

open lines

Issue 48

Autumn 2024

Welcome to the Autumn 2024 issue of Open Lines

It is for members receiving a local government pension from the Kent Pension Fund.

We want to keep in touch with you. We let you know changes to local government pensions and provide general information that may be useful.

We appreciate any feedback. Please email your comments to pension.systems@kent.gov.uk

MyPension Online

You can access an overview of your pension account(s) on MyPension Online. Please read the article in the newsletter to find out more.

Kent Active Retirement Fellowship (KARF)

KARF provide members the opportunity to meet people in local branches. Please read the article in the newsletter to find out more.

Website

Our Kent Pension Fund website has a dedicated area for you.

[Visit the pensioner member area](#)

Open Lines by email

We produce Open Lines in Spring and Autumn. This Autumn issue is online only. We post the Spring issue to your home address because it tells you about the annual pension increase.

Please consider opting to receive both newsletters as a link by email. It helps towards achieving our net zero ambitions and saves the Fund money in paper, printing and postage.

If you wish to receive both newsletters by email, please [complete the Open Lines by email online form](#)

If you already receive it by email, please let us know any change of email address by completing the online form again.

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Kent Pension Fund

MyPension Online

We upgraded Member self service (MSS) to MyPension Online in May 2024.

MyPension Online is available for members in receipt of a pension. You can:

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

Downloading a copy of your P60 is a new feature.

If you are already registered for member self service, you need to update your login details to the new MyPension Online service.

If you are not already registered, you can create an account.

You must have a personal email address. Once you have created an account, you can log in any time at your convenience.

[Find out how to update your login details or create an account](#)

MyPension Online free webinar

We are providing a free webinar about MyPension Online on 24 October 2024 at 10am to 11am. We give a presentation and allow time for questions at the end.

We conduct the webinar online through Microsoft Teams. You do not need Microsoft Teams software. We send you an invite by email. You can attend through your internet browser.

The webinar includes:

- how to create an account
- how to update your login if you were registered on member self service
- how to login
- your MyPension Online dashboard
- an overview of the features of MyPension Online.

If you would like to attend, please [book your place on the October 2024 MyPension Online webinar](#)

Change of address or bank details

Address

Please let us know if you change your home address. You can edit your address yourself on MyPension Online.

[Log in to MyPension Online](#)

If you choose not to create an account on MyPension Online, we can update your address for you. [Complete the change of home address or email online form](#)

Bank

You can let us know a change of bank securely through MyPension Online.

[Log in to MyPension Online](#)

If you choose not to create an account on MyPension Online, please [download the change of bank form](#)

You can:

- print the form, sign it, and post it to us, or
- print the form, sign it, scan it, and email it to us, or
- print the form, sign it, take a photo of it, and email it to us.

We check your signature.

If you email the form to us, you must send it from a personal email address that we already hold. If we do not already hold your email address, we will complete further security checks.

Email your form to pensions.payroll@hrconnect.org.uk

Post your form to
Pension Payroll Team,
HRConnect,
1 Abbey Wood Road,
Kings Hill,
West Malling,
Kent ME19 4YT

This may take longer to process.

Getting to know the Pension Administration Manager



We administer the Fund on behalf of employers and members. There are about **500 employers** and **150,000 members**. They include **48,000 members** in receipt of a pension.

Clare Chambers is the Pension Administration Manager of the Kent Pension Fund. She took on the role in April 2022.

We asked Clare a few questions to get to know her a little:

1) How long have you worked in the pensions industry?

Since September 2002.

2) What will dominate your workload this year?

The Kent Pension Fund's 'Digital by Default' journey. We are moving to sharing information electronically by default, making it easier and quicker for members to access information about their pension. Members will be able to request paper copies of any communications we produce.

3) What parts of your job do you enjoy?

Making a difference to the lives of our scheme members and finding ways to improve our service.

4) What did you want to be when you were at school?

