Negative inflation means no pensions increase this time

All your payslip questions answered

New bank for overseas payments
to this latest edition of Grapevine, your magazine from the GMPF. I'd like to start this edition by highlighting a rather strange occurrence with inflation. For the first time since the 1930s, the UK has experienced negative inflation - in other words, prices have gone down. The Scheme rules say that we have to increase your pension in line with inflation, unless inflation is negative, in which case we should leave it at the same level. So for this year, your pension will stay the same. You can read more about this inside.

Also inside, we have the usual round up of pensions news, tax updates and the like, together with several contributions from Grapevine readers. This year we feature two retired members who have both become published authors... Bill Rogers is currently giving Ruth Rendell a run for her money with his crime novels, and Richard Bond’s book provides a unique insight into athletics through the ages.

We’re also very happy to print your recipes, funny stories - you name it. So why not have a go yourself - if we publish your contribution, we’ll send you a limited edition GMPF brolly.

All the best,

Ged Dale
Head of Pensions Administration

Greater Manchester Pension Fund, Concord Suite, Manchester Road, Droylsden, M43 6SF

0161 301 7100
mail@gmpf.org.uk
www.gmpf.org.uk
Understanding your P60 & payslip

Packaged with this Grapevine is a very important document - your P60 and payslip. The top half of the document is your payslip for April, and shows details of your pension from us before deductions, and the amount of tax we have taken.

The bottom half of the document is your P60 - your summary of tax and pension for the year up to 5 April 2010. You may need to present this, for example if you make a claim for Tax Credits, so please keep it in a safe place.

HMRC decides your tax code - it tells us how much tax to take. BUT... your NEW tax code doesn’t apply till NEXT month.

* Please note, any new tax codes apply from next month.

For tax queries 0845 302 1463
HM Revenue & Customs, quoting your National Insurance number and PAYE reference 582/M5010.

See page 6 for article about Lifetime Allowance information.

If someone asks for your P60, you can tear it off, keeping the payslip part for yourself.
As you will see from the article on page 9, these are strange times we’re living in when it comes to inflation. Normally the government uses inflation as a guide when setting the increase in tax allowances each year. But, unusually, the official measure of inflation [RPI] was minus 1.4% last year... and that’s what counts from April. Now of course none of us would want our tax allowances to go down, as that would make us pay more tax! So at least it’s some consolation that tax allowances will stay the same for 2010/11 – here’s a reminder of them...

What is the allowance used for?
Together with your taxable income, it’s the main factor which decides whether you’re a taxpayer, and if so, how much tax you should pay. The HMRC website has quite a detailed guide to working this out.... here’s a simplified version...

1. **Add up your taxable income**: some income is taxable and some is never taxed (see right). So first add up your taxable income in a tax year, which runs from 6 April to 5 April.

2. **Add up your tax free allowances**: For most of us, this is just the personal allowance shown, but there are others, such as Blind Person’s Allowance.

3. **Take one from the other**: Take your tax-free allowances away from your taxable income. If there’s anything left, you have to pay tax on it.

**Personal Allowances 2010/11**

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal allowance*</td>
<td>£6,475</td>
</tr>
<tr>
<td>Age allowance, 65-74**</td>
<td>£9,490</td>
</tr>
<tr>
<td>Age allowance 75 plus**</td>
<td>£9,640</td>
</tr>
</tbody>
</table>

*Allowance reduced if income over £100,000
**Allowance reduced if income over £22,900

**Examples of taxable income**
- Earnings from any job
- Company pensions, like ours
- State pensions,
- Interest on most savings
- Share dividends
- Rental income

**Examples of non taxable income**
- Premium bond wins
- income from tax exempt savings accounts
Tax rates at a glance

- **20%** up to £37,400
- **40%** £37,401- £150,000
- **50%** over £150,000

But the first £2,440 of savings income is only taxed at 10%.

