100. However, customers of Lloyds Bank, Halifax, and Bank of Scotland (all part of the Lloyds Banking Group) can use their mobile banking app to set their own limits between £30 and £95. Other banks will probably adopt similar rules so check if your own bank runs a similar system.

3. Taxation

3.1 National Insurance increase and dividend tax

National Insurance rates will increase by 1.25% from April 2022 as the government introduces a health and social care levy on earnings. The levy will be paid on all earnings above the lower earnings limit (£9,568).

From April 2023, those working beyond State Pension age will also have to pay the new health and social care levy. Only earnings from employment will be subject to the levy, not occupational or state pensions.

This means that every worker under the age of 66 will pay an extra 1.25% levy on their earnings above £9,568 – initially as part of National Insurance for 2022-23, then as a standalone charge in future. The 1.25% health and social care levy also applies to the self-employed in the same way as employed workers.

Until April 2023 workers aged 66 or older, who are exempt from NI, will not need to pay the 1.25% levy, but it will kick in for them from that date onwards. Non-working pensioners will not be affected, as pension income is unaffected by the new levy.

The existing dividend tax will increase by 1.25% so that self-employed people must pay the health levy if they

pay themselves in dividends instead of salary. Shares held in ISAs are exempt from the levy.

4. General

4.1 Clampdown on using mobile phones while

driving Any use of handheld mobile phones while driving will be illegal this year. Anyone caught will face a £200 fine and 6 penalty points. Being in stationary traffic counts as driving, which means that hand-held mobile phone use at traffic lights or in motorway jams is illegal except in very limited circumstances such as an emergency. Drivers can still use their phone hands-free while driving, such as a sat-nav, if it's secured in a cradle. They must, however, always take responsibility for their driving and can be charged with an offence if the police find them not to be in proper control of their vehicle.

There will be an exemption to the new law for drivers making a contactless payment using their mobile phone while stationary to ensure the law keeps pace with technology. This exemption will cover places like a drive-through restaurant or a road toll and will only apply when payment is being made with a card reader. It will not allow motorists to make general online payments while driving.

4.2 New emergency hotline to protect people from

bank scams Bank customers who have doubts about callers claiming to be from their bank can call 159 and be automatically connected to their bank's fraud prevention service.

The new service was launched by Stop Scams UK and Global Cyber Alliance. It aims to guarantee consumers a safe route to contacting their bank.

4.3 Power of Attorney registration delays

If you need to register a Power of Attorney, please be aware that the Office of the Public Guardian (OPG) have said that these documents have been harder to process with most of its workforce working from home, leading to delays of up to 20 weeks.

There is no fast tracking system in place, although priority can be given to urgent applications. If you have completed a Power of Attorney but it is not yet registered, it is advisable to do so as soon as possible.

Basic State Pension increase

The government confirmed that the basic State Pension will increase by 3.1% from April 2022.

The government's triple lock policy usually determines how much the basic State Pension increases each year. It usually rises in line with the highest of the three measures of:

1. inflation, or
2. change in average earnings, or
3. 2.5%.

This year the government suspended the average earnings element of the triple lock for one year only. They suspended it because of unprecedented fluctuations to earnings caused by the pandemic. This year the increase is in line with inflation.

The government pays your State Pension. For further information, visit the government website www.gov.uk

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Kent County Council Superannuation Fund Report and Accounts 2021

Against a background of prolonged lockdowns and economic uncertainty, the Fund's investments have performed well since the beginning of April 2020. The investment managers have responded to the impact of the pandemic and exploited new opportunities. The Fund's investments in the technology sector have particularly outperformed others.

At 31 March 2021 the Fund's value reached a record high of £7.5bn, a gain over the 12 months of £1.8bn. The Fund has continued to grow in value reaching a new high of £7.8bn at the end of June 2021.

We consulted on a significantly revised Responsible Investment policy. We continue to be a signatory to the UN Principles for Responsible Investment (PRI). We require our investment managers to sign up to both the PRI and the UK Stewardship Code.

A copy of the Fund's report and accounts is available at www.kentpensionfund.co.uk/accounts. If you do not have access to the internet and would like a hard copy, please call the Treasury and Investments Team on **03000 42 06 60**

Receiving Open Lines by email

We send the Open Lines newsletter to your home address in spring and autumn. We update you about your local government pension and provide general information which you may find useful.

