

Local Government Pension Scheme (LGPS)

Pension Payments from April 2020

The government announced that the increase to public service pensions is **1.7%**. It is payable from 6 April 2020.

Details of the amount of the increase on your own pension will appear as a message on your April payslip. We cannot give you details beforehand.

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 Consumer Price Index (CPI) from September 2018 to September 2019 was 1.7%.

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 Local Government 'Pensioner member (receiving a pension)' area.

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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. An administration fee of £10 is charged if you request a duplicate P60 after 30 June. Contact the Pension Payroll Team on **03000 411107**, 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 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 about this, 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 the tax deducted from your pension 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.

Information on your payslip

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

Sort Code: Identifies both the bank and the 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): It 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: 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.

Pensioner 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 at the end of April. You should keep your P60 safe as you may need it in the future. If you request a duplicate P60 after 30 June, there is an administration fee payable of £10.

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?

Please download and complete the form at www.kentpensionfund.co.uk/changebank. You need to print the form and post it as we must check your signature when you change your bank details. We cannot take bank details over the phone. 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. You can write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE. 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 the name of the pensioner)
- 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 411107**, 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.

When do I get paid?

Pension payments are paid on the last working day of each month. The pay dates for 2020 are:

- 30 April
- 29 May
- 30 June
- 31 July
- 28 August
- 30 September
- 30 October
- 30 November
- 31 December

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 financial year. This year the pension increase is payable from 6 April 2020. Your pension is payable at the old rate up to 5 April 2020.

I worked out 1.7% 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 see 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). This means that if you paid in to the LGPS between 6 April 1978 and 5 April 1997 we must pay you a GMP. A GMP is based on the state entitlement you would have earned if you were in SERPS at the time. With effect from 6 April 1997, GMPs no longer accrued. 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 2020 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 after 1 April 2016, we pay the full increase on the GMP element with your Local Government pension.

If your SPA is on or 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 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 1.7% which is under the 3% boundary. We pay the 1.7% increase on your GMP element between 6 April 1988 and 5 April 1997 with your Local Government pension. The DWP pay the 1.7% 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 411107**.

For other pension queries please call Kent County Council Pension Administration Section on **03000 413488** 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



If your pension began on or before 21 April 2019, your pension receives the 1.7% increase. If your pension began after this date, a proportion of the increase applies as follows:

Pension beginning	Percentage increase	Pension beginning	Percentage increase
On or before 21 April 2019	1.7 %	22 September 2019 to 21 October 2019	0.85%
22 April 2019 to 21 May 2019	1.56%	22 October 2019 to 21 November 2019	0.71%
22 May 2019 to 21 June 2019	1.42%	22 November 2019 to 21 Dec 2019	0.57%
22 June 2019 to 21 July 2019	1.28%	22 December 2019 to 21 January 2020	0.43%
22 July 2019 to 21 August 2019	1.13%	22 January 2020 to 21 February 2020	0.28%
22 August 2019 to 21 Sept 2019	0.99%	22 February 2020 to 21 March 2020	0.14%

Basic State pension increase



The government has confirmed that the State pension will increase by 3.9% from April 2020.

The increase is due to the government's triple lock policy. It determines how much the State pension will increase each year. The State pension rises in line with the highest of the 3 measures of:

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

Inflation was 1.7% and the change in average earnings was 3.9%. The change in average earnings determines how much the State pension rises this year.

From April, the new flat rate State pension increases to £175.20 from £168.60 each week. The old basic State pension increases to £134.25 from £129.20 each week.

Visit www.gov.uk for more information.

Kent County Council Superannuation Fund Report and Accounts 2019

2018-19 was a busy and successful year for the Fund as it grew in value to £6.2 billion. It achieved an investment return of 7.1% and individual and employer membership increased.

The ACCESS pool is now well established. We are partners with other Local Government funds in this pool. Kent has £3.1 billion invested.

The performance of investment managers and asset allocation is continually reviewed to ensure the Fund is best positioned to deliver the returns needed for the future.

