



BRITISH BENEFITS *friendly* SOCIETY LIMITED

## Happy New Year from all of the team at BBfS!

Thank you to all our members for making 2006 a fantastic year!

2007 is already looking very positive for BBfS, with lots of new and exciting initiatives underway. With these initiatives on top of our regular activities we are striving to increase our membership and make 2007 an even better year.

A new year means new direction, with that in mind we would like to share with you some of the new activities we will be undertaking:

1. Developing our web marketing opportunities and providing online application completion (coming soon).
2. Focusing on a face to face selling approach through attendance at promotional events and local onsite days.
3. Raising awareness of BBfS on a national scale.

Turn to page 2 for more information about '2007 Dates for your diary', you won't want to miss these.

**To support our new initiatives, we, as always, still need your help to 'Spread the Word'**, by telling your friends about the great benefits of joining the Society.

**HOW CAN YOU HELP?** Have your friends call on 0800 975 6565 for an information pack quoting your name and membership number, once they become a paying member we will then send you a £25 voucher as a "thank you".

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## Tell us more, win £100

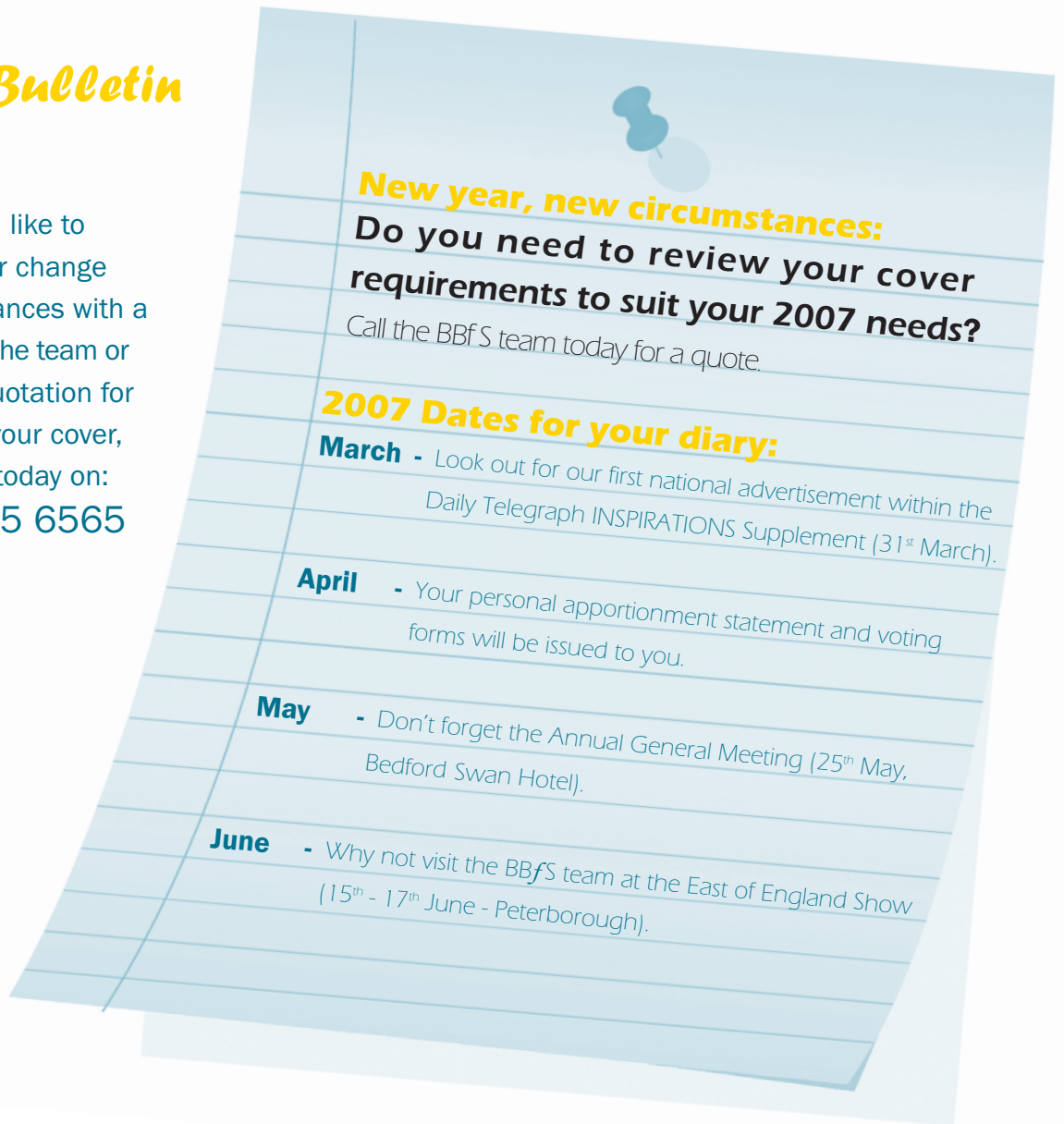
What else could you tell us about yourself?