**How we take your tax**

The HMRC give you a tax code, and from that, we know how much tax to take. You could be forgiven for thinking your tax code won’t change, if your allowance doesn’t this time round. But if you get Basic State Pension, this will be going up (in spite of negative inflation) so this will probably affect your tax code. *Please note if you do get a new tax code, it will only apply from 6 April, so will only take effect from your May pension from us!*

**Frequently asked questions**

- **I have received a form P2 Notice of coding what should I do?**
  - Nothing! HMRC (Her Majesty’s Revenue and Customs) will inform us directly of your new code.

- **I think I’m paying too much tax, who should I contact?**
  - HMRC. You will need your National Insurance number and PAYE reference for the Fund. (You can find both on your P60 & Payslip.)

- **I’m a pensioner, should I be paying tax?**
  - If your income is more than your personal allowance then you have to pay tax. See the 1-2-3 guide on the left for more.

- **How is my tax code calculated?**
  - Your P2 Notice of coding shows how your code is calculated, you should check this carefully and contact HMRC if you think it is wrong.
Don’t go over the limit

It doesn’t affect many people, but it’s important to know there is a limit on the value of retirement benefits that you can draw from approved pension schemes like ours, without penalty. That limit is called the Lifetime Allowance, and if you go over it, tax penalties apply.

The Lifetime Allowance started out at £1½ million in 2006 when it came in, and has gone up each year to the current level of £1.8 million, which it will stay at until 2015.

This box on your payslip shows you how much of the allowance your pension from us has used up, if it applies to you.

Get connected

These days more and more of us are using computers to do everything from keeping in touch, to paying bills, and finding the cheapest insurance. But apparently around 14 million people still don’t know how to use a computer or the internet. If you’re one of them, but fancy having a go, then you might like to know that help is at hand.

We’ve found out about a government backed scheme called UK Online, which has more than 6,000 UK centres - on high streets, in libraries, internet cafés, and community centres, where a range of courses is on offer, including their Online Basics course. Many courses are either free, or just involve you paying a small charge.

To find your nearest centre call free on 0800 77 1234, or if you have a friend or family member with a computer, they can look online by visiting the website below, and doing a postcode search.

http://www.ukonlinecentres.com/

Why not give it a go - it could save you time, hassle and money, and it might just be fun too!
Check your GMPF pension online

Simply sign up for our free gmpf online service. This allows you to view recent payslips, and the details we hold about you. This is really handy if you are asked for information by the ‘taxman’ or the Department for Work and Pensions (DWP), as everything you need is instantly available.

You can also use gmpf online to inform us about a change of address, without spending time on the telephone - which is especially handy if you’ve retired overseas.

All you need to get started is a special PIN number, which you can get by writing to us or emailing us, explaining that you want to sign up for gmpf online.

Please remember to include your name and National Insurance or pension number.

If you’re not computer savvy and all this sounds a bit difficult, don’t worry, have a look at the article opposite Get connected to see just how easy it is to get help and advice.

payroll@gmpf.org.uk

www.gmpf.org.uk

Payroll section, Greater Manchester Pension Fund, Concord Suite, Manchester Rd, Droylsden, M43 6SF.
Inflation has that sinking feeling

The pension scheme rules spell out that our pensions normally go up each year in line with prices. And that’s a great thing to have, as it means no matter how sharply prices go up, your pension is protected. But for the first time since the 1930s, the UK has seen negative inflation - so that means no pensions increase this time....
Over the years we’ve seen some extreme examples of inflation, with the official figure for 1980 being 18%, and an even more severe 25% in 1975. Each time, pensions went up in line the following April.

People who benefited from such increases probably thought they were better off, but in fact, all that was happening was that their pensions were keeping pace with the rapidly increasing prices of goods and services at that time.

Over the last few years though, things have been much more subdued, and we have seen inflation figures which are much lower, for example 1.7% in 2002 and 2.8% in 2005. And for the first time since the 1930s, the official measure of inflation for 2009 is a negative number... it’s -1.4%.

And of course it’s last year’s measure of inflation which applies from this April. So what does this mean in terms of our pensions... do we reduce them by 1.4%? No we don’t. In fact what happens is that there is neither a reduction nor an increase…. so your pension from us will stay the same from April.

Frequently asked questions

What measure of inflation do you use?