Please consider opting to receive the newsletter as a link by email. It helps the Kent Pension Fund save money in paper, printing, and postage. We only use your email address for this purpose and do not pass it on to a 3rd party.

If you want to receive the newsletter by email, please complete the online form at www.kentpensionfund.co.uk/openlines

KARF Literary Competition No. 33 Guess the title and the author:

It was considered controversial and subsequently an American classic. It was published in 1939 and details the struggles of migrant farm workers.

If you want to send your answer, please email pension.systems@kent.gov.uk

We do like to hear from you. There are no prizes and it's just for fun. The answer will be provided in the autumn 2022 issue of Open Lines.

Counterfeit chip and PIN payment machines

If someone asks you to use a chip and PIN payment machine that you are unsure about, enter the wrong PIN.

If it is a counterfeit machine, it pretends to process the payment and produces a receipt. You have avoided the scam as they did not get your real PIN. They did not get a payment either. An authentic machine rejects the wrong PIN and requests a 'try again' message.

Scammers use counterfeit chip and PIN machines to access your bank account with your PIN. They will often tell you that you cannot pay by credit card and payment is by debit card only. This type of fraud is increasing so please stay alert.

Member self service

Member self service (MSS) is now available for members in receipt of a pension.

You can:

- access a summary of your pension record
- access your payslip and P60 figures
- change your address
- change your nomination for the lump sum death grant if you are under age 75
- change your bank details.

You register to get access to member self service. You need a personal email address to register.

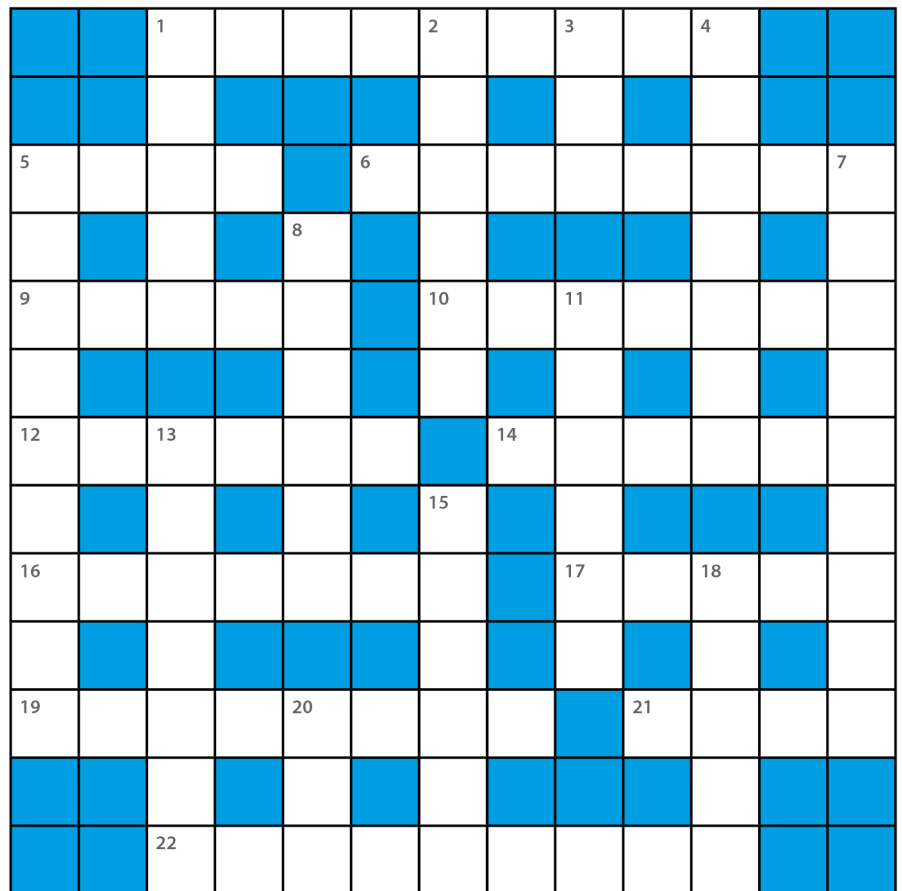
Please visit

www.kentpensionfund.co.uk/memberselfservice

We continue to send paper payslips and P60s. Please do not be concerned if you do not have access to the internet to register for member self service.

If you have already registered for member self service because you are a current or deferred member, you do not need to register again. You can now see your pensioner record along with your other records. Please see the 'Status' dropdown at the top right of your dashboard.

