

Intouch

Spring 2016

FOR RETIRED MEMBERS' OF THE SHROPSHIRE COUNTY PENSION FUND



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Your pension is revalued each April in line with the Consumer Prices Index.

P8 | Retired Members Meeting

When and where, getting there, what's on and how to contact us.

P18 | Fraud Protection

With cases of fraud on the rise, know the signs.

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FUTURE PAY DATES

When are pensions paid?

Your pension is normally paid on the 29th of each month unless that falls on a bank holiday or weekend, when it will be paid on the previous working day closest to the 29th.

We no longer send out payslips unless your pension payment has changed by £5 from the previous month. Don't forget you can securely view your payslips and P60s, see page 17 for more information.

The dates below are your 2016 pay dates:

April	Friday 29th
May	Friday 27th
June	Wednesday 29th
July	Friday 29th
August	Friday 26th
September	Thursday 29th
October	Friday 28th
November	Tuesday 29th

PAY DATES FOR THE REST OF 2016 WILL BE ADDED TO OUR WEBSITE IN THE NEXT COUPLE OF MONTHS.



Welcome

It feels like hardly any time has passed since I saw some of you at our Annual Meeting in November but here we are in Spring. As usual with this update you will have received your Payslip and P60 in the same envelope. Please keep these safe.

Every April your pension is revalued in line with the changes to the Consumer Prices Index (CPI) in the year to the previous September. Last year this was -0.1% therefore there is no increase to be applied to your pension in April 2016. However, you can rest assured that your pension will not suffer a decrease, it just remains at the same rate as last April.

Here in the pensions office we are very busy preparing for the 2016 Actuarial Valuation. Every three years, the Fund undergoes a valuation to assess its assets and liabilities to set the next three years employer contribution rates. To read more about the valuation, turn to page 5.

Don't forget if you have not already signed up to view your payslips online, now is a good time to do so. We will need your email address to get

you started and my team can help you through this process, please do get in touch if you need help to register.

A date for your diary. This year's Retired Member's Meeting is on Wednesday 29th June. This is an excellent opportunity to keep in contact with friends and ex colleagues, not to mention a time to question members of the Pensions Team. The meeting will cover the latest pensions news and as usual include some guest speakers. Please get in touch if you have any ideas for future meetings. I hope to see many of you there.

Please remember to keep in touch if, like John Hargreaves on page 21, you have any interesting stories about your retirement that you would like to feature in this magazine.

Finally, I hope you find this newsletter a useful way of keeping up to date with changes in the pensions world. From 6th April 2016 the State Pension is changing. If you have not yet reached State Pension Age this will affect you. Please read our article on page 11.

DEBBIE SHARP
PENSIONS ADMINISTRATION MANAGER
SHROPSHIRE COUNTY PENSION FUND

Jean "Talking"



I am sure you would like to join me in sending congratulations to Malcolm Pate, Chairperson of the Pensions Committee, on becoming the new leader of Shropshire Council.

Since last talking to you, I have attended the Annual Meeting on Thursday 12th November and also two pensions committee meetings. At the time of writing this update the next meeting is scheduled for Friday 18th March. Many of you attended the Annual Meeting and several congratulated Ted Logan of Black Rock on his Hedge Fund review, which was easy to understand because of the lack of technical jargon.

Over the last twelve months the Fund has returned 4.3% compared to the benchmark of 3.2%. Infrastructure delivered the strongest return earning a notable 33.1%. Private Equity delivered a return of 21.8% and Index linked bonds managed passively by Legal & General also delivered a strong return of 11.8%. The Property portfolio increased by 11%.

The rolling three-year performance of the Fund is 9.9% compared to the benchmark of 8.1%. Following the Government announcement in November 2015 when they released the Investment Reform Criteria and Guidance, the Shropshire Fund is looking to create an investment pool with the following local government pension funds in the Midlands: West Midlands, Cheshire, Staffordshire, Derbyshire, Worcestershire, Leicestershire and Nottinghamshire.