We use the Retail Prices Index, which you will often see shortened to RPI - this is the same measure used by all pension funds in the Local Government Scheme.

Do other pensions go up in line with RPI?

Certainly public sector pensions do, but many private sector pensions don’t - they are often capped, so that if inflation is high, they don’t fully increase in line.

What about State pensions?

That’s a tricky one… normally State Pensions go up in line with prices too - and they use exactly the same measure of inflation to do this. But a few years ago, the Government made a commitment to increase the Basic State Pension by a minimum of 2.5%, even if RPI is less than this (or indeed a negative figure, as we have seen this year). Remember though, if you also get any Additional State Pension, such as SERPS, this won’t go up.
Thinking of getting a new job?

Please remember, you must tell us if you get another job with any employer who offers membership of the LGPS - whether or not you join the Scheme. In some cases, working for this type of employer will affect your pension.

Changing your bank?

If your bank details change, your bank or building society won’t tell us, so please make sure you do! Please note we cannot take bank changes over the phone, so you will need to drop us a line or call in at our offices. Let us know in good time or it might delay your payment.

Diary dates

We always pay your pension in advance on the first traditional working day of the month - but sometimes this isn’t the 1st! This happens when the 1st falls on a weekend or a bank holiday, as shown...

- May 2010: paid Tuesday 4th
- August 2010: paid Monday 2nd
- January 2011: paid Tuesday 4th
Here at the Grapevine Office we always knew one of our colleagues was handy with the pots & pans... well now retired pensions man Ken Pennington has sent in two of his favourite recipes.

**Bombay potatoes**

**Ingredients**
- 2 pounds of potatoes peeled and cubed,
- Salt and black pepper to taste,
- 1 teaspoon of black mustard seeds,
- 1 large onion, thinly sliced
- 1 teaspoon of garlic powder
- 2 teaspoons of curry powder
- 1 tablespoon of olive oil, (or vegetable oil).

**Method**

Put potatoes into a pan of cold water and bring to the boil. Remove from pan before they soften and drain. Add tablespoon of oil to large flat pan. Add mustard seeds and cover on a low heat for about 5 minutes until mustard seeds pop. Then add onion, salt, pepper, and curry powder, mix well and simmer for 5 minutes, before adding the cooked potato. Serve hot or cold. Ideal as a starter or serve with chicken and salad.

**Healthy fishcakes**

Boil 1 pound of potatoes, mash and leave to go cold. Mix in 1 tin of medium red salmon, a few chopped spring onions, salt & pepper, mixed herbs, and breadcrumbs. Mix together well and form into fish cakes. Chill for around 2 hours. To cook, either bake on a tray in the oven, at 180c for 40 minutes, or gently fry in a little olive oil.
Summary annual report 2008/9

This summary report is based on information taken from our full Report & Accounts for the year to 31 March 2009, which has received an unqualified audit opinion.

The Chair’s introduction to the full Report & Accounts for the year to 31 March 2009 reports that GMPF has been adversely affected by the recession and the credit crunch, falling in value by £1.5 billion from £9.3 billion at the start of the year to £7.8 billion at the end of the year (31 March 2009). Whilst absolute performance was very disappointing, relative performance compared very favourably with other local authority funds, with an outperformance of over 3% compared to the average local authority return.
Since the end of March 2009, financial markets have recovered very sharply and GMPF has significantly increased in value to almost £10 billion as at 31 December 2009. Thus the fall in value in 2008/09 has been more than recouped over the last 9 months.

