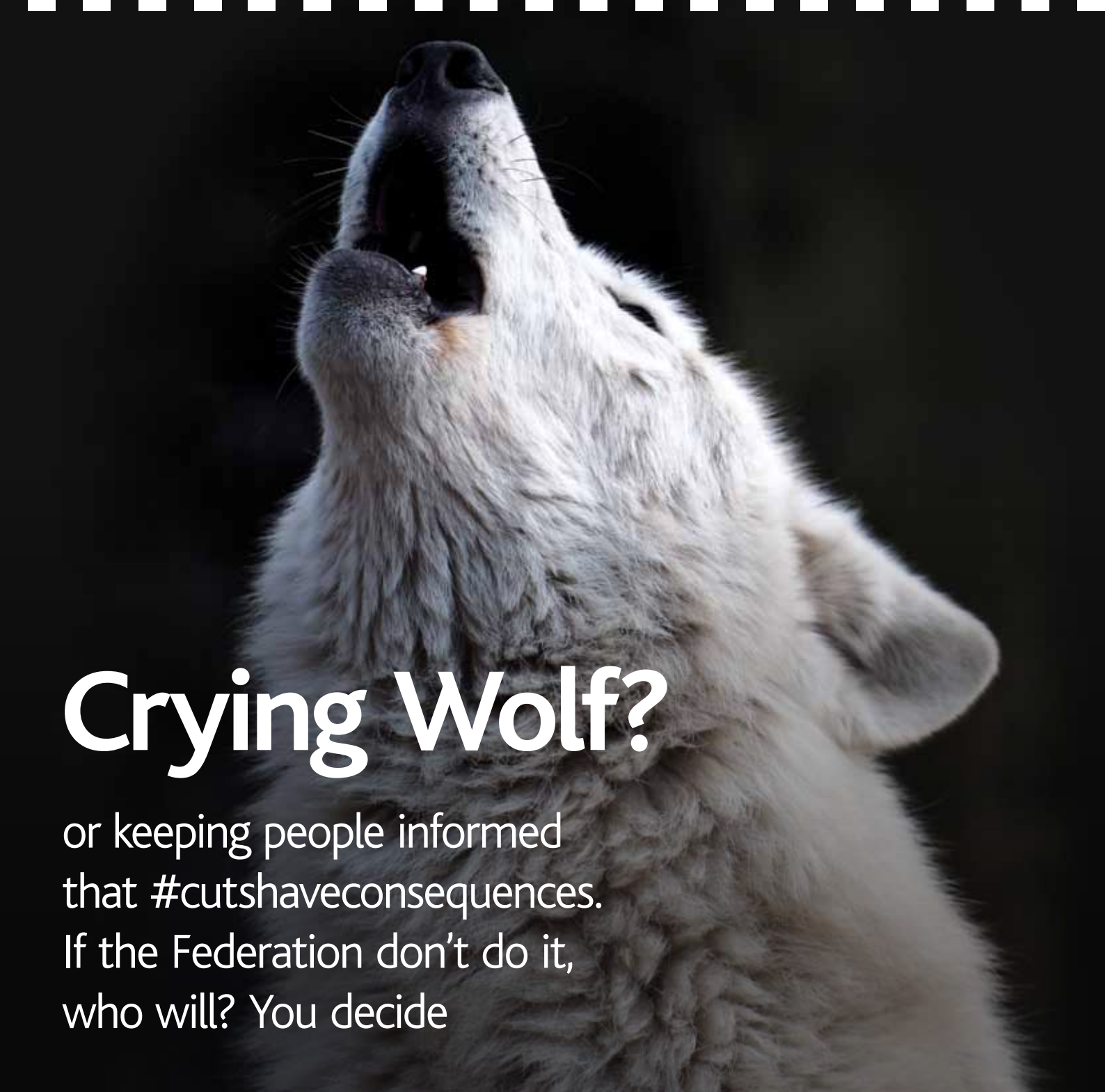
MERSEYSIDE POLICE Federation

Issue 2 of 2015

INSIGHT

Magazine of Merseyside Police Federation | www.merpolfed.org.uk



Crying Wolf?

or keeping people informed that #cutshaveconsequences. If the Federation don't do it, who will? You decide

Ged Clarke and Simon Kirkham

of

kinsella clarke
chartered accountants

Offer a free and 100% confidential specialist advice service to all Federation Members who are subscribed to the Group Insurance Scheme

We can help you if you need:

Debt Advice
Taxation Services & Government Body Issues
Personal Budgeting
Wills and Inheritance Tax Planning
And all other money issues

All services are FREE to Federation Members who subscribe to Group Insurance

Need advice regarding investment business?

Including….

Life Insurance
Mortgages
Investments
Pensions

Then contact Bob Norris at our office.
Bob is the preferred Consultant of the Federation and has been assisting Officers for many years.

To arrange a confidential appointment contact Jackie or Alex:
Tel: 0151 933 3400 Fax: 0151 922 3463
Email: admin@kinsellaclarke.co.uk
www.kinsellaclarke.co.uk
61 Stanley Road, Bootle, Merseyside L20 7BZ

Kinsella Clarke is the Trading Name of Kinsella Clarke Limited.

POLICE Federation

INSIGHT
Magazine of Merseyside Police Federation

About Insight Magazine:

Editor – Peter Singleton JBB Chairman
Producer – Paul Kinsella, Business Manager

Published by:
Merseyside Police Federation
Malvern House
13 Green Lane
Liverpool, L13 7DT

Tel: 0151 259 2535
Fax: 0151 228 0973
www.merpolfed.org.uk

Follow us on Facebook and Twitter:

Merseyside-Police-Federation
@merpolfed

Insight Magazine is produced by:
United Awareness Publishing
Goss Chambers, Goss Street
Chester, CH1 2BG

Tel. 01244 624022
www.uapl.co.uk

Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers or representatives, unless otherwise stated. Contributions may be sent in confidence to the Editor, (who reserves the right to amend or edit all material as necessary, where possible with the consent of the contributor) at: Insight, Merseyside Police Federation, Malvern House, 13 Green Lane, Liverpool, L13 7DT. Federation telephone numbers: +44 (0) 151 777 7500-04 or +44 (0) 151 259 2535. Federation, Fax number: +44 (0) 151 228 0973.

CONTENTS

Update from the Secretary 2
Message from The Chief Constable 3
A Policeman's Lot 4
Message from the Chairman 6
Misconduct Update 7
Merseyside Police Charitable Trust Raise £1,780 8
Retirements 9
Summer Holidays 11
New Federation Support and Welfare Rep 12
Update from your Regional Rep 13
Group Insurance Annual Report 14
New Member Service: Abenson's Solicitors 16
Know Your Property Rights before Buying Your Home 19
A Word From The Chair of Gay and Lesbian Support Network 20
Important Renovation and Improvement to Green Lane 24
Is Finance Just About Numbers? 27

Important Information

In the event of arrest or interview, please consider the following points.

- It is in your interests to inform the Federation / Slater Gordon whatever the allegation. Your reps details are on page 32
- When you are given your rights we recommend you request Slater Gordon Solicitors who are Merseyside Police Federation retained solicitors.

They can be contacted 24 hour on:-

0800 908 977

Update from the **Secretary**

Tony looks at Career aspirations in the current climate.

By **Tony Barton**, Secretary Merseyside Branch Board

Throughout 26 years of my police career one of the main attractions of joining the police service was that there has always been the opportunity for aspiring officers who show the right aptitude to be promoted through the ranks to the very top. Our own Chief Officers are testament to this. We have a Chief Constable and Deputy Chief Constable who were both constables in this force and are now the leaders of the same force.

I fear the short sighted drive for cuts by the government and the lack of understanding from Tom Winsor will have the unintended consequence of making joining the police service no longer aspirational.

The drastic reduction of officer numbers at all ranks will have the effect of stagnating promotion causing our brightest and best talent to leave the organisation in order to be able to fulfil their potential. Those who do remain will have difficult choices to make about career progression with very limited opportunities. This in itself may well cause frustration that will impact on the aspirational morale of those officers stuck on the promotion ladder.

This coupled with Mr Winsor's bright idea of direct entry at the rank of Inspector and Superintendent will further reduce promotion opportunities for those already seeking promotion.

It will also be incredibly difficult to integrate direct entry officers into the organisation who will be taking promotion opportunities away from those who have come through the ranks. With the best will in the world it is impossible to override human nature and have the ability to stand aside and watch another jump ahead of hard earned opportunities without feeling some form of resentment.

We already have schemes that are designed to identify those with the potential to become leaders to be fast tracked through the promotion system. What impact will direct entry have on these officers? Whilst competition is not necessarily a bad thing it can become a negative influencer when applied to an already weighted process.