The full report and accounts is available at www.kentpensionfund.co.uk/accounts

Woodford investment

You may be aware that the Kent Pension Fund holds an investment in the Woodford Equity Income Fund which is now being wound up. The Kent Fund received £138.9m on 30 January 2020, being the first capital distribution to investors, and we have been informed by the administrators of the Woodford fund that further payments will be forthcoming dependent on the sale of the assets of the fund.

Although any loss from the Woodford investment would be a cause for regret, at the same time we can reflect on the very positive overall performance of the Kent Fund in recent years. The Woodford investment now represents around 3% of the Fund's total investments which were valued at about £6.6bn at 31 December 2019 compared to £6.2bn at 31 March 2019. This is an increase of £400m (6%) in the nine months, which more than offsets any potential loss on the Woodford fund.

Kent members of the Local Government Pension Scheme can be reassured that the Woodford situation will not affect the future payment of their pensions and the Kent Pension Fund remains one of the largest Local Government Pension Schemes in the country with the returns achieved in recent years exceeding the average of all LGPS funds.

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 people in receipt of a pension from the Kent Pension Fund

1. STATE BENEFITS

1.1 Funeral Expenses Payments From Spring 2020, the maximum amount families can claim to help meet costs for expenses such as a coffin, flowers and funeral directors' fees will increase by 43%, from £700 to £1,000. This payment is on top of existing allowances that pay for funeral necessities, such as burial or cremation fees. You can get a Funeral Expenses Payment if you are receiving certain means tested benefits, such as income support, pension credit, certain tax credits, housing benefit, income related Jobseekers Allowance or ESA and you meet the criteria on relationship to the deceased.

1.2 Increased Housing Benefit The freeze on Local Housing Allowance rates that has been in place since 2016 was lifted on 13 January 2020, meaning that rates will rise by inflation from April.

Payments will increase automatically, you do not have to apply to receive the extra money, and you should see a change in your housing payments after 1 April 2020. People on Universal Credit, as well as those on the old benefits system, will also see their payments rise by inflation.

1.3 Volunteering and claiming benefits The Department for Work and Pensions (DWP) has published new guidance on volunteering and claiming benefits. The guidance helps claimants to make informed decisions on volunteering and explains:

- how many hours you can volunteer
- what happens if you get a health or disability benefit
- what expenses you can claim.

To find out more visit: **www.gov.uk/guidance/volunteering-and-claiming-benefits**.

1.4 Attendance Allowance and Payment of Care Home Fees

I have been asked by one of our pensioners to remind you that, should you be contributing to costs for residential care, you will still be able to continue receiving Attendance Allowance. You only lose this allowance completely if your local authority were contributing towards the costs. In addition, if you were on the old Disability Living Allowance or PIP, you may lose the care component of the benefit, but you (or the person in care), will still be entitled to the mobility component.

1.5 State pension and benefits after Brexit If you live in an EU or EFTA Country you will continue to receive benefits you are already receiving from the UK after Brexit, such as State pensions, child benefit and disability benefit. If there is a deal, the current framework of EU rules and regulations will continue to apply during any implementation period. If you continue to live in an EU country at the end of the implementation period, if you are still covered by the deal, you will keep the right to export an uprated UK State pension.

The government has committed to uprating the UK State pension paid to those living in the EU each year until March 2023, if the UK leaves the EU without a deal. During this 3-year period the UK government plans to negotiate a new arrangement with the EU to ensure that uprating continues. Some of those living abroad will soon receive text messages to inform them of the commitment.

1.6 Adult Dependency Increase Adult Dependency Increase is a payment for a partner who is financially dependent on you. You may be getting this as part of your State pension. It closed to new applications in 2010.

A reminder that from 6 April 2020 all payments will stop.

2. FINANCE

2.1 Post Office card account update The DWP usually pays benefits into a bank, building society or credit union account. People who cannot open or manage one of these standard accounts can have their benefits paid into a Post Office card account. This service is coming to an end. The DWP will write to Post Office card account users, including parents and guardians of people who are under 16 who have their benefits paid into a Post Office card account, to encourage them to switch to a bank, building society or credit union account.

