

open lines

The newsletter of the Kent Pension Fund

Issue 41
Spring 2021

Local Government Pension Scheme (LGPS)

Pension payments from April 2021

The government announced that the increase to public service pensions is 0.5%. It is payable from 12 April 2021.

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

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

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

The change in the CPI from September 2019 to September 2020 was 0.5%.

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

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

Further information about this is overleaf. You can also find information on our website at

www.kentpensionfund.co.uk

in the pensioner member (receiving a pension) area.

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Pension increase

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



PENSION FAQS

When do I receive my P60?

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

Why don't I receive a payslip every month?

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

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

We send a payslip to everyone in April.

How do I change my bank or building society account?

We cannot take bank details over the phone. 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. 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 us at 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 41 11 07**, email pensions.payroll@cantium.solutions or write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE

When do I get paid?

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

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

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

How is CPI calculated?

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

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

The pension increase is payable from the first Monday after the start of the new tax year. This year the pension increase is payable from 12 April 2021. Your pension is payable at the old rate up to 11 April 2021.

I worked out 0.5% increase on my pension, but I have not received as much as the amount I calculated. Why would that be?

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

What is a Guaranteed Minimum Pension (GMP)?

The LGPS was contracted out of the State Earnings Related Pension Scheme (SERPS). 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 2021 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 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 0.5% which is under the 3% boundary. We pay the 0.5% on your GMP element between 6 April 1988 and 5 April 1997 with your local government pension. The DWP pay the 0.5% 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?

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



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

Will my State Pension be increased?

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

Proportion of the pension increase

If your pension began on or before 27 April 2020, your pension receives the full 0.5% 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 27 April 2020	0.5 %	28 September 2020 to 27 October 2020	0.25%
28 April 2020 to 27 May 2020	0.46%	28 October 2020 to 27 November 2020	0.21%
28 May 2020 to 27 June 2020	0.42%	28 November 2020 to 27 December 2020	0.17%
28 June 2020 to 27 July 2020	0.38%	28 December 2020 to 27 January 2021	0.13%
28 July 2020 to 27 August 2020	0.33%	28 January 2021 to 27 February 2021	0.08%
28 August 2020 to 27 September 2020	0.29%	28 February 2021 to 27 March 2021	0.04%

Kent County Council Superannuation Fund Report and Accounts 2020

2019-20 was an unusual year for the Fund as it was impacted by political uncertainty both in the UK and abroad and the onset of the Covid-19 crisis.

At the end of December 2019, we saw the Fund's valuation rise to a new high of £6.6 billion, then fall in February 2020 to £5.4 billion before recovering to £5.7 billion at the end of March. This recovery reflected the growth in confidence in financial markets as the result of swift action by governments across the globe.

The Fund's actuary completed the triennial valuation as at 31 March 2019. It is pleasing to be able to report that in the 3 years prior to 31 March 2019 funding levels improved and at that date the Fund was 98% funded. There remains however a lot of uncertainty around the long-term impact of Covid-19. The Fund Committee and its investment consultants are continually reviewing the performance of investment managers and considering asset allocations to ensure we have the funds to pay current and future pensions to the 142,000 members in the Fund.

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

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.lawcentres.org.uk

Law centres offer free legal advice in their centres across the country. They cover topics such as benefits, employment, housing, and debt.

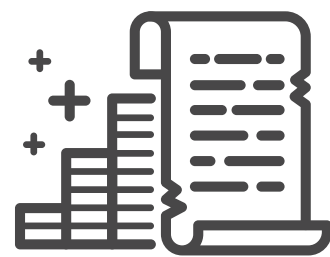
www.tvlicensing.co.uk

TV licensing is a trademark of the BBC. This website deals with the TV licensing database, queries, paying, and changing details.

www.gro.gov.uk

The General Register Office (GRO) maintains the national archive of births, marriages, civil partnerships, and deaths dating back to 1837. You can request a copy of a certificate. There is an administration cost.

