

# open lines

The newsletter of the Kent Pension Fund

Issue 45  
Spring 2023

## Local Government Pension Scheme (LGPS) Pension Payments from April 2023

The government announced that the increase to public service pensions is **10.1%**. It is payable from **10 April 2023**.

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 post your April payslip and P60 together to your home address at the end of April. These figures are also available to view on member self service. Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

Public service pensions increase 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 2021 to September 2022 was 10.1%.

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](http://www.kentpensionfund.co.uk) in the pensioner member (receiving a pension) area.

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Kent  
County  
Council  
[kent.gov.uk](http://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 **03301 249993**, email [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk) or write to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

## 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 Employments:** 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:** This is pension paid to you from Kent Pension Fund and tax deducted in this financial year.

**Total Pension/Pay for the year:** This is your total taxable pension, and taxable pay if you were in employment. Taxable pay may only show if you took your pension during the year. It shows your total tax deducted for this financial year.

## 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:** His 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 when you took your pension. 'Pension Increase' is the increases awarded to your pension from when you took it to date. It shows 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.

## Report and accounts 2022

Investment markets were subject to significant volatility in 2021-22. This was driven by several factors, including the increase in inflation in part due to the conflict in Ukraine. Despite the volatility, the Fund has still managed an increase in value over the course of the year. This is testament to the resilience of the Fund's investment strategy and the diversification of investments across our asset classes.

At 31 March 2022, the Kent Pension Fund's value reached £7.7bn. It is a £0.2bn increase on the previous year. It is still a significant achievement given the current climate.

An important part of our investment strategy is our work on responsible investment. The Fund has set up a responsible investment working group. It has been building the Fund's approach to managing climate risk. The Fund has also joined the Local Authority Pension Fund Forum (LAPFF). We work with other like-minded investors to promote the highest standards of corporate governance and social responsibility.

A copy of the Kent Pension Fund's report and accounts is available at [www.kentpensionfund.co.uk/accounts](http://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**

# 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 posted 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 post a payslip to everyone in April.

You can view payslip figures on member self service. Register or log in at

[www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

## How do I change my bank or building society account?

We cannot take changes over the phone. We must verify your signature on a form or letter. Or you can let us know through the member self service portal.

### Member self service

Register or log in at

[www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

Notify us of the change in 'Your Details' on your dashboard.

## Form

Complete a form and send it to us.

Please download, print, and sign the form at [www.kentpensionfund.co.uk/changebank](http://www.kentpensionfund.co.uk/changebank)

Email a scanned copy or photo to [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)

Or post the form to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

## Letter

Write to us if you do not have internet access. 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
- your signature.

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

You can notify us of a change of address by:

- changing it yourself through member self service. Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)
- completing an online form at [www.kentpensionfund.co.uk/address](http://www.kentpensionfund.co.uk/address)
- calling **03301 249993**
- emailing [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)
- writing to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.



## 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 do not decide the increase. The government uses the Consumer Price Index (CPI) in the 12 months to the previous September. It is set by HM Treasury. Further information from HM Treasury is on the government website [www.gov.uk](http://www.gov.uk)

## How is CPI calculated?

The average price of a basket of goods and services is collected from various retail outlets. A 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 10 April 2023. Your pension is payable at the old rate up to 9 April 2023.

## I worked out 10.1% increase on my pension, but I have not received as much as the amount I calculated. Why is that?

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 2023 less any GMP amount. The Department for Work and Pensions (DWP) notifies you if you have a GMP amount.

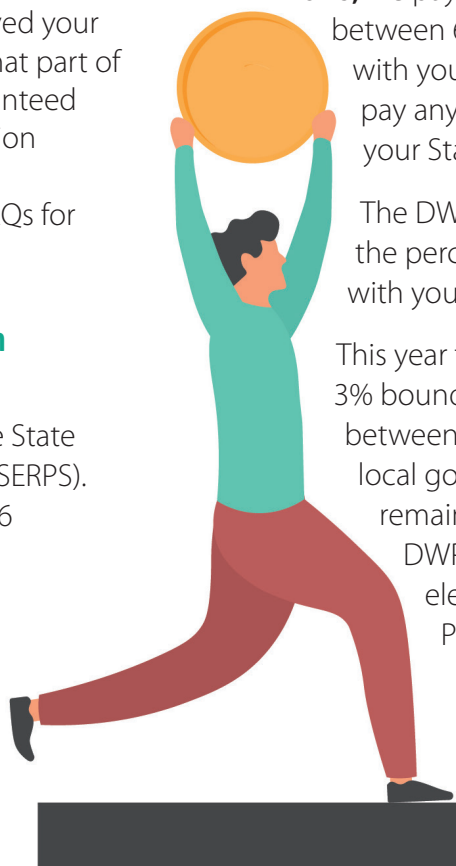
## How is pension increase paid on my GMP?