2.2 Vulnerability Registration Service (VRS)

VRS is a platform providing vulnerable consumers with a single reference point for recording their personal circumstances at a given point in time when they are looking to protect themselves against further debt or related financial problems. Financially vulnerable people can register their details online to ensure their bank, utility company and insurer can offer them additional support. Companies that sign up to the new VRS, pledge to give extra help to customers with physical and mental health issues.

2.3 Probate fee increase The Ministry of Justice (MoJ) announced that the planned increase in probate fees, due to come into effect in May this year, has been cancelled. The reason given for the cancellation is that the MoJ did not have time to get the necessary legislation through in time before parliament closed ahead of the general election.

2.4 Lasting Power of Attorney – Deputyship fee refund

The Office of the Public Guardian have announced that they will be refunding some of the fees for Deputyship. Refunds are being offered to those who were charged more than was necessary for certain deputyship fees charged for any period between 1 April 2008 and 31 March 2015. Full guidance for those applying is available online and there is a dedicated refunds helpline. Please visit www.gov.uk/deputyship-refund or call **0300 456 0300** and select option 6 to speak to a member of the refunds team. The scheme is open for 3 years so there's plenty of time to apply.

2.5 Virgin Money/Clydesdale Yorkshire Banking Group (CYBG) Virgin Money and CYBG now share a banking licence. Under the Financial Services Compensation Scheme, you are only covered for £85,000 if you have savings with both, so you should consider moving any sum above this limit.

3. TAXATION

3.1 Probate work moves to courts and tribunals service centre People applying for grants of probate online will have their cases dealt with by trained experts located at regional centres. The Birmingham Courts and Tribunal Service Centre will process all online applications, while new

paper applications received by post will be redirected to the Newcastle District Probate Registry, No 1 Waterloo Square, Newcastle-Upon-Tyne, NE1 4DR.

4. GENERAL

4.1 Legal advice One of our pensioners has asked me to point out that if you need legal advice but find the fees for consulting a solicitor outside your remit, please check your home, car or breakdown insurance. You probably pay for legal advice should you ever need it, a benefit that is often overlooked.

4.2 Free hospital parking for some patients, staff and carers From April 2020, all hospital trusts in England will be expected to provide free car parking to groups that may be frequent hospital visitors, or those disproportionately impacted by daily or hourly charges for parking. This includes blue badge holders and frequent outpatients who must attend regular appointments to manage long-term conditions.

Free parking will also be offered at specific times of day to certain groups, including parents of sick children staying in hospital overnight and staff working night shifts.

4.3 Computer Scam Action Fraud announced that fraudsters are tricking people into believing that their computers or devices have been filmed watching porn. The fraudsters demand payment or threaten to share compromising video footage. The e-mails contain the victim's own password (usually an old one from a hacked site), and demand payment in Bitcoin. If you receive one of these e-mails please don't click on any link, just delete it.

4.4 Action Fraud issues bogus traffic warden warning Police have warned drivers to watch out for fake traffic wardens issuing fraudulent tickets in order to steal driver's bank details. The victims are typically approached while in their car and told that they have parked illegally or broken a speed limit. Victims are advised that they will face a substantial penalty unless they pay a smaller upfront fine. Victims who opt for paying the smaller penalty are directed to a parking meter and asked to enter their card and PIN. The fraudster then looks over the victim's shoulder to get their PIN and the card is retained by the machine. Action Fraud says if motorists are suspicious about the authenticity of the fine, they shouldn't pay it until they have verified it with their local council.

4.5 Scams – final word A reminder that if you receive a telephone call from anyone purporting to be from a bank, or any other financial institution, please put the phone down, or if contacted by e-mail delete immediately. Neither your bank, nor any other financial institution (including HMRC) would contact you by phone or e-mail asking for personal details.

CPI and how it is measured

Consumer Prices Index (CPI) is the rate at which the prices of goods and services rise or fall. Imagine a large shopping basket containing goods and services bought by households. As the prices of the various items in the basket change so does the total cost of the shopping basket. Movement in CPI represents the changing cost of the shopping basket.