About your payslip and P60



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

Please keep your P60 safe as other organisations often ask to see it as proof of your earnings. If it goes astray, we can send you a copy. Contact the Pension Payroll Team on **03000 41 11 07**, email **pensions.payroll@cantium.solutions**, or write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE.

Information shown on your payslip

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

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

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

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

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

Your Net Pension (after deductions): The amount paid into your bank account.

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

Information shown on your P60

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

Final Tax Code: This is the last tax code applied for you in the financial year. The Tax Office (HMRC) decides your tax code. If you have a query, contact HM

Revenue and Customs (HMRC), Pay As You Earn, PO Box 1970, Liverpool L75 1WX or call **0300 200 3300**

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

Previous Employment (Pay and Tax): This is pay you may have earned, and tax deducted. It relates to employment in this financial year, before receiving your pension.

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

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

Basic State Pension increase

The government confirmed that the basic State Pension will increase by 2.5% from April 2021.

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

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

2.5% was higher than inflation and the change in average earnings.

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

Benefits update

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



Tina Gilchrist

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

1. State Benefits

1.1 Pension Credit Increase The Pension Credit standard minimum guarantee increases from £173.75 to £177.10 for a single person and from £265.20 to £270.30 for a couple. The maximum Savings Credit increases from £13.97 to £14.04 for a single person and from £15.62 to £15.71 for a couple.

1.2 Attendance Allowance Increase The higher rate of Attendance Allowance increases from £89.15 to £89.60 whilst the lower rate increases from £59.70 to £60.00.

1.3 Disability Living Allowance Increase The Care Component of Disability Living Allowance increases as follows: The Highest Rate increases from £89.15 to £89.60, the Middle Rate increases from £59.70 to £60.00, and the Lowest Rate increases from £23.60 to £23.70. The Highest Rate Mobility Component increases from £62.25 to £62.55 and the Lower Rate increases from £23.60 to £23.70.

2. Finance

2.1 Extension to online and telephone banking fraud scheme The Banking Protocol is a UK-wide scheme that enables bank branch staff to alert their local police force when they suspect a customer is being scammed. It has now been extended to cover attempted bank transfers made by customers through telephone and online banking.

A range of scams that trick elderly and vulnerable customers into withdrawing cash from their branch have been prevented, including courier scams, romance fraud and rogue traders. Customers helped through the initiative are typically aged 65 or above, with some over 100 years old.

Branch staff are trained to spot the warning signs that suggest someone may have fallen for one of these scams and make an emergency call to the police. In

addition, the refund scheme for scam victims, which was due to end at the end of December 2020, has now been extended until June 2021. Please be aware that not all banks are signed up for the refund scheme.

2.2 NS&I delay phasing out of Premium Bonds prize warrants National Savings and Investments (NS&I) is postponing the phasing out of Premium Bonds prize warrants (cheques) until spring 2021. No date has been given at the time of this publication.

3. General

3.1 Royal Mail – Postage Increases Royal Mail announced that the price of first and second class stamps increased on 1 January 2021. This means that the price of a standard first class stamp increases from 76p to 85p, and a second class stamp increases from 65p to 66p. The price of a large first class letter increases from £1.15 to £1.29 and the price for a large second class letter increases from 88p to 96p.

3.2 Rail fare rise delayed Rail tickets remain at 2020 prices until 1 March 2021. Regulated fares then increase by 2.6%.

3.3 Postmen collect Parcels (Parcel Collect) Royal Mail has launched a parcel pick-up service across the UK as part of the daily round. Parcel Collect sees postmen and postwomen collect mail direct from customers' doors or a nominated safe place for a cost of 72p per parcel, in addition to postage costs.

Parcel Collect is also available for pre-paid return items at a cost of 60p per item. Parcel Collect is available six days a week and can be booked up to five days in advance. Royal Mail collect up to five parcels per address.

To use the service, customers need to ensure they have already paid the correct postage to send their item. If an item does not have prepaid postage such as a return,

customers are able to pay for their postage online by visiting www.royalmail.com/bookcollection or via the Royal Mail app and opt for 'Parcel Collect'. They will be able to work out the correct cost of postage for their item and print out a prepaid label which is fixed to the package. When the item gets collected, the customer will receive an email notification that acts as proof of postage.