We would like to know more about what our members think, what they do and if anything has changed over the last year.

**What you need to do next:** Complete and return the form on page 4 within the next two weeks and we'll enter your name into our FREE prize draw to win £100. Don't delay, good luck!

## BBfS Bulletin Board

If you would like to discuss your change in circumstances with a member of the team or request a quotation for increasing your cover, please call today on: **0800 975 6565**



## Loans

**Why not take out a loan with your Society?** You could borrow up to 85% of the cash-in value of your Capital Account.

Loans are secured against your individual capital account.

**Find out how affordable a loan from the Society can be by calling the Lending Team on 0800 975 6565. Monday to Friday 9am to 5pm.**

**1. Our current low rate of 7.65% is fixed until the end of the loan.**

**2. Flexible repayment options from 1 to 5 years.**

**3. Hassle-free. With no administrative fees to pay.**

# Lesley says...

## Know Your Limit

Following the Christmas period and - for many of us - the party season, it may be worth looking at the amount of alcohol we consume and its effects.

A single unit of alcohol, as devised by the Government, is 125ml (4 fl oz) of wine that is 8% alcohol by volume. This measure was devised back in the 1980's, but times have changed! It is difficult to find a wine under 12% alcohol and not uncommon for it to go as high as 15% - almost twice the strength of 1980's wine. Glass sizes in pubs and bars have also increased, meaning that a glass of wine, originally thought to be 1 unit, can actually be as much as 3.7 units!

Sticking to spirits may be the easiest way of keeping a check on alcohol units, as one 25ml measure of 40% alcohol is equal to 1 unit. However you must be wary of a generous hand when pouring at home! Beer and cider can also be a problem as, like wine, they vary in strengths. "Alcopops" too have to be taken into account, as one 275ml bottle at 5.5% is equal to 1.5 units.

### So what does this all mean to us in real terms?

**MEN:** if you drink between 3 or 4 units a day - or less - there are no significant risks to your health. Bearing in mind the above, this could be as little as one glass of wine a day. If you regularly drink 4 or more units a day, there is an increasing risk to your health.

**WOMEN:** if you drink between 2 and 3 units a day or less there are no significant risks to your health. If you regularly drink 3 or more units a day, there is an increasing risk to your health.

If you exceed your daily limit, the Department of Health recommends that you avoid alcohol for at least 48 hours in order to give your body time to recover. You should include at least one drink free day a week and keep within the weekly limits of 21 units for men and 14 units for women.

Alcohol misuse can affect almost every part of the body, including the liver, digestive system, heart and circulatory systems, bones, skin, muscles, brain and nervous systems. Other effects include mental health problems, sexual problems, malnutrition and cancer and foetal development.

