

# at ease

Haringey Pension Fund — Keeping people in touch

At Ease is the bulletin to keep you informed about matters affecting the Local Government Pension Scheme.

## Pension Payslips

Payslips are issued if your net pay changes by plus or minus £1 in any month. A payslip is always sent to you in April and May so that you can see the affect that pensions increase and any tax adjustment has on your pension. This only applies to pensioner members resident in the U.K.

## Overseas Pensions Payments

To avoid delays in payment of a death grant or survivor pension, the Council will need to be provided with a death certificate. For pensioners living abroad this means that the next of kin or personal representative must register a death locally and in addition, it should be registered with the British Consul. By doing this, a record of a death will be kept here in the U.K.

If your pension is being paid to you abroad, you will need to tell the Pension Team of any changes to your bank account details in good time. If your payment is returned by the receiving bank, a penalty charge may be made against the Council. This charge will then be recovered from you.

## Pension Increases (Review) Order 2015 from 6th April 2015

Pensioners who have been retired, before age 55, for reasons other than ill health will not receive any increase on their pension until age 55.

Pensioners other than teachers, who have retired from Local Government

Pension Payroll Payment Dates (April 2015 to March 2016)	
27 <sup>th</sup> April 2015	27 <sup>th</sup> October 2015
27 <sup>th</sup> May 2015	27 <sup>th</sup> November 2015
26 <sup>th</sup> June 2015	18 <sup>th</sup> December 2015
27 <sup>th</sup> July 2015	27 <sup>th</sup> January 2016
27 <sup>th</sup> August 2015	26 <sup>th</sup> February 2016
25 <sup>th</sup> September 2015	25 <sup>th</sup> March 2016

since 1978 and have attained State retirement age, may have a “Guaranteed Minimum Pension (GMP)” included in their pension. This may consist of a “Pre 1988 GMP” and/ or a “Post 1988 GMP”. The pension increase on the “Pre 1988 GMP” will be paid by the State together with the State retirement pension. The pension increase on the “Post 1988 GMP” will be 1.2% from 6th April 2015.

Pensioners who retired on or before 21st April 2014 receive a 1.2% increase and pensioners who retired on or after 22nd April 2014 receive a proportioned amount dependant upon the date of retirement. Details are as follows:-

Before 21st April 2014	1.20%
22nd April 2014 to 21st May 2014	1.10%
22nd May 2014 to 21st June 2014	1.00%
22nd June 2014 to 21st July 2014	0.90%
22nd July 2014 to 21st Aug 2014	0.80%
22nd Aug 2014 to 21st Sept 2014	0.70%
22nd Sept 2014 to 21st Oct 2014	0.60%
22nd Oct 2014 to 21st Nov 2014	0.50%
22nd Nov 2014 to 21st Dec 2014	0.40%
22nd Dec 2014 to 21st Jan 2015	0.30%
22nd Jan 2015 to 21st Feb 2015	0.20%
22nd Feb 2015 to 21st March 2015	0.10%



**Haringey Council**

[www.haringey.gov.uk](http://www.haringey.gov.uk)

# Pain and gain

What your pharmacist wants you to know about reducing seasonal aches and pains...



Cold damp weather is well and truly with us and that means an increase in all our aches and pains, particularly in the joints.

It's a widespread problem with 10 million Britons in severe pain that affects their quality of life, and 46% of people just ignoring low-level aches thinking they are not worth bothering with. Still more treat their pains incorrectly with the wrong mix of heat or cold packs or painkillers. Even when they have something prescribed from their doctor 15% of the population don't take the right dose!

Here are the questions your local pharmacy wishes you were asking in store so that they can advise you on how to get rid of your pain. A lot of it is treatable – you just may not know how. Obviously, before you take action on anything here, you should get a proper medical opinion.

### **Which painkiller?**

Most people use paracetamol for everything although it's really used

to bring down a temperature. It's also not for heavy drinkers or those with liver problems. Aspirin is an anti-inflammatory that reduces temperature, it can irritate the stomach and shouldn't be given to under-16s. Ibuprofen is similar to aspirin but with fewer side effects.

### **Hot pack or cold pack?**

There are two types of pain and each needs a different response.

A cold pack is used for acute pain and inflammation – the sort of short term pain you get from sudden problems like a twist or sprain. Coldness constricts the size of your blood vessels which in turn helps reduce inflammation and pain. Re-apply every couple of hours for best results.

