

Superannuation



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LASF Gets Budgetary Allocation

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VISION

“To be a provider of adequate and sustainable Social Security”

MISSION

“To provide efficient and reliable social security to the satisfaction of our Members”

CORE VALUES

Our Code of Conduct guides us to:

- Professionalism
- Integrity
- Commitment
- Team work
- Innovation

“SECURING OUR MEMBER’S FUTURE”



Managing Director's Message



Social Security numbers are unique identification numbers which are given to contributing members of a pension scheme.

The Local Authorities Superannuation Fund (LASF) is excited to note the conclusion of the exercise which has resulted in the creation and allocation of social security numbers to all its members.

These unique numbers will help in improved service delivery as this will result in efficiency creating real time value in terms of processing member queries and will also remove impediments such as misfiling as was the case during the use of National Registration Cards as identifiers.

In the past, the key identifier had been the National Registration Card (NRC) Number but in some cases it would be found that some NRC numbers were appearing in duplicate in the system and this exposed the Fund to possible fraud.

As a result, when we are about to effect a payment, it has been a challenge as we need to go in the background and conduct

authentication exercises to ascertain the real beneficiary of a specific account, resulting in delayed payment. But with the introduction of the Social Security Number, each file will be associated with a specific individual and therefore the mix up in identification will be omitted from the equation.

The issues of duplication resulted in challenges of data integrity and the need to sort it out was our prime concern.

As an institution which aims at offering quality service to our members, we saw it fit to clean up our system and today we extend out hand and reach out to you with one objective – to serve you better than before. As LASF we value the partnership with our members and all stakeholders and will endeavour to ensure that all impediments towards service delivery are eradicated.

LASF shares the excitement that has come with the announcement that the Fund has been included in the 2023 National Budget.

With this inclusion comes the expectation that the Fund is assured of a steady flow of funding which will go towards the payment of pensioner's arrears. The allocation of K300 million meant for payment of retirement benefits will definitely translate in adding quality to the life of our members once they retire from formal employment.

Let me further state that through collaborative efforts with the Government, LASF was able to pay a total of K335 million to 6,575 retirees in 2022.

Stakeholder engagement has been a high value priority on our agenda as an institution and we continue to engage our stakeholders in order to share and explore new and better ideas through which we can improve service quality.

It is through stakeholder engagement that LASF has been able to reach out to its various publics and through this same engagement we have been able to learn and adopt new mechanisms of serving our members especially

in these fast changing times.

It has been our policy to always consult and also listen to suggestions from our stakeholders in order for us to come up with inclusive and progressive decisions.

Our engagements with a whole broad spectrum of stakeholders has taught us that probable solutions to needy issues can be found in different places and we have capitalised on that.

This has taught us to appreciate and value everyone and we are glad to say that there is no stakeholder who is less important than the others.

It is with this aspect of stakeholder appreciation that LASF went out to lend a helping hand and donated various equipment to our stakeholders.

Through our Corporate Social Responsibility activities, LASF identified various government schools where a donation of Desktop computers was done with the hope that these items would help with access to ICT materials for learners.

This being a fast advancing technological age, it is important to ensure that all school going children are granted an opportunity to learn how to use a computer and what better way than providing computers as teaching aids.

We are hopeful that these donations will help equip children with basic computer knowledge and will also help in realising government desire of enhancing access to better quality education for all.

Technology is now considered the key to all development and access to computer gadgets should be prime for all.

As the saying goes "Today's nursery will be tomorrow's forest, it is up to us to provide necessary tools that will be used to nurture the future generations and what a better way than to provide the necessary teaching aid.

George Chileshe
Managing Director

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Mrs. Patience Phiri - Member



Ms Chitalu Mandona - Member



Mr. Myland Sitimela - Member



Mrs. Tiyese Sakala - Editor

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The Editor's Notes



A warm welcome to yet another exciting edition of the **LASF UPDATE**- your magazine that brings you closer to your caring Pension Fund.

This time around, we bring you a wide range of informative and exciting topics which will give you an insight of the various activities that the fund has under taken over the last six months as well as the social activities that the Local Authorities Superannuation Fund (LASF) undertakes as part of its Social Corporate Responsibility.

Great excitement that comes with the announcement that LASF has been included in the 2023 National Budget is palpable. It opens a massive door of opportunities for the future and creates an opportunity for LASF to ensure the security of its members' future.

This in itself is an assurance that LASF will improve its capability to pay its members and ensure that they are not reduced to destitution.

We can rest knowing that our pensioners will receive their money once they fall due which will result in the reduction of the debt ratio, a situation that has continued to haunt the Fund.

Stakeholder engagement as well as Corporate Social Responsibility



continues to be key as this is all aimed at appreciating the value that the Fund draws from its stakeholders.

In this edition, the **LASF UPDATE** is carrying an article which are showcasing the value that the Fund continues to place on its stakeholders by donating office equipment which is hoped to add value to the quality of the service that these government institutions offer to the public at large.

Read on and learn about more management of mental health in our old age. Learn about the various ways that mental stress comes about and how it can be identified and managed by those surrounding our beloved family members.

The saying that you are what you eat cannot be ignored. In this article, we look at the importance of improving eating habits as this tends to affect our wellbeing as we

grow older.

The value that comes with early planning for retirement life is immeasurable. Meritha Simaubi is a pensioner who has reaped the benefits of starting to plan for retirement way before the employment clock winds to a halt and we share her success story with you in this edition of the Newsletter.

As part of its team building sessions, the members of staff at LASF participated in the Zambia Union of Financial and Allied Workers (ZIFIAW) sports festival.

Here we get to appreciate the value that comes with engagement in sporting activities as a way of keeping physically fit and managing stress levels which results from lack of exercise for both the mind and the body.

Pensioners deserve love and it is our duty to ensure that they enjoy a serene and peaceful retirement life. This is why LASF has continued to devised strategies which are aimed at reducing their plight.

It is comforting to realise such strategies as it ultimately secures the pensioners.

Come on and read on!

Tiyese Kaira Sakala ■

LASF Gets Budgetary Allocation

By Tiyese Kaira Sakala



Hon. Dr Situmbeko Musokotwane

The Local Authorities Superannuation Fund (LASF) is excited to be included in the 2023 National Budget.

The inclusion in the budget means that the Fund is assured of a steady flow of recapitalisation funding which will go towards the payment of pensioners arrears accumulated over a period of time.

In the past, the Fund has received recapitalisation support from Government through grants and the inclusion in the 2023 budget now means that there is an assurance of steady flow of funds which will be channeled towards the clearing of pension arrears payments.

In a speech presented to Parliament during the 2023 Budget



presentation, Minister of Finance and National Planning Dr Situmbeko Musokotwane announced that since Government was now current with the payment of lumpsum packages for retirees under the Public Service Pensions Fund (PSPF), beginning 2023, Government would now focus on reducing the waiting period of pensioners under the Local Authorities Superannuation Fund (LASF).

“Madam Speaker, now that we are current with the Public Service Pensions Fund, beginning 2023, Government will focus on reducing the waiting period of pensioners under the Local Authorities Superannuation Fund”, he said.