This will create a multi-asset investment pool of £35 billion. The aim of the investment pool is to deliver cost savings and to build on the individual participating Funds' strong investment performance. The Shropshire Fund will however continue to retain its separate identity and local accountability, whilst achieving savings.

I do hope you will be able to attend the Annual Retired Member's Meeting on 29th June 2016. The Pensions Team are busy planning an interesting selection of speakers. We are always keen to receive suggestions from you for future meetings. Please contact the Team if you would like to contribute.

JEAN SMITH
PENSIONER REPRESENTATIVE
PENSIONS COMMITTEE



Triennial Valuation

The Pensions Team are busy preparing for the Actuarial Valuation.

A valuation of the Fund is undertaken to ensure that the Fund's assets are sufficient to meet the Fund's liabilities. A Valuation happens every three years with the last one being undertaken as at 31st March 2013.

Shropshire County Pension Fund's Actuary, Mercer, carries out the valuation and reports their findings in the actuarial report. The valuation reports for 2013 and 2010 can be found on the Pension Fund website.

At the last valuation the Fund had assets to cover 76% of the Fund's liabilities. The 2016 valuation will focus on membership up to 31st March 2016 and the results will be released by March 2017.



How your LGPS pension increases

Your pension is revalued each April in line with the Consumer Prices Index (CPI). The revaluation rate is determined by the change in CPI as at September of the previous year. The CPI fell by 0.1% in the year to September 2015. The Pensions (Increase Act) does not allow a reduction to be applied to your Local Government Pension, so this means that there will be no increase to your pension this year.

How your State Pension increases

Your Local Government Pension is separate to your State Pension. Before the changes introduced on 6th April 2016, the State was made up of different elements. The main two being:

- 1.** A basic state pension, and
- 2.** An additional pension related to earnings known as S2P (State second pension) or previously known as SERPS.

If you were contributing to the LGPS before 6th April 2016 you were 'contracted out' of the additional State Pension by paying National Insurance Contributions. The Fund must guarantee that when you reach state pension age your Local Government Pension is at least equal to the additional pension you would have received, with the State Pension, if you had been in the state second pension or SERPS. This is known as the Guaranteed Minimum Pension or GMP. You may have been notified of this amount by HM Revenue and Customs.

In the vast majority of cases the pension from the LGPS will be more than the GMP, but in a very few cases (especially if a member did a lot of non-contractual overtime) the GMP may be larger. If this is the case then the Fund will increase the pension it pays to match the rate of the GMP. A GMP consists of two elements, one in respect of any service from 06/04/1975 to 05/04/1988 (Pre88) and the other in respect of any service from 06/04/1988 to 05/04/1997 (Post88). The GMP is paid as part of your pension and not as an addition to it.

The Pension Fund is only responsible for pay up to a maximum of 3% of Pension Increase on the Post-88 element. For any Pension Increase above this amount, and the whole of the increase due on the Pre-88 GMP, is paid by the government as part of your state pension.

The basic State Pension increases every year by the highest of:

- earnings growth - the average percentage growth in wages (in Great Britain)
- price inflation - the percentage growth in prices in the UK as measured by the Consumer Prices Index (CPI), or
- 2.5%

New State Pension from April 2016

The State Pension changed on 6th April 2016 for those who have not yet reached State Pension Age (SPA). This means that the changes apply to you if you're:

- a man born on or after 6th April 1951
- a woman born on or after 6th April 1953

The full new State Pension will be £155.65 per week. Your National Insurance record is used to calculate your new State Pension. The amount you get can be higher or lower depending on your National Insurance contribution record.

March 2016

In March 2016 the Fund had confirmation from the Government that for any member who starts to receive the new State Pension between 6th April 2016 to the 5th December 2018 and has a GMP, the LGPS will be required to pay the full pension increase on the pre and post 88 elements of GMP.

A decision is still to be made for those who reach SPA after 5th December 2018.



