

# open lines

## Welcome to the online Autumn 2026 issue of Open Lines.

It is the newsletter for members in the Kent Pension Fund who receive a local government pension.

We want to keep in touch with you. We tell you about any changes to local government pensions. The newsletter also includes general information that may be useful.

We appreciate any feedback. Please email your comments to [pension.systems@kent.gov.uk](mailto:pension.systems@kent.gov.uk)

### MyPension Online

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

You can:

- Access a summary of your pension account.
- Access your payslips and P60. There is a facility to download and print copies.
- Change your nomination for any lump sum death grant.
- Change your address.
- Change your bank details.

You need to create an account to access MyPension Online. After this, you can log in at your convenience.

[Find out how to create an account on MyPension Online](#)

If you created an account when you were a current or deferred member, you do not need to create an account again. You see your pensioner account instead.

### Kent Pension Fund website

Our Kent Pension Fund website has a dedicated area of information for you. [Visit the pensioner member area](#)

**Issue 52**

**Autumn 2026**



**Kent Pension Fund**

## Autumn 2026: In this Issue

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## Change in LGPS regulations from April 2026

We wrote to you in June 2026 about the change in LGPS regulations.

The key changes that may impact you were to survivor benefits and death grants.

### Survivor benefits

Survivor benefits are now calculated more consistently to ensure equal treatment. This is regardless of the sex of the deceased member or their surviving spouse or civil partner. It is most likely to affect male survivors of female members who left the scheme before April 1988. You do not need to take any action. We will contact you if you are affected.

### Death grants

The age limit for paying a lump sum death grant has been removed. A death grant can now be paid if a member dies after age 75. A death grant is paid in limited circumstances when a member dies after age 75. This change is backdated to cover deaths from 1 April 2014.

We are working to identify any new death grants in respect of members who died after age 75 since April 2014. We will contact beneficiaries to arrange payment of the death grant. Interest for late payment will be added.

We no longer have to pay late death grants to personal representatives. A late death grant is one that is not paid within 2 years of the date of death. We can now use our discretion to choose the most appropriate beneficiaries. It means the death grant will be taxed at each beneficiary's marginal rate of tax. This is instead of the 45% charge that applies when it is paid to personal representatives.

## Your local government pension contacts



We must apply the tax code that HM Revenue and Customs (HMRC) gives 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](mailto:pensions.payroll@hrconnect.org.uk) or call **03301 249993** (Monday to Friday 9am to 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 Pension Fund. [Complete the online enquiry and document upload form](#) or call **03000 41 34 88** (Monday to Friday 9am to 3pm).

## Nominations for lump sum death grant

We have absolute discretion over who receives any lump sum death grant. However, you can help us by letting us know your nominations.

You can add or change your nominations yourself on MyPension Online.

[Create an account or log in to MyPension Online](#). Navigate to 'Manage beneficiaries' on your dashboard.

# Local Government Reorganisation (LGR)

Local Government Reorganisation (LGR) will bring changes to council structures across Kent. We recognise that members may have questions about how these changes could affect their pension. **Payment of your pension each month will not be impacted.** [Read the Local Government Reorganisation \(LGR\) FAQs for members.](#)

For current information about LGR and what it means for pensions, please regularly [visit Kent Pension Fund news.](#)

## Artificial Intelligence (AI) for pension information



### **IMPORTANT: please be cautious when using AI for pension information**

AI tools are becoming increasingly popular for answering questions and providing guidance.

Kent Pension Fund members should be aware that AI-generated responses may be incorrect.

They may be inaccurate, incomplete, or based on outdated information. AI tools do not have access to your pension account.

It cannot provide definitive information about your pension.

Relying on information generated by AI could lead to misunderstandings. Always seek information from official LGPS sources when considering matters about your pension.

We recommend that you refer to our [Kent Pension Fund](#) website and [MyPension Online](#)

## McCloud remedy

The McCloud remedy may impact a small number of LGPS members who built up pension between 1 April 2014 and 31 March 2022.