Dr Musokotwane said Government would set aside K300 million for the payment of pension arrears for pensioners under the Local Authorities Superannuation Fund.

“For 2023, I propose to increase the allocation by 29.1 percent to K8.1 billion. Of this amount, K2.4 billion is for payment of retirees under the Public Service Pensions Fund while K300 million is for retirement benefits under the Local Authorities Superannuation Fund” he said.

He said Government valued its people especially the vulnerable and therefore would ensure increased budgetary allocation towards social protection.

The minister committed to clearing the backlog of arrears under the Local Authorities Superannuation Fund up to end December 2021.

He said the current pension backlog dated back to December 2018.



The National Assembly of Zambia

LASF INTRODUCES SOCIAL SECURITY NUMBERS FOR ITS MEMBERS

By Tiyese Kaira Sakala



LASF Management pose with Lusaka Water Supply and Sanitation retirees

The Local Authorities Superannuation Fund (LASF) has introduced Social Security Numbers for all its members in a bid to enhance service delivery.

The social security numbers which are part of the enhanced data integrity exercise has already been rolled out.

Speaking in an interview, Director of Contributions and Benefits Milner Mooba, said new social security numbers will help the Fund to serve the members in a more efficient and effective manner.

He said in the past, the key identifier had been the National Registration Card (NRC) Number but in some cases it would be found that some NRC numbers were appearing in duplicate in the system and this exposed the Fund to possible fraud.

“The challenge has been that when the Fund wants to effect a payment

it becomes a challenge as it is not clear who the rightful beneficiary is as there were cases where two or more people would bear the same number.

It is this same data duplication which has brought about the challenges of data integrity and we needed to sort this out. So the key objective of migrating from use of NRCs to Social security Numbers was to achieve data integrity and that is very key for any pension administration because data integrity also has implications on issues of fraud and the need to be accurate when paying and how member data is maintained.” He said.

Mr Mooba said that the LASF pension scheme went as far back as 1954 when it was established and so there had been a lot of redundant data sitting on the database and this needed to be sorted out, hence the cleaning up

exercise which gave birth to the social security numbers.

He said from the time it was formed, the Fund had migrated over four different pension systems and a lot of irrelevant data was carried over the years. As a result of this data migration, data integrity has been compromised.

He said in any pension administration, member data is a key aspect of the success of any Pension Scheme or Fund.

“The value that the Social Security Numbers will add is that it will be easy for the members to deal with the Fund. With the help of these numbers, the members both current and retired, can now just get in touch with the Fund and make an enquiry using the very number. If we keep our data very accurate then even our contribution levels will be enhanced,” he added.

This exercise has been running for more than a year in the test environment to arrive at a product that is perfect and well tested. We rolled it out into the live environment and all the stakeholders within the Fund were consulted.

Social Security Numbers are unique identification numbers for members, which are machine generated and allocated to

individual members who will use them whenever they interact with the Fund.

Even if two people have similar names, we can never have a situation where two people have the same social security number as it is computer generated and specific to an individual.

Mr Mooba said the social security number will also be used in the Finance department when the various accounts for the members are worked on, the reference will be related to the same social security number.

The use of Social Security Numbers will operate parallel alongside the NRCs in the interim. This is to ensure that we do not lose the members along the way considering that most of them are aged and may not easily adapt to the change that will come from migration from NRCs to SSN.

Sensitization programs have already been put in place to ensure that members are made aware of the changes that are being introduced. So far this program has already commenced and gong on well in all the provinces across the country. ■



By Tiyese Kaira Sakala

The Local Authorities Superannuation Fund (LASF) has continued to urge its members to submit Life Certificates and other necessary accompanying documents in order for them to access their annual pension benefits.

Speaking in an interview, LASF Managing Director George Chileshe noted that it was standard pension industry practice for all pensioners to submit Life Certificates in order for them to access their life pension.

Mr Chileshe said members' response to calls for the submission of Life Certificates has continued to be good and most of the eligible members have continued being paid once their Life Certificates are submitted to the Fund.

"It is important to state that the submission of Life Certificates is a generally accepted best practice across the pension industry and therefore LASF cannot process any payments for any of our members who are in receipt of an annuity without a valid Life Certificate.

"it is a requirement for a member to submit a Life Certificate every year if such a member is above the age of 75 and every two years if such a member is less than 75 years."he said.

Mr Chileshe applauded the members who have continued to yield to the advertisements that LASF has continued to post in various media outlets, urging the members to submit their Life Certificates in order for them to be paid their annual dues.

And pensioner Mr Chailisani Banda who is a recipient of the annuity payment, expressed gratitude that LASF had taken a deliberate stance to always remind its members to submit the Life Certificate Forms in order for them to access their benefits.

He said most of the recipients of the

annuity payment were advanced in age and susceptible to easily forgetting when they are due to submit the Life Certificate but with the constant reminders from LASF management, they were always in time to submit their forms and receive their payment within the first quarter of the year.

"Most of us are advanced in age so we have to continue relying on reminders from LASF and this has really helped us. We appreciate that it is important for us to sign and submit the forms as this creates an opportunity for due diligence and issues of wrongly paying people who are not eligible have been done away with" Mr Banda said.

It is a legal requirement law for members in receipt of an annuity to complete and submit Life Certificates (Form VIII) and the affirmation of marriage status (Form IX) in case of widows.

Life Certificates submitted by pensioners less than 75 years of age, will remain valid for two years. However, Life Certificates submitted by pensioners above 75 years of age will need to be renewed very year.

Failure to do so will result in non-payment of pension to Pensioners and Beneficiaries. To avoid being inconvenienced, members are encouraged to respond to the request as soon as possible by visiting LASF offices or the nearest councils.

In the same vain, any pensioner or beneficiary that has had a change of Bank account details are required to inform LASF by completing Form II(b) which should be certified by the bank where your account is held.

This is important as it ensures that the monies are paid to the correct and active Bank account. ■

IMPACT OF RECAPITALISATION ON THE PLIGHT OF RETIREES

By Catherine Nyirenda

“

Finance and National Planning Minister Dr. Situmbeko Musokotwane during the presentation of the 2023 National budget announced in Parliament that K300 million will be set aside to help dismantle more arrears owed to retirees and pensioners.

”

The Local Authorities Superannuation Fund(LASF) has not been admitting new members into the scheme since February 2000. This development coupled with other changes in the pieces of legislation has resulted in financial challenges in LASF including failure to meet its mandate of paying out benefits and annuities as and when they fall due.

The non- admission of new members compounded with low compliance levels in the remittances of monthly contributions by Associated Authorities, especially the Councils, has led to the worsening liquidity position of LASF and made it to the extent that it was difficult for LASF to meet its statutory and operational expenses.

The financial situation in LASF deteriorated to the extent that Government as the guarantor of the Pension Scheme had to make a bold decision to recapitalise LASF for the sole purpose of addressing the pension liabilities. In 2016 Government committed to release K401 million meant to liquidate the backlog of unpaid benefits and annuities outstanding at the time and to address this actuarial deficit.



Assistant Customer Service Officer Sankanaji Mweene guiding a retiree

In order to mitigate the plight of retirees, Government being the guarantor of the scheme has in the last five years released a total of K901 million to LASF in a bid to address the pension liabilities and dismantle the actuarial deficit.