FOR MORE INFORMATION ABOUT YOUR STATE PENSION YOU SHOULD VISIT
WWW.GOV.UK/NEW-STATE-PENSION
OR CONTACT 0345 606 0265

Retired Members' Meeting

You are invited to the Fund's Retired Members' Meeting



Where & When

**The Council Chamber
Shirehall
Shrewsbury
SY2 6ND**



29th June 2016



11.00am until 12.30pm



Getting there

Parking: Please park in the 'overflow' car park which is located opposite the 'White Horse' pub off the A5064 (London Road) if spaces in the visitors car park next to the Shirehall are full. There is disabled parking available directly outside the Shirehall.

Bus: A bus runs every 15 minutes from the main bus station in Shrewsbury town centre stopping directly outside the Shirehall. Buses run in both directions and numbers/destinations include the: 8 Sutton Road, Shrewsbury, 81 Wellington, X5 Telford, 436 Bridgnorth and the 96 Ironbridge.

The above details were correct at the time of writing. For the most recent up-to-date information please visit the arriva website directly at: www.arrivabus.co.uk



What's On?

From 11.00am to 11.30 am, there will be a variety of stalls outside the Council Chamber for you to visit including the Shropshire Wildlife Trust, Walking for Health, the Fire Authority and Shropshire Seniors. Refreshments will be served during this time and members of the Pensions Team will be on hand to answer any questions you have, or help you sign up to view your payslips online.

The formal presentations will start at 11.30am taking place inside the Council Chamber and will finish at 12.30pm.

Alongside a Pension Fund update there will be a presentation from Affinity Connect on State Pension Changes, Wills and Powers of Attorney. A representative from the Police will also give a talk on how to avoid becoming a victim of fraud.

We would love to see you there!



contact us

Let us know you will be attending by returning the form at the bottom of the page.

OR

Telephone: 01743 252130

Email: pensions@shropshire.gov.uk



Retired Members' Meeting Reply Slip *(please tick)*

I would like to attend the Retired Members' Meeting on 29th June 2016



Name:

Payroll ref:

Tel:

Email:

PLEASE RETURN TO: PENSION SERVICES, SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SHROPSHIRE, SY2 6ND

Exit Payments



In September 2015, the Government announced that it will press ahead with proposals for a £95,000 cap on the total value of payments made on the termination of a public sector worker's employment. This cap will include both voluntary and compulsory termination of employment, and will affect most aspects of severance packages, including the cost of providing unreduced early retirement benefits.

Members already receiving their pension benefits will not be affected by the proposed changes.

On 3rd November 2015, the Treasury published draft Public Sector Exit Payment Regulations 2016, to implement its decision to impose a restriction on exit payments in the public sector to the proposed £95,000. During the deliberations, the Minister, Anna Soubry MP, confirmed that the earliest date the cap will be effective from will be 1st October 2016.

However, it has also been confirmed that the Government do not plan to provide for any

transitional measures for exits agreed before the cap comes into force, but where the physical exit will take place after the implementation date. The Government has at the moment refused an amendment proposing that the LGPS be amended to mean that an individual aged 55 or over who leaves on the grounds of redundancy or business efficiency is not required to take their pension at the point of their redundancy if, under the cap, this would be subject to actuarial reductions. Instead, the Minister said that 'any further amendments to the local government scheme should be made after consultation with members in the normal manner.' Under the current LGPS regulations, members are 'entitled to' immediate, unreduced early retirement pensions if they are made redundant, or leave employment for business efficiency reasons, having reached age 55.

The Government has said that these changes will not affect accrued pension rights.

**FOR FUTURE UPDATES ON THESE PROPOSALS
SEE OUR WEBSITE:
WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK**

Contracting Out

From April 2016, the government is removing the National Insurance (NI) contributions rebate for all Contracted-Out pension schemes, including the Local Government Pension Scheme (LGPS). This means that the LGPS will no longer be a Contracted-Out Scheme.

What does this mean for LGPS members?

Current members still contributing to the Scheme who pay NI contributions will have been contributing towards the Basic State Pension but will have been Contracted-Out of the additional State Pension known as SERPS or State Second Pension (S2P) and will have received a rebate for this part of NI contributions.

However, from April 2016, the government has introduced a new single tier State Pension. As a result of this change, all LGPS members still contributing to the Scheme will no longer receive this rebate and will see a rise in their NI contributions of around 1.4% of pay. If you are under State Pension Age, still working and contributing to the LGPS, you will see a rise in your NI contributions.

