

open lines

The newsletter of the Kent Pension Fund

Issue 38
Autumn 2019

Welcome to the autumn 2019 issue of Open Lines.

This is the newsletter for members receiving a Local Government pension from the Kent Pension Fund.

We welcome this opportunity to keep in touch with you. We update you with any changes to Local Government pensions and provide general information that we hope you may find useful.

To help the Kent Pension Fund save money in paper, printing and postage, please consider receiving this newsletter as a link by email. We will only use your email address for this purpose and will not pass it on to a 3rd party.

You can change to delivery of this newsletter by email by completing the online submission form at www.kentpensionfund.co.uk/openlines. If you already receive it by email, please let us know if you change your email address by completing the online form again.

We hope you find the newsletter helpful and appreciate your feedback. Please email karen.brooker2@kent.gov.uk with your comments and suggestions about the content.

Our website, www.kentpensionfund.co.uk, has a dedicated area for you. Click on Local Government on the home page and then Pensioner member (receiving a pension).

In this Issue

Data sharing	P2
Pension contact details	P3
Change of address or bank	P3
Tax and new pensions	P3
Board and Committee	P3
Valuation of the fund	P4
Superfast broadband	P4
Websites of interest	P4
Protests and marches	P4
What is phishing?	P5
Whistleblowing	P5
Kent Savers	P5
Benefits update	P6
After hospital	P8
NHS health checks	P8
Requesting police records	P8
Disability rights	P8
Support for carers	P9
Communications	P9
Cryptic crossword	P9
KARF competition	P9
KARF Branch news	P10
Reader's poem	P11
KARF Secretariat	P12



DATA SHARING

National Fraud Initiative

The Cabinet Office is responsible for the National Fraud Initiative (NFI).

The NFI is a data matching exercise. It compares information held by certain public and private sector organisations. This helps to identify fraudulent claims, errors, underpayments and overpayments. For example, when data matching shows a person listed as deceased but they are still in receipt of a pension. A match does not automatically mean fraud has occurred. Organisations must carry out investigations to establish the situation.

Kent Pension Fund must take part in the NFI and we must provide details of our pensioners to the Cabinet Office.

The use of the data is carried out with the Cabinet Office's statutory authority and does not need the consent of individuals. The data is used in compliance with data protection and human rights legislation.

Visit www.gov.uk for further information about the NFI.

LGPS database

The Local Government Pension Scheme (LGPS) is a national pension scheme but administered locally. Your LGPS pension is administered by Kent County Council who manages the Kent Pension Fund.

Kent Pension Fund takes part in data sharing with other LGPS pension funds in England, Wales and Scotland. This helps us comply with LGPS governing regulations.

The database contains a short entry containing:

- your National Insurance number,
- a number to denote your membership status, e.g. pensioner member,
- the last calendar year that your status changed, and
- a four digit number for the LGPS pension fund.

The data held on the database is processed in accordance with the Data Protection Act and other relevant legislation.



Tell Us Once (TUO) is a service organised by the Department for Work and Pensions (DWP). It lets you report a death to most government organisations in one go. The LGPS has become a TUO partner therefore the TUO has access to the LGPS database. For further information about TUO visit www.gov.uk

What we do with your personal data

The General Data Protection Regulations (GDPR) give people greater rights and protection of their personal data.

The Kent Pension Fund needs to hold and process data in order to pay pensions and manage the fund.

We have a short privacy notice and a full privacy notice, detailing what personal data we hold, what we do with it and who we share it with. You can view them at www.kentpensionfund.co.uk/privacynotice. If you do not have internet access, call us on **03000 413488**, and we will send you a copy.

Your Local Government pension contact details

We must apply the tax code that is supplied to us by HM Revenue and Customs (HMRC). If HMRC change your tax code, we will send you a payslip. If you have a query about your tax code, please contact the tax office directly.

The tax office allocated to Kent Pension Fund pensioners is HMRC in Liverpool. Their contact details are HM Revenue and Customs (HMRC), Pay As You Earn, PO Box 1970, Liverpool L75 1WX, call **0300 200 3300** or textphone 0300 200 3319. If you are calling from abroad, call **+44 135 535 9022**. Please quote the tax reference 663/KP and your National Insurance number.