**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 10.1% 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 7.1% with your State Pension. The DWP pay the 10.1% 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 took your pension shows on your payslip as 'Basic pension'. It does not change. Each year the pension increase amount is added 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?

HMRC (The Tax Office) determine everyone's tax code 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?

For queries about your pension payment, please contact the Pension Payroll Team:

- Email [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)
- Call **03301 249993** Monday to Friday between 9am and 5pm. Calls cost the same as 01 and 02 numbers and are included in free call packages. To call from abroad dial +44 3301 249993.

- Write to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

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](http://www.kentpensionfund.co.uk/contact)

## Will my State Pension increase?

For information about your State Pension, please contact your local Department for Work and Pensions (DWP) office. You can find information about the State Pension on the government website [www.gov.uk](http://www.gov.uk)

## Proportion of the pension increase

If your pension began on or before 25 April 2022, 10.1% increase applies. If your pension began after this date, a proportion of the increase applies as below:



Pension beginning	Percentage increase	Pension beginning	Percentage increase
On or before 25 April 2022	10.1 %	26 September 2022 to 25 October 2022	5.05%
26 April 2022 to 25 May 2022	9.26%	26 October 2022 to 25 November 2022	4.21%
26 May 2022 to 25 June 2022	8.42%	26 November 2022 to 25 December 2022	3.37%
26 June 2022 to 25 July 2022	7.58%	26 December 2022 to 25 January 2023	2.53%
26 July 2022 to 25 August 2022	6.73%	26 January 2023 to 25 February 2023	1.68%
26 August 2022 to 25 Sept 2022	5.89%	26 February 2023 to 25 March 2023	0.84%

# 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 35 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 Benefits and tax credits** From April 2023, most benefits and tax credits will increase by 10.1%, directly in line with September 2022 CPI measure of inflation.

**1.2 Overall benefits cap** The overall benefits cap (the maximum amount you can receive in benefits) will increase with inflation from £384.62 a week to £423.45 a week (£22,020 per year) if you are in a couple or a single parent, and from £257.69 a week to £283.71 a week (£14,753 per year) if you are a single adult.

**1.3 Attendance Allowance Increase** The higher rate of Attendance Allowance increases from £92.40 to £101.75 whilst the lower rate increases from £61.85 to £68.10.

**1.4 Disability Living Allowance Increase (DLA)** The Care Component of DLA increases as follows: The Higher Rate increases from £92.40 to £101.75, the Middle Rate increases from £61.85 to £68.10 and the Lower Rate increases from £24.45 to £26.90. The Higher Rate Mobility Component increases from £64.50 to £71.00 and the Lower Rate increases from £24.45 to £26.90.

**1.5 Personal Independence Payment (PIP)** The Care Component of PIP increases as follows: The Higher (Enhanced) Rate increases from £92.40 to £101.75, the Middle (Standard) Rate increases from £61.85 to £68.10. There is no Lower Rate paid with the Care Component of PIP. The Higher (Enhanced) Rate Mobility Component increases from £64.50 to £71.00 and the Lower (Standard) Rate increases from £24.45 to £26.90.

**1.6 Disability benefits fast-tracked** People nearing the end of their life will now have fast-tracked access to

financial support through the benefits system. This means that people who are thought to be in the final year of their life will be able to receive fast-tracked access to certain benefits, 6 months earlier than they were able to previously.

This will apply to Personal Independent Payments (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA).

**1.7 Cost of Living Payment** Pensioner households across the UK will receive an additional £300 Pensioner Cost of Living Payment in 2023-24 to help with bills. This is in addition to means-tested benefits and disability payments, if eligible, recognising that many pensioners are disproportionately impacted by higher energy costs and unable to increase their income through work. The Department for Work and Pensions (DWP) provide detail on timing of these payments and eligibility dates. The payments are tax free and will not have any impact on existing benefit awards.