Contracted-Out Pension Equivalent

From November 2015, the Department of Work and Pensions (DWP) are including a Contracted-out Pension Equivalent (COPE) amount within State Pension statements. This is to help people, who have been Contracted-Out, understand why they may not be entitled to the full amount of the Single Tier State Pension.

As a retired member how will this change affect me?

If you are a retired member, have reached State Pension Age and are in receipt of your pension, you will not be affected by these changes. The New State Pension will apply to members who reach State Pension Age from 6th April 2016.

FOR MORE INFORMATION ABOUT THE CHANGES TO CONTRACTING-OUT AND THE NEW STATE PENSION, INCLUDING LINKS TO FACTSHEETS AND VIDEOS PRODUCED BY THE DEPARTMENT OF WORK AND PENSIONS (DWP), VISIT THE PENSION FUND WEBSITE.

Tax limits and pensions



Annual allowance

There are two tax measures that could affect LGPS members who have not yet received payment of their benefits; the Annual Allowance and the Lifetime Allowance. In the Summer 2015 budget, some changes were announced which could impact on the tax paid by an individual in the LGPS.

What is the Annual Allowance (AA)?

The AA is the maximum pension savings growth an individual can have in any one year before incurring a tax charge. This affects members still contributing to a pension scheme.

Change in Pension Input Period

For testing against the AA, benefits are valued over the 'pension input period' (PIP). The LGPS PIP was from 1st April to 31st March. The budget on 8th July 2015 announced that all pension schemes had to align their PIPs with the tax year and PIPs running at that time ended on 8th July 2015. A new PIP ran from 9th July 2015 to 5th April 2016.

The AA limit is currently set at £40,000 a year. From April 2016 a taper will come into force limiting the AA amount for some members down to a minimum of £10,000 a year.

IF YOU WOULD LIKE MORE INFORMATION ABOUT THE TWO TAX LIMITS YOU CAN VISIT OUR WEBSITE. ALTERNATIVELY, IF YOU THINK YOU MIGHT BE AFFECTED BY THE CHANGES BROUGHT ABOUT BY THE BUDGET, YOU SHOULD CONTACT HMRC.



How will the taper work?

Anyone whose adjusted income exceeds £150,000, which includes their own and their employer's pension contributions, will be affected by the taper. However, anyone whose annual income (excluding the value of any pension contributions) is £110,000 or less will not be subject to the taper regardless of their adjusted income.

For those who are affected, the taper will reduce their AA by £1 for every £2 of income received over £150,000, down to a minimum AA limit of £10,000.

Any pension savings made in excess of an individual's personalised AA limit will be subject to a tax charge at the individual's marginal income tax rate. The facility to carry forward up to three year's allowance will remain in force.

What is Lifetime Allowance (LTA)?

The LTA is the limit on the total value of pension benefits over all pension arrangements that an individual can draw over their lifetime before incurring a tax charge. The limit reduced from £1.25m to £1m on 6th April 2016. The allowance may sound a lot, but members with large pensions which have yet to come into payment may be affected.