If you are concerned about the amount of alcohol you drink or would like to discuss any other health related matter please do not hesitate to contact me on 0800 975 6565, extension 222 or [l.murphy@bbfs.co.uk](mailto:l.murphy@bbfs.co.uk).

Lesley Murphy RGN  
Nurse Case Manager

### Useful Information:

[www.alcoholconcern.org.uk](http://www.alcoholconcern.org.uk)  
[www.alcoholics-anonymous.org.uk](http://www.alcoholics-anonymous.org.uk)  
[www.bbc.co.uk/science/hottopics/alcohol](http://www.bbc.co.uk/science/hottopics/alcohol)  
[www.drinkaware.co.uk](http://www.drinkaware.co.uk)



# Tell us more, prize draw form!

Please provide your name and membership number to be entered into the FREE prize draw.

Name:

Membership Number:

## Tell us a bit about your job and who you work for?

Are you:

Employed  Self-employed  Small Business Owner  House Person  Student  Retired

IF YOU'RE EMPLOYED, are you:	IF YOU'RE SELF-EMPLOYED
<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <b>Do you or any member of your family work for one of the following types of companies / organisations:</b> <input type="checkbox"/> Road Haulage <input type="checkbox"/> Airline <input type="checkbox"/> Trade Association <b>What is the name of your employer?</b> <input type="text"/> <b>How many people work for your employer?</b> <input type="checkbox"/> 5 <input type="checkbox"/> 10 <input type="checkbox"/> 20 <input type="checkbox"/> 30 <input type="checkbox"/> 40 <input type="checkbox"/> 50+ <b>Does your employer offer a sickness &amp; accident scheme?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Tell us the nature of your business e.g. plumber, electrician:</b> <input type="text"/> <b>Are you a member of a Trade Association?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <hr/> <b>IF YOU'RE A SMALL BUSINESS OWNER</b> <b>How many people work for you?</b> <input type="checkbox"/> 1 - 4 <input type="checkbox"/> 5 - 10 <input type="checkbox"/> 11+ <b>Would you offer your employees sickness &amp; accident cover?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No

## What's new?

Are the contact details we hold for you still up-to-date? Please complete this section if your details have changed recently.

<b>Title:</b>	<b>First Name:</b>	<b>Surname:</b>
<b>Address:</b>		
<input type="text"/>		
<input type="text"/>		
<b>Postcode:</b>		
<input type="text"/>		
<b>Daytime no:</b>	<b>Mobile no:</b>	<b>Work no:</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Email address:</b>		If you are happy to be contacted by email, please tick here <input type="checkbox"/>
<input type="text"/>		

## My Comments

Just wanted you to know my comments:


## Please send your completed form to:

British Benefits *friendly* Society Ltd, FREEPOST BF57, Bedford, MK40 2EZ

### Data Protection statement

British Benefits *friendly* Society ("the Society") is a registered data controller under the Data Protection Act 1998 ("the Act"). The information you have previously provided including sensitive information as defined by the Act forms part of the personal data held by the Society and will be used for the provision and administration of your membership and insurance products and services. The Society will only use this data to meet legal, regulatory or other reasonable purposes it has in conducting its business as a Friendly Society. Any telephone calls made to and from the Society may

be recorded by us. Any information you have previously provided may be disclosed to, recorded by and used by other companies authorised by us for underwriting and claims handling services. You are entitled to be provided with the personal information held by us on request (a small charge may be payable). In addition we may seek information from other insurance companies or healthcare professionals to validate the information you have provided. Where fraud is suspected we may disclose information to other parties if they request information in writing from us. The Society

may also use the information you have previously provided to contact you from time to time by post, telephone, e-mail or other appropriate means of communication, with information on products or services which may be of interest to you. If you do not wish to be contacted, please let us know.

Under the Act we have an obligation to ensure that personal information remains up to date, accurate and complete. To enable us to do this, please let us know whenever any of your personal details change.



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 A member of the Association of Mutual Insurers.  
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