With cuts projected to at least 2019 it is difficult to see how officers with ambition will be encouraged to remain in the police service and place their aspirations on hold in the faint hope that more money will come into the service and numbers will once again grow to the point where all of those wanting promotion can be accommodated.

There is perhaps only one small glimmer of hope with this pernicious direction of travel the government and Mr Winsor have set us on, that being that with their short sighted vision of policing one of the unintended consequences they did not factor in is that if the police service is no longer aspirational there will come a crisis of recruitment and retention of our brightest people that will hopefully cause those in power to hit the pause button and rethink the folly of "cuts are good for the police service".

"I fear the short sighted drive for cuts by the government and the lack of understanding from Tom Winsor will have the unintended consequence of making joining the police service no longer aspirational.

It does not take an Oxford economist to tell us that the only thing you get for less is less. We are feeling this at every level of the service; now add to this less promotion and aspiration. It is only due to the hard work and dedication of police officers that the service to the public has been maintained but we are now creaking at the seams and if we continue on our current path it will only take a small leak for the whole damn to collapse.

Message from The **Chief Constable**

Chief Constable Sir Jon Murphy talks to Fed members about the impact of unprecedented cuts.

By **Sir Jon Murphy QPM**, Chief Constable

You don't need me to tell you that the Policing environment is going through monumental change and is something that will only increase in magnitude as time goes forward.

However, I am pleased to say that the Police Federation whilst undergoing change itself has been and still is ever present to offer advice, help and support to officers across the ranks irrespective of the change that is happening all around.

I have recently reported that the force has lost £61 million from its budget, that has seen over 1200 people removed from the organisation, that number is huge as you appreciate, but unfortunately that is not the end of the story. By 2019 the force will have to lose another £64 million from the budget, which equates to an overall reduction in the budget of 41% between 2010 and 2019, resulting in Merseyside Police being a very different force from the one that I took over upon my appointment.

Planning for the inevitable is already in place, and we have had to adapt to become more efficient, change working practices and look for innovative ways to work with partner agencies to ensure that we continue to do what we do best and that is to remain dedicated to protecting the communities of Merseyside, especially those more vulnerable members of those communities. Merseyside Officers have risen to challenge and continue to do so, the level of determination and dedication to the plans outlined in the new force strategy is outstanding and I continue to be amazed at just how hard our staff are working in delivering those outcomes.

The recent implementation of the Community First ethos ensures that everything we do as a police force has the needs and requirement of the community at our heart, this is not only responding to crime to ensure that victims are treated with dignity and respect but also about reducing the threat and harm within those communities from the criminal fraternity who prey on the less fortunate and wish to exploit opportunities through nefarious means.

During the speech of the Home Secretary to the Police Federation conference there was a request from government to desist in using scare mongering tactics regarding the state of British policing, the Home Secretary requested that the Federation stop 'Crying Wolf' and look forward to continue to deliver a positive police service. The overwhelming response to that accusation was that cuts on the police are and will have dire consequences, as police numbers fall then so will the ability to deliver the first class service that we as police officers are all so proud of.

The impact upon the community will in time be obvious but what of the effect on those officers that are left, as the numbers of senior officers reduces then the responsibility that once held at that level will be devolved to lower ranks, the result being officers being asked to do more with less. In an effort to identify how the cuts and pressures are effecting our staff, Merseyside Police will undertake a staff survey that will take place in September 2015, the answers to the questions that you provide will give the force an insight into a variety of factors but also what shape the force will take in the future and identify the real issues that are affecting our workforce.

How individual police forces will look in the future is a difficult question to answer, 'blue light collaboration' was remarked upon during the Queen's speech to new government, this if nothing else in my view is an indicator of future requirements. We on Merseyside are ahead of the curve with this regard, emergency services working together in order to improve efficiency and share costs has already been demonstrated as a success by the building and staffing of the Joint Command Centre in Bootle, both Merseyside Police and Merseyside Fire and Rescue work alongside one another, with North West Ambulance Service soon to join the collaboration at the JCC, a resounding success story and one that we are very proud of.

We will continue to strive to identify opportunities for emergency services to work alongside one another to improve the way we do things and save money. Although I am not sure we are quite at the stage of the Devon and Cornwall PCSO who is also a trained fire-fighter and paramedic but who knows?

A Policeman's Lot

Sean Bell talks about how easy it is to focus on the negative and forget the good times.

By **Sean Bell**, Deputy Secretary Merseyside Branch Board

As early as 1879 Gilbert and Sullivan provided us with the "Pirates of Penzance" and in doing so highlighted the woes of policing informing us that 'A Policeman's lot is not a happy one'. Much has changed in policing since 1879. However, there appears to be one recurring theme, 'that the job isn't doing very well' (anyone familiar with the police will be aware of the less politically correct version).

This is not unique to Merseyside or even the UK. As a young Bobby over the course of a long weekend travelling to see my Dad in New York I had the good fortune to spend time in the company of Bobbies, The Garda in Ireland and New York's Finest. The accents varied but safe to say all three had the same opinion 'that the job wasn't doing very well'!

I too have vented similar frustrations at times during my career and it is easy to see why officers do so. However, what we often forget is the good stuff. Now I am not saying everything in the garden is rosy. The continued austerity drive has massive implications for the service, those who serve in it and the public at large. Let's not forget its people who police people and that technology or improved systems cannot replace the courageous, compassionate cops who protect or communities 24/7. How some of our politicians fail to grasp this I do not know.

As I have mentioned it is often easy to forget the good stuff. This was brought home to me when one of our colleagues Helen moved over to another policing role recently. Prior to doing so Helen compiled an email of some of her experiences in Merseyside Police. Helen certainly captures the highs and lows of policing but in essence it is a celebration of the work of the police officers and police staff that makes up Merseyside Police. With Helen's permission I have included an extract from the email.

Dear all…

I'm shortly leaving the organisation and wanted to take the opportunity to share some thoughts on my time here in what has been an unbelievably privileged role.

On the 22nd May 2006, I joined an organisation with over 6,000 colleagues.

Armed with one video camera, microphone and tripod, I've spent over 800 days (minus holiday) filming everything from the 'big bosses' to the troops on the ground to keep you informed, along with a huge range of crime prevention videos, CCTV appeals and press conferences to name but a few.

I've also filmed the policing of nine Grand National festivals, one Olympic Torch relay, one trip by HRH Queen Elizabeth II on a DUKW which didn't sink, one visit by a 50 foot mechanical spider, approximately 100 raids, five litters of wannabe police dog puppies – some of which chewed my microphone, the construction of a state of the art joint command centre, police divers, Matrix searches, forensic testing, one Chief Constable eating fish and chips and one ACC standing in his socks on a box in the Chief Constable's office.

I have seen Confidence, TRUE, SUMO, Total Policing, Big Wing, Excellent Policing, Just Talk, Just Think and Just Lead, TANGO, It all adds up and Safe Space to name but a few.

I've been moved to tears by victims of crime, relatives of bereaved families at press conference appeals, and courageous recipients of Tom Wright Awards.

I've listened to the patience of call handlers, seen the dedication of PCSO's and officers from the Special Constabulary and the never ending resilience of the force press office. I have laughed with officers and staff from every rank and grade and will never cease to be inspired by the humour, dedication, leadership, humility and bravery of those who daily don a uniform to protect and serve those in our community.

I've experienced the adrenaline rush of dawn raids, patrolled with neighbourhood officers at night, steered the police boat on the River Mersey, washed dishes in the HQ canteen and bounced on a giant inflatable handbag.

I've been rescued by one Chief Constable after breaking three bones outside HQ, been locked into the cage in a police carrier on two occasions, been completely covered in mud by two quad bikes, snow on a winter scrap metal theft operation and sunburnt at the Open Golf Championships in Hoylake.

I've seen firearms seized, cannabis farms dismantled and quad bikes crushed into small metal cubes, and 22 new recruits throw their hats in the air after 18 weeks training.

On the 8th May 2015, I will depart for pastures leaving behind; one archive of 350 tapes (yes I still film on tape!) including bloopers which ended up on the cutting room floor, and one YouTube channel which now contains over 220 videos.

It's been an amazing 'journey' and it's not been complete without the kindness and support of everyone who has joined me on the way. I'd like to thank you all for being part of my time here. Helen

So Gilbert and Sullivan had a point, but so has Helen!