If you have other enquiries about your pension payment please contact the Pension Payroll Team at Cantium Business Solutions, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE, email pensions.payroll@kent.gov.uk or call **03000 41 11 07**.

For any other pension enquiries contact Kent County Council, Pension Section, Sessions House, County Hall, Maidstone, Kent ME14 1XQ, complete the online enquiry form at www.kentpensionfund.co.uk/contact or call **03000 413488**.

Change of address or bank details

Let us know if you change your home address by completing the online submission form at www.kentpensionfund.co.uk/address or write to Cantium Business Solutions, Pension Payroll Team, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE. Please quote your National Insurance number in correspondence.

If you change your bank details, 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. You can write to us if you do not have internet access; however, our preferred method is completion of the form. It ensures that you provide all the information that we need to action your request.

Tax and new pensions

If tax information such as a P45 is not received for new pension payments, a tax code of 0T (month 1) is used. This means that there is no tax-free pay allowed and you pay tax on all pay received. The 'month 1' part means that each month is taxed individually. Previous pay received and tax deducted is not taken into consideration.

If we receive a P45 that can be used, we will apply the P45 tax code on a month 1 basis. This means that if a tax refund is due it is not paid with your pension payment at that time.

Each month we send payroll information to Her Majesty's Revenue and Customs (HMRC). They review your tax code and issue a revised one if they believe it needs updating. The tax code is electronically downloaded to your pension pay record.

Your personal allowance for tax-free pay is split across all incomes. Your incomes include pensions, employment and property rental. State pension and property rental income is not taxed at source. The tax on these is collected through your other pensions and employments.

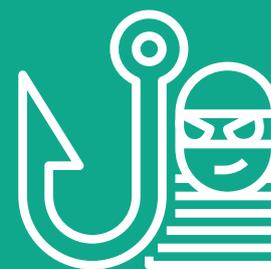
We do not have authority to amend your tax code. A tax code change must come from HMRC. If you think your tax code is incorrect on your Local Government pension, contact the tax office at HMRC, Pay As You Earn, PO Box 1970, Liverpool L75 1WX, call **0300 200 3300** or textphone **0300 200 3319**. If you are calling from abroad, call **+44 135 535 9022**. Please quote the tax reference 663/KP and your National Insurance number.

Local Pension Board and Superannuation Fund Committee

The Local Pension Board assists the Superannuation Fund Committee to ensure the Fund complies with the requirements of the Local Government Pension Scheme (LGPS) regulations and The Pension Regulator. Both the Board and the Committee receive regular reports on governance and compliance issues. All the agendas and minutes of meetings for the Board and the Committee are available at www.kent.gov.uk

What is phishing?

Phishing is a form of hacking that tries to steal sensitive information. The attacker tries to hack into systems to obtain usernames, passwords, bank account and financial data. The most common phishing attacks are by email.



Clues to help you spot a phishing email are that it may have:

- multiple recipients in the 'To' field
- odd spellings or 'caPiTals' in the 'Subject' box, and spelling and grammatical errors in the email text. This is to attempt to get through spam filters
- a link in the email. If the link has a strange suffix other than co.uk or .com, do not click on it. If you hover over the link it should bring up a text box showing the actual destination. If you are in doubt about the link go to the official website yourself, not through the link.

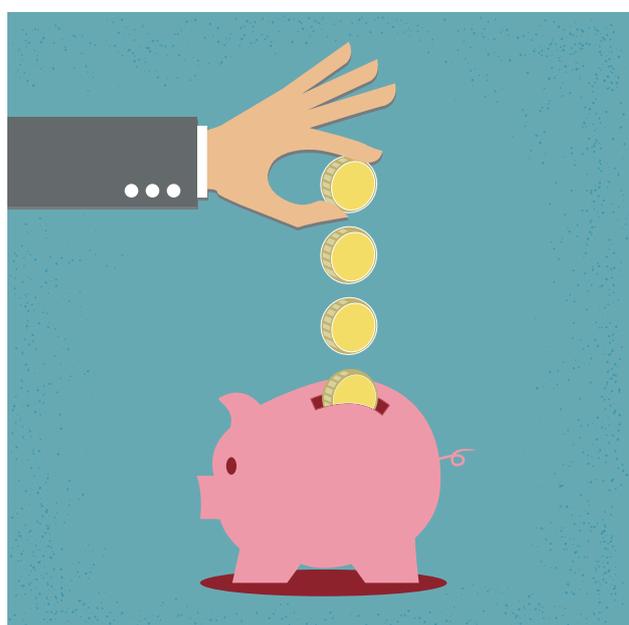
Whistleblowing and how you are protected