The K901 million which was released between March 2017 and September 2022 has greatly eased the plight of retirees who were subjected to wait for a long time to be paid their pension benefits in the form of lump sum and annuity benefits.

The decision by the Government to recapitalise LASF has helped to reduce the Actuarial deficit from K1.7 billion in 2017 to K1.4 billion as at 31st December 2019 based on the actuarial evaluation conducted by Independent Actuaries & Consultants based in South Africa. Other factors such as increase in the investments base and increasing the retirement age to 60 years contributed to the slowdown of the deficit

In March 2017 Government released the first tranche of K150 million from the committed K401 million. The amount was used to pay a total of 6,138 retirees lump sum and annuity benefits. This saw some pensioners cleared off of their lump sum benefit and annuities.

In September 2019, Government further released K251 million which was a second tranche of the K401 million. A total of 5,543 retirees and pensioners benefited from the allocation of funds.

In 2020, another K150 million was released, this was a third additional tranche which Government released to address the financial

challenges that the Fund was experiencing.

In 2020 when the K150 million was released, LASF owed about K488 million in unpaid arrears in lump sums and pension benefits. The amount helped to further reduce the number of retirees and pensioners who had been waiting for their funds. To this effect a total of 4, 220 retirees were paid their lump sums benefits and pensions.

After change of regime which ushered in the New Dawn Government in August 2021, the plight of retirees was top on their agenda. Immediately after taking over leadership of the Country, K50 million was released in December 2021 to pay off more retirees. Government assured an additional amount of K150 million to be released to LASF in the first half of 2022.

True to the assurance, in April 2022 Government released a further K150 million to pay retirees their benefits and pensions. Arising from this, a total of 4,020 retirees and pensioners were paid.

In the third quarter of 2022, Government yet again released K150 million to offset arrears owed to retirees and pensioners. As at December 2022, a total amount of K300 million has been released to pay retirees and pensioners during the year 2022. The 2022 recapitalisation is the biggest allocation that Government has released to LASF in a single year. The impact had been that the pension liabilities from 2015 to 2018 have been paid in full.

This gives a cumulative sum of K901 million that Government has released to LASF from 2017

to the third quarter of 2022. The recapitalization of the Fund by Government has greatly helped to reduce the actuarial deficit and clear the backlog of retiree's benefits. This has also brought relief to pensioners as they are assured of being paid their lump sum and pensions in a short period of time.

The 2019 Actuarial report indicates that for LASF to operate at an optimal level, it will require a capital injection of at least K302 million annually for the next 10 years if the scheme remains closed to new members. It is against this background that the Government has agreed to fund LASF in the next three years under the Medium Term Expenditure Framework (MTEF) from 2023 to 2025. Once the reforms are implemented, the capitalization period is expected to reduce.

Finance and National Planning Minister Dr. Situmbeko Musokotwane during the presentation of the 2023 National budget announced in Parliament that K300 million will be set aside to help dismantle more arrears owed to retirees and pensioners. The impact is that all retirees who retired from 2019 to 2021 will be paid in full.

LASF Management is grateful to the Government's gesture on the deliberate efforts to address the actuarial deficit and be up to date in paying of retirees on time.

The Government's vision is to ensure that once a worker retires they should be paid their dues within three months after retirement. The Government has since started implementing their vision.

LASF – SECURING OUR MEMBERS' FUTURE

By George Chileshe

“ *The formulation of the Strategic Plans over the years have ensured that the Fund strategically positions itself in a manner that puts the welfare of the pensioners at its core.* **”**



Lusaka City Council retirees listening in as Ms Betty Ndhlovu ask a question.

The Local Authorities Superannuation Fund (LASF) is a statutory pension scheme created under an Act of Parliament, the Local Authorities Superannuation Fund Act Cap 284 of the Laws of Zambia.

It is a defined benefit scheme which is responsible to provide social security for eligible employees under LASF itself, ZESCO, Local Authorities, National Housing Authority (NHA) as well as Eastern and Lusaka Water Supply and Sanitation Companies.

LASF is a pension scheme which operates under a four-pillar pension administration mandate of Registering Members,

Collecting Contributions, Investing the Collected Contributions and Paying the Pension Benefits when they fall due.

This mandate has continued to be the Fund's preoccupation and the desire to pay equitably continues to be the guiding principle.

LASF has not been spared from the effects of the operationalisation of the National Pensions Scheme Act of 1996 which led to the creation of the National Pensions Scheme Authority (NAPSA). The Act stipulates that 1st February 2000, shall be registered under NAPSA on a compulsory basis.

To this effect, LASF has seen a

steady decline in its dependency ratio relating to the number of active contributing members, leading to reduced income from collected contributions and resulting in inadequate funds for investments and ultimately





Managing Director George Chileshe interacts with retirees' representatives.

inability to pay the pensioners when their pension falls due.

Notwithstanding, the Fund in its quest to secure the future of its members, has devised survival strategies which it has employed over the years to ensure that the pensioners are paid and not turned into destitution once they retire.

The formulation of the Strategic Plans over the years have ensured that the Fund strategically positions itself in a manner that puts the welfare of the pensioners at its core.

Currently operating under the Three-Year 2021 – 2023 Strategic Plan, LASF aims at achieving tangible impact and improvement in the Fund's financial and actuarial position which is expected to lead to the steady liquidation of the pension liabilities and address the actuarial deficit.

This Strategic Plan is also expected to achieve a restructured scheme design which will ultimately open the Fund to registering new members and improve operations and enhance service delivery.

The admission of new members will be under the revised scheme parameters relating to contribution rate and benefits structure.

The Government of the Republic of Zambia through the Ministry of Finance and National Planning, has responded positively to restructure the position of LASF to enable LASF meet the requirements of Mandate Pillar No. 4 which speaks to LASF's commitment to pay pension when it falls due.

Over the years LASF has benefited from the financial support with K300 million being given to the Fund in 2022.

LASF continues to be confident in its quest to achieving its objective of a financial and actuarial sustainability. A lot of progress has been done to review the scheme parameters in consultation with actuaries and also review the legal provisions under the LASF Act.

The Fund is further optimistic that once the current reform process of the scheme is realised, the Fund will deliver an efficient, effective

and economical service to its members.

In pursuing its motto of "Securing Our Members' future", LASF has gone a step further by ensuring that its Corporate Governance record is enhanced, through the operationalisation of the Integrity Committee which was set up and launched in 2020. This committee has seen the streamlining of institutional operations aimed at keeping the face of corruption in the terraces, away from all activities involving the Fund.

All members of staff are well versed in the dangers of corruption and have adopted the policy of service above self as they conduct themselves in the business of paying the pensioner.

The Fund is now looking at educating its retirees and pensioners on the effects of corruption and the realization that they have rightfully earned their money and need not bribe anyone in order for them to access that which is theirs by right is very cardinal. LASF does not charge for provisions of any service.

LASF Collects K30 million in pension contributions

The Local Authorities Superannuation Fund (LASF) collected a total of K30,125,186.47 pension contributions from Councils in 2022.