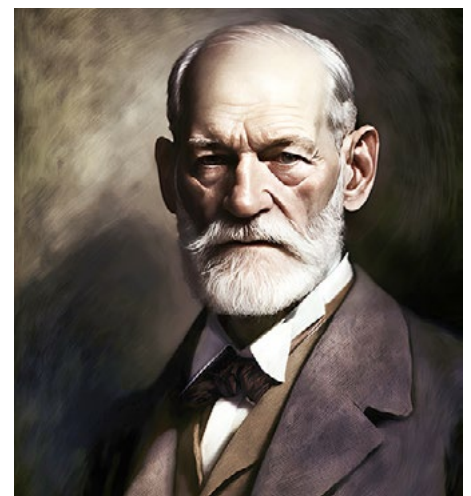
Teacher or Psychologist.

5) What 3 items would you take with you to a desert island?

Knife, lighter and water bottle.

6) Who would be your ideal dinner guest and why?

Sigmund Freud, as I find psychology fascinating.



Data Sharing



What we do with your personal data

The General Data Protection Regulations (GDPR) give people greater rights. They protect personal data.

The Kent Pension Fund needs to hold and process personal data to pay pensions and manage the Fund.

We have a short privacy notice and a full privacy notice. They detail what personal data we hold, what we do with it, and who we share it with.

[Find out about our privacy policy](#)

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, data matching can show a person listed as deceased, but they are 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. We must provide details of our pensioners to the Cabinet Office. The data is used with the Cabinet Office's statutory authority. It does not need the consent of individuals. The data use complies with data protection and human rights legislation.

For further information about the NFI, visit the government website [GOV.UK](#)

Those living abroad are not included on the NFI database in the UK. We partner with Crown Agents Bank to confirm they remain entitled to their pension.

LGPS database

The LGPS is a national pension scheme that is administered locally.

Kent Pension Fund share data 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, for example, pensioner member
- the last calendar year that your pension status changed
- a 4 digit number for the LGPS pension fund.

Funds process the data held on the database. They follow 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, so the TUO has access to the LGPS database. For further information about TUO, visit the government website [GOV.UK](#)

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Your local government pension contact details

We must apply the tax code that HM Revenue and Customs (HMRC) give us for you. If you have an enquiry about your tax code, please contact the tax office:

- write to HM Revenue and Customs (HMRC), Pay As You Earn, BX9 1AS
- call **0300 200 3300** (available 8am to 8pm, Monday to Friday and 8am to 4pm Saturday) 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.

For enquiries about your pension payment, please contact the Pension Payroll Team.

Email pensions.payroll@hrconnect.org.uk

or call **03301 249993** Monday to Friday between 9am and 5pm. Calls cost the same as 01 and 02 numbers and are included in free call packages.

For any other pension enquiries contact the Kent County Council Pension Section.

[Complete the online enquiry and document upload form](#) or call **03000 41 34 88**.

Help with the cost of living

The rising cost of living has left lots of people with money worries.

The MoneyHelper website provides free and impartial advice about managing money. This includes struggling with bills and payments. It provides support online and over the phone.

Visit the [MoneyHelper website](#)

Citizens Advice provides information about benefits and help available. They signpost you to help available from your local council and the government.

Visit the [Citizens Advice website](#)

The government announced help with energy bills for households in Great Britain.

Visit the [Help for Households website](#)

Help for pensioners on lower income



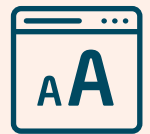
There is a separate welfare benefit for pensioners called pension credit. It provides extra income for people over State Pension age on lower incomes.

It was estimated that about 850,000 households are missing out on pension credit. They think it is not meant for them. You may be eligible even if you have your own home or savings.

Even if you find out you are entitled to a small amount of pension credit, it is worth claiming. It may help you qualify for other help, such as with heating bills, housing costs, NHS dental care and council tax. Find out about pension credit and how to apply on the government website www.gov.uk

Call the pension credit claim line on **0800 99 1234**

Enlarging text on devices



Sometimes it is helpful to enlarge text on your mobile device or personal computer.