Whistle blowing is when you are a worker and you report certain wrongdoings. The wrongdoing must affect others and be in the public interest.

A whistle blower should not be treated unfairly or lose their job. They are protected by law if they report certain wrong doings, such as a criminal offence or someone's health and safety is in danger.

Personal grievances are issues such as bullying and discrimination. They are not covered by whistleblowing unless it is in the public interest. Personal grievances should be reported using the employer's grievance policy.

For further information visit www.gov.uk or contact your local Citizen's Advice Bureau.



Kent Savers



Kent Savers is a local credit union. It offers financial services to its members, providing not-for-profit support to the community it serves.

Pensioners living in Kent, Medway or Bexley are eligible to become a member. Savings are protected by government guarantee and are used to provide financial support to other people. All the interest paid on loans stays in the community.

Kent Savers provides access to affordable credit with no hidden costs and will lend small amounts if that is all you need. You can save at the same time with a Save as you Borrow account.

Visit Kent Savers at www.kentsavers.co.uk or call **0333 321 9050** (9.30am to 3pm, Mon to Fri).

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 TV Licence/Pension Credit

The BBC announced that the free TV licence for over 75s will be scrapped in June 2020. However, anyone in receipt of Pension Credit will still receive a free TV licence. It is estimated that 1.3 million people are entitled to Pension Credit but are not claiming it.

Pension Credit is a means tested benefit that is designed to top up your State pension. If your weekly income (including occupational pensions) is below £167.25 for individuals or £255.25 for a couple, Pension Credit tops you up to this level. There is also a second part called Savings Credit, which may be available to those who have savings and who reached State Pension Age (SPA) before 6 April 2016. The maximum Savings Credit is £13.72 a week for individuals and £15.35 for a couple, however, the greater your savings, the less you will receive. To claim, you must live in England, Scotland or Wales and have reached SPA. Since 15 May 2019, you and your partner must both have reached SPA. If only one of you has reached SPA, he or she must also be in receipt of Housing Benefit for OAPs. Savings in excess of £10,000 will begin to reduce your entitlement to Pension Credit. The above figures will be higher if you have a severe disability or are a carer. For the Savings Credit element, single people must have an income of at least £144.38 a week, and couples must have an income of at least £229.67 per week.

The rules for calculating Pension Credit are complex. If you think you may have a claim, call **0800 991 234**, textphone: 0800 169 0133. It is important to submit a claim if you think that you are entitled or you will lose your free TV licence in June 2020 if you are age over 75.

1.2 State pension forecast errors

Incorrect pension forecast predictions have been given to thousands of people who applied for a forecast using the Government online system. Some people have been incorrectly told to expect a retirement income of up to £1,500 per year higher than it really is. This means that people may have been budgeting for a pension income higher than the one that they will receive. People most at risk are those who have been members of defined benefit (final salary) schemes and have complex work histories.

The Department for Work and Pensions are working with HMRC to make sure this problem is resolved as quickly as possible. If you applied for an online forecast, and it appeared higher than you were expecting, ring the Future Pensions Centre on **0800 731 0175**, textphone: 0800 731 0176, NGT text relay: 018001 0800 731 0175, for confirmation.

1.3 New transfer option for mortgage interest support (SMI)

People receiving SMI will now be able to transfer this support to their new property when moving home, rather than having to repay the loan and reapply. SMI is the help offered by the Government to owner-occupiers in times of need. It is paid as a loan and contributes towards the interest on people's mortgages if they are in receipt of certain benefits, to protect them against repossession and keep them in their own homes. Previously, those receiving an SMI loan were required to repay the balance once a property is sold or transferred, provided there is enough equity after the mortgage has been paid off. They could reapply for the loan on their new property. The Minister for Family Support, Housing and Child Maintenance, confirmed that anyone with an SMI loan secured against their property will now be able to request their loan balance to be transferred to their

new home when they move. The ability to transfer an SMI loan balance will also apply to those who have previously received this form of support but are no longer claiming benefits. SMI is available to claimants in receipt of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Universal Credit or Pension Credit.