Speaking in an interview, Managing Director George Chileshe said K27,869,275.77 was collected from members' contributions for the current year while K2, 255,910.70 was from contributions arrears.

Mr Chileshe said the compliance to pay members' pension contributions was anchored on

the intervention to deduct the contributions at source from the Ministry of Local Government and Rural Development.

"This positive compliance has anchored the intervention to deduct pension contributions at source from the Ministry of Local Government and Rural Development. The impact has been that the growth of the contributions arrears has been frozen. The focus now is to deal with the arrears.

"To this effect, LASF has also considered other options

of recovering pension contributions arrears such as entering into payment plans with employers and also engaging into land debt swaps. The land is evaluated for potential future viability of infrastructure developments", he said.

Mr Chileshe also said that LASF had engaged the Public Private Partnership (PPP) Unit of the Ministry of Finance and National Planning during the last quarter of 2022 to explore opportunities under the PPP.



Stakeholder engagement – LASF valuing its clients

By Tiyese Kaira Sakala

“The importance of these engagements is that we need to update each other and we value this process as it is a feedback mechanism.”

The Local Authorities Superannuation Fund (LASF) has continued to place high value on stakeholder engagement, a tool that it has continued to use to ensure no one is left behind.

Stakeholder engagement has helped bring pensioners and other key players in the pension sector closer in terms of and the critical role that these stakeholder play in the successful running of the Fund.

Speaking in an interview, Director - Contributions and Benefits Mr Milner Mooba said stakeholders were important as they played a very important role in the effective engagement and feedback.

He said the contributing members was a key stakeholder as they are the ones that provided the necessary funds through their monthly pension contribution. Along with these came the employers to the current contributing members saying without the employers coming on board, LASF would have difficulties to collect contributions for its members as all the members are working in formal sector.

For this reason, LASF has continued to engage these two

categories regularly through stakeholder engagements.

“The importance of these engagements is that we need to update each other and we value this process as it is a feedback mechanism. We use this to inform them of the activities we are undertaking and also receive feedback from them. So several times we have gone down to actually engage the employers as well in the various regions in the country.

As we engage employees we take advantage and also remind them of the pension contributions arrears that have not yet been cleared. Remember the pension industry runs on pension contributions so some of these employers are not up to date with payment of arrears on contributions so through stakeholder engagements we try to sensitise each other on the need for them to make payments for these particular outstanding contributions”, he said.

Mr Mooba also stated that the stakeholder engagement platforms helps the Fund to disseminate any new developments in the pension industry.

He said there were several benefits that had accrued to LASF from

these stakeholder engagements such as the deliberate move in terms of dismantling the arrears which had continued to hamper the operations of the Fund.

He said the policy change that took place in April 2022 was as a result of engaging the stakeholders, both the employers and the employees. This led to the monthly contributions for Local Authorities being deducted at source adding that this was the result of serious engagements between the Ministry of Local Government and Rural Development, the Local Authorities and LASF management where the three stakeholders agreed that the best approach that could be taken towards debt dismantling was to have the current contributions deducted at source.

“As we are speaking now, all the current pension contributions are coming in every month and what this has done is twofold as it has improved the operations of the Fund and also helped the Fund to move in terms of payment of pension benefits.

The engagements have ultimately benefited the pensioners as they are now able to receive their benefits on time, thereby reducing the levels of destitution among our pensions.

Long-term social and medical care for the elderly



The International Social Security Review has released a new special double issue focusing on long-term care for the elderly. This complements a number of recent activities by the International Social Security Association (ISSA) to advance the long-term care agenda.

The special issue entitled “The human right to long-term care for the elderly: Extending the role of social security programmes” (Vol. 75, No. 3–4) includes a set of important articles that take a close look at the challenge of how to sustainably extend affordable and adequate access to quality medical and social care for the world’s growing elderly population.

At the heart of the special issue

lie complex questions concerning the formal roles that social security systems can and should play. Currently, few countries provide social insurance coverage to elders to address the medical and social care risks associated with the contingency of long-term care (LTC). Often, tax-financed provision may be a source of support for older people in need, while private LTC provision is an option for those with the financial means.

A key challenge is that there is no international social security standard, or “benchmark”, to help guide the development and expansion of social security coverage for LTC. Consideration should thus be given to revising and extending the international

social security standards, to expressly include long-term medical and social care for the elderly.

In support of such a benchmark, the human rights argument is clear.

The United Nations Universal Declaration of Human Rights of 1948, Article 22, is unequivocal: “Everyone, as a member of society, has the right to social security”. Providing continuity to this keystone assertion, the United Nations Sustainable Development Goal target 1.3 commits to progressively realize the human right to social security.

Time is of the essence. Demographic trends presented by the unprecedented scale and

pace of global population ageing demand immediate coordinated policy responses. National initiatives would be aided by being foregrounded and accompanied by international political impetus for action. Indeed, the United Nations Decade of Healthy Ageing (2021–2030) provides this.

Extending the role of social security programmes

The practical pursuit of “social security for all” is guided by the international social security standards, most prominent amongst which are those of the International Labour Organization (ILO).

As a team of authors from the International Labour Office and International Social Security Association remind, to develop effective and sustainable LTC programmes there is no one-size-fits-all solution for all countries. And not to be forgotten are the important remaining coverage gaps in many countries, such as for pensions and health care. Regardless, as the international evidence from this special issue spotlights, it is possible to develop country-owned LTC solutions rooted in a rights-based approach.

To do so, countries should seek to prioritize and incorporate a number of elements. To be prioritized are solutions that offer universality of coverage, solidarity in financing, broad risk pooling, gender equality in care provision, and non-discrimination. Of necessity is strong coordination between health, social and employment policies. LTC systems must also meet the needs of those who provide care, both formally and informally. Notably, formalizing and providing social security coverage to informal carers can encourage higher levels of employment and decent work in this growing sector. Also required is a strengthening of the legal basis surrounding how services are provided and regulated.

On this basis, a core aim is to enable a continuum of care. In

this manner, the realization of the right to LTC becomes possible, and does so without creating financial hardship and while supporting individual well-being.

What roles for social security administrations?

The special issue maps out a number of steps for social security policy deciders and administrators to consider.



At the national level, the sustainable and equitable financing as well as the appropriate regulation of quality LTC care are essential. Also required are responses to the labour market challenges of ensuring a professional care workforce, decent work and social protection for all carers.

As regards the mandated roles of social security administrations in delivering LTC programmes, policy deciders must consider and decide upon the relative respective roles of public, private and mutual-based provision and their regulation, of programme coordination at the national, sub-national and community levels, of the use of strategies of ageing in place and residential care, of the appropriate use of digital technologies and communication tools in programme administration and the tailored person-centric delivery of services and care, and the continuing caregiving role of the family and community, often with a heavily gendered distribution of roles.

To conclude, as the above

interconnected steps, roles and design choices underline, the complexity of meeting this global LTC policy challenge should not be underestimated.

ISSA activities on long-term care

With population ageing a global phenomenon, ensuring national systems of long-term care for the elderly is increasingly important.