Peter Morris, Director of Pensions

Top 20 equity holdings as at 31 March 2009

<table>
<thead>
<tr>
<th>Company</th>
<th>Value (£m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>bp</td>
<td>208</td>
</tr>
<tr>
<td>Vodafone</td>
<td>195</td>
</tr>
<tr>
<td>Shell</td>
<td>180</td>
</tr>
<tr>
<td>GlaxoSmithKline</td>
<td>178</td>
</tr>
<tr>
<td>AstraZeneca</td>
<td>86</td>
</tr>
<tr>
<td>Unilever</td>
<td>86</td>
</tr>
<tr>
<td>Prudential</td>
<td>58</td>
</tr>
<tr>
<td>Rio Tinto</td>
<td>52</td>
</tr>
<tr>
<td>HSBC</td>
<td>51</td>
</tr>
<tr>
<td>Barclays</td>
<td>44</td>
</tr>
<tr>
<td>Carnival</td>
<td>41</td>
</tr>
<tr>
<td>HMV</td>
<td>40</td>
</tr>
<tr>
<td>Roche</td>
<td>38</td>
</tr>
<tr>
<td>British Airways</td>
<td>33</td>
</tr>
<tr>
<td>Wolseley</td>
<td>32</td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
</tr>
<tr>
<td>Aviva</td>
<td>29</td>
</tr>
<tr>
<td>Associated British Foods</td>
<td>27</td>
</tr>
<tr>
<td>Logica CMG</td>
<td>27</td>
</tr>
<tr>
<td>Sky</td>
<td>26</td>
</tr>
</tbody>
</table>

You can download a PDF version of the full Report & Accounts for the year to 31 March 2009 from our website, or get a printed copy from our helpline – see back page.
Management arrangements

Total Main Fund
£7,388 million

- Internally managed
  £1,057 million
- Property
  £546 million
- Cash & Venture Capital
  £511 million
- Securities Portfolio
  UBS
  £3,366 million

Benchmark asset allocation

Equity/non equity split

<table>
<thead>
<tr>
<th>EQUITIES</th>
<th>65%</th>
</tr>
</thead>
<tbody>
<tr>
<td>NON EQUITIES</td>
<td>35%</td>
</tr>
</tbody>
</table>

Non equity split

- UK INDEX LINKED: 8.3%
- OVERSEAS INDEX LINKED: 4.0%
- UK GOV'T BONDS: 13.1%
- OVERSEAS GOV'T BONDS: 8.3%
- UK CORPORATE BONDS: 17.7%
- OVERSEAS CORPORATE BONDS: 2.3%
- CASH: 17.7%
- PROPERTY: 28.6%

Jargon buster...

Benchmark asset allocation: The guidelines for where we invest
Equities: Shares in companies
Non equities: Other types of investment like property
Externally managed £6,331 million

Securities Portfolio Capital £1,108 million
Securities Portfolio Legal & General £1,846 million
Property Venture Fund GVA Grimley £11 million

Compared with the previous financial year...

Less invested in Cash and Overseas Government bonds
More invested in UK & Overseas Equities
How we performed
And here’s the result of the various types of investments - our returns. The top graph shows our returns from each type of investment, compared with the ‘market’ (in other words investment returns in general). And the bottom graph compares our returns with other local authority pension funds like us.

INVESTMENT RETURNS
Year ended 31 March 2009

How the figures add up...
At the top of the facing page you will see how much members and employers paid in, compared with how much was paid out in benefits. After other payments in and out, the amount available for investing was £264 million.
Income (£ millions)

Employees contributions 118
Employers contributions 264
Transfers in (Individual) 21
Income from investments 279
Total Income 682

Expenditure

Benefits paid out 381
Investment & administration costs 12
Transfers out 25
Total expenditure 418
Money available for investment 264