Common questions about the McCloud remedy are:

### **How does this affect pensioner members?**

We are reviewing the records of pensioner members who may be eligible for the McCloud remedy. Where applicable, we will:

- Recalculate pension benefits using the revised McCloud protection rules.
- Identify whether an increase to pension benefits is due.
- Backdate any pension increase to the original retirement date, where required.
- Pay any pension arrears owed. This is with any applicable interest in line with scheme regulations.

### **Do I need to do anything?**

You do not need to take any action. We will assess eligible cases. We will contact members directly if their pension benefits need to be adjusted.

### **Will everyone receive an increase?**

Members may be eligible for McCloud protection but it does not mean they receive an increase. An increase is only payable if the benefits calculated under the McCloud protection are higher than the pension already being paid. Some members will see no change to their benefits following the review.

### **What are the timescales?**

The McCloud remedy comparison affects a large number of members. It requires detailed benefit calculations and data verification. We are working through affected cases as quickly as possible. We will contact members whose benefits need adjustment.

# 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](mailto: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 Housing Benefit/Pension Credit

Work is ongoing to deliver a new joined-up service for customers to apply for pensioner Housing Benefit and Pension Credit together. Through bringing together the administration of pensioner Housing Benefit and Pension Credit, the government are hoping to design a service which is easy to use to enable more pensioners to receive the benefits they are entitled to.

### 1.2 NHS funded nursing care

If you are assessed as needing nursing care in a care home, the standard weekly rate for NHS funded nursing care in England increased from 1 April 2026 from £254.06 for 2026/2027 to £267.68. The standard weekly rate for Wales is £221.80, and Northern Ireland is £100. The higher rate of NHS-funded nursing care increased from 1 April 2026 in England from £349.50 to £368.24 per week for the 2026/2027 financial year. This covers those who were already on the higher rate in 2007 when the single band was introduced.

### 1.3 Care Home Fees – Capital Limits

The capital limits for residential care remained at the 2025/2026 limit of £23,250 upper limit in England and Northern Ireland, £50,000 for residential care in Wales, £24,000 for non-residential care in Wales, and increased to £36,750 in Scotland. The lower limits remained at £14,250 in England and Northern Ireland and increased to £22,750 in Scotland. There is no lower limit in Wales. A person being assessed for social care should be treated as an individual. If you are married, in a civil partnership, or living with a partner, only the

income of the person needing care can be taken into account in the financial assessment.

Where one member of a couple who are married or 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/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 husband, wife, 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 (but see the increase of the Personal Expenses Allowance below)
- residents who pass an amount of less than 50% of the relevant income to their husband, wife, 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.

Any income contributions should not take your income below the level of the weekly Personal Expense Allowance (PEA), which is a minimum of £30.65 in England, remains at £27.19 in Northern Ireland, £35.90 in Scotland and £44.65 in Wales (now called the Minimum Income Amount). This money is for you to spend on personal items, such as toiletries, stationery and haircuts

## 2. Finance

### 2.1 Bank of England base rate

The Bank of England Monetary Policy Committee voted on 30 July 2026 to maintain the Bank of England base rate at 3.75% for the 5th consecutive time. However, they did say that they are ready to raise them if the US-Iran war escalates.

## 3. Taxation

### 3.1 Council tax shake-up to protect the most vulnerable households

Vulnerable people will have more time and support to settle their outstanding council tax bills under reforms announced by the government, to make the system fairer.

Ministers confirmed changes will be made to the administration of bills. It has been unchanged since 1993 and has become outdated and left people facing unnecessary stress and anxiety. The changes will take place during 2027.

Also changes will be made to billing for council tax which will be moved to 12-month payments by default, rather than the current 10 months.

Plus costs will be capped which councils can charge when seeking a liability order (how councils recover overdue bills) to £100.

### 3.2 Marriage Allowance (Transfer of Allowance)

A reminder that if you have transferred 10% of your personal tax allowance to your spouse or civil partner because you were a non-taxpayer, should the increase in your pension(s) have made you a taxpayer, you need to contact HMRC and let them know.