During the 2020–2022 triennium, the ISSA has actively engaged with its member organizations to raise knowledge, share good practices and advance the long-term care agenda. Among other things, it has organized a series of webinars on long-term care, and produced both the analysis Long-term care in ageing societies: Issues and strategies, and the technical report Long-term care: Global efforts and international attention from the health perspective. The working paper Long-term care in the context of population ageing: A rights-based approach to universal coverage was recently published jointly by the ISSA and the ILO. The Technical Commission on Medical Care and Sickness Insurance – TC Health – has played a key role in these efforts, and it will continue to follow up on this agenda in the 2023–2025 triennium.

Finally, these issues were addressed at the session Adapting social security to the needs of ageing populations of the World Social Security Forum 2022.

New ISSA Officers elected

The Council of the International Social Security Association (ISSA) has elected Dr Mohammed Azman bin Aziz Mohammed from Malaysia as President of the Association. The Council also elected the new ISSA Treasurer and Control Commission and renewed the mandate of the Secretary General.

The elections were held during the 39th ISSA Council meeting, which took place on 28 October 2022, on the closing day of the World Social Security Forum in Marrakech, Morocco. Dr Azman is Chief Executive Officer and Director General of the Social

“As President, my vision is to steer our ISSA in the post-pandemic environment to promote resilient and holistic social security coverage – from cradle to the grave”, said Dr Azman in his election speech. The new President has been elected for a three-year mandate and replaces Professor Dr Joachim Breuer who has served as ISSA President since 2016.

Jean-Marc Vandenberg, Director General of the National Employment Office, Belgium, was elected as ISSA Treasurer for a three-year term. Mr Vandenberg also looks back to a long-term active engagement in the

- Carlos Gerardo Arias Alvarado, Executive Director, Pension and Retirement Board of the National Teachers’ Union, Costa Rica (Titular auditor)
- Ahmed Imraga Abdelgader Bulgasem, Head of Expense Department, Social Security Fund, Libya (Titular auditor)
- Fabian Pilzecker, Head of Finance in the Corporate Services Department, German Federal Pension Insurance, Germany (Titular auditor)



Security Organisation (Pertubuhan Keselamatan Sosial – PERKESO), Malaysia. The new President has been actively involved in the ISSA for years, including as Bureau member, President of the Technical Commission on Organization, Management and Innovation and Vice-President of the International Section on Prevention in Transportation.

ISSA and he was the Chairperson of the ISSA Control Commission during the last six years.

The ISSA Council also renewed the mandate of Marcelo Abi-Ramia Caetano from Brazil as Secretary General of the Association and elected the new members of the ISSA Control Commission:

- Zohra Hannachi Oueslati, Accounting Director, National Social Security Fund, Tunisia (Deputy auditor)

With these elections, the Council has ensured that key functions in the ISSA governance are filled with highly experienced officials from ISSA members in all regions.

ISSA General Secretariat
Contact: E: issaevents@ilo.org

LASF engages in Corporate Social Responsibility

By Tiyese Kaira Sakala

Local Authorities Superannuation Fund (LASF) has continued observing good corporate citizenry in its operating society as a way of ploughing back to the community.

As part of its Corporate Social Responsibility LASF reached out to public service institutions by donating various office items which it hopes will enhance service delivery in these public institutions.

Done in line with the Fund's Donations Policy a number of institutions were identified as recipients of the donated items.

Among the items which were donated included Desktop computers and printers, as well as an assortment of office furniture.

The Retirees Welfare Bureau of Zambia who had earlier put in a request for a donation of a computer were left all smiley when they received their computer.

Bureau president Mr Geoffrey Chiyesu who was at hand to receive a Desktop Computer said for long time the Bureau has been unable to offer a good service to its members and the donation of the computer would help enhance service delivery.

He said the Bureau was unable to capture vital member data and at times some important information was lost as it was not properly processed and stored.

"We are very grateful for this thoughtful gesture, this computer we have received today will ease our operations and will also allow us to provide a better service to our members as we can now organise our data in an organised manner," he said.



Chibolya Combined School pupils admire a Desktop Computer donated to their school.

He called for a sustained long term partnership between LASF and the Bureau saying such a healthy relationship would go a long way in creating a sense of belonging among the pensioners and retirees.

And Chibolya Combined School head teacher Mr Gideon Mahandu who received the desktop computer and printer on behalf of his school expressed joy adding that in the midst of technological advancement in the global sphere, it had become important that all school going children are given an opportunity to use computers and achieve academic excellence.

Mr Muhandu said the school had been experiencing challenges when conducting classes for Technology Studies due to non-availability of a computer and the donation from LASF would go a long way in presenting a workable solution to the challenge.

He said that since Technology Studies had been incorporated into the school curriculum, it was important that all school going children acquire basic interaction

with a computer but most of them entered the examination room without ever having had an opportunity to use a computer.

We are grateful for this gesture extended to us by LASF. As a school we have been struggling with acquiring a computer which our learners can use when they have Technology Studies. Theory lessons are supposed to be enhanced by practical and this computer you have donated to us will help us in providing that component which was missing from our teaching program," he said.

Other schools which received donations included Arthur Wina Basic School in Chilenje who were gifted with a Desktop computer while Muyooma basic School received a Desktop computer and a printer.

Other public service institutions that received donations included Mary Mwango Police Post, City Market Police Post and Kanyama Police Station which all received a set of office chairs.

LASF poised for positive future outlook

By George Chileshe

LASF remains closed to new membership admission since 2000, when the National Pension Scheme (NPS) Act came into effect. This has brought serious scheme imbalances - such as the dependency ratios as the Fund currently has more pensioners than active contributing members, implying LASF's inability to settle all its pension obligations promptly. Clearly, the present situation contradicts LASF mandate which eventually targets to pay members benefits in a prompt manner.

Admittedly, Government has over the years remained dedicated to the plight of LASF and its retirees. The capitalisation funding demonstrates Government's unwavering commitment to ensuring that the current state of LASF does not disadvantage members in any way. Definitely, this is an admirable short-term intervention as it has ensured that accrued pension liabilities are paid on time.

The question that possibly remains in the mind of every caring citizen is -for how long will the Government continue to channel recapitalization funds to LASF? Yes! This is undeniably a vital question as it remains topical for the Government as well.

In this article, we present a long term solution being considered by the Government and LASF

- implementation of the new Scheme Design.

The new scheme design could simply be described as a systematic re-designing of the contributions and benefits structure of the current LASF scheme with a view of achieving new membership admissions and ultimately long term financial sustainability of the Fund under the new scheme design the equation is to have a financing formula which covers the rate at which benefits accrue with sufficient surplus funds for investments.

The commencement of the new scheme design project involved

the engagement of Actuaries specialised in designing and restructuring pension schemes. Further, the primary new scheme design has been subjected to preliminary stakeholder consultation for validation. Various stakeholders have been engaged including Trade Unions, the Zambia Federation of Employers. The Pensions and Insurance Authority and Various Ministerial technocrats.

At this point, it is important for our readers to appreciate that scheme redesigning falls under the broader aspects of pension reforms - which has been and continue to be



LASF Managing Director Mr. George Chileshe



Benefits Officers conducting an interview with beneficiaries

Government's agenda of realising a robust and sustainable pension sector, capable of delivering value to its members, citizens at large and contribute to poverty reduction.