LOOKERS VAUXHALL

MASSIVE SAVINGS

15 Reg | **Massive Savings on List Price** | **Low Rate Finance Available** | **Delivery Mileage** | **Immediate Delivery** | **3 Years Warranty**

15 Reg Vauxhall Astra 1.4 Excite 5dr

SPECIFICATION INCLUDES:

- 17" Double Spoke Alloys
- Air Conditioning
- Cruise Control
- Bluetooth Mobile Phone Connection
- Adaptive Brake Lights
- LED Daytime Running Lights
- Electric Front Windows
- Steering Wheel Mounted Audio Controls
- List Price £17920

SAVE £7421
Against New List Price

FROM ONLY £10499

PCP Finance Example for a 15 Reg Vauxhall Astra 1.4 Excite 5dr (6,000 mpa)

Cash Price	£10,499	Optional Final Payment	£4,395.75
Deposit	£178	Charge for Credit (inc fees)	£2,814.83
Amount of Credit	£10,321	Total Amount Payable	£13,313.83
Initial Payment (inc fees)	£328.96	Fixed Rate of Interest	4.46%
47 Monthly Payments of	£178.96	**APR Representative**	9.7%

£178 DEPOSIT
AND
£178 PER MONTH*

Lookers
Customers for Life

LOOKERS VAUXHALL NORTH WEST
ELLESMERE PORT - BIRKENHEAD - CHESTER - WARRINGTON
SPEKE - ST HELENS - LIVERPOOL
EMAIL DAMIEN OR JANE AT VXOFFERS@LOOKERS.CO.UK
TELEPHONE 0844 539 4252

Find us at Lookers Vauxhall

VAUXHALL

Official Government Test Environmental Data. Fuel consumption figures mpg (litres/100km) and CO2 emissions (g/km): Vauxhall range: Urban: 14.4 (19.6) - 67.3 (4.2). Extra-urban: 27.4 (10.3) - 91.1 (3.1). Combined: 20.6 (13.7) - 80.7 (3.5). CO2 emissions: 324 - 94g/km. Official EU-regulated test data are provided for comparison purposes and actual performance will depend on driving style, road conditions and other non-technical factors.* Offer subject to availability and excludes road fund licence and first registration fee. Personal Contract Purchase. Example based on 6,000 miles per annum. Excess mileage charges apply. Finance subject to status. Terms and Conditions apply. Applicants must be 18 years or over. Finance by Vauxhall Finance, PO Box 6666, Cardiff, CF15 7YT. At the end of the agreement there are three options: i) Retain the vehicle: Pay the optional final payment to own the vehicle ii) Return the vehicle, or iii) Replace: Part Exchange the vehicle, where equity is available. Finance subject to status, terms and conditions apply. Applicants must be 18 years or over. Written quotations available upon request. We can introduce you to a limited number of finance providers, commission may be received.

Message from the **Chairman**

Are we really crying wolf? At the recent Federation Conference the Home Secretary accused the Federation of crying wolf too often. Peter looks at the impact of budget cuts. You decide.

By **Peter Singleton**, Chairman Merseyside Joint Branch Board

I know it's my own fault, but I've been married – and subsequently divorced - twice, and in order to keep at least some of my pension I left with only my clothes, my 18 year old motorbike (long since gone to the scrapyard) and my books (I'm a big reader). I'm also a dad of four, and when you realise one of my ex-wives works for the Child Support Agency you will begin to appreciate that for a couple of years I was seriously skint. There were months that I was struggling to reach the end of the month without attracting the wrath of Mr HSBC, who to be fair understood and gave me a £1700 monthly overdraft to see me through.

I know I sound like one of the Yorkshire-men from the Monty Python sketch, but "Eee it were tough". I wasn't quite "living in shoe box in t' middle of t' road", but there were times I had peas on toast for a meal as that's all I had in the cupboard! (If anyone's interested I've about 21 different recipes – well variations – of peas on toast, so get in touch if you're interested)

So why the reminiscing about being broke? Well one thing we do know is that there's a lot less money for the policing budget in the next few years. The Home Secretary told the Federation Conference in May we can still do even more with even less, so the chancellor's budget wasn't a total shock. Even though we have tried to tell Mrs May, Mr Osbourne and their political colleagues that all you get for less - is less; more cuts have been announced for the Police Service.

I'm trying to think positively about life in the Police just now, but it's not easy as we find there is less and less money to be found for us as individuals and as an organisation. As individuals we're all a bit poorer, and as an organisation we're a lot poorer. In words that may be slightly subtler, and perhaps slightly more optimistic than I would use, the Chiefs article in this edition highlights the financial and operational challenges that face the service in the next few years.

So am I being a realist or am I just a pessimist who's 'crying wolf'? Time will tell, but when you read the stark figures it's difficult to be an optimist. Just look at the bare facts. There were over 243,000 staff working in the 43 police forces of England and Wales in March 2009. In September 2014 there were over 33,750 fewer. There were 144,353 Police Officers, now there are less than 127,000. Do the Maths, that's over 17,300 fewer Police Officers to protect the public. Over the same period we have lost over 550 police vehicles, but I guess we won't miss these as there's nobody left to drive them.

To put these figures into some kind of perspective that's the equivalent of losing every Police Officer from Devon and Cornwall, Avon and Somerset, Wiltshire, Gloucestershire, Dorset, Thames Valley, Warwickshire and Bedfordshire, in short every officer from the whole of the South West of England.

What I find almost criminal is that while the police service is being cut so drastically, the Police Grants given by central government include £30 million to the IPCC and £9.4 million for HMIC. I have to accept that each body has its role to play in the policing of England and Wales, but can it be right to increase their budgets by so much when forces up and down the country are haemorrhaging officers from the front line?

When the reduction in numbers, and the subsequent increase in workloads for those who are left, is added to the attack on pay and conditions Police Officers have suffered, then should the Federation really be criticised for highlighting the concerns over officer moral? During the last five years officers have had a two year pay freeze, lost SPP and CRTP payments, had an incremental pay freeze, are paying more for a reduced pension, and working longer for that privilege, and what meagre pay rises we have had have not kept up with inflation. Perhaps the most depressing fact of all is that there is no sign of any improvement in the next five years. Limited duties and the X-Factor pay issues, Fitness Testing, Performance related pay and accessing the top pay scale for your rank, all these issues are coming our way.

The one small crumb of comfort I can find is that I'm lucky enough to be part of Merseyside Police. Things are tough here and are going to get tougher, but when I see other forces around the country and the struggle they are already experiencing in providing a service to their communities, I know I'd rather be here than anywhere else. At least our ACPO officers are aware of the strains being placed on their staff, and I applaud their frankly brave decision to conduct a staff survey to help identify the pressures officers and staff are experiencing.

Am I just another Federation Rep who's scaremongering and being negative? As I said, time will tell, but if I am crying wolf it may be worth remembering that in that fable, in the end, there was a wolf.

Look after each other and take care.

Misconduct Update

Leo Buscaglia was quoted once as saying "Change is the end result of all true learning.

By **Dave Lowe,** Misconduct Lead Merseyside Branch Board

In the last issue I mentioned the changes in Police Regulations regarding officers who are subject of Gross Misconduct investigations being prevented from resigning from the force without the consent of the appropriate authority.

Now I'm in a position to inform you that from 1 May 2015 gross misconduct charges that progress to a hearing will be held in public. What does this mean to you? Well here in Merseyside we are still waiting to hold our first. The requirements of the organisation are to publicise the fact a hearing is being held which will be on the website, the location and time and to make available places for the public to attend and view the proceedings.

We have been in communication with the force regarding this issue and we all agree that the holding of these hearings at a police station is not our first choice for a number of reasons. We are considering utilising Gardiner Systems in Wavertree Technology Park somewhere we have previously used for hearings and also the coroner's court in Sefton.

What will it mean to you? If you are unfortunate enough to be told your case is progressing to a full powers hearing the only change is that you may find members of the press being present. I'm convinced that the reporters from the Echo will be present at almost all hearings but these are only my own views. Any interested party may also attend so you may also find family and friends of the person who has made the complaint being present and this may be intimidating for you whilst facing the allegations.

Previously only a complainant or interested person who could be accompanied by one other person could attend and the officer concerned could object to the complainant or interested person, or any person accompanying them, being present while a submission is made in mitigation on the officer's behalf. This is no longer the case.

In January 2016 the composition of panels will also change to introduce legally qualified chairs. This will replace an officer at the rank of ACC and will be independent of the force. We at the Police Federation can only see this move as a bonus for officers as we believe any legal arguments put forward by counsel for the officers that potentially see the current chairs making a decision on and then subsequently having to appeal any decision to the Police Appeals Tribunal should be drastically reduced, and therefore reduce the costs for legal representation by the federation for members defence.

Running alongside both of the above protected disclosures by police officers will be given enhanced protection and focus? There may be cases that go to a hearing also that the force and the federation agree shouldn't be held in public and applications can be made to ensure they are not held in public view.