Cryptic Crossword by Roger Stevens



The answers to the crossword are on the back page.

Across

- Untidy tradesmen need to get tidied up (9)
- Part of building to put back, then make fast (4)
- Former comedian James returns to repair and send off item (8)
- Rodney's brother gives thanks for a letter from Greece (5)
- Period of time that includes part of the Bible being in charge at the start, yet the results are far from pure (7)
- Still used in Russia, even in the most troubled times (6)
- Fell behind in having house insulated (6)
- To be unwell in charge of something is strictly forbidden (7)
- Sounds like an excellent way to reduce food (5)
- Used by circus performers for drinking? (8)
- Tries to copy part of the Bayeux Tapestry (4)
- Pleased to make bag 14 lb lighter (9)

Down

- Steals goods then returns type of chair (5)
- Close relative joins the newspaper boss, only to become twisted (6)
- Hurry to take that quick drink (3)
- Sounds like something is owed to a would-be driver mixing his drink somewhere in Kent (7)
- Tom's diner needed to change and adopt new ideas (9)
- Something worn on special occasions that she dreads slipping (9)
- Put in control initially, but only after impudent behaviour of the French (6)
- Fruit produced in Ohio on open grazing country (6)
- Rude remark about someone's face – or maybe what they used to drink (4,3)
- Takes a hard look at a certain part of the house, we hear (6)
- An elected representative in drink – more than enough! (5)
- I came across, on a ramble, an open area of grassy land (3)



KARF

Kent Active Retirement Fellowship

KARF provide members with the opportunity to meet with other retired people with similar interests at local branches. There is a common annual membership subscription of £5. The contact details for all the branches are shown on the back page. If you are interested in joining, please contact the branch of your choice.

It is with deep regret that we announce the sad passing of Mary Wiggins who was secretary of the county co-ordinating board. Mary had been chairman and other roles over many years, for both county and Ashford branch.

Message from the County Chairperson

Friday 3rd June 2022 will be the Queen's Platinum Jubilee. So what are we all going to do to mark this landmark event? Even if you are not an ardent monarchist, you have to respect someone who will be (and I think I'm right about this) the longest-serving head of state in world history. Somebody correct me if I'm wrong. So, it would be great to have some reports back for the Autumn edition of Open Lines.

Dave Coupland

KARF North Kent

We were eventually able to resume meetings in October 2021 after waiting for the hall where we meet to be refurbished for an afternoon of chat and tea. Although numbers attending was down everyone was pleased to meet up with friends again. In November we had a presentation about a trip through the canyons and Parks of America and in December we had a party. Although we had changed the format, no buffet, but the food was individually plated and plentiful followed by carol singing, a quiz, a decorated hat competition and the usual raffle, it was a very enjoyable occasion.

Speakers were booked for January, February and March 2022 and walks arranged. Further speakers will be booked and hopefully a programme of lunches will be arranged.

Because the membership has reduced in size, we have had to make some changes to our 4th Monday meeting in order to balance the books. We have had to give up the Kurling as it was no longer viable and hire the smaller hall for the cards, board games and art.

We have been contacted by several prospective new members and hope numbers will pick up as time goes by. All may be assured of a warm welcome.

KARF Maidstone East

We resumed our regular monthly meetings in August 2021 and since then have been entertained by a mixture of outside speakers and inhouse activities. In particular, at our Christmas meeting, a local band of ukelele players and other instrumentalists serenaded us with a mixture of well known traditional and seasonal songs. All the players are volunteers and we were delighted to donate to their nominated charity. Recently we have been pleased to welcome several new members to the branch and hope that they enjoy the activities and friendship that we offer.

Plans are already well established for 2022. In addition to our varied programme of activities at our monthly meetings, we have our upcoming annual lunch, coach trip to London visiting City Bridges and City Gates with the benefit of a Blue Badge Guide and a theatre trip to the Marlowe theatre at Canterbury. Our annual holiday will be to Blackpool in September.

We like to keep busy and are grateful for the support that our members provide.

Don Clayton

KARF Channel

After a nineteen month break it felt wonderful when we began to meet regularly again in October. We had re-booked speakers, carried over from last year, and they were themselves delighted to be able to give talks again. Of course, precautions were observed, hand gel available, seats spaced apart and so on, to ensure everyone felt secure and comfortable. Instead of our monthly meeting in December we arranged a Christmas lunch at a local hotel. The majority of our members attended and really enjoyed themselves, wearing Santa hats, pulling crackers, groaning at the jokes inside. It was very festive and sociable.