Net assets statement as at 31 March

<table>
<thead>
<tr>
<th></th>
<th>2009 (£’000)</th>
<th>2008 (£’000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK equities</td>
<td>1,737,611</td>
<td>2,377,163</td>
</tr>
<tr>
<td>Overseas equities</td>
<td>1,516,139</td>
<td>1,756,291</td>
</tr>
<tr>
<td>UK fixed interest corporate bonds</td>
<td>211,724</td>
<td>258,614</td>
</tr>
<tr>
<td>Overseas fixed interest corporate bonds</td>
<td>114,088</td>
<td>136,600</td>
</tr>
<tr>
<td>UK fixed interest government bonds</td>
<td>123,720</td>
<td>98,938</td>
</tr>
<tr>
<td>Overseas fixed interest government bonds</td>
<td>180,185</td>
<td>358,631</td>
</tr>
<tr>
<td>UK index linked</td>
<td>366,414</td>
<td>385,766</td>
</tr>
<tr>
<td>Overseas index linked</td>
<td>107,814</td>
<td>138,111</td>
</tr>
<tr>
<td>Property</td>
<td>386,216</td>
<td>515,035</td>
</tr>
<tr>
<td>Derivatives contracts</td>
<td>(40)</td>
<td>(178)</td>
</tr>
<tr>
<td>Pooled investment vehicles</td>
<td>2,612,563</td>
<td>2,484,668</td>
</tr>
<tr>
<td>Cash and deposits</td>
<td>369,680</td>
<td>718,861</td>
</tr>
<tr>
<td>Other investment balances</td>
<td>21,131</td>
<td>43,977</td>
</tr>
<tr>
<td>Investments at market value</td>
<td>7,747,245</td>
<td>9,272,477</td>
</tr>
<tr>
<td>Net current assets and liabilities</td>
<td>14,319</td>
<td>14,189</td>
</tr>
<tr>
<td><strong>Net assets of Fund</strong></td>
<td><strong>7,761,564</strong></td>
<td><strong>9,286,666</strong></td>
</tr>
</tbody>
</table>
Mum’s gone to Iceland
We found this astonishing true story in an American newspaper, which shows the lengths some people will go to in an effort to defraud the State...

A man from New York was recently sentenced to seven years in prison, after he admitted in court that he had stuffed his 98-year-old dead mother in a freezer so he could keep cashing her Social Security cheques.

State police discovered the body of Herta Auslander in the man’s freezer after a tip off from a neighbour, who suspected something after not seeing the woman for several months. An autopsy concluded she had in fact been kept in the freezer for at least 18 months, and that she had died of natural causes.

Banking update for overseas pensioners
If you’re one of the merry band of overseas pensioners, we are pleased to announce that we have now signed up with CITIbank to process all overseas payments. From now on, we will send your monthly pension to CITIbank, who will convert it into your local currency, and then pay it directly into your account. The cost for this service is just £2.74 each time, and you should find it a bit quicker than our previous supplier, as CITIbank’s turnaround time is 5 working days after payday.
Fraud watch

Whether you find the Iceland story opposite funny or just plain grim, it illustrates a very serious point. Let’s not beat about the bush – we’re all going to die at some point. So you need to make sure that whoever is going to look after your affairs after you’ve gone lets us know as soon as possible. That way we can stop your pension before any wrong payments have been made, and of course put into place any new pensions which may arise – for example a pension for your husband or wife.

The contact number for this is 0161 301 7100.

Just to be on the safe side
Most of the time when we do carry on paying a pension after one of our members has died, it’s a genuine oversight by the family. But sometimes people do try to carry on claiming the money fraudulently.

To help detect this type of fraud, we take part in something called the National Fraud Initiative, which cross checks the records from pension schemes like ours with the Department for Work & Pensions’ database. This picks up cases of fraudulent claims, and these are then investigated further, sometimes in conjunction with the Police.

We’ve also signed up for a service called Tracesmart, which runs a check each month against the General Register Office’s records. They then let us know the names of members who may have passed away without us being aware. We then carry out further checks, including sending a Life Certificate, which asks the member to contact us if they are still alive. If we don’t hear back we then stop the pension as a result. So if you get a Life Certificate from us, it really is in your interest to reply.

If you claim other benefits
Another type of fraud which sometimes arises relates to benefit claims. So please remember you need to declare your pension from us if you claim other benefits, such as housing benefit, as they may have to take its value into account.

To find out more
For more information about the National Fraud Initiative, and how Tameside takes part in it, please see: www.tameside.gov.uk/fraud
The Grapevine Quiz

Congratulations to Deryck Cawthorn of Rochdale, who won last year’s quiz. Once again, we’re offering you the chance to win £50 worth of M&S vouchers, so get your thinking caps on and have a go.

As last year, to celebrate the fact that we have pensioners living all over the world, we’re sticking with a travel theme. To be in with a chance of winning, simply answer the six questions opposite, fill in the tear off slip, and send it to us. The first one out of the bag with all correct answers wins the prize.