## 2. Finance

**2.1 National Living wage** The National Living Wage (NLW) increases by 9.7% from £9.50 an hour to £10.42 from 1 April 2023.

**2.2 Energy bills support changes** The energy bills support package unveiled by Ms Truss to tackle rocketing electricity and gas prices becomes less generous from April 2023, when the average household's bill is set to rise from £2,500 to £3,000. The Chancellor also increased the windfall tax on oil and gas giants from 25% to 35% and imposed a 45% levy on electricity generators, saying the measures would raise an estimated £14 billion.

## 3. Taxation

**3.1 Thresholds** The income tax personal allowance, higher rate threshold, main national insurance thresholds and the inheritance tax thresholds will be frozen at current levels for a further two years, until April 2028.

**3.2 Child Trust Funds** HMRC are reminding teenagers in the UK who have not yet claimed their matured Child Trust Funds savings that they could have up to £2,100 waiting for them.

Child Trust Funds are long-term savings accounts set up for every child born between 1 September 2002 and 2 January 2011. To encourage future saving and start the account, the government provided an initial deposit of at least £250. The savings accounts mature when the child turns 18 years old. There are a substantial number of eligible teenagers, who are aged 18 or over who have yet to access their Child Trust Fund account.

If teenagers or their parents and guardians already know who their Child Trust Fund provider is, they can contact them directly. This might be a bank, building society or other savings provider. Alternatively they can visit: [www.gov.uk/child-trust-funds/find-a-child-trust-fund](https://www.gov.uk/child-trust-funds/find-a-child-trust-fund) where HMRC provide an online form to complete (they will need to create a Government Gateway user ID and password if they do not have one), or they can write to HMRC directly at: **Charities, Savings and International 1, HMRC, BX9 1AU.**

**3.3 HMRC urge eligible couples to claim Marriage Allowance** HM Revenue and Customs (HMRC) is reminding married couples and people in civil partnerships to sign up for Marriage Allowance.

Marriage Allowance allows married couples or people in civil partnerships, to share their personal tax allowances if one partner earns below the Personal Allowance threshold of £12,570, and the other is a basic rate taxpayer. Only applicable if the partner receiving the transfer is a basic rate taxpayer.

Eligible couples can transfer 10% of their tax-free allowance to their partner, which is £1,260 in the 2023 to 2024 tax year. It means couples can reduce the tax they pay by up to £252 a year. They can apply any time and, if eligible, could backdate their claims for up to 4 previous tax years to receive a payment of up to £1,242.

## 4. General

**4.1 Household Support Fund extension** To ensure that the most vulnerable households are protected, there is a further one-year extension of the Household Support Fund from April 2023 to provide £842 million of support for the most vulnerable in society. The Devolved Administrations will receive £158 million through the Barnett formula. Those in need can access the fund by contacting their local Council. The money can be used to cover the cost of essentials like food, energy, and water bills.

**4.2 Energy Price Guarantee** From 1st October 2022, a new 'Energy Price Guarantee' meant a typical UK household pays up to an average £2,500 a year on their energy bill for the next two years. This is automatic and applies to all households.

What is actually capped is the price per unit of gas and electricity (plus the standing charge), so what you pay will still depend on how much energy you use.

The energy price guarantee is a limit on the unit rate and standing charge that energy suppliers can charge. It is not a limit on bills as the figure is calculated using average energy use in the typical home (2,900kWh of electricity and 12,000kWh of gas).

If you use more energy, your bills will be higher while using less energy will mean your bills may be lower than the headline average figure. Energy suppliers will adjust fixed tariffs automatically so customers on fixed tariffs do not need to take any action.

**4.3 Exchange of stamps** Royal Mail are reminding people that they have until 31 July 2023 to use or swap non-barcoded 1st and 2nd class stamps. After 31 July 2023 mail or parcels posted with non-barcoded stamps will be liable for a surcharge.

If you have many stamps and it is unlikely that you will use them before the deadline, you need to get a 'Stamp Swap Out' form. You can print and complete the form on the Royal mail website at [www.royalmail.com](https://www.royalmail.com) Send it back free of charge, along with your stamps to **Freepost SWAP OUT.** If you do not have a printer, you can request the form to be posted to you by calling **0345 7740740** or pick the form up from the Post Office. You cannot swap your stamps for barcoded ones there.