You can only transfer the whole 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 in pension(s) has resulted in the recipient of your allowance becoming a higher rate taxpayer, you will also be unable to transfer any of the allowance.

## 4. General

### 4.1 Bus Fare Cap

Single bus fares in England will be capped at £2 for the whole of 2027

### 4.2 10 Year Capital Plan to rebuild NHS and bring care closer to home

Patients will benefit from faster access to care, more GP appointments, modern NHS facilities and more services closer to home under the government's new 10 Year Capital Plan for Health and Social Care, published on 8 July 2026.

For further information visit: <https://www.gov.uk/government/news/10-year-capital-plan-to-rebuild-nhs-and-bring-care-closer-to-home>

### 4.3 Easier access to government support with new AI tool

GOV.UK Chat is now available in the GOV.UK app – a new AI tool that lets people ask questions in plain language and get clear, reliable answers instantly.

Instead of calling a helpline or getting lost searching through 80,000 web pages, people can now access reliable government information faster. Whether it's parents checking childcare, young people finding apprenticeships or retirees understanding their entitlements, GOV.UK Chat helps people quickly find support and save money.

For further information visit: <https://www.gov.uk/guidance/download-the-govuk-app>

### 4.4 Fuel Finder for drivers: Factsheet

Fuel Finder is a new scheme designed to help drivers find the cheapest fuel near them. For further information visit: <https://www.gov.uk/government/news/fuel-finder-for-drivers-factsheet>

### 4.5 Scareware Scams

Scareware is a type of Scam that sees pop-ups appear on your phone, tablet, or computer which say that your device has been infected with a virus or malware.

These messages are designed to cause panic and to trick you into clicking on a link which will take you to a malicious website or downloading rogue software to your device. Please ignore any such messages and never click on a link that arrives out of the blue.



## Firm checker for financial services

Almost all financial services firms in the UK must be authorised by the Financial Conduct Authority (FCA). The FCA has a firm checker tool. To find out if a firm or individual is authorised, search the [FCA's Firm Checker](#)

It is always a good idea to carry out your own extra checks. For example, check telephone numbers that you have been given match those of the registered company.

## Tax and new pensions

When your new pension payment starts, the tax code applied depends on if we receive a P45 from you.

### If we do not receive a P45

We must use tax code OT (month 1). This means that there is no tax-free pay allowed. 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

If we receive a P45 that we can use, we 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. The tax code on your P45 can be overridden by a code received by HMRC. That code takes precedence.

### Who to contact about your tax code

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, you must contact the tax office:

- write to HMRC, Pay As You Earn, BX9 1AS
- call 0300 200 3300 or textphone **0300 200 3319**. If you are calling from abroad, call **+44 135 535 9022**.

The government has frozen the standard personal allowance of £12,570 since March 2021. It is expected to remain frozen until April 2031.

## Payslips and payment dates

We post a payslip to you when you take your pension. Afterwards we post a payslip to you if:

- you change your bank account
- your net pay differs by £5 or more.

We do not post payslips every month because the net payment of your pension rarely changes. However, you can download a copy of your payslip every month on MyPension Online. [Create an account or log in to MyPension Online](#)

Please let us know if you change your home address or email address. You can do this yourself through MyPension Online. Alternatively, please complete the [online change of home address and email form](#). If you have a query about your pension payment, please contact the [Pension Payroll Team](#)

### Payment dates

Your pension is paid into your bank or building society account on the last banking day of each month. The pay dates for the next 6 months are:

- 30 October 2026
- 30 November 2026
- 31 December 2026
- 29 January 2027
- 26 February 2027
- 31 March 2027.



### Open Lines by email

We produce Open Lines in Spring and Autumn. The 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. It also 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 form](#). If you change email address, please resubmit the form.

## Pension Board Scheme Member Representative - Vacancy

The governance of Kent Pension Fund includes a Pension Board. The Board meet in person about 4 times a year at Sessions House, Maidstone, Kent. The meetings are held during the working week, during the day. Officers from the Fund provide updates on key items at the meetings. It is the role of the Pension Board to scrutinise and review the work being undertaken. [Find out about the Pension Board](#)

A vacancy is available for a scheme member representative to join the Fund's Pension Board.