UK consumer habits change so the contents of the shopping basket have also changed over time. For example, e-cigarettes are now included and chicken kiev was removed. Some staple items, such as milk, bread, tea and petrol, were in the first shopping basket in 1947 and are still in it today.

Weights are applied to price changes for each of the items. This reflects their importance in the typical household budget.

There are other inflation baskets, for example Retail Prices Index (RPI). The contents are slightly different from CPI. For example, RPI includes mortgage interest payments.

The government uses CPI for public service pensions. CPI dictates public service pensions increases each year, including Local Government pensions.

For further information about inflation, visit the Office for National Statistics website at www.ons.gov.uk

Income Tax 2020-21

Taxable bands

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

Tax you pay	Earnings £ a year
Basic Rate 20%	1 – 37,500
Higher Rate 40%	37,501 - 150,000
Additional Rate 45%	Over 150,000

Personal allowance

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

The standard personal allowance for 2020-21 is £12,500. Your allowance can be reduced or increased because of your personal circumstances. For example, it is reduced for a previous underpayment of tax to be recovered.

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 £12,500 so your tax code is 1250L. 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.

Visit www.gov.uk for further information about income tax. If you live in Scotland the income tax you pay may be different.

PENSION SECTION HAS MOVED

The Kent County Council Pension Section has moved from Invicta House in Maidstone to **Sessions House, County Hall, County Road, Maidstone, Kent ME14 1XQ**. Post will still reach us if you used the old address.

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 will only use your email address for this purpose and will 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

LGPS STATISTICAL RELEASE 2018-19

Every year the Ministry of Housing, Communities and Local Government (MHCLG) release statistics about the Local Government Pension Scheme (LGPS).

MHCLG compiled information from 87 LGPS funds in England and Wales. Kent Pension Fund is one of those funds.

Key statistics about the LGPS for 2018-19 were:

- employers' contributions were £7.1 billion, down 24.7% on 2017-18
- employees' contributions were £2.2 billion
- the market value at the end of March 2019 was £287.2 billion, an increase of £16.3 billion or 6%
- the LGPS encompassed 5.9 million people at the end of March 2019. 2 million were employees paying into the scheme, 1.7 million were pensioners, and 2.2 million were former employees with a pension due in the future
- there were 83,508 retirements, an increase of 7,554 or 9.9%.

View the full LGPS 2018-19 statistical release at www.gov.uk

Websites of interest



Thank you for your suggestions of websites that you think readers may find useful. Please email your suggestions to karen.brooker2@kent.gov.uk. Here is a selection of those received:

www.nhs.uk/oneyou/every-mind-matters

Every Mind Matters is an NHS website about good mental health. It has expert advice and practical tips with a quiz and a free plan.

www.gassaferegister.co.uk

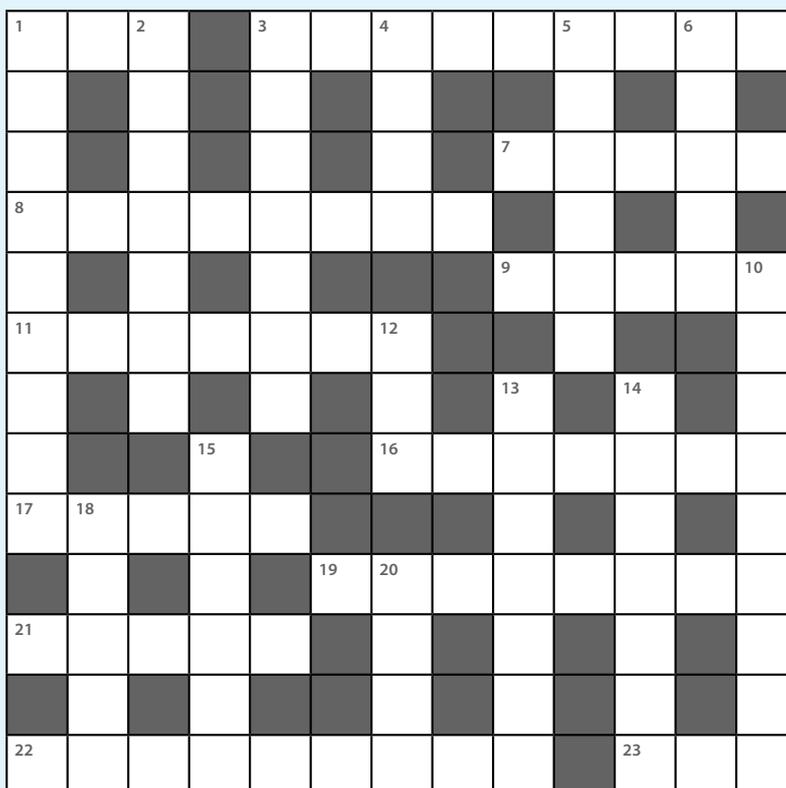
Gas Safe Register replaced the CORGI registration. It is the official list of gas engineers who are qualified to work legally on gas appliances.