3.4 Drive to improve motorway journeys for people with disabilities

Highways England is introducing new resources to make it easier for people with disabilities to use England's motorways and major A roads. One service helps people communicate with the organisation using British Sign Language. Access guides to explain the facilities at motorway service areas are being introduced.

Highways England offers support to road users 24 hours a day, every day of the year. Its Customer Contact Centre provides journey planning advice, information about roadworks and traffic conditions, and assistance to people who have broken down and need help. Its new contact service allows anyone who is a British Sign Language (BSL) user to use SignLive to contact the Customer Contact Centre. Highways England has also joined up with AccessAble, which provides accessibility information on thousands of venues across the UK and Ireland via a free App. They include information on motorway service areas in England. Call the Highways England customer contact centre on **0300 123 5000**.

4. Scams

Action Fraud warn that the lockdown in March saw scams rise by 400% and people must be more on guard when it comes to emails, messages, and phone calls. The most common scams to watch out for now are:

4.1 Postal, delivery, courier scams Online criminals use fake DPD and Royal Mail emails to collect personal information which they use to commit further fraud. Courier fraud is when victims receive a phone call from a criminal, pretending to be a police officer or bank official. Typically, victims are told to withdraw a sum of money and someone is sent to their home address to collect it. Criminals may also convince the victim to transfer money to a 'secure' bank account, hand over their bank cards, or high value items.

A reminder that neither your bank or the police will ever call and ask you to verify your personal details or PIN by phone, or offer to pick up your bank card by courier. Your debit or credit card is yours. Do not let a stranger take it from you.

4.2 Purchase scams Criminals follow the trend and offer goods for sale that are in high demand. Customers have reported scams involving pets that do not exist, games consoles, mobile phones and even hot tub scams and camper vans. If you see a good deal advertised via auction sites or on social media, be careful. Follow the payment advice on the website, ideally pay by MasterCard or VISA, and do not pay direct into someone's bank account until you have taken delivery of the goods.

4.3 Coronavirus vaccination scams A phone call, email or text message is sent to steal personal and financial details. The message contains a link to a fake NHS website with an application form to register for the vaccine asking for various personal and bank details. This information is used by criminals to target your bank account. The Coronavirus vaccination is free, so do not be persuaded to hand over money to someone who contacts you.

4.4 Coronavirus tax refund Criminals are bombarding inboxes with fake emails, texts and calls claiming entitlement to a support grant or tax rebate due to coronavirus. The aim is to get you to give them your personal details like your name, date of birth, address and sometimes even your payment card details, which they use to steal your money. Report emails like this to: **report@phishing.gov.uk**

Once criminals have your details, they will often call you, pretending to be from your bank's fraud team, trying to persuade you to move your money to a 'safe account' or give away your card reader codes.

4.5 Offers to make quick money There has been an increase in criminals trying to lure people into becoming money mules through 'get rich quick' job offers. If someone offers you money to use your bank account, refuse and alert the police.

4.6 Criminals impersonating well-known broadband providers Action Fraud and the National Fraud Intelligence Bureau (NFIB) are alerting people about computer software service fraud. They have received reports of criminals cold calling victims posing as well-known broadband providers. They claim that the victim has a problem with their computer, router, or internet. The suspect persuades the victim to connect via a Remote Access Tool (RAT), allowing them to gain access to the victim's computer or mobile phone. Victims are persuaded to log into their online banking to receive a refund from the broadband provider as a form of compensation. This allows the suspect access to the victim's bank account, and the ability to move funds out of the victim's account.

Brexit update

The UK left the European Union (EU) on 31 December 2020. There are new rules that may affect you.

Passports

You may need to renew your British passport earlier if you are travelling to an EU country, Iceland, Liechtenstein, Norway or Switzerland.

On the day you travel, you will need your passport to:

- have at least 6 months left, and
- be less than 10 years old (even if it has 6 months or more left).