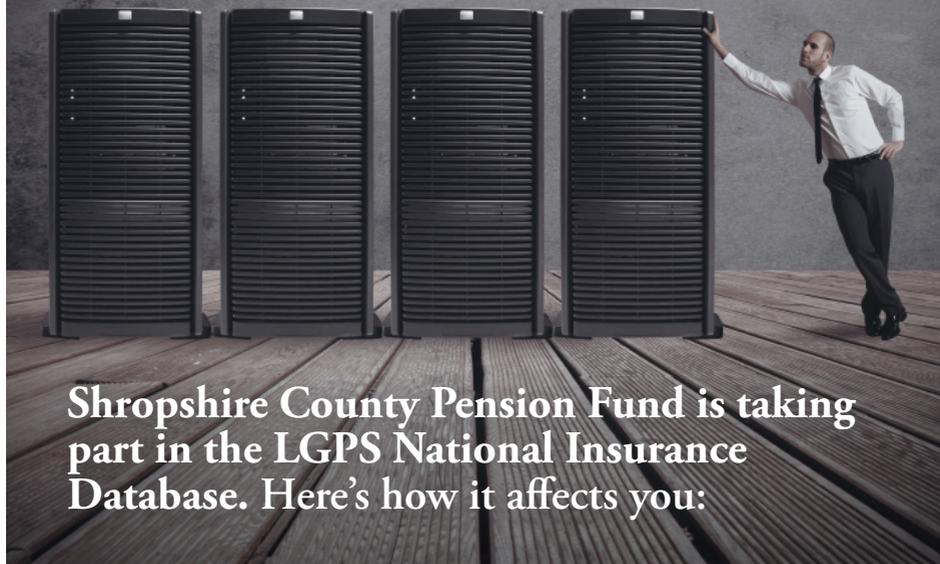
If you are affected there are some protections and more information can be found by contacting HMRC or by visiting on the Pension Fund website.

CONTACTING HMRC

TELEPHONE: 0300 200 3300

WRITE: HM REVENUE AND CUSTOMS, BX19 1AS. UNITED KINGDOM

LGPS NI Database



Shropshire County Pension Fund is taking part in the LGPS National Insurance Database. Here's how it affects you:

What is the LGPS National Insurance Database?

Shropshire County Pension Fund will be participating in a data sharing exercise with other LGPS pension funds in England, Wales and Scotland. This is to help comply with the statutory requirements of the LGPS Regulations.

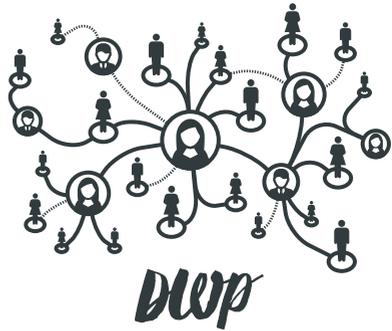
If a member of the LGPS dies with an entitlement to a death grant, it is necessary for the scheme's administrators to know if the individual had other periods of service elsewhere in the country which may also have an entitlement to a death grant, so that the correct death benefits are paid out.

As the LGPS is locally administered, each pension fund has its own membership records and it can be difficult to tell if an individual has other LGPS benefits, and if so where these are held. To comply with the regulation requirements, a National Insurance Database has been developed that will enable funds to check if their members have LGPS pension benefits in other LGPS pension funds.

What data is shared?

For each member of the LGPS, the Database holds a short entry containing:

- The individual's National Insurance number,
- A number to denote the individual's membership status,
- The last calendar year that the membership status changed, and
- A four digit number confirming the LGPS fund that holds the member's record.



Who hosts the Database?

The Database is hosted at the South Yorkshire Pensions Authority, an LGPS pension fund.

How will the data held on the Database be processed?

The data held on the Database will be processed in accordance with the Data Protection Act 1998 and other relevant legislation.

Are there any other purposes that the Database will be used for?

An extract of the membership information contained in the Database will periodically be shared with the Department for Work and Pensions (DWP) so that the LGPS can join the Tell Us Once service. Tell Us Once is a service offered in most parts of the country when an individual registers a death. When the LGPS joins Tell Us Once and the death of an LGPS member is registered, the DWP systems will ensure that the LGPS pension fund is informed of the death, meaning that the member's records can be processed quickly and simply.

Who is the data shared with?

Other LGPS pension funds. These are all public bodies named in legislation as administering authorities of the LGPS. For the Tell Us Once service, an extract of the Database containing individuals' NI numbers will be securely shared with DWP every month so that they may maintain an up-to-date record of the LGPS's membership.

An extract of the membership information contained in the Database will periodically be shared with the Department for Work and Pensions (DWP) so that the LGPS can join the Tell Us Once service.

How long will this data sharing be undertaken for?

For as long as:

1. The relevant regulatory requirements remain, and
2. The LGPS participates in the Tell Us Once service.

In the event that neither of the above apply, the data sharing will cease to be undertaken.

Can I opt out of this data sharing?