Some members went away on our long-postponed coach holiday to Yorkshire in mid-October. This was very

enjoyable, our hotel was spotless, the food was good and we had some wonderful trips on heritage steam trains, canals and the Settle to Carlisle railway. This spring, all being well, we are heading to Shropshire to explore the Severn Valley and the Black country.

A programme of events for this year is being finalised and will include visits to a local theatre, lunches out, walks, plus speakers and other events. We began the year with a quiz, which was devised and ably run by our chairperson. It was all very good natured, with lots of guessing going on, occasionally resulting in the correct answer!

We feel optimistic for the year ahead and are pleased that the majority of our members have felt confident enough to return. We send good wishes to other groups as we all seek to re-establish ourselves and get up and running again.

Carol Govan

KARF Canterbury

We restarted our monthly meetings in September with a "Drop In" gathering for tea and chat. It was wonderful to meet up with friends at last, albeit in reduced numbers, and we look forward to seeing more Members as things improve.

We have had further meetings, including our Christmas Social, with music from a member who played his accordion, a Bumper Christmas raffle, Secret Santa and Quiz.

We are looking forward to some important events this year. Firstly, Her Majesty the Queen's Platinum Jubilee Celebrations in June. This will be followed by KARF Canterbury's 20th Birthday in November! We look forward to reinstating the popular outings and visits later in the year.

Jim Godden

KARF Wyvern

As with most organisations Wyvern suffered some disruption due to the impact of the Coronavirus although some of the usual activities such as the Walking, Luncheon and Friendship Groups did continue through 2020/2021

The committee wish to stress the branch is still very much active in continuing to provide social activities for all our members.

In September we were able to meet again as a group to establish a baseline for the Branch future programme. This meeting culminated in setting up an interim AGM in October where a new committee was elected.

November saw the start of regular monthly meetings, but the planned December Xmas Party couldn't take place, again, due to the Coronavirus

In December we ended the year with an enjoyable evening at Sittingbourne Greyhounds organised by one of our members.

2022 saw the start of a full programme of monthly meetings with many speakers already booked. This started with a social/afternoon tea meeting in January to welcome in the 2022 season.

In addition to the usual program of events the committee are planning to introduce further activities which will include day trips in the Spring, Summer and Autumn at the member's request.

The new committee are determined to actively establish their members needs and hope to encourage more to join us in the future.

If you are in our area, we will be delighted to meet you at Tunstall Village Hall at 2pm on the last Monday of the month.

Ray Huntley

KARF Whitstable and Herne Bay

Meetings re-started at the end of 2021 (at last!). We were very careful at first with seats widely spaced and lots of ventilation. One of our first meetings included a talk about a famous air battle between an RAF Sunderland flying boat and six enemy fighters in 1944. Score: Sunderland 3: Luftwaffe 0.

For Christmas, we had lunch at the Golden Lion in Broad Oak. The staff treated us very well, all the food arrived promptly, and it was excellent value for money. We have already booked a return visit for next Christmas.

Dave Coupland

KARF Dartford

It is most upsetting to have to report that following a Special General Meeting held on 22nd September 2021 that the KARF Dartford Branch is in the process of winding up. Unfortunately, while not meeting because of the pandemic, we lost several members and it has not been possible to form a committee.

The situation is with the co-ordinating board now and we wait to see if they can get another Dartford group going.

Chris Game

Cryptic Crossword Solution

Across		Down	
1	Smartened	1	Stool
5	Moor	2	Twined
6	Dispatch	3	Nip
9	Delta	4	Detling
10	Erotica	5	Modernist
12	Rouble	7	Headdress
14	Lagged	8	Gallic
16	Illicit	11	Orange
17	Grate	13	Ugly mug
19	Tumblers	15	Stares
21	Apes	18	Ample
22	Gladstone	20	Lea



KARF Competitions

KARF Literary Competition No. 32 - Answer

The solution to the competition in the autumn 2021 issue was Waiting for Godot by Samuel Beckett

Thank you for your answers. We enjoy hearing from you all. Correct answers came from Anne Reid, Jan Dunning, Mary Kidd, Bernice Barber, Joyce Smith, Pat Conneely, Rick Butler, Charlie Beaumont, David Carr, John Rice, Clive Lever, and Alison Harding.

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