The role is not paid and is undertaken on a voluntary basis. Expenses are paid. These include travel agreed in advance. It is a non-decision-making role. There is no requirement to chair meetings.

There is an expectation for the representative to actively contribute to meetings. For example, to ask questions about information provided by Officers and in the agenda packs. There is also an expectation to complete training.

The representative will join other representatives on the Board. These include member and employer representatives, and elected councillors. [Find further information on the Kent Pension Fund news page.](#) It includes an information pack.

Please email expressions of interest to [Kathryn.Jones@kent.gov.uk](mailto:Kathryn.Jones@kent.gov.uk) and [Emma.green2@kent.gov.uk](mailto:Emma.green2@kent.gov.uk)

**The deadline is 12noon on 6 November 2026.**

This is an exciting opportunity to be part of the governance of the Fund and to contribute to its success. We welcome expressions of interest from current, deferred, and pensioner members of the Kent Pension Fund.

## 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](https://gov.uk). Those living abroad are not included on the NFI database in the UK. We must 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](https://gov.uk)



# 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 Maidstone

There have been plenty of activities for members to enjoy over the past few months ranging from coach outings, music performances and theatre trips to a barbecue, adventure golf, bat and trap and lunches out and of course our annual holiday which took us to Herefordshire.

We are looking forward to an array of activities during the autumn and winter months including our annual lunch. Our 2027 holiday will be to Exmouth in Devon.

New members are always welcome. Starting at 2pm we meet on the 1st Wednesday of each month in the hall behind the Roman Catholic Church in Oak Mews off Longshaw Road, Parkwood, Maidstone. We have a varied programme of speakers and entertainment.

### KARF Channel

We meet on the first Tuesday of the month at the Wood Avenue Library in Folkestone. Doors open from 2pm, meeting starts at 2.30pm. We enjoy a variety of speakers and in-house events, such as quizzes, chocolate bingo, craft events and beetle drives.

We have afternoon tea at our AGM, a fish and chip meal, plus a flourishing lunch club and a monthly coffee morning. We saw an excellent production of My Fair Lady and plan to see Gypsy at a local theatre in the Autumn. We took part in a session of chair yoga, which was gentle, but surprisingly tiring; we also had a talk about the work of the Lord Whisky Animal Sanctuary. Some members enjoyed a holiday to Derbyshire, visiting interesting places, enjoying a narrow boat cruise and a heritage railway journey. A summer day trip, using local buses, has been organised; this year our destination will be Faversham.

We are already planning future events, so why not come along and join us, we'd love to welcome you.

**Carol Govan**

### KARF Wyvern

KARF Wyvern are very happy to report that our numbers are rising, it's good to see so many new faces enjoying our meetings.

Our September speaker talked about Chocolate, accompanied by tasters too! In October a representative from Guide Dogs for the Blind will be coming along with his dog and we will be entertained by The Sheppey Singers in November with a mini concert of Christmas themed songs.

Some of us attended a very entertaining hour or so at The Criterion Theatre in Blue Town, Sheerness, listening to the Morecambe and Wise Story with clips of their TV shows as well. For those who aren't familiar with it, the Criterion houses a fantastic museum encompassing the history of the island, plus a very good tea, coffee and cake bar!

A trip to the Medway Queen which is moored at Gillingham Pier was also much appreciated by those who went. Now we're planning the ever popular Christmas lunch, then forward to next year when we already have a full programme ready. **Jacky Ranger**

### KARF Folkestone, Dover and Deal

In March 2026 our long-standing Chairman stood down, along with other Committee members, which was an anxious time for the Branch, however, we have been very fortunate to have been joined by a new Chairman, Vice Chair and Welfare Officer who are all very enthusiastic and have great ideas for the future – it is an exciting time for the Branch. In addition, 2027 marks 30 years since our Branch of KARF was formed; this milestone will certainly be celebrated.