And don’t forget, if you want to apply for a ticket to this year’s PENSIONERS’ FORUM as well, remember to fill in the application form on the OTHER SIDE of the quiz, before sending it off.
1. What is this omelette-like dish known as in Spain?

2. Iceland is known for its hot springs and geysers. Name the capital.

3. The world’s second highest mountain is in Pakistan. Name it.

4. Name this record-breaking Indian cricketer.

5. Who is this iconic Jamaican reggae artist?

6. Name this famous French basilica.

Your full name:

Your Pension Number: 

See enclosed payslip if you don’t know your pension number

Please place in an envelope and mail to:
Communications Team, Greater Manchester Pension Fund,
Concord Suite, Manchester Road, Droylsden, Tameside, M43 6SF.

© macmillions
Please enter me in the draw for a ticket for the 2010 Pensioners’ Forum

Your full name: 

Your Pension Number: [Redacted]
See enclosed payslip if you don’t know your pension number

Signed: 

Please place in an envelope and mail to:
Communications Team,
Greater Manchester Pension Fund,
Concord Suite, Manchester Road,
Droylsden, Tameside, M43 6SF.

Return to us by 30 JUNE ’10 and don’t forget to include your quiz entry
(see page 21)
Those of you who’ve been to our Forum before will be familiar with the venue we have used for many years - New Century House in Manchester. But we were really on a sticky wicket when we found out the venue was no longer available for hire for events like ours. So after much searching, we think we have found a FANTASTIC new venue.... it’s a brand new banqueting facility at Old Trafford Cricket Ground, and we’re very excited about holding the forum there.

As before we will have a hospitality & exhibition area, with free advice from all kinds of experts, then a conference, where you can hear about the Fund and its finances, following by lunch prepared by a team inspired by celebrity chef Paul Heathcote (he probably won’t be making the sandwiches himself!)

The venue has excellent transport facilities, including a huge free car park for those of you driving or being dropped off, and its own tram stop right outside. Various bus services also stop on the main Chester Rd or on Talbot Rd nearby. If you’re travelling a long way, you could even make a night of it, and stay over in the on site hotel.

**How to apply**

Sorry, numbers are limited, so we have to draw names out of a hat. To be in with a chance, simply fill in the slip and post it back to us by 30 June 2010. We will pick names around August, and send you a ticket if you’ve been successful.

*This event is completely free of charge, and with this exciting new venue, we expect demand to be even higher than usual. So please don’t deprive someone else of a place by applying, then not showing up.*
How fast do you go?

A police officer was sitting by the side of the road one day, on the lookout for speeding drivers, when he spotted a car puttering along at 20mph. Knowing that driving this slow is just as dangerous as speeding, he pulled the driver over.

Approaching the car, he noticed that the passengers were all old ladies - all wide-eyed and white as ghosts. The driver, also a very elderly lady, was upset at being stopped. “But I don’t understand officer... I can’t have been speeding - I was doing EXACTLY the speed limit”

“I’m afraid you were doing rather less than that Madam” the officer replied patiently, “You were actually only doing 20 miles an hour”.

“But that IS the speed limit - it says so on that sign over there” says the lady pointing at a roadside sign which reads A20!

“Madam, that’s the road number not the speed limit!” says the amazed policeman. “Well I never” replies the old lady “That explains a lot”.

“Before I let you go Madam, can I just ask if your passengers are OK... they look terrified.”

“Oh they’ll be alright in a minute, officer” she replies... “We’ve just come off the A130!”

Sent in by Laura Baron, Bolton
Bill cleans up the world of publishing

After twenty two years teaching in schools, Bill Rogers joined Manchester City Council’s Education department, where he worked his way up to Principal Inspector of Schools, and Head of the Manchester School Improvement Service. Those of you with children in their thirties may even remember seeing him on the popular Granada TV careers programme Which Way, which went out live and was presented by the iconic Tony Wilson.

When Bill ‘retired’ in 2002 he took up a four day a week contract with the National College for School Leadership, using the fifth day to prepare for a change of direction when he finally retired completely.