The new scheme design anticipates changes to the current contributions rate, benefit structures and scheme rules that will result in a refined and sustainable scheme. It is envisaged that as some of these changes are effected, the would-be members of LASF will be permitted to take on an additional pension cover (occupational) over and above the basic and mandatory NAPSA.

LASF's new scheme design has been crafted to co-exist with NAPSA without exerting a huge burden on both the employer and the employee. It is projected that once this model is implemented, members will enjoy benefits structured to provide a considerable lumpsum and indexed annuity. Overall, this will result in increased retirement

income replacement ratio - a development that will lead to a better retirement life.

With the new scheme parameters being member-centred, it is anticipated that members of LASF will have an opportunity to access social security funds during their working lives subject to the scheme rules and regulations as shall apply at any point in time. This may be in form of mortgages and salary backed financing facilities.

The new scheme design will not only advantage the members through enhanced pension benefits but will also profit stakeholders such as the Government and the Zambian financial sector.

For the Government, it is anticipated that once the new scheme becomes operational and subsequently builds sufficient reserves, the need for Government capitalisation of the scheme will become a story of the past. At

that stage, Government's fiscal envelope will be freed up to concentrate on servicing other key sectors of the economy.

The Zambian Financial Sector and Capital Market will have a positive impact once LASF begins to take in new contributions as this will increase its ability to invest. Overall, the entire economy will be positively impacted as the pension contributions are invested through equity and other financial instruments.

In conclusion, we wish to acknowledge the Government of the Republic of Zambia for the leadership and financial support that has been rendered to LASF over the years. Additionally, we render our appreciation to the Government for its commitment to redesigning the LASF scheme and prioritising the reform of the pension industry. Growth in the sector will consequently result in creation of decent and sustainable jobs for the people of Zambia



By Joseph Mukulampashi

FREDRICK MWENDA SEPARATES FROM LASF

Fredrick Mwenda separated from the Local Authorities Superannuation Fund after offering unbroken service for more than 21 years.

Mr Mwenda who was working under the Benefits Section until the time of his separation, joined LASF in April 2001 as an Accounts Clerk under the Finance and Investment Department.

In 2006 Mr Mwenda was moved from the Finance and Investments Department to the Contributions and Benefits Department after being promoted to the position of Benefits Officer.

As a Benefits Officer, he was in charge of Benefits Section where he managed three Assistant Benefits Officers.

Mr Mwenda separated from LASF on 31st December, 2022 after opting to go under the Voluntary Early Separation condition of service.

On a social note he will be missed by his peers as he was always eager to participate during teambuilding sessions.

As a reliable goal minder for the LASF Bombers, Mr Mwenda was always eager to man the goal posts whenever LASF engaged in social football. He also enjoyed participation in aerobics and basketball.



Fredrick Mwenda presented with a send-off gift

MULEMBA MUDENDA JOINS THE LASF FAMILY

Ms. Mulemba Likwasi-Mudenda was engaged as Assistant Legal Counsel under the Legal Services. She was initially engaged as Legal Intern and later employed on permanent basis on 1st August 2022

Ms Mudenda is a holder of a Bachelor of Laws Degree obtained from the Cavendish University and was admitted to the Bar in 2019 after successfully passing the Legal Practitioners Qualifying Course at the Zambia Institute of Legal Education (ZIALE).

Prior to joining LASF, Ms Mudenda worked for Charles Siamutwa and Associates.



Ms. Mulemba Likwasi-Mudenda

PROCUREMENT AND SUPPLIES UNIT

The Local Authorities Superannuation Fund (LASF) Procurement and Supplies Unit was established in 2004.

Its primary objective was to streamline all procurement operations in the Fund and manage them under one specialised unit. This was done in line with the agenda of the then Zambia National Tender Board (ZNTB), which has since transitioned into the Zambia Public Procurement Authority (ZPPA).

The envisaged mandate of Zambia Public Procurement Authority was that of easing off on the levels of participation in Public Procurement processes and moving towards the role of a Regulator.

The Unit made up of three members of staff and is headed by Mr Wilson Bretherton who oversees the activities of the department. Other members of the department include Mrs Mutinta Milambo who is the Procurement Officer and Mrs Agness Imbula as Stores Officer.



Mr. Wilson Bretherton



Mrs. Mutinta Milambo

Being a public institution, the department is tasked that the Fund operates in conformity with the public procurement guidelines as stipulated by the Zambia Public Procurement Act.

three (3) Members of staff; Two handling Procurement and one in Stores operations. Head Procurement and Supplies is Mr Wilson Bretherton and Mrs Mutinta Milambo is Procurement Officer. In Stores, there is Mrs Agness Selemani Imbula.



Mrs. Agness Imbula

Retirement is fulfilling when you plan adequately for it – Ms Simaubi

By Tiyese Kaira-Sakala

M meet 68-year-old Meritha Simaubi Moonze, a retiree who has enjoyed a pressure free 13 years of retirement life.

After diligently serving the National Housing Authority (NHA) for more than 30 years, Ms Simaubi retired in 2010 and has never looked back as she settled into retirement life – a life she meticulously planned for way before she reached the retirement age of 55 years.

She joined NHA as a typist in 1979 and almost immediately started thinking of how she would love to settle and enjoy her money once she retired.

She hoped to enjoy a quiet and pressure free life and that is exactly what she has enjoyed in the last 13 years.

Situated around the 10 Miles area along the Great North Road, Ms Simaubi's farm is a hive of activity and produces an assortment of vegetables, fruits and chickens which are sold to established retailers such as Food Lovers.

She believes that it's never too early to start planning for retirement and hers is a testimony of the benefits that come with planning ahead of time.



She narrates how she started preparing for retirement and hopes that many others will find motivation in her story.

I started work in January 1979 as a typist and retired in 2010 August but I acquired this land in 1992.

"Failing to plan is planning to fail. I bought this farm when I was still working as a typist at the National Housing Authority and when I started developing it, none of my peers knew what I was up to. I hid it from them because I did not want anyone to discourage me and derail me from my set goals. Mind you at that time very few people appreciated the value of owning land, let alone settling there, we were brainwashed into believing that we would continue enjoying free accommodation in institutional houses.

"But I was well focused on my goal and I knew that one day I would settle on this land and engage in what I love, farming. My vision for the future was that I would love to settle in tranquillity and live a life of comfort and avoid destitution once I retired," she says.

Mrs Simaubi is a pensioner who contributed under the Local Authorities Superannuation Fund (LASF) and she shares with us how the lumpsum package she was

paid from LASF helped her settle in her retirement activity and avoid destitution.

She expressed gratitude to LASF for the lumpsum package she got which she used to set up her water reticulation system at the farm.