Recently we have had a number of officers facing charges at Liverpool and Preston Crown Courts as well as Magistrates for various offences. Some have resulted in officers in putting pleas to lesser offences and some having been found guilty which have resulted in these officers being fast tracked and subsequently dismissed from the force. Some are awaiting trial.

On a lighter note we have also had an officer acquitted of serious offences and they have returned to work after 17 months which highlights how long some investigations are taking when the crown is involved. We also had a settlement in a libel case resulting in a substantial award made to our members following media reports following a gross misconduct hearing.

Once again I would urge you all to ensure you refresh yourselves with the warning screens that appear every time you log onto a Merseyside Police Computer and again when you enter the Niche system. Whilst carrying out your role you must be sure that the checks you are conducting are for a policing purpose to negate any investigation for DPA and computer misuse charges. If you are unsure then speak to a supervisor prior to making such a check.

DO NOT search on your friends, relatives, neighbours or anyone else, your own street, streets or neighbourhood **FOR YOUR OWN PURPOSE**.

DO NOT search on any information Intelligence or any event **OUT OF CURIOSITY**.

DO NOT research any proposed new house, school vehicle or personal location.

DO NOT search on any celebrities or sports personalities etc **OUT OF CURIOSITY.**

DO NOT carry out training or practice on LIVE systems.

Finally we welcome Hogan Brown solicitors based in Liverpool onto our conflict solicitors list.

Merseyside Police Charitable Trust Raise £1,780

Chairman Peter Singleton hands over a cheque from the Merseyside Police Charitable Trust for £1,780 to DS Mark Dickenson who is based at the airport.

Mark is the chief fundraiser for Dreamflights Merseyside, who take seriously ill children from the Merseyside area on the holiday of a lifetime.

This money was raised by Peter completing a 15,000' parachute jump (10,000' of that freefall) in aid of the Charitable Trust and Dreamflights.

Retirements

We recently said goodbye to two colleagues who retired. In Different ways both have made a significant contribution to Merseyside Police Federation and we thank them warmly.

Diane Prosser, our Support and Welfare Rep, recently retired from Merseyside Police and her role within Merseyside Police Federation. We thank Diane for the excellent work she carried out for Members throughout her role as A Federation Representative. We wish her a long and happy retirement.

Our longest member of staff, Linda Curry (pictured centre below) recently retired after working for us for 30 years. We thank her for her loyal service as a housekeeper and wish her a long and happy retirement.

Slater Gordon
Lawyers

You protect us.
We protect you.

At Slater and Gordon, we understand that police work can be challenging and stressful, but with us by your side, dealing with legal issues needn't be.

For over 50 years, we have been defending, advising and representing thousands of police officers just like you.

With offices throughout the UK, we are the only firm to offer a full range of legal services to the Police Federation.

Legal services:

- Crime and misconduct allegations
- Personal injury claims - on or off duty
- Family law
- Employment law
- Police pensions
- Wills, trusts and estates
- Defamation and privacy matters

GET IN TOUCH

0808 175 7805

24h Criminal Assistance number: 0800 908 977

slatergordon.co.uk/policelaw

Slater and Gordon UK (LLP) is authorised and regulated by the Solicitors Regulation Authority.

Summer Holidays

A break from the shift pattern and a time to relax?

The school summer holidays are approaching and you are likely to have your time booked off work in readiness to enjoy some sunshine. But what if you are separated from your child's other parent or going through a divorce and holiday arrangements are something you can't agree?

Taking a child abroad on holiday is viewed as a removal of the child from the jurisdiction. In order to do so, there must be the consent of every person with Parental Responsibility "PR". PR is the right to be consulted and involved in decisions concerning a child's upbringing. PR is automatically obtained by both parents if they are, or were, married to one another. Unmarried fathers also automatically obtain PR if their child was born after 1 December 2003 and their name is recorded on the birth certificate.

Without consent, taking a child abroad can, in the most serious cases, be viewed as child abduction and could result in criminal sanctions. Unilateral action should be avoided. The exception is if a parent has a Residence Order in their favour, as that parent is able to take the child out of the jurisdiction for up to one month at a time without the consent of anyone else with PR.

How Can You Resolve Disagreements About Summer Holidays?

Parental Responsibility- If you are in any doubt as to whether you have PR and therefore whether your consent is required for your child to go abroad on holiday, you should seek specialist legal advice. You may be able to obtain PR either by entering into a PR agreement or obtaining a PR Order.

Passports - Anyone with PR for a child can apply for a passport on their behalf.

It is therefore essential that you decide who is going to apply for, and hold, the passport when you separate. You should also make sure that the document is provided to the parent going away on holiday well in advance of their departure.

Communication - It is essential to discuss and plan holiday arrangements well in advance with your child's other parent. You should also ensure that the parent who is staying in this country has full details of your flights, accommodation and a contact telephone number so they know where the child is and can contact them if they need to.

Action - If you cannot agree then the issue can be referred to mediation or correspondence can be sent from a Solicitor to try to resolve the holiday plans. As a last resort, it is possible to have the issue determined by the Court. If you are in any difficult, you should seek specialist legal advice well in advance of your holiday.

The family law team at Slater & Gordon have over 16 years' experience handling more police divorce cases than any other firm. We offer a free initial consultation, reduced rates and fixed fees for Police Federation members and police personnel.

T: 0808 175 7710
W: slatergordon.co.uk/policelaw

Slater Gordon Lawyers

New Federation Support and Welfare Rep

Please allow me to introduce myself: I am Rob Venables and I am the newly elected Support and Welfare Rep for the members of the Merseyside Police Federation. I am also the Equality Lead for the Merseyside Police Federation.

By **Rob Venables,** Support and Welfare Rep

I joined the Merseyside Police in 1988 and have worked in a variety of roles across the Force area. I was promoted to Sergeant in 2003 and was latterly a custody sergeant in Wavertree Road. I have been the Headquarters Sergeants' Fed Rep for a number of years.

I am passionate about equality and diversity issues. I previously worked in the Citizen Focus Department where I was involved in the successful introduction of the SIGMA Hate Crime Units and a whole host of other initiatives aimed at improving the way that the Merseyside Police dealt with difference. The proposed reforms of the Police Federation will assist local branch boards to become more representative of their members, and I have already being involved in providing joint training for Fed Reps and our colleagues from the Merseyside Police Support Networks. Locally I provide assistance to officers who have equality issues such as a need for flexible working because of their personal circumstances.

I was involved in the development of the Family Liaison Officer role. As part of that work I developed a focus on the welfare needs of officers who were being subjected to heavy psychological demands as a result of the nature and volume of their work in the FLO role. Today the effects of austerity, the changing face of the Police service and changes to the society that we live in mean that more and more officers will be subject to whole life personal pressures that they could not have thought possible a few years ago. The Merseyside Police Federation is keen to offer assistance to all its members who face these challenges and for whom help from a familiar source can make all the difference. This may take the form of misconduct or equality issues advice; access to our retained accountants Kinsella Clarke to assist with financial planning; loans or grants from the Benevolent Fund; access to the intense physiotherapy services at the Police Treatment Centres; local physiotherapy provision; counselling via Red Arc or the Benevolent Fund counsellors; and many more services.

The Job Related Fitness Test (or the bleep test as many refer to it) was introduced last September for all those officers required to undertake personal safety training. Despite the rhetoric we often hear that "this is easy" or "you could walk it", I am aware that for many different reasons this test may be seen as problematic for many officers. I have been working closely with the Academy to ensure that the test only includes what it has to and that officers are able to take part in taster sessions ahead of their scheduled test to see exactly how the test impacts upon them. The Academy has also arranged some women only taster sessions.

Elsewhere in this magazine you will see reference to the 'trilogy' of support

> *Locally I provide assistance to officers who have equality issues such as a need for flexible working...*

schemes offered by the Merseyside Police Federation. Our officers are subject to all sorts of additional demands, some of which are tragic in nature or debilitating. By subscribing to the Police Federation, the Group Insurance Scheme, and the Northwest Police Benevolent Fund our members are able to receive professional support in the majority of circumstances that may affect them. This trilogy is developing all the time to provide you with better support. For example the Benevolent Fund is developing its site in Langho, Lancashire, to provide more comprehensive care including the provision of counselling. Locally we are refurbishing our offices in Green Lane to include treatment suites for physiotherapy that previously had been off site.

I cannot hope to cover all the support that is available to our members in this short article, but suffice to say if you feel that the Merseyside Police Federation could support you, please call extension 77500 or send us an e mail.