# Income Tax 2023-24

## Taxable bands

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

Tax rate	Earnings a year
0%	Under your Personal Allowance (PA) Note: for most the PA is £12,570
Basic rate 20%	Between PA and PA + £37,700 Note: for most it is over £12,570 to £50,270
Higher rate 40%	Between PA + £37,701 to £125,140 Note: for most it is £50,271 to £125,140
Additional rate 45%	More than £125,140

## Personal allowance

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

The standard personal allowance for 2023-24 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**

# Member self service

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

You can:

access a summary of your pension account

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

Once you have registered, you can log in any time at your convenience. If you have already registered, log in at **www.kentpensionfund.co.uk/memberselfservice**

## How to register

Please visit **www.kentpensionfund.co.uk/memberselfservice** and scroll down to the register section.



## Responsible Investment update

We have taken several actions to better understand the investment risks and opportunities associated with climate change.

One key action has been to conduct a carbon footprint analysis. This allows us to:

- identify the sources of carbon emissions
- identify the highest emitters
- understand the potential carbon risk profile of the Fund
- understand areas to prioritise.

It enables us to better engage with our investment managers. We can understand how they address carbon risk within their portfolio. We ensure they are well positioned to navigate these risks.

We also conducted a climate scenario analysis. It evaluates the financial implications on investments of different potential climate change scenarios. This allows us to develop strategies to better mitigate these risks. An example of a climate change scenario is the physical and transition risks associated with a 4-degree increase in global temperatures.

These actions help us to make more informed decisions. They ensure that we are well prepared to meet our needs in an ever-changing world. If you have an enquiry about responsible investment, please email [pfresponsible.investment@kent.gov.uk](mailto:pfresponsible.investment@kent.gov.uk)

## Valuation of the Kent Pension Fund

A valuation of the Fund is carried out every 3 years. A valuation was conducted to 31 March 2022 by Barnett Waddingham. They are the Fund's actuary. The valuation report will be available on our website soon at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk)

The report includes:

- details about the methods and assumptions used to evaluate the fund
- the valuation results
- the employers' contribution rates and adjustments which are set for the following 3 years.

If you do not have access to the internet and would like a copy of the report, please call us on **03000 41 34 88**

## Change in despatch of Open Lines

Most pension funds send one newsletter a year to their members in receipt of a pension. Kent Pension Fund send the Open Lines newsletter twice a year in Spring and Autumn.

We are always looking to make savings for the Fund. The cost of paper and postage has increased in the last couple of years. We have made the decision to stop posting the Autumn issue of Open Lines. We will still produce the Autumn issue and make it available on our website.

We will continue to post the Spring issue of Open Lines to your home address. It contains important information about changes to your pension in April each year.

If you opted to receive Open Lines by email, we will continue to send a notification email in Spring and Autumn. We will let you know that both are available on our website.

## Receiving Open Lines by email

We post the Open Lines newsletter to your home address in Spring.

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 3<sup>rd</sup> party.

If you want to receive the newsletter by email, please complete the online form at [www.kentpensionfund.co.uk/openlines](http://www.kentpensionfund.co.uk/openlines)





# 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.**

## Branch news

### KARF Wyvern

Wyvern may not be functioning quite as we were pre-Covid but we are happy to say we have had a successful year. During 2022, membership increased and our groups for walking, friendship, and pub lunches continued to be supported. Fortunately, speakers were easier to find and as a consequence meetings and activities are planned well into 2023.

One of our more popular gatherings was a Halloween celebration, with a ghost walk of Canterbury the following evening. A few of us also enjoyed a bus trip to see the London Christmas Lights with afternoon tea on board. Our last meeting of the year was a Christmas Lunch for seventy.

A number of readers of Open Lines have told us they are tempted to join KARF but are hesitant to do so. KARF Wyvern would like to say a warm welcome awaits you should you wish to join us. Our aim is to make every new member welcome. We always look forward to seeing new faces and try to accommodate any interests you may have. If you are interested, please leave your contact details on [karfswale@gmail.com](mailto:karfswale@gmail.com)

We meet on the last Monday of each month, except August, at Tunstall Memorial Hall, Sittingbourne.