These rules do not apply to travel to Ireland. You can continue to use your passport if it is valid for the length of your stay.

Healthcare

Your European Health Insurance Card (EHIC) is valid in the EU until it expires. The government are replacing the EHIC with a new Global Health Insurance Card (GHIC). You will be able to apply for this card once your EHIC has expired.

Free mobile roaming

The guarantee of free mobile phone roaming throughout the EU, Iceland, Liechtenstein, and Norway has ended. Check with your phone

operator to find out about any roaming charges you might get.

Driving

If you are taking your own vehicle to an EU Country, you will need a green card and a GB sticker.

You might also need an international driving permit (IDP) to drive in some EU countries and Norway if you have:

- a paper driving licence, or
- a licence issued in Gibraltar, Guernsey, Jersey, or the Isle of Man.

Check with the embassy of the country that you will be driving in before you travel.

Pet travel

You cannot use the pet passport scheme. You will need an animal health certificate (AHC) for your pet. Allow at least 1 month to arrange this and relevant vaccinations with your vet.

Food and drink

You are not able to take meat, milk, or products containing them into EU countries.

UK nationals in the EU

If you were legally resident in an EU country before 1 January 2021,

your rights will be protected by the Withdrawal Agreement. You continue to have broadly the same rights to work, study and access public services and benefits as before the UK left the EU.

You and your family may need to apply for a new residence status to secure your rights if you were living in an EU country before 1 January 2021.

Your close family members continue to be able to join you. This applies to spouses or registered partners, durable partners, dependent children and grandchildren, and dependent parents and grandparents. The relationship must have begun before 31 December 2020.

State Pension for UK nationals in the EU, EEA, or Switzerland

You can carry on receiving your UK State Pension if you move to live in the EU, European Economic Union (EEA) or Switzerland. You can still claim your UK State Pension from these countries. Your UK State Pension will be increased each year in the EU in line with the rate paid in the UK. You can also count relevant social security contributions made in EU countries to meet the qualifying conditions for a UK State Pension.

Receiving Open Lines by email

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

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

If you want to receive the newsletter by email, please complete the online form at

www.kentpensionfund.co.uk/openlines

Pension scams

Pension scams have increased during the COVID-19 pandemic. Please be aware that these scams come in many forms.

To help protect yourself:

- Reject offers that come out of the blue.
- Beware of adverts online.
- Check who you are dealing with. Use the financial services register on the Financial Conduct Authority website at **www.fca.org.uk**
- Do not click on links or open emails from senders you do not know.
- Do not give out personal details.

If you suspect a scam, call Action Fraud on **0300 123 2040** or visit their website at **www.actionfraud.org.uk**

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Cryptic Crossword by Roger Stevens

Across

1. Smoking device given out at school for transporting fuel (9)
6. Pays short visit to view an evil act, perhaps (5,2)
7. Is in 13 Across in a Yorkshire city, we hear (5)
9. Return this fish – it's rotten! (3)
10. One horse, or rather their sum total (6)
12. Snake covered in colour made a scraping noise (6)
13. Price attack (6)
16. Use computer to find a very old book (6)
18. These cakes may be small but are found in abundance (3)
20. Great excitement caused by a spooked ram annoying passers-by (5)
21. Special constable pursues Semitic people for some beetles (7)
22. A ball game where a legal bet went all wrong (9)

Down

1. Postured in such a way he became the most arrogant (8)
2. Opening voyage (7)
3. And 5. Perhaps install one when these two Kent villages come together (6 and 4)
4. Material used for fabrics in many London stores (5)
6. Bride late? Not exactly; simply freed from social conventions (9)
8. Greatness not really found in the army (9)
11. Big caber can be tossed in quite another game (8)
14. Room containing ancient large bag (7)
15. Strode around until he found it in the south-west (6)
17. Northern group note a metallic sound (5)
19. Boast about some distinctive clothing (4)

COVID-19 and your pension

You may be concerned that the pandemic has affected stock markets and therefore the value of your local government pension. The LGPS is a defined benefit pension scheme. This means pensions are based on salary and length of membership. Local government pensions are not linked to stock market performance.