Update from your Regional Rep

Barry Fletcher is one of our regional reps and is a member of the National Interim Board of the Police Federation

As you will no doubt be aware there have been some big changes nationally with our terms and conditions, namely the new pension scheme and the start of the 'limited duties'. I do not intend to talk about those areas of work as they will be addressed and raised locally though the Merseyside Board but please be assured the federation is working hard to make sure that as the 'limited duties' (from Winsor) is rolled out, our reps are trained in how to address any unfairness and to work locally with the Chief Officer and HR teams to make sure that any potential impact on an officer is minimised. This is starting with the equality reps being trained in the next few weeks and months at Leatherhead.

What I have decided to talk about this month is the federation Headquarters at Leatherhead. I appreciate that most of you are unaware of the Fed HQ as it is down south. What is important for you to know is that the building has a dual function; on one hand it is the federation business centre but on the other it is a fully functioning hotel offering all the expected hotel amenities for the use of officers and their families. The reason I am doing this is that our southern colleagues make use of it and I am sure that some of you will find it of use. No, it's not an advertising pitch and no I don't get extra for doing this, I just don't want Merseyside Officers missing out.

Leatherhead is approximately 230 miles from Liverpool, down the M6 then across the M44/M40, finishing on the M25 for six junctions. It takes about three and a half to four hours depending on the number of stops. You can also get a train from Lime Street to Euston, then from Waterloo or Victoria to Leatherhead.

The hotel is part of the HQ but run separately by a dedicated team of staff. It has mistakenly been described by the press in the past as a five star hotel, it isn't, but it is a well-run clean and comfortable hotel with excellent facilities and a great location.

There are family and double rooms, all with aircon and Wi-Fi. B and B single occupancy is £74 and double is £86. There is a child supplement up to £12 dependant on age. There is a bar which also serves bar food, a restaurant and a fully equipped gym.

The hotel is only booked for officers and staff and selected guests. In Leatherhead itself are the usual facilities of local authority pool, restaurants and shops, including Weatherspoon's and some locally owned establishments. They are genuinely a ten minute walk away. There are also lots of local attractions, including Chessington World of Adventures, all within a bus or short train ride away.

The train station is a two minute walk straight out of the building. This is perfect for the train in to either London Victoria or Waterloo. Trains are every 15 minutes and the journey is about 45 minutes. A return fare for two adults and two children under 15 would be approximately £33 to London Victoria.

If you have any questions regarding the hotel they can be contacted on 01372 35 2181.

Group Insurance Annual Report

The Police Federation Group Insurance scheme is a comprehensive cost effective package of insurance designed specifically for serving and retired police officers and police staff.

It has many different elements of cover, from life and critical illness insurance, accident and sickness benefits, as well as travel, motor breakdown and home emergency cover. The majority of members understand the value that the scheme provides and already subscribed to the scheme. However, some of you may not be aware that there is also the availability to top up your life cover, or take out additional cover for your partner.

The scheme is arranged and managed on our behalf by Philip Williams Insurance Management Company. We regularly meet with our scheme managers at Philip Williams to review the scheme performance and ensure that all elements of the scheme continue to meet your needs.

The Merseyside scheme renews on the 1 April each year and the table to your right shows the claims history over the twelve month period leading up to this date.

Head of Cover	Number of Claims	Amount paid were appropriate
Life Insurance	8	£315,000
Critical Illness	21	£114,000
Temporary Total Disablement	23	£4,233
Hospital Benefit	27	£3,400
Dental Benefit	29	£3,300.50
Sickness Benefit	11	£18,527.29
*Travel Insurance	77	£55,011
Legal Expenses	55	N/A
Motor Breakdown	685	N/A
Home Emergency	305	N/A
Red Arc	131	N/A

The figures for travel insurance are only 6 months figures as these claims take longer to reconcile due to hospital bills from abroad.

As can be seen from the above data all areas of the scheme are being widely used by members and this confirms to us the relevance of the benefits contained within. However, more importantly for us it also confirms that it is providing support for serving and retired members in some vital areas and working with Federation Subscriptions and Benevolent Fund to provide a total care package for members and their families.

As well as reviewing the data and claims history we are also keen to hear your opinions about the benefits to ensure that they continue to meet your needs in the future. We will shortly be circulating a Group Insurance Survey to seek your views on the levels of cover and we would ask you to take part and help us shape the scheme going forward.

If you are not a member of the scheme, or wish to take out additional life insurance cover or partner cover please contact the Federation Office for further information and a joining form.

Merseyside Police Federation Insurance Scheme

SCHEME BENEFITS with effect from 1st April 2015

Serving Member

Life insurance	£100,000
Terminal prognosis advance on life insurance	20% of sum insured
Permanent total disablement (due to accident)	£100,000
Accidental loss of use benefit	£60,000
Infection of HIV/AIDS on duty	£60,000
Temporary total disablement *(up to 104 weeks excluding first 7 days)*	£21 per week
Critical illness	£10,000
Child critical illness	£2,000
Child death grant	£2,000
Red Arc assistance	Family Cover

Hospitalisation benefit up to 5 nights	£50 per night
Accident/incident/emergency admission	£50 per night
Planned admission after first 3 nights	20% scale pay
Sick pay benefit (when pay cut to half) *up to 26 weeks, then a further 4 weeks when on no pay*	
Family travel policy	Worldwide
Legal expensesm including ID theft protection	Included
Emergency and injury dental benefit	Included
Home emergency assistance	Included
Free financial advice with Kinsella Clarke	Included
Motor breakdown cover	Member and partner

CALENDAR MONTHLY SUBSCRIPTION	**£27.57**
Weeks of service 1-104	£Nil
COHABITING PARTNER OF SERVING MEMBER	
Life insurance	£50,000
Terminal prognosis advance on life insurance	20% of sum insured
Critical illness	£5,000
CALENDAR MONTHLY SUBSCRIPTION	**£6.00**

The first 104 weeks of service are free of charge to both new Student Officer members and cohabiting partners.

The benefits arranged under this insurance trust are provided strictly under the terms of insurance policies taken out and owned by the trust. Copies of the policies are available to view at the Police Federation office. Subscription to the Trust entitles the member to the benefits provided by the Trust but confers no ownership of any of the underlying policies, which are vested in the trustees.

Where two members are cohabiting spouse/partners and both paying the full member subscription, a reduction for ONE member is available. This is due to the duplication of the family benefits of travel insurance, Red Arc assistance, motor breakdown and home emergency assistance. To apply for this discount, please contact the federation office.

New Member Service:

Abenson's Solicitors

Merseyside Police Federation introduces a new discounted service for members with Abenson's Solicitors based in Allerton Rd in Liverpool. In this article, they look at Wills, Lasting Power of Attorney and uses of a Trust.

John Howell has been a practising solicitor for over 11 years. He has held positions in a number of Top UK Law firms and holds a Master's Degree in Law.

Here he discusses a common situation by way of explaining the importance of considering; making or updating your Will, lasting Powers of Attorney and uses of a trust.

You have worked your whole life and acquired assets such as a house and savings. Often, these assets have taken decades to pay for yet, without proper planning; they can be taken from you in an instant.

Allow us to use Mr and Mrs Smith as an example.

Mr and Mrs Smith are a married couple with two children. They own their own house and have some modest savings. Mr and Mrs Smith are better than most because they have put in place Wills, which we all know we should do. Their Wills leave everything to each other and then once they have both died to their two children.

Should they be pleased with themselves?

No. They have done nothing other than repeat what the law dictates will happen in default of putting in place a Will. No wonder people don't get around to making Wills as, on many occasions, they are not important.

As we see it, they still have a number of potential problems:

1. Their Wills leave everything to each other. What if Mrs Smith dies and Mr Smith re-marries? Sadly there is not a lawyer present at most marriage ceremonies but if there was he may say two things; (1) "Be careful, that is a legal contract you are signing saying what's mine is yours" and (2) "This marriage automatically revokes all former Wills". You may now see the problem. Mr Smith dies before his new wife and completely disinherits his two beloved children.

2. Let us assume there is no subsequent remarriage. However, Mr Smith requires long term care. His house will be used to fund his care like 50,000 homes each year (and increasing). Care home fees are often around £1000/week. Mr Smith is in care for a few years and, once again, the children's inheritance has vanished.

3. What if there is no subsequent remarriage and no care home? That is great and the children inherit the estate as planned. But then one of the children divorces, or goes bankrupt, or dies, and their assets (now including Mr and Mrs Smith's estate) pass to their spouse who then remarries.

