



BRITISH BENEFITS *friendly* SOCIETY LIMITED

## AGM Update

This year's BBfS Annual General Meeting was held on Friday 19th May 2006 at the Swan Hotel in Bedford. The main business issues dealt with were:

- Approval of the Minutes of the AGM held on 6th May 2005.
- The Committee of Management Report and the Financial Statements for 2005 were approved.
- The Committee of Management Remuneration Report was adopted.
- Moore Stephens was re-elected as the Society's Auditors
- The panel of Arbitrators was elected.
- All notices of motion from the Committee of Management involving alterations and / or additions to the Rules, Schedule to the Rules, Holloway Tables and / or Century Tables were passed by an overwhelming majority.

*Details of the above can be found within your Report and Financial Statements Summary sent with your AGM postal voting form.*

The date and venue of the next Annual General Meeting will be confirmed at a later date and we hope that as many of you as possible will be able to attend.

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## Transfer to the Century Plan

Some members want to increase their units to give them a higher amount of sick pay in the event of an illness. That's why we have the Century Plan, which can help protect you further by providing benefit payments of up to £2,600 per month if you are unable to work due to illness or accident.

By transferring to the Century Plan you would retain your existing Capital Account, which can be withdrawn as a lump sum payment at age 60 tax-free\*.

In addition to the financial support, members also have access to a team of specially trained nurses, who are on hand to provide practical day-to-day health advice and ongoing support throughout periods of illness.

If you would like to take advantage of this opportunity of transferring to the Century Plan please give us a ring on our freephone number 0800 975 6565.

\* Free of personal income tax and capital gains tax-under current legislation.

# Paying by Direct Debit

Why not make life easier for yourself and pay your premiums by Direct Debit.

A Direct Debit is an instruction between you and your bank or building society authorising an organisation to collect an amount from your account, as long as you have been given advance notice of the collection amounts and dates.

**Peace of mind** - It will give you the peace of mind of knowing that your premiums are paid automatically and the payment date will not be missed - therefore no problems if you have to claim sickness/accident benefit.

**It's more convenient** - No more special trips to the High Street queuing up at the bank or incurring unnecessary charges.

**It's cheaper** - More money for you - less money spent on administration at Head Office means more money back to the membership.

The vast majority of members now pay their premiums by Direct Debit and are completely protected by the Direct Debit Guarantee.

## Direct Debit Guarantee:

- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amount to be paid or the payment dates change, the organisation will notify you - normally 10 working days in advance of your account being debited - or as otherwise agreed.
- If an error is made by the organisation or your bank or building society, you are guaranteed a full and immediate refund.
- You can cancel a Direct Debit at any time by writing to your bank or building society.

If you would like any further information about the benefits of changing to Direct Debit, please call us free on 0800 975 6565.

## Poster Campaign winners!

Thank you so much to those who joined in our poster campaign. We were overwhelmed by the response that we received. If you would like more posters or wish to recommend a friend, drop us a line or call free on 0800 975 6565.

**Prize Draw Winners.** I am pleased to announce that the winners of our Prize Draw are:

**First Prize** - £250 cheque goes to David Bradshaw.

**Second Prize** - Mini Portable DVD player goes to Paul Harper.

**Third Prize** - £100 Holiday voucher goes to Anthony Spittle.

Finally, congratulations once again to our three winners from all at BBfS.



1st Prize



2nd Prize



3rd Prize

# Lesley says.....

## BOWEL CANCER

In the UK bowel cancer is the third most common cancer in men (after prostate and lung cancer). It is the second most common cancer in women (after breast cancer). In the UK about 35,000 people are diagnosed with bowel cancer every year.

Bowel cancer is curable if diagnosed and treated early.

The exact cause of bowel cancer remains unknown but there are certain factors that put people more at risk:

- **AGE:** Bowel cancer tends to be a disease of middle and old age. 75% of cases in the UK occur in people over the age of 55 who have no family history.
- **FAMILY HISTORY:** A history of bowel cancer in 2 close relatives may increase your risk.
- **INFLAMMATORY BOWEL DISEASE:** People who have a long term bowel disease e.g. Crohn's and ulcerative colitis, may have an increased risk of developing bowel cancer.
- **DIET/LIFESTYLE:** People whose diets are low in fibre, fruit and vegetables and who do not exercise appear to be at an increased risk of developing bowel cancer.