Nowadays all major website browsers have a built-in zoom function that enables you to zoom in. You can enlarge any page on the internet on any device.

You can usually find the zoom function under 3 dots or 3 lines in the top right of your browser. You can also use the Ctrl key and the plus (+) key to enlarge. Use Ctrl and minus (-) to reduce. Ctrl and zero (0) should revert to the default display setting.

If you have a touch screen device, you should be able to place 2 fingers on the screen and widen them. This makes website content on the screen larger.

You can enlarge the text permanently on your personal device by going into your settings. For example, it is sometimes under 'Display and brightness' or 'Accessibility'. Devices vary so search for instructions about your personal device on the internet.

Member feedback group

We are looking for more volunteers for our member feedback group. The group provide feedback about how we (Kent Pension Fund) communicate with you. The group will meet online a few times a year.

If you would like to express an interest in joining the group, please complete the [member feedback group online form](#)

Benefits update



Tina Gilchrist

Tina Gilchrist is the founding Director of CBG Solutions Limited and has been responsible for the co-ordination and delivery of pre-retirement seminars for over 35 years. Her clients include many of the FTSE 100 Companies, whose employees receive support leading up to and following retirement. She is an expert in State Benefits and has experience in helping individuals through the maze of sometimes complex and constantly changing benefits. Tina can save valuable time searching for information, that can be provided quickly and easily by a simple phone call on the helpline 01423 819452 or email tina.gilchrist@cbgsolutions.co.uk

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

1. State Benefits

1.1 Triple lock pension increase

The government have confirmed that the triple lock pension increase will stay in place until at least the remainder of this parliament. The triple lock is a commitment to increase State Pensions by whichever is the highest of average earnings growth, Consumer Price Index (CPI) inflation, or 2.5%.

1.2 Social care cap

The planned cap on social care costs of £86,000 has been cancelled. The social care cost cap was planned to be implemented from October 2025.

1.3 Over 80 State Pension

I have been asked by one of our pensioners to issue a reminder that if you reach 80 and have no State Pension, or a State Pension that is below £101.55 per week, you may be eligible to claim the over 80s State Pension.

You can claim if all of the following apply:

- you are 80 or over
- you do not get a basic State Pension or your basic State Pension is less than £101.55 a week in 2024 to 2025
- you were resident in the UK for at least 10 years out of 20 (this does not have to be 10 years in a row) - this 20 year period must include the day before you turned 80 or any day after
- you were 'ordinarily resident' in the UK, the Isle of Man or Gibraltar on your 80th birthday or the date you made the claim for this pension, if later.

You cannot get the over 80 pension if you reached State Pension age on or after 6 April 2016.

[Find out about the Over 80 pension](#)

1.4 Care home fees – capital limits

The capital limits for residential care have remained at the 2023/2024 limit. They are £23,250 upper limit in England and Northern Ireland, £50,000 for residential care and £24,000 for non-residential care in Wales, and £35,000 in Scotland. The lower limits have remained at £14,250 in England and Northern Ireland and has increased to £21,500 in Scotland. There is no lower limit in Wales.

A person being assessed for social care is treated as an individual. If you are married or in a civil partnership or living with a partner, only the income of the person needing care is taken into account in the financial assessment.

Where one member of a couple who are married or are in a civil partnership enters a care home, 50% of that person's occupational pension, personal pension or payment from a retirement annuity contract (or a total of these if all are in payment) can be passed back to the spouse or civil partner remaining in the family home, if agreed. This 50% of income is then ignored in the means test when calculating how much the resident can pay.

The disregard only applies where:

- the resident actually passes half of his or her occupational or private pension or retirement annuity income back, and
- the spouse or civil partner lives anywhere other than in the same care home as the resident.

The disregard does not apply to:

- partners who are neither married nor civil partners
- residents who pass an amount of less than 50% of the relevant income to their spouse or civil partner.

The person eligible to receive the disregarded income does not have to accept if it may leave them worse off as it can affect entitlement to means tested benefits.