And what a change of direction! In the past three years, Bill has completed six crime thriller novels all based in and around Manchester. The first of these - The Cleansing - was shortlisted for the Long Barn Books debut novel award and secured him a London agent. Another of his yet to be published novels – A Trace of Blood - reached the semi finals of the Amazon Breakthrough Novel Awards. Another – A Fatal Intervention – has just reached the second round of the ABNA 2010, and an entrepreneur who read it online is currently turning it into a filmscript.

Despite these achievements, Bill says it is still difficult to make a breakthrough in the world of publishing, which is plagued by high agent fees and heavy retail discounts. So as well as continuing with the traditional approach, Bill has now set up his own publishing business, Caton Books. The Cleansing, The Head Case, and The Tiger’s Cave are all available via Amazon, are in a number of local bookstores, and can be ordered from any book retailer, or library. Ebooks & Audiobooks will be available shortly.

If any Grapevine readers would like to tap into Bill’s experience of writing and publishing, or to arrange for a reading or talk, he would be delighted to hear from you. Just email him, or go to one of his websites:

billrogers@billrogers.co.uk
www.billrogers.co.uk
www.tomcaton.com

PS: Somehow he still finds time for grandchildren, local amateur dramatics, and voluntary work for Derian House Children’s Hospice, & Salford Catholic Children’s Rescue. Retirement…what retirement?!
From legal eagle to bookworm

Grapevine pensioner Richard Bond tells how he combined his two passions of book collecting and athletics to become a published author.

I retired early from Tameside MBC, working in commercial conveyancing, back in 1998. I had always had a keen interest in collecting books on athletics and spent much of the first few years of my retirement helping in the compilation of a book on the subject, and was delighted to see it published by the British Library.

But I’d always felt that the book could have contained even more information, so after its publication, I began making notes on some of the omissions, and listing works not featured in the original publication.

As this list expanded I decided to look at the subject from a different angle and broaden the scope of the work. So I became a reader at Manchester University’s John Rylands Library, where I researched the subject for three years. I also carried out research at various other institutional libraries, including Birmingham University. I also made contact will other private collectors around the country.

By now I’d really got the bit between my teeth, and this ‘hobby’ had well and truly turned into an obsession, taking every waking hour. On many an occasion, I was putting in a 60 hour week writing and compiling - so much for having an easy life in retirement! But the hard work was worth every minute, and my reward was seeing my book finally published in 2008.

For those of you who want to check out Richard’s handywork, the full title of his book is Collecting Books on Athletics and the Olympic Games: A Bibliography and History 6000 B.C. to the Present. This impressive tome runs to nearly 800 pages, and is described by the publishers Arima as “...A fascinating and unique book, which will be of interest, not just to collectors, but to scholars, dealers, readers, athletes and all who are interested in collecting books”. Another well known athletics historian Mel Watman said it is... “A prodigious work of scholarship...the range of books listed and analysed is breathtaking.”

The book can be found in various institutional libraries, or bought online from Waterstones, Amazon, etc. You can also get an individually numbered and signed copy, priced at £35, and available directly from Richard on 0161 343 2085.

And if that whets your appetite, keep a look out for Richard’s second volume which he’s currently researching.
Remember, Grapevine is YOUR magazine, and we want to hear from YOU! So if you have anything at all to tell us about, which you think other Grapevine readers would be interested in, then get in touch.

That’s exactly what Bill Rogers did - although we’re surprised he found the time to write to us, in the midst of writing award winning crime novels!

And remember you don’t have to be a prize winning novelist... why not have a go at sending us a funny story, like Grapevine reader Laura Baron, from Bolton, or sending us a tasty recipe, like Ken Pennington, from Stalybridge.

Here are some other ideas you might send in...

● Gardening tips
● A write up on your favourite holiday destination
● Moneysaving tips - like cleaning your windows with vinegar

And if we use your material, we’ll send you this limited edition pension fund brolly - especially handy if you live in and around Manchester!

Please contact:

Communications Team, Pensions Office, Concord Suite, Manchester Rd, Droylsden, Tameside, M43 6SF.

Or email: malcolm.tyrer@gmpf.org.uk
Can we help you?

To speak to one of our pension payroll team, please have your pension number handy then call us on the number below.

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