The symptoms of bowel cancer depend on the stage of the disease and the part of the bowel affected, and may include any of the following:

- Persistent change in bowel habit for a period of 6 weeks.
- Repeated bleeding or passing of mucous from the back passage. Although bleeding is a common symptom of bowel cancer it is important to remember that most bleeding of this sort is from haemorrhoids.
- Unexplained tiredness or weight loss.
- Severe colic type abdominal pain.

If you have any of these symptoms it is important that you discuss them with your doctor. It may be helpful to keep a symptom diary for a week about your bowel movements.

**DIAGNOSIS:** Your doctor will take a full history and do an initial examination, after which he may refer you to see a specialist for further tests which may include scans, blood tests, barium enema and endoscopy. An endoscope is a thin flexible tube that can be passed directly into the colon, allowing your doctor to see directly into the bowel and take biopsies.

**TREATMENTS:** Surgery may be required to remove the affected area or diseased segment of bowel. In many cases the ends either side of the removed section can be joined together and the bowel returns to work as normal. However in some people it is not possible to join the ends together and a colostomy is required. This involves diverting a piece of bowel through the abdomen and into a bag which then collects the waste. Specialist nurses are available in this incidence and people with colostomies go on to lead perfectly normal lives. Sometimes it is not possible to remove all the cancer by surgery and chemotherapy and/or radiotherapy may be indicated.

Many people find it difficult to talk about their bowel habits, but please remember that doctors and nurses are used to talking about the body without finding it awkward. If you notice persistent changes in your bowel habit that do not return to what is normal for you, then do not delay in seeking advice.

A national Bowel Cancer Screening Programme will be phased in from this year and rolled out over a 3 year period. Men and women between the ages of 60 and 69 will be invited to take part every 2 years.

If you are worried about any aspect of this article or you would like to discuss any health issues, you can call me directly and in confidence on 0800 975 6565.

Lesley Murphy RGN

### Useful information:

[www.statistics.gov.uk](http://www.statistics.gov.uk)  
[www.cancerscreening.nhs.uk](http://www.cancerscreening.nhs.uk)  
[www.bowelcanceruk.org.uk](http://www.bowelcanceruk.org.uk)



## Have You Registered A Nomination?

None of us likes to think about death, but spending a moment or two today could ensure that, should the worst happen, your loved ones have one thing less to worry about.

A Nomination will enable the Society to release up to £5,000 of a member's Capital Account on production of the Death Certificate – which is virtually instantly. Any remaining balance will then form part of the estate and will be released on production of the Grant of Representation (Probate).

Maybe you have already made a Nomination but there has been a change to your circumstances. For example, marriage or remarriage will automatically make your existing nomination void, whereas a divorce will not. Or maybe legislation has increased the maximum payable under Nomination since you completed your form.

If you have not registered a Nomination, or are concerned that your existing one may be out of date, please call us free on 0800 975 6565.

## Sad News

It's with great sadness that we have to advise you of the death of a former General Secretary of the Society - Bill Savage. Bill passed away in March of this year having been admitted to hospital with heart and breathing problems. He died peacefully in his sleep.

Bill joined the Society in 1927 at the age of 15 as the "office boy" and was promoted to the position of General Secretary in 1955. He retired in May 1976 and, during his 49 years with the BBfS, he had never had a day off due to illness. Quite ironic when one considers the primary object of BBfS has been to pay sickness benefit! Bill maintained a very strong interest in the Society throughout his retirement and was still in contact with some members of staff and former committee members.

## Competition

Having given our newsletter a new look, we would like to invite you to suggest a new name to replace 'In Touch'. All you need to do is write what you think the new name should be on a piece of paper and send it to us at No.1 Trevor Street, Bedford, MK40 2AB. Alternatively, send an email with your suggestion to enquiries@bbfs.co.uk.

You will then be entered into a prize draw for a £50 Marks & Spencer Voucher. Closing date is the 1st August. Good luck!



### 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.



BRITISH BENEFITS friendly SOCIETY LIMITED  
No. 1 Trevor Street, Bedford, MK40 2AB  
Telephone 01234 358344  
Fax 01234 327879

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