Contact your local authority for further information.

1.5 Bereavement Support Payment

The Bereavement Support Payment is payable to partners for deaths on or after 6 April 2017. It is not taxable. It is payable at any age up to State Pension age. An initial lump sum of £3,500 may be payable for those with children and £2,500 for those without children. A further 18 monthly instalments may be payable to the surviving spouse or civil partner of £350 for those with children and £100 for those without children.

[Find out about the Bereavement Support Payment](#)

2. Finance

2.1 Nationwide to replace passbooks

Nationwide Building Society confirms that members won't be able to use their passbooks after February 2025 as it replaces them with a savings wallet.

Nationwide will contact regular passbook users by letter, phone, and email to inform them about the upcoming changes. They will also help customers open a savings account with its new savings wallet.

3. Taxation

3.1 HMRC Letter for first time taxpayers

HMRC are reminding customers that some people will become taxpayers for the first time this year. This is due mainly to tax allowances being frozen. Those who do not receive a PAYE income will receive a letter telling them how much tax they must pay for the previous tax year. The letter will include a detailed calculation of tax due for income received between April 2023 and April 2024.

Customers will have to pay what they owe using a Simple Assessment form, which will be the first time many will have encountered one. Customers usually have until January 2025 to pay their tax bill. They can pay in instalments, as long as the bill is paid by the deadline. If you think any information in the letter is wrong or you cannot pay your bill on time, you must contact [HMRC](#) within 60 days. You will need your 14-character payment reference number starting with 'X' when you pay. You'll find the reference number on your Simple Assessment letter.

[Find out how to pay your Simple Assessment tax bill](#)

3.2 Marriage Allowance (transfer of allowance)

A reminder that if you have transferred some of your personal tax allowance to your spouse or civil partner because you were a non-taxpayer, the increase in your pension(s) may have made you a taxpayer. You need to contact HMRC to let them know.

You can only transfer the allowance if you are a non-taxpayer and your spouse or civil partner is a basic rate taxpayer. The increase in State Pensions has resulted in some pensioners becoming taxpayers where they were previously non taxpayers. If the increase has resulted in the recipient of your allowance becoming a higher rate taxpayer, you will also be unable to transfer the allowance.

4. General

4.1 Tips to avoid holiday scams

- Be careful with adverts for cheap deals, particularly those with a sense of urgency.
- Pay attention to the warnings your banking provider provides when making a payment.
- Criminals can make the caller ID, email address, or name look like the genuine caller. Check they are genuine by contacting them back on a known and trusted contact.
- Complete extra checks when you make a payment, such as reading reviews and researching companies or websites.
- Enable personal device security features before your trip, like 'Find My Phone' or 'Stolen Device Protection' (for iOS), to ensure you are protected if you lose your phone. You can block your device as soon as it's missing.
- If you are asked to pay for your holiday in full by bank transfer as opposed to card, that is a definite red flag.

4.2 Prescription charges

NHS prescription charges in England increased on 1 May 2024 to £9.90 per item. The cost of a prescription pre-payment certificate which lasts for 3 months increased to £32.05. The cost of a 12 month prepayment certificate increased to £114.50. If you purchase a 12 month prepayment certificate, you can pay by monthly direct debit over 10 months. You can apply for a pre-payment certificate by calling **0300 330 1341**.

Prescriptions in England are free for men and women over the age of 60, and are free for everyone in Scotland, Wales and Northern Ireland.

New tax regime from April 2024

HM Revenue and Customs (HMRC) set limits on the amount of tax-free cash on your pensions.

These limits are checked whenever a tax-free payment is made from a pension scheme.

There are 2 pension tax limits:

1. Lump Sum Allowance (LSA). The LSA is £268,275. It is the amount of tax-free lump sum you can take across all your pensions. When you take a pension, you may need to give information to your pension provider about other pensions. Your provider makes checks against the LSA.