1.4 Extension of Blue Badge Scheme The Government has announced that they will extend their Blue Badge Scheme to include those with hidden disabilities. They will also launch a review into the fraudulent use of Blue Badges. Blue Badge fraud has been estimated to have risen by 45% in just the past twelve months, and 600% since 2013.

1.5 Funeral Expenses Payment Families grieving the loss of a loved one will find it easier to get help to meet upfront funeral costs, as a result of a change to speed up Funeral Expenses Payment claims. Previously, a Funeral Expense Payment claim could not be processed without a confirmed date for the funeral to take place, which could lead to longer waiting times for payments to be processed. Families will now be able to make a claim with an estimated funeral date, providing that other key information is supplied. You could get a Funeral Expenses Payment (also called a Funeral Payment) if you get certain benefits and need help to pay for a funeral you are arranging. You might also be eligible if you're getting a Support for Mortgage Interest loan.

1.6 Changes to benefits for mixed age couples The Government announced changes to benefits for mixed age couples. When single people reach SPA, they move from working age benefits to pension age benefits. Couples can choose to make that transition when the older partner of the couple reaches SPA. The rules are changing for couples so that the transition takes place when the younger partner reaches SPA. Mixed age couples with a partner under SPA already in receipt of Pension Credit or pension-age Housing Benefit at the point of change will be unaffected while they remain entitled to either benefit. If a mixed age couple claim working age benefits, the pensioner partner will not be subject to work-based conditionality. Any work-based conditionality for the younger partner will be tailored to meet their circumstances. In a nutshell, this means that low earning couples where only one person is over SPA, will now have to claim Universal Credit payments instead of pension credit, which is far less generous. The younger member of the couple will also be required to look for work, or risk losing the benefit.

2. FINANCE

2.1 New Council Tax guide protects most vulnerable households For the first time the Government has produced a practical guide highlighting all the Council Tax discounts and exemptions to ensure families are not

paying more than their fair share. If you are disabled, have a health condition or are a carer, you could be overpaying Council Tax and not even know it, according to the guide. Full exemptions include when an entire household are full-time students, if a person has recently moved into hospital or a care home or if all people in a household have a mental impairment, including conditions like dementia, or are receiving live-in care. Other advice the guide contains includes family or 'granny' annexes discounts, support for those in hardship, the armed forces, if you live on your own and advice when someone passes away. The guide also explains how you can challenge your Council Tax band. The guide can be found at: www.gov.uk/government/publications/paying-the-right-level-of-council-tax-a-plain-english-guide-to-council-tax

2.2 Probate Fees – Increase The Ministry of Justice announced that the controversial change to probate court fees did not come into force on 1 April 2019, as the Government had originally hoped. The new fees are expected to be introduced sooner rather than later, but as yet, no new date has been confirmed.

3. GENERAL

3.1 Whirlpool product recall Whirlpool is issuing a product recall of tumble dryers not yet modified from consumers' homes: consumers with an unmodified, affected tumble dryer will be entitled to a new replacement machine. This will be delivered and installed, with the old one removed, at no cost. The recall covers all models of vented and condensing tumble dryers produced between 1 April 2004 and 30 September 2015 and sold in the UK under the Hotpoint, Indesit, Creda, Proline and Swan brands, with the exception of those which have been modified or replaced in accordance with the agreement between Whirlpool UK Appliances Limited and Peterborough Council of September 2015. For further information call the Whirlpool helpline on **0800 151 0905**.

4. TAXATION

4.1 New Help to Save tool in the HMRC app A new tool in the HMRC app is available which lets savers set their own savings goals and personal reminders, to keep on track and maximise bonuses. The account offers working people on lower incomes a 50% bonus, with Help to Save rewarding savers with an extra 50p for every £1 saved. Over a 4 year period a maximum saving of £2,400 would result in an overall bonus of £1,200.