**Teresa Clark**

### KARF Maidstone East

The Branch has a full and varied programme of meetings and activities over the coming months. We all had an enjoyable time on our annual holiday back in September to Blackpool and this year our destination is Shanklin on the Isle of Wight. Similarly there was lots of fun at a murder/mystery afternoon on a boat in London Docklands and also at an Abba themed Christmas party at a local hotel. We hope to repeat something similar in 2023. We have a trip to Windsor Castle in the near future and planned theatre visits, monthly lunches, adventure golf and other activities.

Membership continues to thrive, and we look forward to new members joining us. A warm welcome is assured.

**Don Clayton**

### KARF Channel

Our group continues to thrive and has welcomed some new members. We have enjoyed interesting

speakers and fun events, including a beetle drive and quiz. Forthcoming talks will be on Flying for Fun and the Crystal Palace. Lunch club is very popular, and we've enjoyed visiting local restaurants and trying different cuisines. A trip to Bletchley Park was much enjoyed; it was fascinating to learn about code-breaking and discover the important part women played in this. Our next walk will be to view the snowdrops at a local country park, followed by refreshments at the excellent café. The much-anticipated holiday this year is to North Wales and includes visits to Anglesey and Portmeirion. If you would like to join our friendly group, please do get in touch. We look forward to meeting you.

**Carol Govan**

### KARF North Kent

I hope 2023 has been good to you this far. We have continued to enjoy our 2 meetings a month, a speaker at one and games at the other. We also have a lunch and a walk once a month. Plans have begun for an outing to Hastings with ideas for 1 or 2 more outings this year. We ended the year 2022 with our Christmas Tea followed a day later with our Christmas Lunch. This was the week of the snow so although our number was small our enthusiasm and fun were not. Again I end this with an invite to anyone to come try us out and our best to the other Kent Active Retirement clubs.

**Karen Kraus**

### KARF Folkestone, Dover and Deal

It is good to look back on the successful events, meetings and rambles held in 2022, and to appreciate that we were again able to meet and enjoy the company of others.

In July a cream tea was enjoyed by 60 members. In November a coach full of members and friends visited the Rochester Christmas Market and to round off the year a Christmas lunch for 60 was held at the Hythe Imperial Hotel and very much enjoyed by all. The members of the Branch Events Committee have been working hard to put together a programme of speakers, trips and holidays for 2023.

We currently have 118 members and even with the awful weather and viruses last winter, around 50-60 members regularly attend the monthly meetings and enjoyed some exceptional speakers as well as tea and biscuits, a raffle, book stall and conversations with friends old and new. If you are interested in joining us, please contact me.

**Anne Russell**

## KARF Canterbury

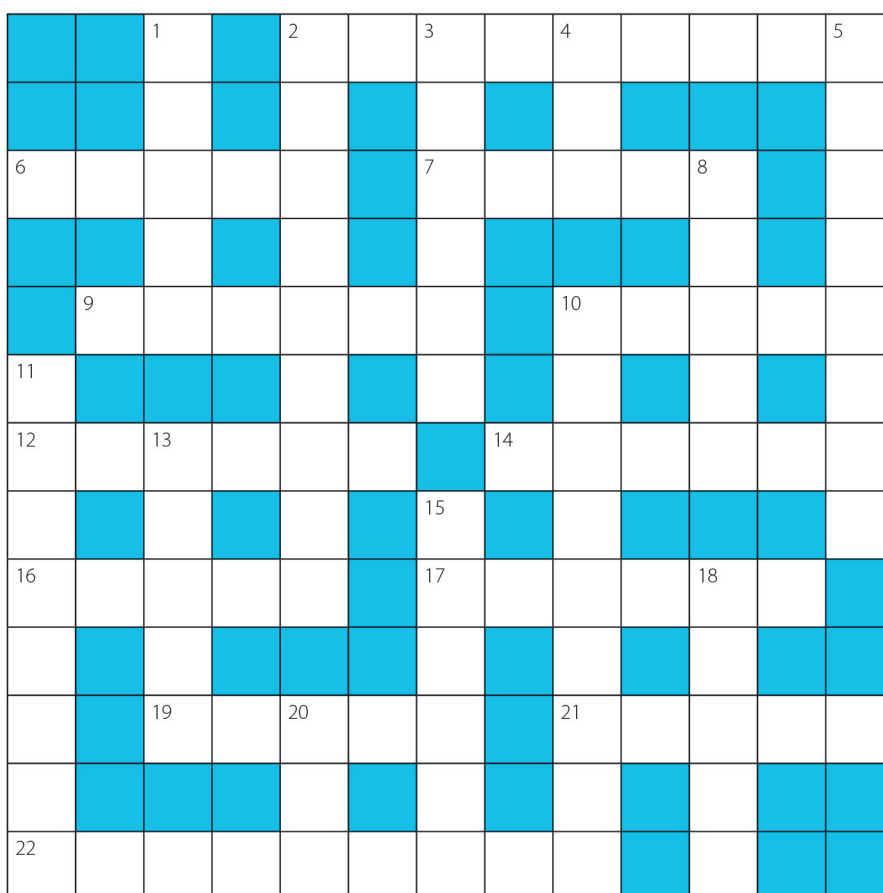
In November we celebrated our twentieth birthday, and it was great to meet up with several members of our original Committee. A local ukulele band provided the music, with some audience participation! In September several members visited Provender House in Norton and we had an entertaining guided tour by the owner. Our Christmas meal in early December was in our meeting hall with food provided by a local catering company.