During the pandemic we have been able to work from home. Payroll, administration, and management of the Kent Pension Fund have been able to continue working throughout.

We have limited access to the office. If you can, please contact us by using our online enquiry form at **www.kentpensionfund.co.uk/contact**. You can also upload documents using this form.

The answers to the crossword are 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

Message from the Chairperson

Although you are reading this in the Spring, I wrote it several weeks ago in mid-January. As I write, the American Congress has just voted to impeach Donald Trump, but Joe Biden is still a few days away from being sworn in as President. Nearer home, Boris Johnson has been criticised for riding his bicycle round the Olympic Park. Of more immediate concern though is the increasing tempo with which the anti-Corona vaccine is being rolled out. Although the figures being reported nightly on TV are still horrendous, there is now a definite end to the pandemic in sight. I know of several friends and acquaintances who have already had their second injection. Meanwhile the rest of us must stay at home and wait our turn.

How can we compare the feeling of waiting our turn? Well, without being over-dramatic, I keep thinking of the film *Jaws*. Most of you will have seen it, and will remember the scene at night on the small boat with the police chief, the scientist and the grizzled old sea captain Quint, sitting round the small table in the boat's cabin. Quint tells the story of being a sailor on board the USS Indianapolis when it was torpedoed by a Japanese submarine. A thousand men abandon ship and go into the water, but while they await rescue, the sharks arrive and pick them off one by one. Eventually a rescue ship arrives. Quint says that the worst time, the very worst time, was waiting his turn to climb the rope ladder to safety.

Well, I hope that by the time you read this many if not all of you have had the injection and are safe, so that we can begin to plan a return to meeting together normally. Anyway, must go - Diane wants me to go to the bakery for fresh bread, and I need to find my life jacket and shark repellent.

Best wishes

Dave Coupland

KARF North

Last year has come and gone without our usual Christmas Tea which the optimistic ones among us were hoping to have. We did send out a Christmas newsletter to our members which included the opportunity to win a prize in our raffle. We had nine winners and a couple of us delivered the prizes and enjoyed seeing some of our members while social distancing.

We have no plans for 2021 but think our first meeting will need to be an AGM and include a short quiz and a cream tea.

We would like to encourage any Kent Pension Fund pensioner who is interested in an active retirement group to contact us so we can let you know when we are able to open again. We usually have 2 meetings a month, a speaker and activities (new age kurling, board games, cards, art, knitting etc), a monthly lunch, a monthly walk, and several days out during the year (for example, cruise on the River Medway). If there are government guidelines in place for starting up large groups we may have to adapt our programme.

Please see our contact details on the back page for more information or to leave your name for our opening date.

Our committee would like to send our best to all KARF members and Kent Pension Fund retired people. Please stay safe.

Karen Kraus

KARF Tonbridge

I don't think any of us thought we would still be fighting this Virus for so long but hopefully we are now beginning to see the light at the end of the tunnel.

I can't tell you yet when we will be able to meet again but I have, however, started to prepare for the future and have, provisionally, booked a couple of talks for later in the year and I will be giving a talk myself about my journey through Water Colour Painting. (Hopefully that will make you laugh.) We are also planning to book a lunch at the Rose and Crown, once they reopen, and I am really hoping that we will be able to play pétanque later in the year but we will update you once we know more.

I would like to send you all my very best wishes, I hope you are all finding things to keep you busy and I look forward to seeing you all sometime later this year.

Val Hanmore

Pension payments after death

If you receive a local government pension because you paid into the scheme, a survivor pension may be payable when you die. Survivors may include your spouse, civil partner, eligible cohabiting partner and eligible children.

We stop your pension immediately to avoid overpayments.

If they are entitled, we pay your survivor a pension when we receive all the relevant paperwork. A survivor's pension is less than your pension. We backdate the pension to the date of death.

There is an unavoidable gap between your pension stopping and your survivor's pension being paid. This can cause some financial difficulty. Unfortunately, there is no resolution. It may be helpful to be aware of this.