After hospital

A discharge assessment determines if you need more care after you leave hospital. You are involved in the assessment process and, with your permission, family or carers will be kept informed and can contribute.

A minimal discharge means you need little or no care after leaving hospital. A complex discharge means you need more specialised care and you will receive a care plan detailing your health and social care needs.

You will be given a letter for your GP about your treatment and future care needs. Give this letter to your GP as soon as possible or arrange for it to be sent directly to them.

If you are given medication to take home, you are usually given enough for the following 7 days. The letter to your GP will include information about your medication.

You may need a sick note or information for insurance companies. Speak to the nurse in charge of your ward if you need a form to be completed. Make sure the hospital has your correct forwarding address for any post.

For further information about being discharged, contact the hospital or visit the NHS website at www.nhs.uk

NHS health checks

You may get invited for a free health check every 5 years. If you are aged 40-74, and do not have a pre-existing health condition, you may receive a letter from your GP or local authority.

Your height, weight, blood pressure and cholesterol are checked. You are asked some questions about your lifestyle and family history.

The check identifies the risk of developing heart disease, kidney disease, diabetes or dementia. You are given advice based on your results.

Some people may not be offered this service by their GP or might want to have a check somewhere more convenient. Kent offer temporary clinics in places where people live and work, so you might be able to get one at your local gateway or library. To find out more about health checks in Kent visit www.kent.gov.uk/social-care-and-health/health/one-you-kent/get-a-health-check. If you live outside of Kent contact your local county council or NHS trust.



Requesting a copy of your police records

You have the right to ask for a copy of records the police hold about you. This is called a subject access request.

A subject access request has records from police forces in England, Wales, Northern Ireland, Jersey, the Isle of Man and the British Transport Police. The process is different if you need to request records from Scotland.

ACRO Criminal Records Office deal with all subject access requests. Visit their website at www.acro.police.uk to find out more, call +44 (0)2380 479 920, or email customer.services@acro.pnn.police.uk

Disability rights in employment

It is against the law for employers to discriminate against you because of a disability. The Equality Act 2010 protects you and covers areas including:

- application forms
- interview arrangements
- aptitude or proficiency tests
- job offers
- terms of employment, including pay
- promotion, transfer and training opportunities
- dismissal or redundancy
- discipline and grievances.

An employer must make reasonable adjustments to avoid you being put at a disadvantage compared to non-disabled people in the workplace, for example, providing you with a special piece of equipment to help you do the job.

View further information about disability rights at www.gov.uk



Support for carers

If you provide care and support to an adult friend or family member you may be able to get help to carry on caring. Caring for someone covers lots of issues. It includes helping with their washing, dressing, eating, and taking them to regular appointments.

To find out what support is offered ask for a carer's assessment. The assessment will help to decide what support you need and how much help can be given. You can have a carer's assessment even if the person you care for does not get help from the council. The person you care for does not need to be assessed. You do not need their permission to request a carer's assessment.

If you live in Kent call **03000 416161** or visit **www.kent.gov.uk** to ask for an assessment. If you live in another county you should contact their council.