No. As this data sharing is partly being undertaken to comply with a legal requirement, it is not possible for scheme members to opt out of the data sharing.

What if I have any queries?

To find out more about this data sharing or if you have any questions, please contact the Pensions Team.

The Pensions Committee & The Pensions Board

Overall responsibility for the Shropshire County Pension Fund lies with Shropshire Council, however this responsibility has been delegated to the S151 Officer, James Walton, Head of Finance, Governance and Assurance who is the Scheme Administrator for the Fund.

The Pension Fund Committee is responsible for advising the Scheme Administrator on the overall management of the Fund and they do this by meeting four times a year or otherwise as necessary.

Details of each of the Committee Meetings including agendas and minutes can be found on the Shropshire Council website.

Some of the main responsibilities of the Committee are as follows:

- Monitor investment activities during the year
- Monitor overall performance of all the Fund managers
- Oversee the appointment and termination of investment managers
- Monitor the activities of the administration function
- Accept new employers into the Fund
- Reviewing governance arrangements

There are nine positions on the Pension Committee, including pensioner and employee representatives. The two biggest employers, Shropshire Council and Telford & Wrekin Council, have voting members on the committee.

Currently Shropshire Council has four votes on the Committee and Telford & Wrekin Council has two. The pensioner and employee representatives are non-voting co-opted members of the committee. The employee representations are union representatives, one from Unison and one from GMB. Although co-opted members cannot vote at meetings they do make a valuable contribution in their representation.

The Pensions Board

The Pensions Board was created on the 1st April 2015. Since its implementation the Board has met in July 2015 and February 2016 and each member has received training.

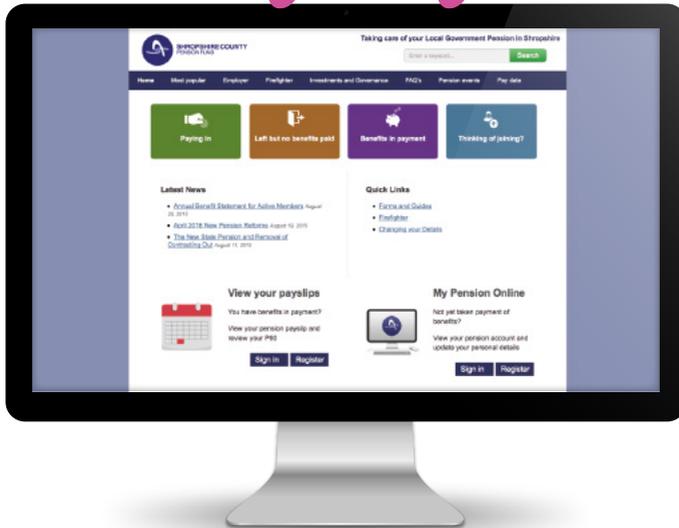
The Pension Board is not a decision making Board but instead exercises oversight of the Fund to ensure the following:

- Securing compliance with the LGPS regulations, the Pensions Regulator's Code of Practice and any other legislation relating to the governance and administration of the LGPS;
- Ensuring the effective and efficient governance and administration of the LGPS for the Shropshire County Pension Fund.

The Pension Board consists of four members made up of two employer representatives and two scheme member representatives. Details of the Board can be found on the Fund website.

FURTHER INFORMATION: THE AGENDAS/MINUTES FOR BOTH THE PENSIONS COMMITTEE AND PENSIONS BOARD ARE PUBLISHED ONLINE ON THE FUNDS WEBSITE. IF YOU WOULD LIKE TO CONTACT A MEMBER OF THE PENSIONS COMMITTEE OR BOARD PLEASE CONTACT THE PENSIONS TEAM.

Pensions Online



www.shropshirecountypensionfund.co.uk



Information about your
LGPS pension



Latest News and
Updates



Forms and
guidance



Pension Payment
dates



View your
payslips



Fraud

protect yourself

With cases of Fraud on the rise, particularly in the world of Pensions since the new Freedom and Choice legislation was introduced, it is more important than ever to know the signs. The following information has been taken from the Little Book of Scams produced by the Metropolitan Police Service.