A full programme of events was organised for 2026 including a range of speakers at our monthly meetings, a short break to the Isle of Wight, lunches, a cream tea and social afternoon, a visit to the Museum of the Moving Image followed by lunch, a trip to St Peter's Village in Broadstairs, trips to see an ABBA tribute act and Harrods/Christmas lights, and a Christmas lunch at the Holiday Inn, Dover.

An average of 60 members attend the monthly meetings and we will always give a warm welcome to new members and to anyone wishing to join our Committees. If you are interested please call in to a meeting or contact me. Meetings are held on the second Tuesday of each month, starting at 2:30pm, at Capel Village Hall, Lancaster Avenue, Capel-le-Ferne, Dover. **Anne Russell**

## KARF Whitstable and Herne Bay

Meeting on the second Monday of the month at All Saints Hall, Whitstable, we enjoy a varied cross section of speakers and presentations including Inspector Morse, the Bayeux Tapestry and the History of the Pearly Kings and Queens, including a singalong.

Throughout the year we arrange many social activities. This year we have enjoyed guided walks with pub lunches, learning about the history of the area, visiting local attractions and our table tennis morning with a coffee get-together. Highlights this year include a trip to Maison Dieu, Dover followed by a cream tea, a beach hut get-together, and adventure golf. Still to come this year, a visit to Faversham Museum and our monthly table tennis morning and of course a Christmas Lunch.

We have been very pleased to welcome new members throughout the year and aim to be a fully inclusive group, inviting suggestions for more activities for us all to enjoy. We fully subscribe to the concept of fellowship, a place to make friends and find support. For more details please contact KARF Whitstable and Herne Bay.

## Help for pensioners on lower income

If you are over State Pension age (SPa) and on a low income, you may be entitled to extra money to help with your living costs. This is known as pension credit and is separate from your State Pension.

You may be eligible even if you have your own home or savings. Even if you are entitled to a small amount of pension credit, you may wish to consider claiming. It may help you qualify for other help, such as with heating bills, housing costs, NHS dental care, and council tax.

You can apply for pension credit up to 4 months before you reach your SPa. You can apply after you reach SPa but your application can only be backdated 3 months.

[Find out about pension credit and how to apply online on the GOV.UK website.](#) Alternatively, call the pension credit claim line on **0800 99 1234**. If you need help completing benefit claim forms, make an appointment at your local Citizen's Advice Bureau. They have advisors that can help you.

## Investment Pooling and Strategy Statement

On 1 April 2026, Kent Pension Fund became a shareholder in Border to Coast Pensions Partnership (BCPP). We are transferring investment management from ACCESS. This is part of the Governments LGPS pooling programme.

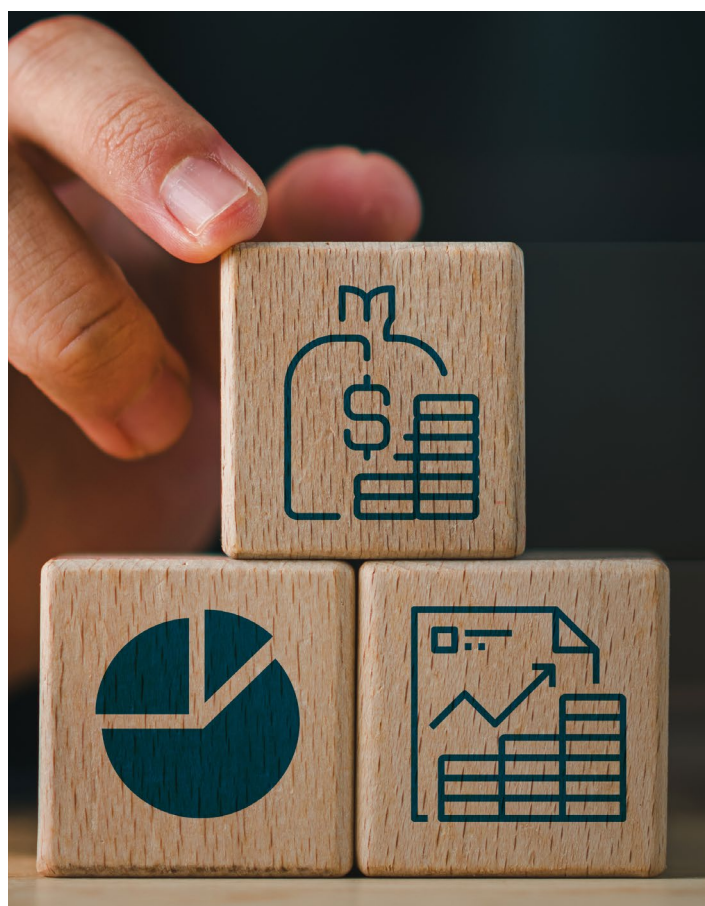
Border to Coast is now the UK's largest LGPS investment pool. It has 18 partner funds. It manages almost £120bn of assets on behalf of around 2 million members and 5,000 employers.