2. Lump Sum and Death Benefit Allowance (LSDBA). The LSDBA is £1,073,100. It is the maximum amount of benefits you or your beneficiaries can take from all your pension schemes as a tax-free lump sum.

Most individuals will not meet these limits.

Find out about lump sum tax free allowances on the [GOV.UK](https://www.gov.uk) website



Winter Fuel Payment

The Winter Fuel Payment is an annual payment to help with heating costs during the colder months. The government announced in July 2024 that, from this year onwards, it is means tested.

To be eligible you must have:

- reached State Pension age, and
- receive a qualifying means tested benefit. These are benefits such as Pension Credit, Universal Credit, and Income Support.

Find out about the winter fuel payment on the [GOV.UK](https://www.gov.uk) website

Don't be tricked - follow ABC

As we all become smarter about being tricked, scammers become smarter too.

There have been recent cases where scammers gain access to online bank accounts. They make it appear that money is paid in. The scammers contact them pretending to be their bank. They explain fraudulent activity has happened on their account. Then tell them how to send the money back.

Police urge us to follow the ABC rule to protect ourselves from scammers:

- Never **A**ssume someone is telling the truth.
- Never **B**elieve what they say unless you are confident that they are who they say they are.
- Always **C**onfirm the details they have provided.

Criminals will go to great lengths to appear genuine. These are organised criminals who are convincing. Even if you do not consider yourself to be vulnerable, it is important to be vigilant.

The police or your bank will never request money from you or ask you to make a transaction. If you receive such a call, end it immediately. Wait for 5 minutes for the phone line to clear and contact the police or Action Fraud on **0300 123 2040**. If possible, call from a different number.



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. [Find your local KARF branch for more details](#)

Branch News

KARF Canterbury

Canterbury Branch has had a successful year, welcoming several new members. Meetings are well attended and we regularly have between 50 and 60 members at our monthly meetings. We have enjoyed some interesting talks including the Romney Marsh Wool Company, Advice for Mature Drivers and a tongue-in-cheek talk about Political Correctness. Our holiday in April to bracing Scarborough was really enjoyable with visits to York, Whitby and Pickering. Several members walked along the coastline near Robin Hood's Bay. In May we joined our friends from Thanet KARF for our annual games of Bat and Trap. In a closely contested match they beat us by one point! In June we visited Belmont House and gardens on a warm summers day, soaking up the history of this beautifully preserved house followed by tea and cake in the Stable Café. We look forward to our Guided Walk of the ancient town of Sandwich and our Summer Social. If you would like to join our branch please get in touch.

Jim Godden

KARF Thanet

If you live in Thanet you may not be aware there is a KARF club right on your doorstep. We meet in Garlinge Methodist Church Hall (opposite the Hussar pub on the A28), 4th Wednesday of each month 2pm to 4pm.

So far in 2024 we have had some very interesting speakers. They have included talks about life in the Tower of London, an important one for the men - prostate cancer, patchwork and quilting, a community warden advising us about the latest scams we should be aware of, the suffragette movement, and bees and bee keeping. So as you can see we have a good variety of speakers.

Monthly coffee mornings and lunches are arranged. And we recently enjoyed a joint coach trip with the W.I to Chiddingstone Castle, Edenbridge.

If you are interested why not come along and you will receive a warm welcome, a cup of tea and possibly a doughnut! The subs are £5 for the year and £2 to pay on the door (for tea/coffee and cake).

Sue Major

KARF Medway

It is with regret that the North Kent Branch/KARF Medway closed at the end of July after just over a quarter of a century (27 years to be exact), as we were unable to form a committee to carry the branch forward. We have enjoyed all the usual pursuits, speakers, day trips, holidays, kurling, walks, lunches, games and craft afternoons, but age has finally caught up with us.

There still seems to be a need for a club judging by the enquiries after each edition of Open Lines but it needs a new generation of retirees to form a vibrant active KARF in the Medway area.