Entitlement for survivors depends on the regulations at the time you paid into the scheme. For further information, please visit our website

www.kentpensionfund.co.uk

Step by Step Project - Men's Sheds in Kent

SBS Kent Sheds is an established project designed to bring men together to get involved in a range of activities or simply to connect with others. The Men's Sheds movement is an internationally successful phenomenon working to improve mental health and reduce social isolation for men. Kent Sheds follow this model to bring these benefits to Kent residents.

SBS Kent Sheds is an EU funded project run by Activmob for Kent County Council. As part of the SBS programme, sheds have been set up in Kent and Hampshire in the UK as well as in France, Belgium and the Netherlands, with the aim of bringing the SBS Men's Sheds model to local communities in these countries.

Each shed is unique and reflects the interests of its members. Some sheds take part in traditional shed activities such as gardening and woodwork, others have alternative interests such as boat maintenance. They are places to learn new skills, so no experience is necessary. Above all, our sheds are about creating a sense of belonging, having fun and meeting new people.

Additionally, in true shed spirit, our members have found a way to carry on through the pandemic. They have set up virtual sheds so that they can continue meeting regularly and safely online. The virtual sheds have been a great success and have ensured that members stay in contact and can join in with various activities.

Our sheds are aimed at older men, but anyone is welcomed to join a shed who feels they may benefit, including women and younger people. If you think this is something you or someone you know may be interested in, please visit the Kent sheds website to join or connect with your local shed. Or visit the Kent Sheds Facebook page to see what the guys have been up to. www.kentsheds.org
www.facebook.com/kentsheds1

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

Reader's poem

A Plea, by Ann Smith

To all pharmaceutical manufacturers a simple plea!
I speak for others - not just me!
To make it clear, I must assert
My mind is still very much alert!
But sadly my frame and hands are rather weak, That's why I
feel the need to speak!

Why should I wrestle with sweat on brow
To get into new medicines - please tell me how??
Even some Paracetamol packs now have stronger backing,
So frustrating when one's strength is lacking!
As for liquid morphine with instructions on lid, 'Just press and
push and then you twist'.
The inventor of this I'd like to throttle, I have to ask a friend to
open this bottle!

My two eye drop containers - well that's a hoot
To remove the lids a Stanley knife I use.
One bottle so rigid - to release the drops
One has to have the strength of an ox!!

More medicine I now have got,
Pills - this time in a plastic pot,
The plastic strip and lid I tried to remove
Which once again just goes to prove
My point - one can't be ill, it's too problematic to take a pill!

They have to be child proof yes, to a certain degree,
But manufacturers please sympathise with the likes of me!

To sum up this rather onerous ode,
I've come to the conclusion I suppose
When getting into medicines one has to be
Not sick or weak butFIT AS A FLEA!!

KARF



Kent Active Retirement Fellowship

Cryptic Crossword Solution

Across		Down	
1	Pipelines	1	Proudest
6	Looks in	2	Passage
7	Leads	3	Linton
9	Bad	4	Nylon
10	Amount	5	Seal
12	Rasped	6	Liberated
13	Charge	8	Sergeants
16	Scroll	11	Cribbage
18	Bun	14	Holdall
20	Drama	15	Dorset
21	Scarabs	17	Clang
22	Bagatelle	19	Garb



KARF Competitions

KARF Literary Competition No. 30 - Answer

The solution to the competition in the autumn 2020 issue was Wind in the Willows by Kenneth Grahame

KARF Literary Competition No. 31

Guess the title and the author of this book:

A science fiction novel published in 1932. People are environmentally engineered and live in a social hierarchy, challenged by only one person. The novel anticipated scientific advancements.

Please email your answer to karen.brooker2@kent.gov.uk. You can post your answer, but we have limited access to the office during the pandemic. Post to KARF Competition, KCC Pension Section, Sessions House, County Hall, Maidstone, Kent ME14 1XQ.

The answer will be provided in the autumn 2021 issue of Open Lines.

Answers

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