"I am so grateful to LASF as the money they paid me helped me to sink 2 boreholes, set up a tank stand and erect solar panels. I also bought cattle which I rare at my other farm in Mwembeshi. The remainder of the LASF money went towards the purchase of another 6 hectares farm in Kasukwe and another one in Jankumbwa. I was paid K79, 000 from LASF and this is the money I used to set up my water system which we are currently using to run all the farm activities. I was able to sink a borehole, erect a water tank and also install solar panels to provide power for the pump, as well as drip irrigation tape which we use to irrigate the vegetables," she added

She shares that some of her colleagues who may have gotten even better retirement lumpsum packages have been struggling because they did not prepare adequately in terms of how to invest their money despite knowing that this would be their last pay which needed to be invested for future benefits.





Ms Simaubi during an interview at her farm

She shares how she acquired her farm land.

"In the course of my duty I came across a lady who was stranded with accommodation and I helped her to secure an NHA flat for rent in Kabwata Estates. It was from this innocent gesture, that we forged a friendship which is still flourishing up to this day.

"It was in the course of this friendship that my newly acquired friend came across someone who was selling traditional land in 10 miles and she urged me to buy the land as she had bought some for herself. Without hesitation, I went ahead to acquire the land and converted it to state land by putting it on title. I bought all this land at K350 only and it was virgin land so I demarcated a small portion where I started cultivating maize and vegetables", she said.

Ms Simaubi says that she has been feeding from the farm and has not bought mealie meal since she started harvesting maize from her farm. She uses her own grown

maize to mill into mealie meal for home consumption.

When she clocked 55 years and was due for retirement, she was offered a contract to continue working but she turned it down.

"I refused the offer for the contract because I had a plan, then Chief Executive Officer Mr Joseph Kaoma gave me a token of K3000, a four plate cooker and a medal as recognition for hard work.

As part of my conditions of service, I got a retirement package of K56, 000 which I used to finish of this very house and the balance went towards the construction of a brooding house for my chickens", she said.

Ms Simaubi advises that one needs to start planning for investment at least when they still have 10 years to go before retirement. "I always advise people who are still in employment to acquire land and start building way before they retire. This will ensure that everything is set like three years

before retirement.

Retirement money should go towards finishing up the project and not as start-up capital. This way you will be able to free some money for investment in the financial market and other income generating ventures,"

She says that it is important to maintain a sober level-headed mind when one gets their retirement package as this is where the future is anchored and misapplication of this money could lead someone into destitution.

She adds that her meticulous planning for the future has served her from being turned into a beggar as she is benefiting from the rentals coming from her other properties which she acquired while she was still in employment.

While still working, she built a house in Kabwata Site and Service and she took ten years to complete construction of the house.

Her farm is currently producing both village and broiler chickens, fruits and vegetables which she supplies to Food Lovers and Melisa Supermarkets in Lusaka.

"I have been supplying these products for 7 years. I started by supplying lettuce and cabbage to Food Lovers and I would sale chickens to my former work mates at NHA. But someone introduced to a client of Indian origin and he buys the chickens every four weeks.

As for maize, I supply fresh maize throughout the year and Melisa Supermarket is one of my reliable clients.

She has now ventured into provision of boarding facilities for students from the Lusaka Institute of Health Sciences and is currently housing close to 30 students at her farm which is located within the vicinity of the learning institution.

Mental Health issues in the old aged

With knowledge and watchfulness, you can assess your senior loved one's safety and well-being, and stay aware of their emotional and mental health to make sure they receive proper treatment.

— have Alzheimer's disease, according to the Alzheimer's Association.

Depression and mood disorders affect up to 5% of seniors 65 and older, and up to 13.5% of

Risk factors for mental health disorders in seniors

Older adults experience stress like all people, but even the normal emotional and physical stresses that go along with aging can be risk factors for mental illnesses. It's important to pay careful attention to your aging loved one's mental health, especially if they're living alone or aren't able to socialize as often as they once did.

Many potential triggers exist for mental illness in the elderly, according to the *World Health Organization and the Geriatric Mental Health Foundation*. These include:

- Alcohol or substance abuse
- Dementia-causing illness (e.g., Alzheimer's disease)
- Illness or loss of a loved one
- Long-term illness (e.g., cancer or heart disease)
- Chronic pain
- Medication interactions
- Physical disability or loss of mobility
- Physical illnesses that can affect emotion, memory, and thought
- Poor diet or malnutrition
- Assessing mental health in older adults



Do mental health issues get worse with age?

Mental illness isn't a natural part of aging. In fact, mental health disorders affect younger adults more often than the elderly, according to the National Institute of Mental Health. However, seniors are less likely to seek help.

The most common psychiatric disorder among the elderly is severe cognitive impairment or dementia. About five million adults age 65 and older — approximately 10% of seniors

older adults who receive home health care or are hospitalized, according to the CDC. Disturbingly, these issues often go undiagnosed and untreated.

Anxiety disorders often go along with depression. They include a range of issues, from hoarding syndrome and obsessive-compulsive disorder, to phobias and post-traumatic stress disorder. Nearly 8% of adults older than 65 have been diagnosed with an anxiety disorder at some point in their lives, says the CDC.



One of the ongoing problems with diagnosing and treating mental illness in seniors is the fact that older adults are more likely to report physical symptoms than psychiatric complaints. In fact, many seniors may not even recognize their own mental health issues. This is why the American Psychiatric Association advises family members to seek professional advice if they believe their elderly loved one may be experiencing mental health problems.

Assess these five areas to determine whether a consultation with your loved one's doctor is warranted:

- Life tasks and self-care activities, such as dressing, preparing meals, or using the phone
- Safety, including financial safety and driving
- Physical health, including pain or uncomfortable symptoms, hospitalizations, or loss of appetite
- Mood and brain health, such as feelings of hopelessness, loss of interest in activities they used to enjoy, or isolation

- Medication safety, including skipping medications, and worrisome side effects or symptoms related to medications

10 symptoms of mental illness in the elderly

It's important to keep a close eye while visiting your aging loved one in order to spot signs that they need help. As your loved one ages, it's natural for some changes to occur. Occasional forgetfulness is normal; however, persistent cognitive or memory loss can be potentially serious.

The same goes for extreme anxiety or long-term depression. Caregivers should keep an eye out for the following warning signs, which could indicate a mental health concern:

- Talk with a Senior Living Advisor
- Changes in appearance or dress, or problems maintaining the home or yard
- Confusion, disorientation, or other problems with concentration or decision-

making

- Decrease or increase in appetite; changes in weight
- Depressed mood lasting longer than two weeks
- Feelings of worthlessness, inappropriate guilt, helplessness; thoughts of suicide
- Memory loss, especially recent or short-term memory problems
- Physical problems that can't otherwise be explained: aches, constipation, etc.
- Social withdrawal, or loss of interest in things that used to be enjoyable
- Trouble handling finances or working with numbers
- Unexplained fatigue, energy loss, or sleep changes

Don't hesitate to seek further assistance if your loved one is experiencing any of the symptoms above. Their family doctor is always a good source to start with.

Sources

World Health Organization. "Mental Health of Older Adults."

Improving Your Eating Habits

Food Assistance and Food Systems Resources

When it comes to eating, many of us have developed habits. Some are good (“I always eat fruit as a dessert”), and some are not so good (“I always have a sugary drink after work as a reward”). Even if you’ve had the same eating pattern for years, it’s not too late to make improvements.