Barbara Meade

KARF Gravesham

At our latest meeting we had an interesting talk from two ladies who run Fancy Tat making handmade, unique, upcycled products. I was anticipating that the talk would be of greater interest to our lady members but I was pleasantly surprised how interesting I found the talk. It only goes to show that you should never prejudge a talk from the title. I can recommend these ladies to any KARF branch looking for an unusual and interesting talk.

Our branch of KARF continues to thrive with our membership remaining at 69 for the past three years or so but it does mean that we have not had many new members joining. We were saddened to hear of the closure of several neighbouring branches and while I appreciate the travel difficulties involved could cause problems we would welcome any former members to come and join us.

Len Payne

KARF Wyvern

We are very surprised to realise that this is the 19th year that our branch of KARF has been going..., and with quite a few of our original members too, a bit slower perhaps but still coming along to support and, hopefully, enjoy our meetings.

In May we had a talk about Life upon the Wicked Stage, then in June a most informative talk about Wills, Powers of Attorney and other related subjects. It was an excellent talk and held the room's attention throughout.

Coming up we have a mini concert from The Isle of Sheppey Singers, a talk on "Why Mystery Matters" for our Halloween style meeting and then in November a talk about Medieval Surgery.

In September we will be visiting The Criterion Theatre in Bluetown for a show and tea, October will see us having a Saturday evening at "The Dogs" and then in November we will have a tour of The Shepherd Neame Brewery in Faversham, again plus tea.

We will end this year with our Christmas Lunch with entertainment and dancing at The Woodstock Social Club.

New members are always very welcome to join us, we meet on the last Monday of the month (unless it's a Bank Holiday in which case it's the Tuesday) at Tunstall Village Hall at 2pm.

Jacky Ranger

KARF Whitstable and Herne Bay

The Whitstable and Herne Bay branch is a friendly group and we welcome new members. We meet on the second Monday of every month at All Saints Church Hall, Church Street, Tankerton. People usually arrive around 10.30am and we have various speakers who start at 10.45am. We hold a raffle and tea and coffee are available after the speaker.

We participate in various outings to places of interest as well as activities, e.g. pub lunches, adventure golf, bat and trap and bowling. We also enjoy walks of around 3 to 5 miles. The group recently enjoyed an informative guided tour of Wildwood. Later this year we plan to visit the Walpole Bay Hotel for a tour round and visit Doddington Gardens for a guided tour of the gardens.

Pamela Scott

KARF Channel

We've recently enjoyed a range of interesting talks and activities. A magician spoke about the Magic Circle and then bamboozled us with an amazing demonstration of his skill. Several members were invited to play the role of 'glamorous assistant', which added to the fun. We saw an up-dated presentation about the Air Ambulance and learnt about hearing loss and the services offered by Hi Kent. Our annual beetle drive and fish and chip lunch were as popular as ever. The monthly lunch club continues to visit a variety of venues, with great success. In Autumn we have a craft event and will be going to see "Sister Act" at a local theatre. We also have a day trip to Whitstable and a holiday in Torquay to look forward to.

We meet in Folkestone on the 2nd Tuesday of the month at the Community Room in Wood Avenue Library. Doors open from 2pm for a 2.30 start. New members are always welcome, why not come along and join us?

Carol Govan

KARF Maidstone East

We celebrated our 20th Anniversary in June with a special cake, pictured below with our Committee members, and a glass or two of sparkling wine or fruit juice. Members have been presented with a memento of the occasion to look back on in years to come.

Our club meetings on the first Wednesday of each month comprise a mix of speakers, musical afternoons and in house entertainment.

We have our group holiday by coach booked for May next year in Tenby and there are plenty of functions, theatre trips, lunches and other activities planned to provide our members with a varied agenda over the forthcoming months.

Don Clayton



Inherited State Pension

If you receive the State Pension, and your late spouse or civil partner:

- died before 1 April 2016, or
- reached State Pension age (SPA) before 1 April 2016,

you may be entitled to a proportion of their State Pension.

It has been reported that some entitled to this have not received it.

Those most likely to be affected are widows or widowers receiving the new State Pension.