Maybe one or more of the children have poor judgment with money, or are vulnerable and have issues with gambling or alcohol. Once again there is a potentially huge loss to the assets Mr and Mrs Smith built up during their lifetime resulting in both their children, and therefore their grandchildren, losing out. What if one of the children is in receipt of state benefits? They are

> *They have done nothing other than repeat what the law dictates will happen in default of putting in place a Will. No wonder people don't get around to making Wills as, on many occasions, they are not important.*

ABENSONS SOLICITORS

certain to stop when they come into an inheritance.

4. After death any person may issue a claim against Mr and Mrs Smith's estate. They may not stand a chance of success, but you can guarantee it will cause stress for Mr and Mrs Smith's children.

5. We have established that when Mr and Mrs Smith die, all things being well, their assets become their children's'. The children may already own a house and have some savings. When Mr and Mrs Smith's children die, the grandchildren have one huge inheritance tax bill to pay.

6. Mr and Mrs Smith's Executors will need to obtain a Grant of Probate. This may be costly, stressful and time consuming.

7. Mr and Mrs Smith have not put in place Lasting Powers of Attorney. We live in an ageing population. 150,000 people each year have strokes and the incidence increases with age. If you are on your own and a stroke strikes then your family face some real problems. No one can access your bank accounts, no-one can pay your bills, and no-one can sell your house. It is not just strokes... accidents, old age and dementia all affect your ability and desire to make decisions for yourself.

Why not pre-empt and fully control all of these major issues?

Abensons Solicitors are working with the Police Federation and are holding weekly surgeries at the Police Federation office in Green Lane on a Tuesday commencing early August.

To arrange an initial free appointment with John Howell, please ring the Federation Office on extension 77500.

Charitable Trust Lottery Winners for 2015

January:

Pen P Lowe	£500
Pen D Cranne	£250

February:

Pen G Mayne	£500
Pen G R Fitzpatrick	£250

March:

Pen J K W Gaskell	£500
Con 4321 C Wilson	£250

April:

Pen M G Lackey	£500
Con 6319 A McClennan	£250

May:

Con 2036 S Leisk	£500
Pen P Lynch	£250

June:

Pen R G T Collie	£500
Con 2803 K L Morrison	£250

Some major maintenance work - a new roof at the rear of Malvern House.

Our new member of Housekeeping staff, Sheila Doran.

Slater Gordon
Lawyers

Family law offers

for Police Federation members and Police personnel:

- A free initial appointment at a time and venue convenient for you
- Fixed fees across all family law services
- An expert team with over 16 years' experience of police family law cases
- A local family law representative for your area
- Discounted rates

Contact us today:

0808 175 7710

slatergordon.co.uk/policelaw

Slater and Gordon (UK) LLP is authorised and regulated by the Solicitors Regulation Authority.

Know Your Property Rights before Buying Your Home

A house purchase is likely to be the biggest and most expensive purchase you will ever make.

Research has shown that one in six people in Britain has no idea about their rights and obligations when buying a home. It is vital that buyers, especially first time buyers, know their rights and have a basic understanding of the legal process.

Assistance is at hand to steer you through the legal jargon and complexities of the conveyancing process- the procedure which must be carried out to transfer the property.

Commonly misunderstood terms:

Freehold and leasehold

If you own the freehold, it means you own the building and the ground it stands on, although there can be restrictions on what you can and cannot do at the property.

> *It is vital that buyers, especially first time buyers, know their rights and have a basic understanding of the legal process.*

Leasehold means you have a lease to hold the property for a certain number of years and you usually need to pay an annual ground rent, (which can increase over the lease term), and a service charge. Leases are used for the sale of apartments and flats or a new plot on an estate.

Leases contain restrictions on what you can do at your property— whether you can keep a pet or rent it out to a lodger.

Exchange of contracts

This is when your sale or purchase becomes legally binding. You cannot pull out of the transaction or change the amount you want to pay for it after contracts have been exchanged. If you do, there are serious implications, both financial and otherwise.

Gazumping

When the seller changes their mind before exchange and decides to sell to somebody else. It is legal.

Deposit

The amount of money the buyer has to pay the seller when contracts are exchanged- usually 5 to 10% of the purchase price.

Off-plan property

Where you contract to buy a property before it is built. It can be cheaper in a rapidly rising house market but there are risks too.

Completion

When you pay the remainder of the purchase price and physically move in.

T: 0808 175 7805
W: slatergordon.co.uk/policelaw

A Word From The Chair of Gay and Lesbian Support Network

Merseyside Police Federation are pleased to support this excellent Network. Tracy O'Hara gives an update of recent events.

Each year May 17 is globally recognised as International day against Homophobia and Transphobia.

The date is chosen to coincide with the date when the World health organisation removed Homosexuality from its list of mental health disorders.

In order to recognise the date this year we hosted an event at our HQ. A number of partner agencies and allies attended such as Armistead, Navajo Merseyside Cheshire, Intrust and colleagues from Cheshire Police, our community engagement team, Riverforce, HR and the Federation and Unison. I have to say it was great to see a number of LGBT allies in the room.

ACC Chris Armitt was guest speaker and he spoke of his pride in the work that Merseyside carries out to encourage reporting of hate crime and to enable our staff to bring themselves to work and flourish in a workplace that embraces them. He cited a recent Women in Policing event when an Officer from States of Jersey police spoke about the Channel Islands not having any hate crime legislation to protect diverse communities, despite being in the British Isles. *of note since this event SOJP has announced the launch of Hate crime legislation and their first ever Pride event all to happen in September so things have moved on since this event in May

Tony Griffin from Navajo Merseyside Cheshire also spoke about his faith in a police service which encourages dialogue with Trans* communities and works hard to educate our staff. He cited the example of the recent undertaking of training for custody staff around searching of detained persons and also a general training package which Tony has delivered this year to a wide and diverse audience of police personnel around working with Trans* communities.

Tony told the audience that the recent sentencing of Ryan Kenny for a Transphobic hate crime has sent out positive messages to many and that the victim herself as felt compelled to speak out about her experience of the justice system. This will feed into a hate crime conference on July 30th, which has the strapline support to report. *For more information on this event and to book a place contact Gay Police email who will pass on the information

Our Chief Constable, Jon Murphy, our Deputy Chief, Andy Cooke alongside Mr Armitt, Federation, PCC office and many more then stepped out into the sunshine to raise our flag. Sadly the wind dropped at the key moment however the message was clear, be yourself, together we can eradicate hate and prejudice.

In March, our LGBT network formed part of a joint network training day for our Major and Serious organised crime teams in May. A variety of ranks and roles including armed response, dog section and traffic colleagues listened to PCSOs Stephen Rotherham and Ruth Clifton talk about how working in an inclusive environment allows them to be open and in turn, deliver a better service to our communities. We had many questions and Police with

Sadly the wind dropped at the key moment however the message was clear, be yourself, together we can eradicate hate and prejudice.

Pride stress balls were given out to those bold enough to give answers or answer questions! Anyone who wants one of those, again email us

The build-up to Liverpool Pride is on and the date for your diary is August 1, 2015. For more information email gay.police@merseyside.police.uk – Police will take part in the parade; this is the same for Manchester Pride which this year is again Bank holiday weekend, the theme this year is "Devoted to".

Finally, on August 28 this year the North West region will host the national LGBT conference and it will be held in Manchester. Plans are underway to ensure the event is inclusive, engaging and leaves those in attendance with food for thought around how individuals can effect change. The National Police federation are funding this event and anyone wishing to attend should contact Tracy O'Hara for further information.

ABENSONS SOLICITORS

We are Professional, Unique and Determined

For all your private client needs

Wills

Probate

Protection of Assets

Ask ... ABENSONS

Call us now on 0151 733 3111

www.abensons.co.uk

Home and car insurance
Get the whole family on board

Police Mutual
ALL PART OF THE SERVICE

Exclusively for you and your family

Our home and car insurance has been designed exclusively for serving Police Officers, retired Police Officers, Staff **and** family members.

Not only do we help save money on premiums but **we make it easy for you and the family to switch by paying any cancellation fees up to £125** charged by your current insurer. What's more, we won't charge any admin fees and even offer interest free monthly payment options.

Save £134 on average*

Car insurance:

- ✔ **Lifetime no claims discount,** subject to eligibility
- ✔ **Uninsured driver cover**
- ✔ **2 years new car replacement**
- ✔ **Courtesy car** following an accident or theft
- ✔ **Lifetime guarantee** on repairs

Terms and conditions apply

Home insurance:

- ✔ **Personal claims manager**
- ✔ **Domestic emergency cover** as standard (up to £500 per claim)
- ✔ **£75k contents and £1m buildings cover** as standard (including outbuildings)
- ✔ **Alternative accommodation** following an insured loss

Terms and conditions apply

Save £111 on average*

Police Mutual is not on any comparison websites. We exist solely to serve the Police family.