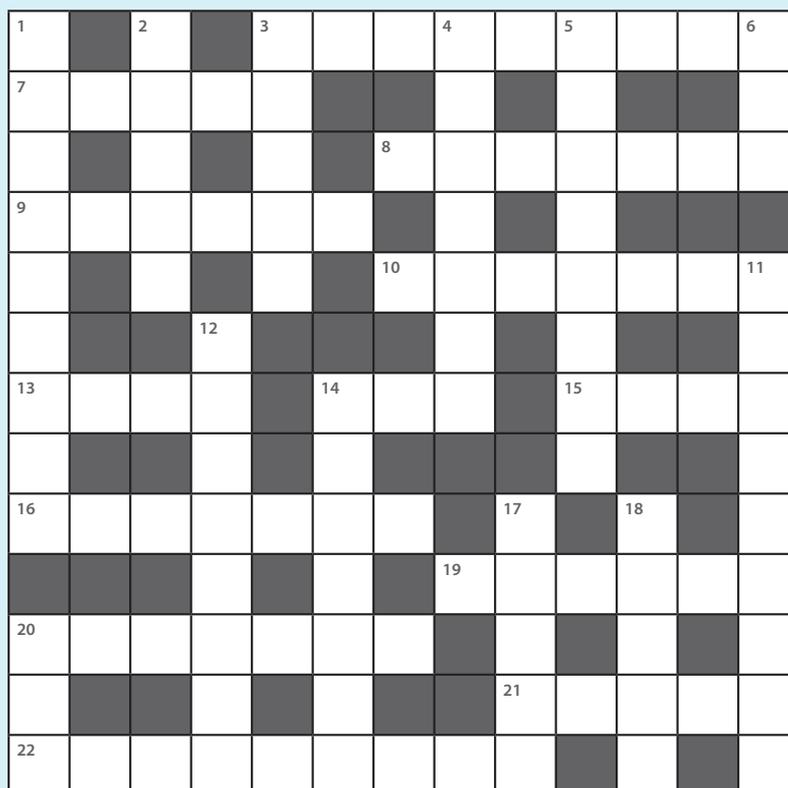
Communications from members

In the year ending 31 March 2019, the Kent Pension Fund had:

- 51,345 current members paying in,
- 44,332 deferred members who had left but not reached retirement, and
- 41,739 members in receipt of their pension.

That is a total of 137,416 members.

In the same period, Kent County Council Pension Section dealt with 19,646 calls and 13,461 emails from members. We had 112,326 visits to our Kent Pension Fund website **www.kentpensionfund.co.uk**



Cryptic Crossword by Roger Stevens

Across

- 3 If you want to become a bright star, take raven soup, well-stirred (9)
- 7 Incline towards the border (5)
- 8 Partly nuts? Sounds like some army officers! (7)
- 9 Decaying old borough (6)
- 10 Taken to walk, we hear, in a region of Eurasia (7)
- 13 Desolate area we read about in a Congo biography (4)
- 14 Bring round one fishing device – or a number of them (3)
- 15 Point to an organ which is only a short distance away (4)
- 16 Initially this man ran round the leader and altered 14 down (7)
- 19 Child's toy goes for surgery and ends up in a shapeless lump! (6)
- 20 Complete change of direction concerning poetry (7)
- 21 Steals another's goods back, discovering a kind of seat in the process (5)
- 22 Team dug in somehow and ended up being of great importance (9)

Down

- 1 Though on the supervising team, he failed to notice a mistake (9)
- 2 Is constantly anxious that these are on his guitar (5)
- 3 A number spotted around five (5)
- 4 This football team always carries some weight (7)
- 5 A number spin around and engage in an old game (8)
- 6 An animal found in some areas of the south Equator (3)
- 11 Lippy sort who, when upset, acts in a bad-tempered manner (9)
- 12 Nineties saw changes for a famous German (8)
- 14 Travelling goods will be in it (7)
- 17 Kent village to get rid of, you might say (5)
- 18 Sailing boat discovered by taking up small amounts of water (5)
- 20 Peculiar type of spirit (3)

The answers to the crossword are on the back page.

KARF Literary Competition No. 28

Guess the title and the author of this book:

It's considered as relevant today as it was in the 50s. A post-apocalyptic novel about intolerance, loneliness, friendship, and what it means to be human. Please send your answer to KARF Competition, KCC Pension Section, Sessions House, County Hall, Maidstone, Kent ME14 1XQ or email **karen.brooker2@kent.gov.uk**. The answer will be provided in the spring 2020 issue of Open Lines.

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

AGM

The KARF AGM will be held on **26 March 2020** in the Lecture Theatre, Sessions House, County Hall, Maidstone, Kent. Registration is at 10:30am for 11:00am start. All KARF members are welcome.

Attendance at the last AGM in March 2019 was disappointing with only half the attendance of 5 years ago. The Chairman of Kent County Council (KCC), who is our Honorary President, gave the official welcome. Alison Mings, the Treasury and Investments Manager, spoke about the Superannuation Fund investments and how they had performed over the last year, with success. She also spoke about the pooling of investments which is a Government directive. Kent Pension Fund is in the ACCESS Group which includes 10 counties. Barbara Cheatle, the Pension Administration Manager, gave the news about the increase in pensions and spoke about how the section has a duty to existing and future pensioners.