If there is an error, it will not be paid automatically. You have to claim. If you think this may affect you, visit the government website GOV.UK (search for inherited state pension) or contact the [Pension Service](#)

Cryptic Crossword by Roger Stevens

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KARF Literary Competition No. 38

Guess the title and the author:

Published in 1862, this novel is a tale of injustice, heroism, and love. It follows the story of an escaped convict seeking redemption. Its main message is that love and compassion are the best gifts a person can give to another.

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

There are no prizes, it's just for fun and we enjoy hearing from you. The answer will be in the Spring 2025 issue of Open Lines.

Across

- Former partner makes quite an entrance in the west Country (7)
- Musical arrangement for a group of 20? (5)
- Go to the brigadier to find the best way to drill (3)
- It's likely to happen to bad riders of this type (9)
- Young insects taken from a dog arriving at a certain point (5)
- She placed notice in paper: an item of clothing to be delivered to her home (7)
- Type of heavy drinker to throw a vessel at perhaps! (7)
- The Spanish flipper looked like some supernatural creature (5)
- Use orange car to get around? It certainly shows a superior attitude! (9)
- Tree most likely to be found in a sheltered area (3)
- Be inclined to take the right direction (5)
- Being somewhat mundane, he preferred to remain anonymous (7)

Down

- Ted Price has collapsed, but then he always did look worn out! (8)
- Take round some sweets and feel quite pleased with oneself (4)
- Ice cream to celebrate a special day, we hear (6)
- Takes place with 50 plus on way to Sheppey, for example (6)
- Lousy ref maybe, or that could be just the opinion of you personally (8)
- Crazy about English drink (4)
- Though creative skill was shown in part of the bridge, the whole looked rather austere (7)
- Traipses about, then finally settles for something to eat (8)
- You might well use hands in this way to keep cool (8)
- Father meets a much higher authority at a temple (6)
- Glance at the broken trap, before looking at it with more interest (6)
- Albert gets to become a performer (4)
- It so came about that I reached the highest point of excellence (4)

Answers to the crossword on the back page.



Websites of interest

Thank you for your suggestions of websites that you think readers may find useful. Here is a selection of those received:

www.stepchange.org

Step Change debt charity help you to be free from debt. It is non profit. Their advice is free, impartial, and confidential.

www.petsastherapy.org

Pets As Therapy (PAT) is a national charity. It enhances the health and wellbeing of thousands of people in communities across the UK. Visit the website if you are interested in volunteering with your own friendly, temperament assessed cat or dog.

www.takefive-stopfraud.org.uk

Take Five is a national campaign. It offers impartial advice that prevents email, phone, and online fraud. They help with guidance about criminals impersonating trusted organisations.

www.taxvol.org.uk

Tax Help for Older People is a charity service. It provides free, independent help and advice. It is for older people on lower incomes who cannot afford to pay for professional tax advice.

Please email your suggestions to pension.systems@kent.gov.uk

Go online for free at your local library

CRYPTIC CROSSWORD SOLUTION

| ACROSS | | DOWN | |
|--------|-----------|------|----------|
| 7 | Exmouth | 1 | Decrepit |
| 8 | Score | 2 | Smug |
| 9 | Rig | 3 | Sundae |
| 10 | Disbarred | 4 | Island |
| 12 | Pupae | 5 | Yourself |
| 14 | Address | 6 | Mead |
| 16 | Tosspot | 11 | Spartan |
| 18 | Elfin | 13 | Pastries |
| 19 | Arrogance | 15 | Sunshade |
| 20 | Ash | 17 | Pagoda |
| 21 | Trend | 18 | Eyeing |
| 22 | Unnamed | 19 | Alto |
| | | 20 | Acme |

KARF Literary Competition No. 37 - Answer

The solution to the competition in the Spring 2024 issue was **The Age of Innocence** by **Edith Wharton**.

Thank you for your emails. We enjoy hearing from you. Everyone gave the correct answer.

KARF Secretariat 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.

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