Get a quote and switch today:

1. Call 0151 242 7640

2. Visit policemutual.co.uk/onboard

We're open from 8.30am - 6.00pm Mon-Fri
9.00am - 1.00pm Sat

Police Mutual
ALL PART OF THE SERVICE

PMGI1874 0715

*Average premium savings of £111 and £134 is based on 30% of all car insurance members and 28% of all home insurance members who provided their existing premium and switched their insurance (inbound sales only) from January - November 2014. Our car and home insurance is provided by Royal & Sun Alliance Insurance plc. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. For your security, all telephone calls are recorded and may be monitored.

Important Renovation and Improvement to Green Lane

Paul Kinsella, the Business Manager at Green Lane, looks at some important building development and renovation work taking place which will provide some important new facilities for members. The work is due to be completed at the end of the year.

Your Federation office at Green Lane used to be an old Victorian house and was built in the late 1800's. Merseyside Police Federation purchased the building in 1984, which was then the premises of a local builder.

The building required significant refurbishment when purchased, and it was then extended in 2003 when further meeting room space was required. This was considered a much more favourable and cost effective alternative to moving premises.

In 2002, the Police Credit Union became 20% owners of the building, and they continue to share occupancy and ownership with us.

Despite some essential maintenance the building has remained unaltered for 12 years.

We have recently become aware that we needed extensive repairs and upgrades to bring us in line with current building and fire regulations.

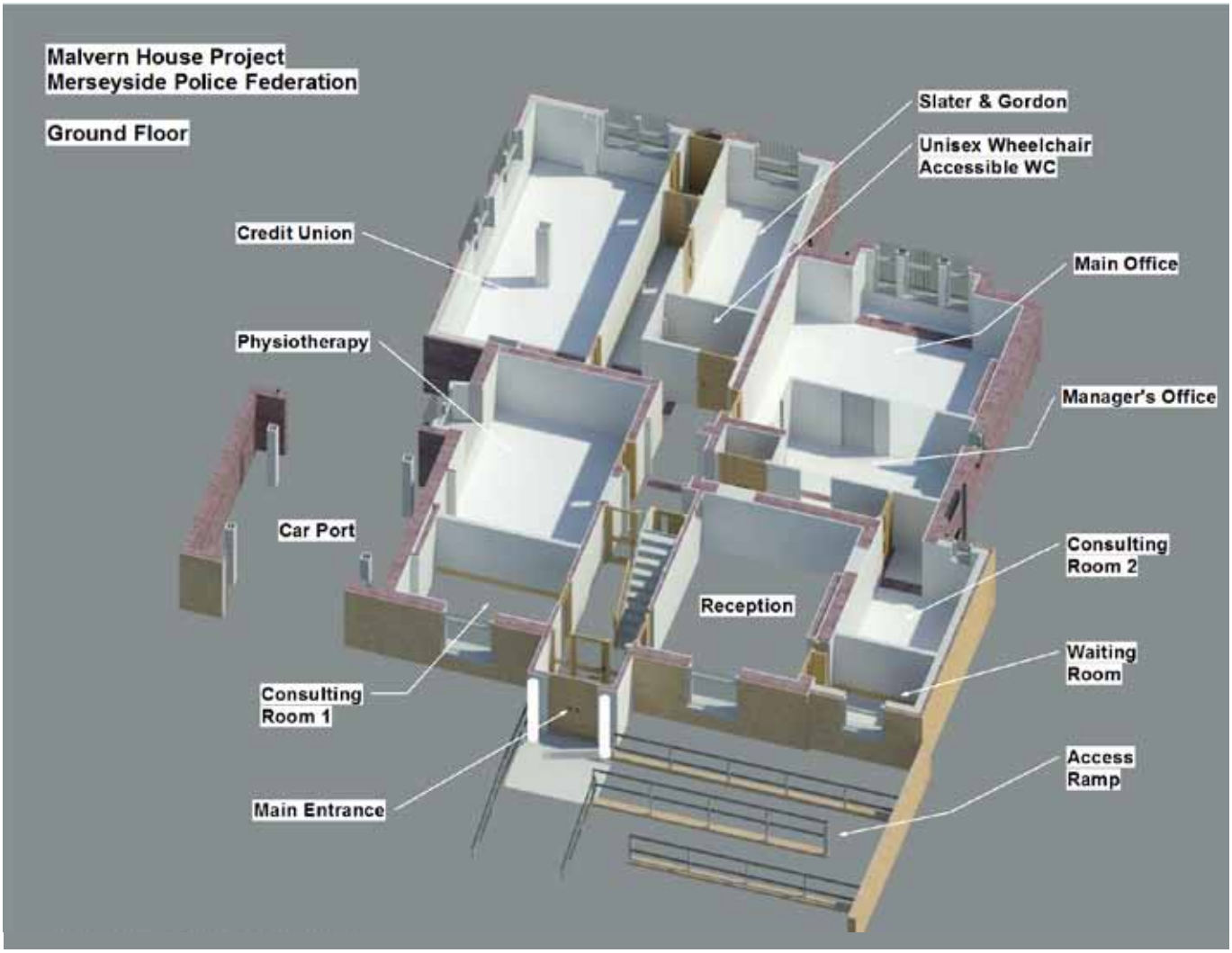
Green Lane for all intents and purposes has the internal construction of a dwelling house. It is now in constant use, and sometimes has in excess of 40 people in the building. Following expert inspection, we were advised to have internal floors strengthened and also we required a total new roof, the basement needed fire proofing, the heating boilers were in urgent need of modernisation and several other important areas required attention. Some of it considered urgent.

A 3D graphic of Malvern House. Transformed from a Victorian dwelling to a modern office building with vastly improved facilities for members.

At present we have this work taking place at Green Lane, so we ask for your patience if you visit the building and find some quite major work taking place.

We are however, using this opportunity to modernise some of the reception and consultation facilities available to members, as well as introducing a very important area of development.

At present the Northwest Police Benevolent Funds provides local physiotherapy at Headquarters. We are having a purpose built physio facility constructed on the ground floor at Green Lane. The Ben Fund facility will then be provided from our offices.



Have a look at our plans for the development of our ground floor. As well as the physio facility, there will be the introduction of two new consultation rooms where our reps and staff will be able to interact with members in a comfortable an appropriate environment. There will also be much improved waiting facilities.

We want to continue investing in our members, and this is another example of us doing this, we hope the improvement to our facility will make a difference to our members, many of whom approach us when they encounter difficult periods in their lives.

How are we financing it? In recent times, the Federation has received some bad press about lack of transparency and being secretive. In some political press outlets we have been accused of having secretive offshore accounts and being awash with money. Well apart from when Tuebrook (situated at the end of our garden) overflows, when we feel like we are offshore due to the car park flooding! We are entirely 'on shore' and everything we do is independently audited.

> *We want to continue investing in our members, and this is another example of us doing this, we hope the improvement to our facility will make a difference to our members...*

On the approach to the General Election, the current government accused the opposition of previously over spending and borrowing. Well we have followed their advice, and we have saved up.

The end result will be an excellent improvement of facilities to members. Not over elaborate, but just clean and modern and fit for purpose. We are also working on another area of development for the near future (hopefully), and that is the introduction of a mental health facility from our premises. We will keep you posted. We are committed to investing in our members.

Saving and borrowing. Keep it in the family.

We understand that life, and your finances, have their ups and downs. Our simple range of savings schemes and loans provide some useful solutions - designed by Police CU for the Police and Law Enforcement Family.

Join by becoming a saver

- Simply join online at **www.policecu.co.uk**
- Family members may also join†

Save through payroll deduction

- Tell us how much you want to save each month on your application form

Apply for a loan* straight away

- Once you've joined, apply for a loan online at **www.policecu.co.uk**

Visit www.policecu.co.uk

Call 0845 241 7504 or ext 77550/1

Email liverpoolbranch@policecu.co.uk

LOANS AND SAVINGS FOR THE POLICE AND LAW ENFORCEMENT FAMILY
Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL

POLICE CREDIT UNION LIMITED
Malvern House, 13 Green Lane, Tuebrook, Liverpool L13 7DT F: 0151 259 2086

@police_cu

/police.cu

*Loans subject to status, conditions and credit checks to members aged 18 or over. Police Credit Union is a member of the Financial Services Compensation Scheme. The Scheme guarantees to pay 100% up to a maximum £85,000 of savings, should the Credit Union fail. Police Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority & the Prudential Regulation Authority (Registered No. 213306). 0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers. †Full details of family membership eligibility available on website.

Is Finance Just About Numbers?

Peter Evans highlights the ethos of Police Credit Union, and why it is so important to members.