Making sudden, radical changes, such as eating nothing but cabbage soup, can lead to short term weight loss. However, such radical changes are neither healthy nor a good idea and won’t be successful in the long run. Permanently improving your eating habits requires a thoughtful approach in which you reflect, replace, and reinforce.

REFLECT on all of your specific eating habits, both bad and good; and, your common triggers for unhealthy eating.

REPLACE your unhealthy eating habits with healthier ones.

REINFORCE your new, healthier eating habits.

Reflect:

Create a list of your eating and drinking habits. Keep a food and beverage diary for a few days. Write down everything you eat and drink, including sugary drinks and alcohol. Write down the time of day you ate or drank the item. This will help you uncover your habits. For example, you might discover that you always seek a sweet snack to get you through the mid-afternoon energy slump. Use this diary [PDF-105KB] to help. It’s good to note how you were feeling when you decided to eat, especially if you were eating



when not hungry. Were you tired? Stressed out?

Highlight the habits on your list that may be leading you to overeat. Common eating habits that can lead to weight gain are:

- Eating too fast
- Always cleaning your plate
- Eating when not hungry
- Eating while standing up (may lead to eating mindlessly or too quickly)
- Always eating dessert
- Skipping meals (or maybe just breakfast)

Look at the unhealthy eating habits you’ve highlighted. Be sure you’ve identified all the triggers that cause you to engage in those habits. Identify a few you’d like to work on improving first. Don’t forget to pat yourself on the back for the things you’re doing right. Maybe you usually eat fruit for dessert, or you drink low-fat or fat-

free milk. These are good habits! Recognizing your successes will help encourage you to make more changes.

Create a list of “cues” by reviewing your food diary to become more aware of when and where you’re “triggered” to eat for reasons other than hunger. Note how you are typically feeling at those times. Often an environmental “cue”, or a particular emotional state, is what encourages eating for non-hunger reasons. Common triggers for eating when not hungry are:

- Opening up the cabinet and seeing your favorite snack food.
- Sitting at home watching television.
- Before or after a stressful meeting or situation at work.
- Coming home after work and having no idea what’s for dinner.
- Having someone offer you a

dish they made “just for you!”

- Walking past a candy dish on the counter.
- Sitting in the break room beside the vending machine.
- Seeing a plate of doughnuts at the morning staff meeting.
- Swinging through your favorite drive-through every morning.
- Feeling bored or tired and thinking food might offer a pick-me-up.

Circle the “cues” on your list that you face on a daily or weekly basis. While the Thanksgiving holiday may be a trigger to overeat, for now focus on cues you face more often. Eventually you want a plan for as many eating cues as you can.



you choose a different route to work to avoid stopping at a fast food restaurant on the way? Is there another place in the break room where you can sit so you're not next to the vending machine?

For things I can't avoid, can I do something differently that would be healthier? Obviously, you can't avoid all situations that trigger your unhealthy eating habits, like staff meetings at work. In these situations, evaluate your options. Could you suggest or bring healthier snacks or beverages? Could you offer to take notes to distract your attention? Could you sit farther away from the food so it won't be as easy to grab something? Could you plan ahead and eat a healthy snack before the meeting?

Replace:

Replace unhealthy habits with new, healthy ones. For example, in reflecting upon your eating habits, you may realize that you eat too fast when you eat alone. So, make a commitment to share a lunch each week with a colleague, or have a neighbor over for dinner one night a week. Another strategy is to put your fork down between bites. Also, minimize distractions, such as watching the news while you eat. Such distractions keep you from paying attention to how

quickly and how much you're eating.

Eat more slowly. If you eat too quickly, you may “clean your plate” instead of paying attention to whether your hunger is satisfied.

Eat only when you're truly hungry instead of when you are tired, anxious, or feeling an emotion besides hunger. If you find yourself eating when you are experiencing an emotion besides hunger, such as boredom or anxiety, try to find a non-eating activity to do instead. You may find a quick walk or phone call with a friend helps you feel better.

Plan meals ahead of time to ensure that you eat a healthy well-balanced meal.

Reinforce:

Reinforce your new, healthy habits and be patient with yourself. Habits take time to develop. It doesn't happen overnight. When you do find yourself engaging in an unhealthy habit, stop as quickly as possible and ask yourself: Why do I do this? When did I start doing this? What changes do I need to make? Be careful not to berate yourself or think that one mistake “blows” a whole day's worth of healthy habits. You can do it! It just takes one day at a time!



Ask yourself these questions for each “cue” you've circled:

Is there anything I can do to avoid the cue or situation? This option works best for cues that don't involve others. For example, could

LASF PARTICIPATES IN ZUFIAW SPORTS FESTIVAL



Team LASF preparing to participate in the relay race

By Tiyese Kaira-Sakala

As part of its wellness and team building sessions, the Local Authorities Superannuation Fund (LASF) participated in the Zambia Union of Financial and Allied Workers (ZUFIAW) annual sports festival which took place at the Olympic Development Centre in Lusaka.

The festival which was held under the theme “Promoting a Healthy and Productive Life Style during and Beyond COVID-19” was another way of ensuring networking and

interaction among peer institutions within the Zambian financial sector

Team LASF participated in the various categories which included the executive race, football, tug of war, aerobics, volleyball, pool and general athletics.

The event which was held from 10th September to 11th September 2022, brought together various financial institutions under the auspices of the ZUFIAW labour movement.

ZUFIAW LASF Branch Chairperson Agness Mukonka expressed

happiness that members of staff took time off their routine work schedules to participate in the games which saw both unionised staff and management actively participating.

Mrs Mukonka said it was important for LASF to promote wellness among its staff as an important component of employee management.

“This is very important as it promotes interaction and networking among employees as well as their colleagues who work for other institutions. It is also very helpful as employees are stressed with work and breaking off to participate in such activities is good for their mental wellbeing.

We look forward to a time when employees will be given an opportunity to register with such social clubs as gyms and sports clubs where they can sharpen their skills and participate in such festivals with more zeal” she said.

She thanked LASF management for facilitating the Fund’s participation in the festival and urged fellow employees to appreciate such initiatives by way of participating effectively when selected to do so.



Runner Joseph Malulu at the starting point



LOCAL AUTHORITIES SUPERANNUATION FUND

NOTICE TO ALL LASF PENSIONERS

To all the Pensioners and widowers under Local Authorities Superannuation Fund (**LASF**), kindly be informed that you are required by law to complete and submit Life Certificates (**Form VIII**) and the Affirmation of widow's status (**Form IX**) in case of widow's for the year 2023. Further, if any pensioner or beneficiary had a change of Bank account details please inform LASF by completing a **LASF Form VII(b)** which should be certified by the Bank where your account is held.

Life Certificates submitted in 2022, by pensioners less than 75 years of age, will remain valid for the 2023 payments. However, Life Certificates submitted in 2022 by pensioners above 75 years of age are no longer valid and need to be resubmitted.

Failure to do so will result in non-payment of pension to Pensioners and Beneficiaries. To avoid being inconvenienced please respond to this request as soon as possible by visiting our offices or the council nearest to you.

For any queries or clarifications kindly contact LASF on:
0211 378600 - 9, 0211 378620, 0211 378617, 0211 378621
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