A warm pack is used on any injury older than 48 hours. Try a warm wheat bag, heat pads, deep heat cream or hot water bottle. The heat dilates blood vessels, which brings more blood to the area, which stimulates healing. It can also relieve

pain and spasm and eases stiffness. Make sure the heat pack isn't too hot, never use heat on a new injury.

### **Are there alternatives to tablets?**

There are several ways to manage pain that have nothing to do with tablets. The painless electrical pulses from a TENS machine (available from your pharmacist) block the body's own pain signals. Hot packs and cold packs also have a useful effect, either relaxing or numbing an area that is giving pain. Some people find acupuncture and massage helpful.

### **Should you push through pain?**

Gentle exercise can help block pain signals – however, keep it gentle. Pain is the body's way of telling you there's a problem; so don't fight it. Work around it instead by breaking tasks into small sections so you pace what you do.

### **Should you rest a bad back?**

Bed rest can make back pain worse by making the back weak and stiff. So keep it gentle but do keep moving.

### **Pain is part of getting old**

Pain is more common in older people, but that doesn't mean it's untreatable. Your pharmacy has solutions for everyone, no matter what your age. Besides which, your pain may indicate another problem that needs treatment, so go get advice.

# Build good habits

What's the best way to lose bad habits and adopt good ones? The news is in...

Aristotle once said: "We are what we repeatedly do. Excellence then, is not an act, but a habit." So how are your habits? And more specifically if you ever want to change your habits from bad to good how successful are you?

Canny psychologists say that making or breaking habits is often hard because we do it the wrong way. The trouble is that often we make it a painful process. It's all about win or lose and if you fail too often you give up; after a while we might not even try. Yet lasting changes in behaviour are only ever going to come from inner motivation rather than white-knuckling the ride. That's where certain techniques can be helpful, working with the brain rather than against it. Try:

## Big goals, tiny targets

You must have the big goal – your ultimate aim. However, don't stop there or success will elude you. Name a small target every day that will get you a little bit nearer the big goal. It's the minimum amount of work required to keep you moving in the right direction.

Even very low targets work. This is how Professor Fogg, a Stanford psychologist, learned to floss. "I must floss more" wasn't working for him so he put the floss by the toothbrush and just promised himself he would floss one tooth – just a single one – after every brushing. He found that he nearly always went on to floss his entire mouth. The commitment to just one tooth was enough to get him started.

So think of a good habit you want to train and set a tiny goal, such as to exercise for five minutes every day. Once you've gone to the bother of doing the little thing you'll probably carry on to finish the task.

## Plan small steps to success

When you visualise your goals, also visualise the step by step route of getting there. Make the vision concrete, not just a dream. Use an "If...Then..." formula. Not "I will learn the cello" but "If I practice every day for five minutes then I will learn the cello". In a study of 94 research projects the 'if...then...' method improved people's habits for just about every sort of goal – from being nicer to people to recycling more.

You could also link your "if...then..." to something you already do without any effort. Instead of "I will never lose my keys again" try "If I come home then I will shut the door behind me [something done with no effort] and put my keys immediately on the kitchen hook [the new habit you require]".

## Plan for fails

You want to eat healthily, but you have one biscuit and your plans go out the window for the rest of the day; sound familiar? Minor fails do happen, yet they don't have to result in throwing in the towel. Instead, analyse what caused the uncomfortable moment that brought failure and plan ahead for next time to shorten that moment. So put all biscuits on a top shelf and instead put carrot sticks ready in the fridge for nibbles.

## The Seinfeld Effect

Jerry Seinfeld, the US comic, writes every day. One way he's created this habit is buying a wall calendar with a box for each day and putting a big black X in a box each day he writes. The long line

of Xs becomes motivation enough to not fail after a while; he wants to keep the chain going. So go buy a calendar! And if you do break it, don't be hard on yourself. Remember any string of success is all credit in your good habit bank account.

## Be boring

All this planning of good habits can make your brain ache. So make things easier by finding the mundane habits in your life and systemise them. Even small decisions wear your brain out. As President Barack Obama says: "I wear only gray or blue suits. I'm trying to pare down decisions. I don't want to make too many decisions about what I'm eating or wearing. Because I have too many other decisions to make." Good advice.