Our first Christmas meal twenty year ago was at The Bereton Suite in Canterbury College and the students served up an excellent meal. We are looking forward to a holiday in Weymouth in April – our first KARF holiday since covid.

Our meetings are held in St Dunstan's Church Hall, London Road, Canterbury on the last Monday of the month at 2.00pm. If you are interested in joining our Branch, please get in touch.

# Cryptic Crossword

by Roger Stevens



## Basic State Pension increase

The government confirmed that the basic State Pension increases by 10.1% from April 2023. The government pays your State Pension.

The government's triple lock policy determines how much the basic State Pension increases each year. It rises in line with the highest of the 3 measures of:

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

This year the increase is in line with inflation.

For further information, visit the government website [www.gov.uk](http://www.gov.uk)

### Across

2. An awkward tennis set can lead to the highest concentration (9)
6. Nearly 100, after having sleep disturbed, get suddenly fearful (5)
7. Concerns my birth, yet here it's not known at all (5)
9. Little Margaret took some food from a bird (6)
10. Mammal that prefers the climate a lot warmer, you might perhaps say (5)
12. Dress up in France to illegally take a point (6)
14. A dish you can get and still find a couple of notes in the change (6)
16. Avoid a trick (5)
17. These people take a long time going over the National Trust (6)
19. End up in a state from a hard day's work (5)
21. Body found encased in cement – or so the papers say (5)
22. Some kind of city sense is certainly needed here (9)

### Down

1. We might ask if you are acquainted with that lady in Italy (5)
2. Place a bin in the wrong position, then find you are unable to shift it (9)
3. A number changed colour, requiring careful handling (6)
4. Fruit from a most nutritious source (3)
5. Try not to alter one who is broad-minded (8)
8. Tom initially gets in after the expected time for his drink (5)
10. When Lou came into plenty, he showed it off like this (9)
11. Place in Kent where the person in charge has a foot problem (8)
13. Travelled down to Ohio first, then to an exhibition of skill (5)
15. Trip that was as fair as could be (6)
18. Changes direction like some birds, we hear (5)
20. Animal most likely to be found in an after-Christmas sale (3)

**The answers to the crossword are on the back page.**

Cryptic Crossword Solution			
2	Intensest	1	Genoa
6	Panic	2	Incapable
7	Natal	3	Tender
9	Magpie	4	Nut
10	Otter	5	Tolerant
12	Enrobe	8	Latte
14	Tureen	10	Opulently
16	Dodge	11	Headcorn
17	Agents	13	Rodeo
19	Omaha	15	Safari
21	Torso	18	Turns
22	Necessity	20	Ass

### KARF Literary Competition No. 35

Guess the title and the author:



This novel was published in 1972 by an English author. A group of individuals go on a perilous journey to find a new home.

If you want to send your answer, please email

**[pension.systems@kent.gov.uk](mailto:pension.systems@kent.gov.uk)**

There are no prizes, but we do like to hear from you. The answer will be in the Autumn 2023 issue of Open Lines.

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### KARF Literary Competition No. 34 - Answer

The solution to the competition in the Autumn 2022 issue was The Sword in the Stone by T. H. White.

Thank you for your answers. There were many of you that got the correct answer so we cannot list everyone. We really do enjoy hearing from you all.