Its scale is expected to deliver greater value for money and investment opportunities for partner funds and their members.

[Visit the Border to Coast website to find out about the partnership expansion](#)

Additionally, the Kent Pension Fund is currently reviewing its Investment Strategy Statement (ISS). From 1 October 2026, members and stakeholders are invited to share their views through a consultation.

[Please find information on the Kent Pension Fund news page.](#)



## KARF Literary Competition No. 42

### Guess the title and the author:

Published in 1945. It is set in an iconic country house in the period before the second world war. The narrator reflects on his life and relationship with a wealthy family.

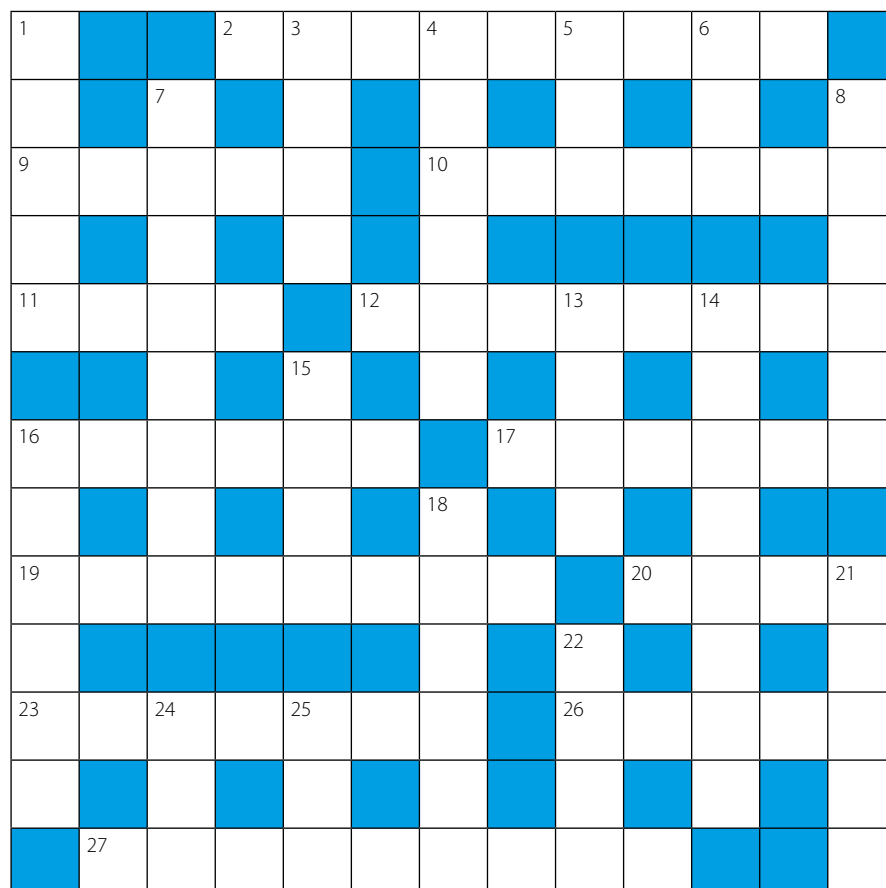
If you want to send your answer, please email:

[pension.systems@kent.gov.uk](mailto: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 2027 issue of Open Lines.