The meeting was very friendly. Unfortunately, no one offered to sit on the Co-ordinating Board of KARF, which at present is not up to full strength. Any paid-up member of KARF can sit on the Board; you do not have to be a Committee Member. It is acknowledged that there are now many other organisations for pensioners to join, but it is important that the Board continues to keep a presence on the KCC Superannuation Committee, which it has since KARF was formed. The Board only has four meetings a year: July, October, February, and the AGM in March followed by the Board annual meeting. The meetings last from 11:00 am to 1:00 pm and travel expenses can be claimed.

KARF Wyvern

Once again Wyvern has been active. March we went to Wimbledon where the group were warmly greeted by the guide and taken for morning coffee and then given an excellent tour of the press areas and shown around the site finishing at Centre Court. Then our group was taken to

the restaurant for a delicious lunch and left to explore the museum which covered the history of lawn tennis. In May the visit to Leonardslee lakes and gardens was a success, good weather to explore the grounds of rhododendrons, azaleas, camellias, magnolias and bluebells, luckily there was plenty of seating to rest any weary feet. There was an excellent dolls house exhibition displaying how life used to be and sure to bring back many memories for some. Then off to the tea rooms for that cuppa and cake.

In March the walking group went along to the local Milton Country Park for a leisurely walk finishing up at The Woolpack, Iwade for the lunch. In April they ventured further afield to Sissinghurst Castle to see the bluebells, having lunch at the National Trust restaurant. A walk to Kingswood, Challock finished at Halfway House, Challock for the enjoyable lunch.

Talks have been interesting. We had a talk about the Battle of Britain and Hawkinge Museum. A talk was extremely entertaining about taking a trip down memory lane with clips of variety acts and songs. Talks to take place include Farewell to Kent, Life as a Barrister and many more have been arranged.

Our Friendship group is to support and encourage members. The group was set up for single members who wish to meet once a month for a chat and laugh and discuss arranging visits to the cinema, and day trips out. Some members even plucked up courage and together had a holiday for a few days.

Margaret Billing

KARF Channel

This has been an eventful year for our group as we had to find a new venue for our monthly meetings, at very short notice. We now meet in the Community Room at Wood Avenue Library in Folkestone, which is proving very suited to our needs. In spite of the upheaval, we have managed to keep our programme of activities going. We've enjoyed a variety of talks, on 1950's music, the life of a vet, the folklore, cultivation and uses of herbs, to name just a few. In patriotic mood we visited Brick Lane music hall, for the show, "There'll always be an England", which included an excellent afternoon tea. We enjoyed flag waving and singing along with well known songs. We had a craft session in which, following a demonstration, we all attempted to make Christmas table decorations, with varying degrees of success! It was very enjoyable and we are planning a card making session later this year. Our annual fish and chip lunch was well attended, as was lunch at our local bowls club. The spring holiday to Torquay was fun, and included visits to Exeter, Exmouth, Dartmoor and Newton Abbott. We also had a relaxing river trip in Dartmouth and spent a

laughter-filled evening at Babbacombe Theatre. Walks have included our annual snowdrop walk and a visit to the Elham Valley, where we spotted wild flowers including orchids. The next walk will take us to Bishopsbourne, followed by refreshments at a local tearoom. Our group may be small, but it is very friendly and active. If you fancy joining us, come along to our new venue from 2pm on the first Tuesday of the month. You will receive a warm welcome!

Carol Govan

KARF Maidstone East

The Branch continues to thrive and has been pleased to welcome a small number of members joining from the Maidstone Central Branch which closed at the end of 2017.

The usual combination of speakers and in-house activities is the agenda for monthly meetings, interspersed with lunches, walks, theatre trips, coach outings and visits to local places of interest. Our annual garden party is always a highlight. Our holiday this year took over 40 members and friends to enjoy the delights of Ilfracombe and North Devon. A very pleasant experience with excellent hospitality. 2020 sees the branch venturing into Wales with a holiday at Saundersfoot near Tenby.

The Branch is always keen to welcome new members. A warm welcome is assured.