www.moneyadvice.org.uk

Money Advice Service is a website set up by the government. It provides free and impartial advice about money.

www.livewellkent.org.uk

Live Well Kent is a free service which can help with keeping active, healthy, meeting people and everyday living.



Cryptic Crossword

by Roger Stevens

Across

1. Shoe for walking softly backwards in? (3)
3. Meet Carol in a mess when we arrive at her place after the time she set (9)
7. Rushes for the door, perhaps (5)
8. Enthuse a man who turned round and, with a small number, consumed some food (8)
9. Fetch the ship around the point (5)
11. Several people set about a kind of music that provides treatment (7)
16. Sometimes used to weaken, yet was still able to pay all his debts (7)
17. Former partner gets the point in a neighbouring county (5)
19. Award to a holy person, the Italian and the French at their old state prison (8)
21. He sets the right tone but still sounds a bit fishy (5)
22. It measures less than 12 inches on the ground (9)
23. Unhappy, somehow, concerning the publication displays (3)

Down

1. Media star gets involved in order to present a novel as a play (9)
2. Traipse off to social gatherings (7)
3. The French television is given to a boy who turns out to be from Eastern Europe (7)
4. Tense as instructed at school, you might say (4)
5. Smells coming from the food our son is eating? (6)
6. The Spanish heavyweight whose name is John (5)
10. After destroying God's earth they ended up looking after some animals! (9)
12. A positive response in a stormy escapade (3)
13. Level rent for a small place of residence (7)
14. Broke caliper but was fortunately able to make an exact copy (7)
15. I deeply respect the clergyman who joined Her Majesty and Edward initially (6)
18. Revolved around a river to show rejection (5)
20. Singer to be found as part of the choir's choral tour (4)

The answers to the crossword are on the back page.

KARF LITERARY COMPETITION NO. 29

Guess the title and the author of this book: This novel is by an English author set in a fictitious town between 1829 and 1832. It is considered to have 3 or 4 intersecting stories and centres around the residents of the town.

Please send your answer to KARF Competition address on the back page.

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

Our annual Branch Christmas meal took place at one of the local venues where Member's had a very enjoyable evening with a delicious Christmas meal. Afterwards there was entertainment which was enjoyed by all with many members taking to the floor for dancing. Even the Chairman gave a twirl around the floor. Lots of laughter was heard making the evening more enjoyable. The raffle took place and made enough to give to the two charities that had been agreed by members. Speakers have been arranged for this year. One month we have a gentleman coming to talk about Fingerprints and Murder which sounds interesting. The walking group, friendship group and the monthly pub meal outing group are busy arranging their events and we hope the year will be as interesting as last year.

Margaret Billing

KARF Canterbury

We have welcomed quite a few new members last year and it's been great to see the monthly meetings so well attended. In April last year we had a holiday in Ilfracombe which, for some, included a boat trip to Lundy Island. This year we are looking forward to a week in Weymouth. In May we met our friends from North Thanet KARF for a few games of Bat and Trap at a local Pub and in September, they challenged us to Adventure Crazy Golf at Quex Park. For our Summer Social, we had an interesting presentation and food sampling and for our Christmas Social, we were entertained by 50 members of a local Rock Choir. Our trips last year included a memorable day finding out how London used to deal with sewage over the ages! The trip called 'The Big Stink' included a boat ride on the Thames and a visit to Crossness Pumping Station, a marvel of Victorian engineering. In November we had an evening coach trip to Kew Gardens to see the Christmas lights, decorations and laser show. The weather has been mostly kind to us on our monthly walks, which always end with a pub lunch. Last year we started a cycling club and have been on a few rides. Recently we cycled from Faversham to Whitstable and then along the coast to Reculver and on to Birchington - luckily the wind was behind us!

KARF North Kent

Our main monthly meetings continue to be well supported although numbers tend to fluctuate with hospital and doctors' appointments taking precedence. The 4th Monday meeting is less well attended but after a display of the games played and the art and craft work produced at the social activity afternoon, a few more members have been encouraged to take part. The Kurling session still provides us with entertainment and a little exercise. I can't say that our skills have greatly improved. More frequent practice might help. We enjoyed a trip along the Medway on the Kentish Lady in August. In September, we visited the RAF memorial at Capel -le - Ferne, which was extremely interesting, and the morning flew by. In the afternoon we went to Folkestone for some lunch and free time. Unfortunately, the weather was not great, and the Town Museum had been closed due to flooding in the building. A visit to the Dogs in Sittingbourne gave us the chance to lose some money in November and, as on previous occasions, it rained. In December we went to the pantomime at the Central Hall in Chatham and enjoyed a Christmas lunch at the Jolly Knight in Rochester. Our last event of the year was the Christmas Party which was attended by just over 70 members. We are continuing our programme of activities in 2020 with a cream tea at Dobbies, a session of 10 pin bowling and the monthly lunches and walks with other ideas in the pipeline. It has not been possible to arrange a Spring holiday this year as there were not enough members interested to justify the trip. It remains to be seen if another holiday can be arranged sometime. We have welcomed a few new members this year and look forward to welcoming others in the future.

KARF Tonbridge

KARF Tonbridge is a small group who meet at the Baptist Church in Tonbridge on the 3rd Thursday of the month except for January and August. In January we have our New Year lunch at the Rose & Crown in Tonbridge, which is always enjoyable, and in August we have a cream tea. We had a great talk in November about "American Presidents", which was very funny as well as interesting. We will certainly be inviting him back. Our Christmas meeting, in December, also went well especially as we had some very nice mince pies, mini stollen and of course my home-made sausage rolls. Our Branch AGM, in February, gives us a chance to look back on our year and look forward to the future. Our talk in March is about Women Aviators and our April talk about Apothecary's Garden. Then to make sure we get some exercise we play Pétanque, at Crowborough Leisure Centre in May and September. I am not particularly good at this game, but we get to socialise and enjoy a cup of tea/coffee and some wonderful homemade cakes.

We have sadly lost some valuable members this year, so we are really keen to welcome new members to our small and friendly group so please get in touch for more information. Anyone is welcome no matter where you live.

KARF Whitstable and Herne Bay

We had a successful year in 2019. Membership numbers have remained steady. We continue to have a full programme of activities, thanks to our committee members. In the Autumn we enjoyed two days out. One was a trip to the Criterion music hall on Sheppey. The other, which deserves a special mention, was a visit round the Shepherd Neame brewery in Faversham. For those who didn't feel they could walk all round the quite large site, a 'virtual' tour was laid on, with a large screen TV and a member of staff to answer questions. I thought this was particularly thoughtful of them. Next up is our ten pin bowling competition.

KARF Folkestone, Dover, Deal

The Branch membership continues to rise and now exceeds 145. Our monthly meetings, held at Capel Village Hall, are very popular with an average attendance of 80. We are entertained by guest speakers and occasionally with music. Talks about the discovery of wartime tunnels at a Maidstone school and about the activities of Trinity House Pilots were well received. We particularly enjoyed a talk about Bulawayo presented by one of our own members. September brought a visit to Eltham Palace and in November there was a trip to London's Christmas lights followed by a fish and chip supper. Our autumn break to the Peak District included a canal trip, a visit to a tram museum, Bakewell, Matlock and much more. The week following our visit saw extensive flooding in that area, we were so lucky to have enjoyed a good week. We are now looking forward to a spring holiday in Babbacombe. The Rambles continue to be popular, attracting about 20 walkers each month and the lunch club meets quarterly to enjoy good food and lots of conversation. It is pleasing to see our membership growing but we still have capacity to welcome new members. If you have a talent for organisation there are opportunities to contribute to the organisation of day trips, theatre trips and holidays. It is so rewarding to provide enjoyment and pleasure to so many people.

Anne Russell

KARF 400 (Tunbridge Wells)

Since our last report in Open Lines in 2018 we have had our usual monthly meetings with speakers on a variety of subjects. Last year the topics were: A postman's tale, Garden with a message, Whatever happened to Christopher Robin, Romney Marsh Wools and ENSA while 2020 has started with Hospital Radio, to be followed by "Cook", A school girls war, International animal rescue, Life inside and Sssh, it's a secret. In May 2018 we had our annual holiday in Morecambe where yours truly had his photo taken alongside Eric whilst singing 'give me sunshine' and we also visited the Blackpool Tower. In May 2020 we will be going to Llandudno and

outings will include a trip on the Welsh Highland Line from Caernarvon to Port Madoc including a cream tea. We also have plans to visit Leonards Lee Gardens, Horsham, in May to see the rhododendrons and azaleas and enjoy a Turkey Tinsel and Christmas Market in Winchester in late November. Other meetings involved eating (!) with a buffet lunch followed by our AGM, a strawberry tea, a ploughman's lunch, tea and cakes in a member's garden, and an excellent Christmas Lunch provided by a caterer in the Tunbridge Wells Banqueting Rooms. We also had a members' lunch at the Brookers Oast at the Hop Farm at Beltring.



We have welcomed a few new members recently as well as saying goodbye to others. Our usual meeting place is right in the centre of Tunbridge Wells, which is easily accessible by both bus and car, in the church hall at St Augustine's Church which can accommodate quite a few more members so why not come along and try us out, join the fellowship and meet up with past colleagues.

Mike Sumpter

Reader's poem

Wakey, wakey

Went to bed (long outgrown Ted).
Once sleep came easily. Instead,
I woke at one (with dodgy tum)
More pills, and then to dreams succumb.

But woke at three, to have a wee
(Shouldn't have drunk that fennel tea).
Then woke at five (yes, still alive).
Thoughts swirl and jostle to survive.

Awoke at six, ate Weetabix
(A splash of whisky in the mix).
So dozed 'til eight, now sleeping late
to a lullaby of birdsong - the day can wait!

Jane Seaman

Thank you to all the readers who sent in poems. If you would like your poem considered for inclusion in the next newsletter, please send it to Open Lines, KCC Pension Section, Sessions House, County Hall, Maidstone, Kent ME14 1XQ or email karen.brooker2@kent.gov.uk

CRYPTIC CROSSWORD SOLUTION

Across		Down	
1	Dap	1	Dramatise
3	Latecomer	2	Parties
7	Bolts	3	Latvian
8	Motivate	4	Taut
9	Bring	5	Odours
11	Therapy	6	Elton
16	Solvent	10	Goatherds
17	Essex	12	Yes
19	Bastille	13	Flatlet
21	Tuner	14	Replica
22	Underfoot	15	Revere
23	Ads	18	Spurn
		20	Alto



KARF
Competitions

KARF Literary Competition

No. 28

The solution to the competition in the autumn 2019 issue was **The Chrysalids** by John Wyndham

Thank you for all your contributions. Correct answers came from Barbara Leigh, Brenda Wickens, Libby Tucker and Ruth Partis.

KARF Literary Competition address

Email Karen.brooker2@kent.gov.uk or write to KCC Pension Section, Sessions House, County Hall, Maidstone, Kent ME14 1XQ. The answer will be provided in the autumn 2020 issue of Open Lines.

Answers