So what mundane good habits do you want that you can set and forget? Could you menu plan for the week and order online, thus saving time and money on impulse food purchases? Could you declutter your house so you know where everything is? Good habits start with what's habitual so get into a routine and you're more likely to succeed!



## Contact and keeping us informed of changes to your circumstances

### Visits To The Pensions Team

We regret that we are unable to offer individual face to face appointments except in exceptional circumstances. You should in the first instance contact us via one of the options shown in the Making Contact box. If an appointment is necessary, a member of The Pension Team will make arrangements with you to visit the office.

### Pensioner Representative

The AGM held at the Civic Centre on 22nd July 2010 appointed Michael Jones as the Pensioner Representative for the term of the current Council.

You can contact Michael by writing to the Pensions Team or by email to [fmj22@cam.ac.uk](mailto:fmj22@cam.ac.uk)

### National Fraud Initiative

Under NFI rules, Haringey provides details of occupational pensioners to the Audit Commission, in order that they can compare them with information provided by other organisations to ensure that:

- No pensions are being paid to anyone who is deceased;
- Occupational pension income is being declared by anyone who is claiming housing benefit; and
- Anyone who starts work again after their retirement remains eligible to receive their pension.

Any indication of possible fraud is investigated. All data is used in accordance with Data Protection and Human Rights legislation.

Any investigation is conducted in accordance with all relevant statutory and professional standards.

Previously, NFI was restricted to the public sector, but private sector organisations and especially private sector pension providers, have been requesting that they be included in future data matching exercises.

**If you become re-employed in local government or in an employment covered by the Local Government Pension Scheme you are required by law to contact the pension section in writing so that we can make sure that you receive the correct pension.**

**Similar rules apply to former Teachers who must contact the Teachers Pensions Agency.**

**If you are in receipt of Housing Benefits and your financial circumstances change, please make sure that you contact your Housing Benefits Department as soon as possible.**

### Re-Employment

If you return to Local Government or to employment under the Local Government Pension Scheme, then you are required by law to notify the Council of the details. Notification must be in writing to the address shown in the Making Contact box.

### Legislation

Legislation updates amending the LGPS can be viewed on [www.haringey.gov.uk/pensionfund](http://www.haringey.gov.uk/pensionfund)

# Making Contact

You can contact the Pensions Team from 9.00am to 4.45pm Monday to Friday.

**Telephone** 020 8489 5916

#### Email

[pensions.mailbox@haringey.gov.uk](mailto:pensions.mailbox@haringey.gov.uk)

**Fax** 020 8489 3986

#### Postal address

The Pensions Team  
Haringey Council  
Alexandra House  
10 Station Road  
London N22 7TR

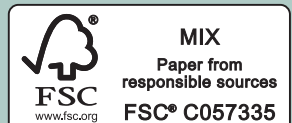
- Pension Web Page  
[www.haringey.gov.uk/pensionfund](http://www.haringey.gov.uk/pensionfund)
- HMRC (Tax Queries)  
**0300 200 3300** (Ref 120/B31)
- Teachers Pensions Agency  
**0845 606 6166**
- Age UK (Haringey)  
**020 8801 2444**
- Pensions Service (DWP)  
**0800 99 1234**

*atease* is published for Haringey Pension Fund by Evolve. Neither Evolve nor Haringey Pension Fund can accept responsibility for the views of this newsletter's contributions and, although every effort is made to ensure the accuracy of the contents, readers are advised to take appropriate professional advice before acting on the information or advice in these pages.

Evolve  
Unit 8  
Woodcock Hill Estate  
Harefield Road  
Rickmansworth  
WD3 1PQ  
email: [richard.g@evolve-print.com](mailto:richard.g@evolve-print.com)  
website: [www.evolve-print.com](http://www.evolve-print.com)



One tonne of recycled paper saves 17 trees, 32,000 litres of water, and enough electricity to heat an average house for 6 months.



## Pension Scams. Don't get stung.

Pension scams are on the increase in the UK with offers such as 'one-off pension investments', 'pension loans' or 'upfront cash' all being used to attract savers.

For most people, these offers will be bogus and those who take part will probably lose their pension savings and may be subject to tax charges for transferring out and making an 'unauthorised payment'.

The Pensions Regulator has published new guidance to raise awareness of pension scams. You can access this at: [www.thepensionsregulator.gov.uk/pension-scams](http://www.thepensionsregulator.gov.uk/pension-scams)