Don Clayton

KARF Folkestone, Dover and Deal

So far this year we have welcomed many new members to the Fellowship; it is always exciting to meet new people with new ideas and to make new friends.

Our Events Committee has, as always organised a full year of activities for the members of the branch. Our Spring holiday destination was Bournemouth which included several visits including Buckler's Hard, Beaulieu and a very wet Swanage. These were enjoyed in spite of the rain and it was good to return each day to the very good Riviera Hotel, good company and good food. This Autumn we are looking forward to a short break in the Peak District, which again is fully booked.

Next year two longer 8-day holidays are planned, in Spring to Babbacombe and later in the year to Scotland.

In May over 50 of our members enjoyed a day at the London Postal Museum, followed by lunch. July saw us cruising the Medway on the Kentish Lady with a fish and chip lunch on board. All agreed it was a splendid day out. A visit to Eltham Palace is planned later this year.

Our Ramblers meet once a month to walk, talk and enjoy a pub lunch at various locations around the district. These are always popular with up to 20 members joining in.

At our monthly meetings we have a book stall, a raffle, tea and biscuits and a chat to friends and we are entertained, informed and amused by a diverse range of speakers.

Our Events Committee work hard to come up with new ideas and has introduced a lunch club where members meet up for lunch.

It has been pleasing to welcome so many new members over the past year but we still have the capacity to welcome more and I look forward to hearing from anyone who is interested in joining.

Anne Russell

Reader's poem

Bucket List

Everybody's got one, or so it seems,
I panic, I'm missing out, not realising my life- time dreams.
I need to write one and write one fast,
Before it's too late and time has passed.
I sit straight down, pen grasped between forefinger and thumb
And frantically scribble things I can think of, that I haven't done
Places where, I haven't been,
Wonders of the world, I haven't seen,
Sports I really should have played,
Music and fine Arts, I haven't praised.
Famous people I'd like to meet,
Tasks I've begun, but left incomplete
Languages I'd love to converse in,
Epic novels and Poems I could immerse in.
At last when my list came to an end,
I lean back in my chair, to read what I've penned.
Oh no, oh dear, I'm thinking twice,
Half of these things now, don't seem so nice,
I couldn't afford most of what I have said
And the danger I'd go through I know I would dread,
And what would I say to a Hollywood legend?
I'd get tongue tied, go red, then they'd give an expression
Which said, I know how fantastic I am
I'll cross that one off too, I'm barely a fan.
I look at what's left, there's not much at all
I snatch up the paper and crumple it into a ball
I'm fed up with this now, lost the will to persist
Best to wait and see what life has in store, I've no need for a
Bucket List.

By a rapidly aging lady

Thank you to all the readers who sent in poems. If you would like to have a 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	
3	Supernova	1	Oversight
7	Verge	2	Frets
8	Kernels	3	Seven
9	Rotten	4	Everton
10	Steppes	5	Ninepins
13	Gobi	6	Ass
14	Ten	11	Stroppily
15	Near	12	Einstein
16	Tristan	14	Transit
19	Dollop	17	Loose
20	Reverse	18	Sloop
21	Stool	20	Rum
22	Magnitude		



KARF Competitions

KARF Literary Competition

No. 27

The solution to the competition in the spring 2019 issue was Rebecca by Daphne du Maurier

Thank you for all your contributions. Correct answers came from Sue Casey, Mary Cunningsworth, Alan Bringloe, Jean Hames, Leslie Hobbs, Jan Hedgecock, Alison Andreassen, Roz Laws, Jane Brown, Barbara Leigh, Muriel Tomaszewska, Malcolm Main, Shirley Boosey, Brenda Wickens, Neil Matthews, Gloria Butt, Pat Taylor, Joyce Smith, Linda Button, Chris Abraham, Barbara Staples, Wendy Stilwell, Ann Baker, Jan High, Mark Everett, Wendy Jarvis, Margaret Jarman, Mary Kidd, Pat Hyatt, Rick Butler, Roger Stevens, Bridget Burridge, Linda Newberry, Lee Smith, Rosemary Brown, Margaret Reynolds, Bernice Barber and Anne Reid.

Answers