PERSONAL DETAILS

When handling personal details never leave them lying around. Only ever give your personal details when absolutely necessary and when you trust the person you are talking to. And remember to always destroy anything containing personal information when you are finished with it.



MONEY

Never send money to anyone you don't know or pay to claim prizes. Avoid transferring or sending refunds or overpayments back to anyone you do not know. Always be wary of anyone asking you to use your bank account to transfer money; this could be a front for money laundering.



DOOR TO DOOR

If anyone comes to your door, make sure you ask for identification. You DO NOT have to let them in and they must leave if you tell them to. If you are interested in what a door-to-door salesman is offering, do not agree to buy anything but research their business and be sure to get quotes from other businesses as a comparison. If you are unsure about a trader that comes to your door, contact Citizen's Advice Consumer Service.



PHONE CALLS

If you receive a phone call always ask for the name of the person you are speaking to and who they represent. Check this information by calling the company yourself on a different phone in case the caller is holding the line open. It is best not to respond to text messages or missed calls from unknown numbers as you may be charged if you answer or return the call. Most importantly you should never give out your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.



ONLINE

Never reply to spam emails, even to stop them as this verifies to the scammers that your account is active. Delete all suspicious emails without opening them. Legitimate banks and financial institutions will never ask you to click on a link in an email to access your account or for your PIN number. Never call a telephone number or trust any contact details in a spam email.

FURTHER INFORMATION ON HOW TO KEEP YOURSELF SAFE CAN BE
FOUND ON THE PENSION FUND WEBSITE:
WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK



National Fraud Initiative

Shropshire County Pension Fund participates in the National Fraud Initiative.

This initiative requires that payroll and pensions data be made available for bodies responsible for auditing and administering public funds.

Being part of the National Fraud Initiative means we may share information with other public bodies, such as the Department for Work and Pensions, in order to prevent and detect fraud. All data will be dealt in line with the Data Protection Act 1998 and the Code of Data Matching Practice 2008.

MORE ON THE NATIONAL FRAUD INITIATIVE CAN BE OBTAINED BY CONTACTING AUDIT SERVICES ON:

TELEPHONE: 01743 257737
WWW.SHROPSHIRE.GOV.UK/PRIVACY.NSF



Changes to Personal Details

It is essential that Shropshire County Pension Fund holds accurate and up-to-date details for each of its members. You can help us do this by notifying the Fund whenever your circumstances change.

Moving House

It is important that you keep the Fund notified of your current postal address to ensure important correspondence about your pension reaches you. If you need to notify us of an address change, please write a signed letter to the Pension Fund or complete and return the 'Address Change Form' which can be found on our website. Address changes cannot be accepted over the phone as a signature is required to authorise the change.

Changing Bank Details

To notify the Fund of a change to your bank details please complete and return the 'Change of Bank Details' form which can be found on the Fund website, or send a signed letter to the Fund informing us of the change. Please be aware that we can only make payments to bank accounts registered in the name of the member who is in receipt of the pension.

Change of Marital Status

If you have recently married, entered into a civil partnership, or undergone a divorce, you will need to inform the Pensions Team. To verify the change, the Pensions Team will request to see your original marriage certificate, civil partnership certificate or Decree Absolute.

Change of Nominated Beneficiaries

Whenever you undergo a change in your personal circumstances, you should check your nominated beneficiaries to review who you have nominated to receive any Death Grant that may be payable if you were to die. If you would like to update your nominations, please complete the 'Expression of Wish' form which can be found on the Pension Fund website.

FORMS CAN BE FOUND AT: WWW.SHROPSHIRECOUNTYPENSIONFUND.CO.UK
COMPLETED FORMS SHOULD BE RETURNED TO:
PENSIONS SERVICES, THE SHIREHALL, ABBEY FOREGATE, SHREWSBURY, SY2 6ND



Novel

By John Hargreaves | Retired Member

When I was public relations officer for Shropshire County Council, the chairman asked me to issue a press release explaining why the county flag was always raised at Shirehall on 6th June. My research into the action at Bligny in 1918 during which the 4th Battalion the King's Shropshire Light Infantry so distinguished themselves has resurfaced some ten years later in a key scene in my novel Grandfathers' Gifts.

A chess pawn hand-carved from a piece of French chair leg in a slit trench on Bligny Hill becomes the first gift William Oakley gives his grandson Stephen. Others follow mysteriously every ten years, long after William's death.

Young journalist Emily Wray makes a celebrity of Stephen on social media in the run up to the expected arrival of a sixth and final wood carving. She believes the gifts give clues that will lead to a unique inheritance. Stephen comes to believe that it is the impelling stories behind each gift that constitute his true birth right.

The novel was inspired by the experiences of my own grandfather in the trenches of Flanders and in the co-operative movement thereafter. A child's relationship with his or her grandparents is a central theme.

As well as being a fast-paced and entertaining read, I suspect Grandfathers' Gifts will find a resonance with former colleagues who are themselves now grandparents, and with readers who love Shropshire - where much of the action is set.

And yes, the apostrophe is in the right place.



get yours

Grandfathers' Gifts
is available via Amazon.

£7.50 paperback
£4.50 Kindle

**IF YOU WOULD LIKE TO FEATURE
IN THE NEXT ISSUE OF THIS NEWSLETTER
PLEASE GET INTOUCH!**

car hire

*Co-wheels Shropshire –
a car when you need it.*

Have you ever wondered how much it really costs you to run a car? Or do you think sometimes that maybe you don't need two cars? Despite the falling price of fuel, the fixed costs of car ownership – tax, insurance, servicing and depreciation – are still the same even if you don't use your car very much. Being a member of a car club gives you a flexible and cost effective alternative to car ownership – you can hire a car for just an hour or for a few days. Co-wheels Shropshire is a not for profit car club that provides pay as you go car hire in Shrewsbury and Ludlow.

“Being a member of Co-wheels has allowed us to move from a two to a one car family, saving around £1,500 a year. Owning a car for the occasional journey was a big financial drain. A car has always been available when I needed it and easy to collect and return. It’s encouraged us to walk more often too, lowering our carbon footprint. D.A. Shrewsbury”

Car club member - Co-wheels Shropshire



How it works

You join Co-wheels Shropshire by paying a one-off membership fee of £25. Once you are a member you can check availability and book a car online or by phone up to 12 months in advance. You use your smart card to access the car and to swipe out when you finish your booking – there are no keys to collect or drop off and no paperwork to complete. Cars are available 24 hours a day, every day of the year so you can collect or drop off a car at any time of day or night. At the end of your booking the smart card system calculates the cost of your use of the car and automatically bills you. Car hire costs £4.50 per hour (or £27.00 per day) plus 21p per mile – inclusive of fuel, insurance, breakdown cover and VAT. All cars are charged at the same rate.

We currently have three cars in Shrewsbury: parked in marked bays in St Julian Friar’s car park, Frankwell car park and in Belle Vue and two cars in Ludlow parked in Galdeford car park. We plan to have another two cars available in the spring.

Another benefit of car club membership is that you can also book cars in any of the other 50+ Co-wheels car clubs around the UK - from Aberdeen to Bournemouth, so you can travel by train and have a car available whilst you’re there.

Why not join the growing number of people across the country that use car clubs and start saving money!



Contact us

If you can read this but know someone who cannot, please contact us on (01743) 252130 so we can provide this information in a more suitable format. If you wish to contact us on any issue in this magazine or have a query regarding your pension, please contact the Pensions Team. Office hours are Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4pm. If you would prefer to discuss your pension in person, you are welcome to come in and see us at the address below:

Pension Services, Shropshire Council,
Shirehall, Abbey Foregate, Shrewsbury, SY2 6ND

Email: pensions@shropshire.gov.uk

Website: www.shropshirecountypensionfund.co.uk

Tel: 01743 252130

OTHER USEFUL CONTACTS

Tax Office

Tel: 0300 200 3300

or from outside the UK 0044 1619 308 705

Department for Work and Pensions

Tel: 0345 606 0265 (For State Pension queries.)

Website: www.gov.uk

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If so, please contact us.