## Cryptic Crossword

by Roger Stevens



### Across

2. Got into diner rather unsteadily, then gave a musical performance (9)
9. To reach this Kent village, it's necessary for me to walk through water (5)
10. TV cook discovered taking drink round to another lady (7)
11. Unwelcome tasks that might well make one puff (4)
12. When I play act poorly, it doesn't really represent my normal behaviour (8)
16. Poorly routed, it causes one to travel in a roundabout way (6)
17. It's about being in a doubtful group, unknown by anyone else (6)
19. Sadly, we have bad décor: it's covered in a black and white pattern (8)
20. Look! I would go into the swimming pool! (4)
23. I am a good way to becoming a church leader and can also show you some outstanding artwork (7)
26. They say you could use a tool in this formerly wooded local area (5)
27. This dirty room could be tidied up and used for multiple occupancy (9)

### Down

1. A kind of fibre that is not very long (5)
3. Attractive garden situated in a secluded environment (4)
4. Give a man tea freshly brewed (6)
5. Children might play it, while showing some adult aggression (3)
6. If it gets into the boiler it could even lubricate it (3)
7. The sound of amusement that afterwards covered a sound of disgust (8)
8. Maybe pound with scrap metal using this (6)
13. High-pitched sound from different directions (4)
14. This rival can perhaps be seen at a festive occasion (8)
15. Currency used in some amateur operatic companies (4)
16. When gent comes up to spend the night here, he finds nothing but rubbish (6)
18. It takes two months to extract some essence (6)
21. Social class to arrange methodically (5)
22. Container discovered where some people were searching for buried treasure (4)
24. Being in favour of starting to write a biblical book (3)
25. Definite amount but sounds more like an indefinite number (3)

# 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.bbcgoodfood.com](http://www.bbcgoodfood.com)

The BBC Good Food website provides many batch cooking meal ideas. Make one large meal that can be eaten over several days or frozen for later. It can save you time and money.

## [www.duolingo.com](http://www.duolingo.com)

If you fancy learning a new language, visit the Duolingo website. Their lessons aim to make learning fun and effective.

## [www.ageuk.org.uk](http://www.ageuk.org.uk)

Age UK operate handyperson services for older people. A handyperson is a charged-for service for home related jobs. The cost will vary depending on the work. Enter your postcode to find out if there are Age UK handyperson services near you.

## [www.kentadulteducation.co.uk](http://www.kentadulteducation.co.uk)

Kent Adult Education (KAE) offers free IT courses for beginners. Visit their website to find out about their free computing courses in Kent.

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## CRYPTIC CROSSWORD SOLUTION

| ACROSS |           | DOWN |          |
|--------|-----------|------|----------|
| 2      | Rendition | 1    | Brief    |
| 9      | Iwade     | 3    | Eden     |
| 10     | Nigella   | 4    | Donate   |
| 11     | Fags      | 5    | Tag      |
| 12     | Atypical  | 6    | Oil      |
| 16     | Detour    | 7    | Laughter |
| 17     | Secret    | 8    | Mallet   |
| 19     | Barcoded  | 13   | Peep     |
| 20     | Lido      | 14   | Carnival |
| 23     | Impasto   | 15   | Euro     |
| 26     | Weald     | 16   | Debris   |
| 27     | Dormitory | 18   | Decoct   |
|        |           | 21   | Order    |
|        |           | 22   | Ewer     |
|        |           | 24   | Pro      |
|        |           | 25   | Sum      |

## KARF Literary Competition No. 41 - Answer

The solution to the competition in the Spring 2026 issue was **Bleak House by Charles Dickens.**

Thank you for your answers. We enjoy hearing from everyone.

## KARF Secretariat

There are several KARF branches around the county. Their contact details are on the Kent Pension Fund website.

[Find your local KARF branch and their contact details](#)

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