By **Peter Evans,**
Chief Executive
PCU

For this issue of Insight, I was approached for an article at a point when busy time before departing on a personal trip away from the office for over a week was diminishing very fast.

Confronted by a blank sheet of paper (metaphorically speaking, as I'm typing on a laptop), I wondered if there was sufficient time to plan another venture into updating on what the credit union sector was up to at present.

I then decided that it might be time to get back down to real basics – what are we all about in the credit union world? And how is that relevant to police officers in Merseyside Police? Why should you consider your local Police Credit Union branch, housed within the building primarily owned by your Federation? What's different about credit unions?

Is there really any interest in our part of the financial world beyond dividend level and loan rates? Would it be better if we just presented numbers highlighting rates and dividends? Do our members want a financial world based on rates alone?

Outside the credit union sector, that is very much what you get. It must be stressed that the building societies that remain (after the loss of all those which decided to forget their roots and move to competition with banks) are still mutual and deliver to an extent similar principles to credit unions but they are often on a much more detached basis from their membership due to size, regulation and commercial competition.

Does mutuality matter? In itself, probably not. But it is important for what it delivers. This does not mean just no shareholders to pay so that funds are distributed to members or retained in the business to develop for the members, but also in the manner in which members are treated within the ethos of the whole credit union movement.

At Police Credit Union, we are growing our potential market membership and developing our product range for our existing membership, with a new IT delivery system in the process of being set up.

We remain committed to the ideals which formed the whole movement and which have led to a flourishing sector in major countries across the world. Size doesn't matter. It's all about sticking to the ideals, however big one becomes.

Those ideals are based on four principles – encouraging thrift through saving, offering sensible borrowing opportunities that deal with members as individuals, utilising all funds for the mutual benefit of the membership and educating through clarity about financial matters.

At Police Credit Union (originally set up by police and now governed by the wider police and law enforcement family), we try to deliver a service based on caring, treating members as individuals, being helpful and not being required to make a fat profit for shareholders whose only interest is their return on investment.

> *At Police Credit Union, we try to deliver a service based on caring, treating members as individuals...*

We may not have the lowest advertised loan rates but the ones you see are what you'll actually pay. No headline rate shenanigans with PCU. We also consistently deliver a dividend above High Street savings rates for comparable products.

If there is not support for the ethos of credit unions (and, to an extent, building societies), we'll end up just with banks and payday lenders. For Police Credit Union, that is not a world we want, one that doesn't offer a pleasant future to contemplate.

So, if you want something deeper and more meaningful than just a rate, please contact www.policecu.co.uk or, even better, contact Carol, Sandra or John at Malvern House and put PCU to the test.

Merseyside Police Federation

Joint Branch Board Representatives

Joint Branch Board Full Time

Chair
Peter Singleton

Secretary
Tony Barton

Deputy Secretary
Sean Bell

Misconduct Leader
Dave Lowe

Federation Support
Rob Venables

Joint Branch Board Staff

Finance and Business Manager Paul Kinsella	**Deputy Manager** Colette Knox	**Administrator** Jane Dean	**Administrator** Fiona Valentine
Receptionist and Administrator Ian McKay	**Housekeeper** Linda Curry	**Housekeeper** Margaret Madden	**Groundsman** Terry Atherton

	INSPECTORS	SERGEANTS	CONSTABLES
A	**MARK RENSHAW (1832)** BIRKENHEAD, D BLOCK PATROL EXT: 72205 MOBILE: 07855 162078	**ANDREW BRAGG (1148)** UPTON, C BLOCK EXT 72435 MOBILE: 07751 743881	**TONY FAIRCLOUGH (1142)** WIRRAL TACTICAL TEAM, WALLASEY EXT: 72083 MOBILE: 07745 385718
B	**MIKE BARRETT (8388)** CROSBY, A BLOCK EXT: 73676 MOBILE: 07802 893397	**GARY HASTEWELL (1067)** MARSH LANE, INTELLIGENCE UNIT EXT: 73826 MOBILE: 07525 747718	**VACANT**
C	**KIRSTY JENNETT (1116)** KIRKBY, PATROL C BLOCK EXT 76572 MOBILE : 07942 866819	**GRAHAM AXON (8256)** PRESCOT, PATROL D BLOCK EXT: 76306 MOBILE: 07792 228880	**CHRIS LEACH (1679)** PRESCOT EXT: 76346 MOBILE: 07736 040346
D	**TIM KELLY (7641)** INTELL, ST HELENS EXT: 76007 MOBILE: 07843 290541	**STUART ROUTLEDGE (1392)** ST HELENS CUSTODY MOBILE: 07714 346035	**STEPHEN POTTER (8301)** ST HELENS RESPONSE C EXT: TBA MOBILE: 07764 511162
E	**BOB OLIVE (7586)** SAS, CIM, C BLOCK EXT: 74898 MOBILE: 07738 136493	**KIERAN CANNELL (1718)** SAS E1 DISRUPTION EXT: 74042 MOBILE: 07954 546015	**ANDY BARRY (1129)** SAS E1 DISRUPTION EXT: 74056 MOBILE: 07980 110146
F	**ANDY WIGNALL (1556)** ALLERTON EXT: 75141 MOBILE: 07595 004639	**PETER HOWELL (1224)** LICENSING DEPT, SAS EXT: 74831 MOBILE: 07460 843043	**DAVE JONES (1377)** ADMIRAL ST, RESPONSE, B BLOCK EXT 75301 MOBILE : 07725 204995
POLICE WOMEN	**JANE ARROWSMITH (1470)** PRESCOT NHOOD DEDICATED EXT: 76340 MOBILE: 07793 222731	**STEPHANIE BARCROFT (1164)** THATTO HEATH, D2 N'HOOD SOUTH TEL : 01744 815538 MOBILE : 07932 655361	**CAROLINE CARMICHAEL (1595)** ST HELENS IST EXT: 76862 MOBILE: 07791 538024
HQ (CJU) (PSD)	**BARRY FLETCHER (8793)** NO1 REGIONAL REP, INTERIM NATIONAL BOARD, POLICE FED HQ MOBILE : 07964 298916	**VACANT**	**DAVE SIM (8417)** COMMUNITY/YOUTH ENGAGEMENT UNIT EXT: 78994 MOBILE: 07975 520870
CID (DSU MIT)	**VACANT**	**DAVE LAMBERT (7487)** BRUNSWICK DOCK EXT : TBA MOBILE : 07905 364420	**STEVE BAKER (1075)** SIGMA TEAM, SAS EXT: 74843 MOBILE: 07914 360456
OSU	**MIKE MCFALL (8073)** ROADS POLICING, SMITHDOWN LANE MOBILE: 07725 143271	**JAN BEATTIE (7558)** MSOC RESOURCING, WAVERTREE ROAD EXT 75407 MOBILE: 07721 034996	**PHIL GRIFFITHS (8807)** MATRIX FIREARMS MOBILE: 07525 409528

VoiceMobile

0121 748 8467 www.Voice999.co.uk

All offers available to friends & family

Working in Partnership with EE

POLICE Federation

Double data offer!

iPhone 6 16GB

FREE at just £36 per month

- Unlimited mins & texts
- 2GB data
- 24 month handset warranty
- WiFi calling
- Free London Underground WiFi
- EE Film

iPhone 6 64GB

Unlimited minutes

Unlimited texts

2GB data

FREE at just £38.40 per month

Samsung Galaxy S6 32GB

Unlimited minutes

Unlimited texts

2GB data

FREE at just £36 per month

iPhone 5C

500 mins

Unlimited texts

500MB data

FREE at just £21.99

Samsung Galaxy A3

500 minutes

Unlimited texts

500MB data

FREE at just £16.99 per month

Apple iPhone 5S

1000 minutes

1000 texts

1GB data

FREE at just £32.40 per month

Other fantastic offers available

Call - **0800 0520 999** from a landline

Call - **0121 748 8467** from a mobile

Visit - **www.Voice999.co.uk**

Email - **vmorders@voicemobile.co.uk**

Voice Mobile are proud to donate to the National Police Memorial Day with every order. Over £5000 raised!

Handset Charges May Apply. Visit www.Voice999.co.uk for more information or call us!
Prices are correct as of 01.07.15 and are subject to change and availability

policemutual.co.uk/exclusive

Our duty is to
you

SAVINGS AND INVESTMENTS ■ INSURANCE ■ MORTGAGE ADVICE
HEALTHCARE ■ INDEPENDENT FINANCIAL ADVICE ■ FINANCIAL EDUCATION

Police Mutual
ALL PART OF THE SERVICE

Police Mutual Assurance Society Limited is an incorporated friendly society. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS.