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Kinsella Clarke is the Trading Name of Kinsella Clarke Limited.

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Produced by:

Berkeley Business Forms Ltd
Pendle Court
Evans Way
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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:

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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.
- 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 Barton - Secretary
Merseyside Police Federation

Tony Barton looks back on his 29 years with Merseyside Police

As I prepare to write my last article for our magazine before I retire after 29 years I decided to reflect on my career as I ready myself for the challenges ahead. I joined Merseyside Police in February 1989 at age 26 (the more astute will recognise I am retiring at the tender age of 55) and as a reminder here is a list what was happening around that time.

- The Christmas number one single was Band Aid II with “Do they know it’s Christmas?”
- The top selling toy was the **Batman Bat Mobile**
- New TV shows included **Birds of a Feather**, **Challenge Anneka**, **Byker Grove**, **A Bit of Fry & Laurie**, **Agatha Christie’s Poirot** and **Fun House**
- Olympian **Rebecca Adlington**, Footballer **Theo Walcott** and Harry Potter actor **Daniel Radcliffe** were all born this year
- The first episode of **The Simpsons** was broadcast
- **Sky TV** was launched
- A pint of milk cost 28p, a pint of lager was £1.08 and a loaf of sliced, white bread was 49p
- **Sir Nick Faldo** became the first English winner of Golf’s Masters Tournament
- **Den Watts** was killed off in Eastenders. (Or was he...?)
- The average house price in the UK was **£61,513**
- **Liverpool won the FA Cup final** with a 3–2 victory over Everton
- The **M42** motorway opened
- Number one songs included: **Kylie Minogue and Jason Donovan** – Especially For You; **Madonna** – Like A Prayer; **Bangles** – Eternal Flame; **Soul II Soul** – Back to Life (However Do You Want Me); **Jive Bunny and The Mastermixers** – Swing the Mood; and **New Kids On The Block** – You Got It (The Right Stuff)
- **Doctor Who** was discontinued by the BBC after 26 years
- Popular films included: **Batman**, **Indiana Jones and the Last Crusade**, **Back to the Future Part II**, **The Little Mermaid** and **When Harry Met Sally**

I have to say my favourite one on the list is Liverpool beating Everton in the FA Cup (apologies to all Evertonians for invoking this painful memory).

I spent my first 6 years in uniformed response before joining the plain clothes department at Lower Lane for 2 years. I then spent a year in the CID proactive team as it was then. I then moved around on a number of “squads” for a period of time. I returned to uniformed policing as a community officer for West Derby and then as Neighbourhood officer in the newly formed Neighbourhood policing teams.

In 2000 I stood for and was elected to the vacant position of the constables federation rep for the old C3 Area. I quickly began to become involved in representing colleagues at an area level in all aspects of their work and in particular misconduct matters. In 2003 I moved to St Helens and continued to develop my federation work and eventually became the misconduct lead for Merseyside Police Federation in 2007. In 2010 I was elected as Deputy Secretary to Ian Leyland and in 2013 took over as Branch Board Secretary upon Ian’s retirement.

Throughout my career I have had the opportunity to move around and enjoy a varied career which has allowed me to meet and work with some incredible people who I will remember fondly. However when I became a federation rep I felt like a round peg in a round hole and it has been the most difficult and yet the most rewarding role I have undertaken.

When I look back at the first article in I wrote as Branch Board Secretary in 2013 I wrote about “times they are a changing” and highlighted the challenges that lay ahead of the Police service and the Federation. I thought by now we would have chartered those stormy waters and be heading into calmer waters but as you all know this is not the case and some significant challenges still lay ahead. So I guess I should be saying now that “times they are still a changing”?

When I took over as Secretary I had no idea of the scale of the changes I would be dealing with. All of these changes were as a result of Government austerity measures and police reform. Firstly we had the Winsor recommendations to implement which was the first derogation of police officer terms and conditions. Then there were the grossly unfair changes to police pension regulations that were imposed on police officers by central government that caused no end of anger and frustration amongst members (rightly so).



We then had the “Plebgate” affair with all of the political backlash, that ultimately led to the police federation internal review and the 36 Normington recommendations for change. This work is still ongoing and nearing completion.

Locally we had to deal with £65M worth of cuts to our budget. This has caused the force to undertake the largest review of policing structure in a generation. I do not have to rehearse the impact of these changes have had on officer morale. This work is also still ongoing and further difficult decisions lie ahead.

It has been an incredibly difficult and complex time to operate in and there have been some difficult and testing times. It has challenged be both professionally and personally and at times made me question whether it was it all worth it?

I do believe in these current fiscal I times we have a Chief Constable that understands the stresses and strains police officers are currently under and is doing all he can in relation to officer welfare and we are lucky to have him. However I also believe that the hard work, dedication and professionalism shown by the police officers of Merseyside throughout all of these changes he is much luckier to have you.

It has been an honour and a privilege to have served with Merseyside Police and an even greater honour to have represented the federated ranks as a rep and Branch Board Secretary. I have learned that you can't please all the people all the time and you can't please some of the people any of the time. But I can honestly say every

decision and every agreement I have ever made has been with the interest of the members at heart which is as true now as it was when I first became a rep.

I would personally like to thank all of my federation colleagues and branch board reps for all their support over the years. Without their loyalty and support I could not have carried out the role as effectively as I believe I have.

I would like to wish my successor, Dave Lowe, all the very best as he prepares to represent the members of Merseyside in the finest traditions of the police federation. I am sure he will bring all of his experience from the misconduct arena into the role as Secretary and with your support he will continue to provide an excellent service to members.

I have always enjoyed a new challenge and now as I prepare for new challenges outside of the police service I look back with pride and fondness on a career that spans over three decades. I will miss the people and the comradery and the sense of belonging to a family but the one thing that has remained constant throughout my service is change and as one door closes another one opens.

Finally thank you all of you all for your support and dedication over the years and I wish you all a long and fruitful career and an equally long and happy retirement.

So was it all worth it? Absolutely

Tony Barton

(soon to be ex) Merseyside Police Federation JBB Secretary

Deception, Lies, illusions – The Police Pay Award



Peter Singleton - Chairman
Merseyside Police Federation

Now I'm not really known for my subtlety or my light touch and dexterity with my depressingly non-dexterous fingers. And there's a good reason for that as I've never been even remotely artistic or creative and can only stare in wonder at those people who can create things of magical beauty from whatever is at hand.

I was never any good at Art from my first days at school, and my artistic efforts even today have never developed beyond stick men and scribbles that the average 5 year old would be embarrassed by. It was the same when we moved to papier-Mache models, and any attempts to use plasticine were doomed from the start, the only result of any attempted creativeness on my part being some interesting discussions by my peers and the teachers as to what exactly Singleton had been trying to make. It certainly wasn't obvious from the resulting coagulated mess that was on the desk in front of them.



Things didn't improve at secondary school, as woodwork, metalwork and Technical Drawing (Yes I'm that old and that's what these lessons were called in those days of black and white school photos) were all way beyond my creative abilities. It's a wonder I never suffered lasting mental scars after the derision my untalented efforts received, and I have to thank my parents for trying their hardest to hide the confused disappointment on their faces as I proudly presented them with my latest baffling and perplexing creation, and then had to explain to them exactly what it was supposed to be.

So I appreciate talent, and I reserve a special admiration for those members of the Magic Circle who can perform card tricks under my very nose that astound me. At our Charity event every year we have a magician who performs incredible feats of sleight of hand that are simply mesmerising, and although I've watched him again and again I have no idea how he does them.

But magic, or at least illusions to confuse and deceive on stage are one thing, but statements and actions to deliberately deceive and mislead the public about Police pay and conditions is another matter. And that is exactly what the Government has done when it comes to them announcing the recent pay rise we have been awarded. We all saw the headlines "Police Receive higher pay rise as Public Sector pay cap is lifted" and then read the editorial copy as 'quality' newspapers and TV news broadcasters went on to explain how we were getting a 2% rise.

The devil, as they say, was in the detail, and it soon became apparent that the pay rise was only 1% with the other 1% being basically a one off bonus to be paid over the next financial year. (Now I may be being a little picky here – but didn't the Government, and Mrs May as Home Secretary - stop SPP and CRTP payments because they didn't agree with bonus payments?)

As the truth became clear, and the inaccuracy of the media coverage continued, everyone at the Federation became angrier and more frustrated, so when myself and Tony Barton attended a National meeting a few days later, Fed Reps from across the country agreed that we couldn't stay silent on this issue, and we took the somewhat unusual action to write an open letter to the Prime Minister which is reproduced opposite.

As you can see for yourselves, it wasn't just about the inaccuracy of the statements about our pay award – or lack of it – but about the myths and lies that Government Ministers continue to feed the press and the public about the crime figures, police numbers, 'extra' officers on the streets and the 'extra' money we will be paid.

Merseyside Fed released a statement to our local media saying "Crime is not falling, it's rising and in some areas like cybercrime it has exploded. Less and less officers are having to do more and more, and ministers statements of extra police officers being on patrol are false, they are not 'extra' police officers. They are the same officers doing longer hours, being called back in when they are off or being given extra responsibilities. It is all smoke and mirrors and double standards. The public here on Merseyside have been fantastic at giving us support, but they deserve better. Officers are reaching breaking point; we are now seeing officers unable to cope with the mental and physical demands placed upon them by having to work in depleted environments. This cannot be right or fair on anyone – officers or the public."

In case you missed the Feds communications on this announced 2 percent award, **this isn't new money**, it has to come from existing policing budgets which means forces may have to choose between officer numbers and public safety. On Merseyside that means the pay-rise would cost the force the equivalent of 25 Officers if the Chief hadn't made the decision along with the PCC to pay the extra out of Merseyside's rapidly shrinking reserves.

So we will continue to ask questions and demand answers from an administration that is misleading the public. We will continue in our attempts to get ministers to listen and understand the reality of what the cuts have done to our ability to serve the public and fight crime. And we will continue to fight to get a decent, proper pay award for those who deserve it most – you, the Police Officers of the UK.

(Just to inform you all – as of the time of going to print, 5 weeks after writing to the PM – we have still not had a reply!)

An open letter to Government, on behalf of the 43 Federations of England and Wales



21 September, 2017

Dear **Prime Minister**

On behalf of the hard working officers who are working to the bone to protect our people, who fight to protect our communities and who keep you safe, we demand answers.

And we demand that you tell the public the truth. About crime figures. About police numbers. About the 'extra' officers you pledge. About 'extra' money you say you will pay.

No more smoke. No more mirrors. No more double standards.

You expect officers to run towards terrorists one minute and then turn your backs when we ask for help so they can afford to feed their families. Families they barely see because of the hours they work to fill the void left by the thousands of officers who are no longer there because of your cuts.

Officers who are now broken. Who are unable to cope with the mental and physical demands placed upon them by having to work in depleted environments. With out of date kit. With fewer people. With no support. One chief constable has just this week told you that 40% of his officers have sought professional help for stress. It is the tip of the iceberg.

Our officers are committed to serving the public. And we thank the public for their overwhelming support, particularly in light of recent incidents. But with 20,000 fewer police officers than five years ago it is no wonder we have seen crime rise and the service to the public suffer. This is not fair on them.

And two per cent pay rise with no extra money to pay for it means it is the public who will yet again suffer and get even less of a service.

So hear us when we say:

- The pay award of on average less than £10 a week is insulting.
- A two per cent rise is not a rise when it has to come from existing policing budgets.
- It's a disgrace you have dressed it up as a pay rise.
- Funding must come centrally; it is unfair to make the public suffer with fewer officers available to fight crime.
- It's a disgrace you have ignored the recommendations from the independent Police Remuneration Review Body – the very body you set up to advise on police pay.

www.polfed.org @PFEW_HQ

- Forces cannot cope with any further falls in police numbers.
- Communities will be further under threat at the very time protection is needed the most. Community policing plays a vital part in intelligence gathering to help combat terrorism and it has been decimated.
- 'Extra' police officers are not 'extra' police officers. They are the same officers doing longer hours, being called back in when they are off or being given extra responsibilities.
- Crime is not falling.

And answer our questions:

- Why was the independent body which has awarded MPs and ministers a 13% rise over the last three years listened to when the independent police body on pay was not?
- How can you justify these double standards?
- Do you think it is acceptable that the derisory pay award is expected to come at a cost of losing more officers?

Our members have been failed by:

- The FAILURE to heed our warnings.
- The FAILURE to implement the very recommendations of the independent bodies you introduced.
- The FAILURE to support them and the police service as a whole.
- The FAILURE to help officers protect the country.
- The FAILURE to help officers protect the public adequately.

We don't want meaningless platitudes.

We want a properly funded and well-resourced police service. The public rightly want and expect this.

For the sake of those who put their lives on the line for the public we demand you address these injustices and give us answers.

Members of the interim National Council

Of the Police Federation of England and Wales on behalf of hard-working police officers across the country.

Update from the Deputy Secretary



Dave Sim - Deputy Secretary
Merseyside Police Federation

The Transformation of Malvern House

I have now been in my position as both Deputy Secretary and Treasurer of Merseyside Police Federation for the last 2 years. During this time we have carried out a top to bottom transformation of Malvern House, which we are now entering the final phase. This will include increasing car parking both in the front and rear of the building, an upgrade of the reception area and the main meeting room in the building itself.

On the whole the transformation of this Victorian property into a modern facility has gone well. The exterior of the building looks the same, but inside the transformation has been like night to day. There are now a number of both consultation and meeting rooms, along with a physiotherapy suite, in partnership with the North West Police Benevolent Fund. We have maintained our partnership with Police Credit Union and Slater & Gordon solicitors, with both having offices within Malvern House.

However, as anyone who has carried out renovations to their property will be aware of, when you commence work, not everything runs to the plan. As work commenced in the car park, one of our boundary walls, on examination, needed to be rebuilt due to age. This has significantly reduced car parking in the building, whilst the rebuild takes place. This also led to the discovery that where we wanted to extend parking to, below ground, a small brook runs for the full width of the property. This indeed is Tue Brook! Like any issue such as this finding out what our responsibilities for this has proved challenging.

“
...below ground, a small
brook runs for the full
width of the property.”

Whilst this issue is resolved, can I offer our apologies for the reduction in parking in the short term. Despite this, our offices have never been busier. On a typical week we have surgeries from Harvey Howell Solicitors, offering trust, wills and Power of Attorney services to a large number of serving, retired and family members of the above. The North West Benevolent Fund offers both Physiotherapy and counselling services, three and two days a week respectively. Other regular supporters such as Kinsella Clark, Yorkshire Bank, PMAS and Ralli Solicitors have frequent surgeries.

We have introduced Mental Health First Aid courses for Federation Representatives, staff and officers in the force. The identification, signposting and support for officers at risk is a key part of Police Federation work in recent years and this course assists to provide a greater knowledge and understanding when presented with an individual who may be presenting with an issue. Our pre-retirement courses have proved popular and allow an opportunity for those who are approaching the end of their service with key information looking forward. We are looking forward to the future, that will include further services to our members.

However, representation for you is our primary role and our rooms are used for both IPCC interviews and witness statements, Post Incident Procedure accounts and a variety of officer meetings with supervision and the force. It is our wish that as many of our members make use of our facilities to ensure that during these challenging times and increased scrutiny, that officers have access to a building that is fit for purpose and supports their welfare and needs. Should you feel the need to utilise our offices please make contact and we will try and assist.



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Your Police Federation Claimline

David Miers

Associate in Personal Injury at Slater and Gordon



Accidents happen, especially in police work. Injuries can happen at the worst of times and treatment can sometimes go wrong. And it may not only be you who's affected – your loved ones, your colleagues and even your finances may feel the pain too.

Over five decades working with Police Federation members we've gained a wealth of practical experience across a wide range of personal injury cases. We have detailed knowledge of the police service, including police pay structure, pensions, promotion prospects and issues related to medical retirement.

Through our successful partnership with the Police Federation we provide members with a dedicated PF Claimline for personal injury cases. The service is provided as a benefit of your Federation membership and covers you and your family members. We've put together some of the most commonly asked questions by Federation members about the PF Claimline.

What is the PF Claimline?

The PF Claimline is a telephone and on-line based service provided as part of your Federation membership, which members and their family can access to start a claim for any type of personal injury accident free of charge.

Who provides the PF Claimline?

The Police Federation works in partnership with Slater and Gordon to provide the PF Claimline. We've been working with the Police Federation for over 50 years. During that time we've developed extensive experience of the problems faced by police officers and have a proven track record of providing the guidance and support required as well as fighting and winning difficult cases.

What does the PF Claimline cover?

You are covered for injuries and accidents both on and off duty, this includes members of your family injured in the same or separate incidents. Your cover includes:

- Road Traffic Accidents (either on or off duty)
- Fatal accident claims
- Defective equipment
- Dog bites
- Accidents in the workplace
- Training injuries
- Tripping or slipping
- Occupational deafness
- Clinical negligence claims

How do I start a claim?

If you have suffered a personal injury, either on or off duty you can simply call the PF Claimline and one of our advice team will take down the details and verify with the Joint Branch Board that you're a contributing member of the Federation. A lawyer will look at your case within 24 hours of you making the call. Your claim will be handled quickly and efficiently by a specialist.

How much will I be charged?

You will retain 100% of the damages we recover on your behalf. Most lawyers will charge up to 25% of a client's damages if they bring a claim for injuries caused by other people's negligence. By way of example if the damages awarded were £4,000 then you may only receive £3,000, through the PF Claimline you would receive the full £4,000. We regularly speak to officers at Federation roadshows who are unhappy they lost 25% because they had gone elsewhere.

If you or a family member wishes to bring a claim please contact the PF Claimline on Freephone 0800 917 1999 or visit pfclaimline.com where you will get advice free of charge. We hope you don't need us, but if you do, we are here to support you.

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.

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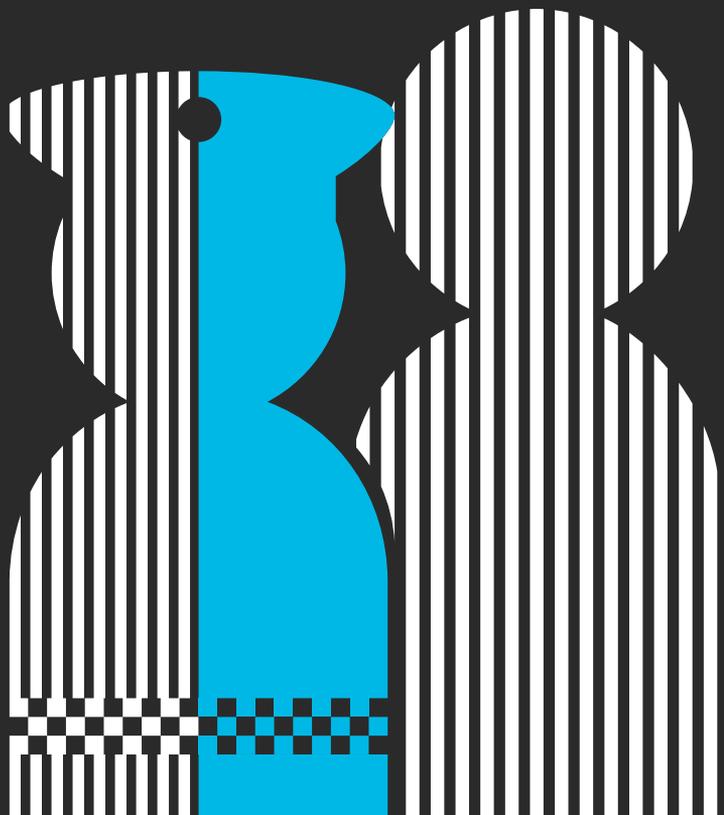
- Crime and misconduct allegations
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- Family law
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- Police pensions
- Wills, trusts and estates

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Police Pensions on Divorce or Dissolution

Georgina Chase

Principal Lawyer in Family Law
at Slater and Gordon

Police pensions are often the most valuable asset on divorce and yet, due to their complexity, a great deal of confusion surrounds them. Officers who do not seek guidance from an expert often find themselves provided with incorrect and often misleading advice from well-meaning others.

Following a separation it is important to get advice about the financial arrangements surrounding your pension including how the courts are likely to deal with the pension as part of any overall financial settlement, as there are various options available including Pension Sharing Orders or offsetting against other assets, such as savings or equity in a family property.

In complicated divorce cases, particularly those where the pension is already in payment due to retirement or ill health, it is not uncommon for it to be necessary to seek advice from a pension actuary who provides a report about the different pension needs and options within the court process. The conclusions reached in such reports may prove critical in informing the court about how issues in relation to pensions held by both parties should be resolved. It is very important you have a lawyer who is confident from the outset, ensuring the correct questions are asked and to vigorously challenge any conclusion, making certain your interests are properly protected.

“..... it may be that a Pension Sharing Order may not be the best outcome based on the length of your marriage,,

Because of the various options available for the division of pension assets upon divorce or dissolution, there are many myths surrounding them. For example, the recipient of a Pension Sharing Order in relation to a police pension does not receive an immediate lump sum equivalent to the “share” and will have to wait until their 60th birthday to realise any benefits. Further, if the person having their pension deducted has already retired, they will experience an immediate deduction in any income they are already receiving, even if the recipient might not receive theirs for a number of years, because they are not yet 60 years old.

When deciding how to deal with your pension, and other matrimonial assets, the Family Court will consider a number of different criteria and it may be that a Pension Sharing Order may not be the best outcome based on the length of your marriage, the value of your pension, your length of service and the value of the other matrimonial assets. For example, if a marriage is short, a court might prefer to “offset” any interest in pension funds generated during the marriage by way of a smaller lump sum. No two situations are the same and you should have a lawyer who understands these complexities and how the different circumstances might affect the outcome.

If you would like specialist advice from a family lawyer then please contact Slater and Gordon on **0808 175 7710** and we'll be happy to help.



Going through a divorce?

Call us before your ex does.



Georgina Chase
Principal Lawyer
in Family Law at
Slater and Gordon

We're been working with the Police Federation for over fifty years – longer than any other firm. No one understands better the unique pressures of police work, and how to protect your rights – especially your pension. If you're going through a divorce, we offer a free initial consultation, fixed fee packages, discounted rates and flexible payment options plus give you access to some of the country's best family lawyers.

If you think we could help, call us on **0808 175 7710**

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Update on Misconduct Matters



Dave Lowe - Misconduct Leader
Merseyside Police Federation

Dave Lowe asks
“CAN A LEOPARD CHANGE IT’S SPOTS?”

Winston Churchill has many quotes attributed to him but one which I believe is relevant in the world of Misconduct is **“You have enemies? Good. That means you’ve stood up for something, sometime in your life.”**

The IPCC became operational in April 2004, replacing the former Police Complaints Authority. However changes are imminent within the IPCC. I don’t want to say too much about my dealings with them, I’m still at a loss as to how some notices are served on officers however in their defence not all dealings with them have been problematic.

In early 2018 the IPCC will be renamed the *“Office for Police Conduct”* following on from the police service’s good friend the then Home Secretary, Theresa May announcing the organisation will be reformed and renamed.

Some of the new reforms include increasing the IPCC’s powers, including initiating its own investigations rather than waiting for referrals from forces, and recommending remedies. We wait in anticipation for those investigations !

These changes came into force after the IPCC had largely lost the trust of rank-and-file officers, as well as some chief constables, over its handling of a number of controversial cases. Unfortunately this continues still today with excessive delays across the country with some cases however the default position is that the IPCC stance is they still deal with some cases quicker than professional standards departments in some forces.

The then Home Secretary was quoted as saying the changes would *“make the police complaints and discipline systems simpler, more transparent and more robust. At a time when the IPCC is growing as an organisation to take on all serious and sensitive cases, it needs to be more streamlined, more responsive to the public, and better able to cope with the cases it is taking on,”*

Only time will tell. The reforms in the Policing and Crime Bill which is expected to go through Parliament in the new year. Concerns are well documented already with former president of ACPO, Sir Hugh Orde commented on the changes to be made to the IPCC *“It sounds like these changes will not restore the faith of police officers. Unless those who have done nothing wrong are treated fairly, and dealt with quickly, I would need further convincing that these steps will have any significant impact.”*

We echo those comments, it can’t be right that an officer is served papers and years later they still find themselves under investigation. Again where would that sit if a police officer was investigating something for that time? There appears little or no concern shown for the health and wellbeing not only of the officer but their colleagues and their families who also suffer as a result of the investigation.

This will be for my successor to take up the mantle and monitor given this is my last article as the Merseyside Police Federation Misconduct leader. If you have read the magazine from the front you will know I am to take over from our retiring Secretary Tony Barton, and I would like to place on record my personal thanks for his counsel and guidance throughout my time in this position.

“ There appears little or no concern shown for the health and wellbeing not only of the officer but their colleagues and their families..... ”

I’m proud to have represented so many officers always to the best of my ability always trying to achieve the best possible outcome for the members. I’ve had some sad times, I’ve seen officers damaged beyond repair as a result of investigations, I’ve seen officers in my opinion dismissed incorrectly and sadly I’ve seen officers who have fallen foul for whatever reason and been convicted and sent to prison.

To sign off my last Misconduct article please take note going into the party season not everyone likes the police. You are subject to restrictions off duty as well as on. Don’t advertise yourselves as police officers at party nights if you can avoid it as after a few drinks any allegation could and in the past have been made.

Stay safe and Merry Christmas to you all.



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METLoans 1117

It's good to be back

Jonathan Belcham

A while ago I took a step back to consider my future having worked alongside your Federation for over 27 years pursuing every imaginable type of personal injury claim. I set about identifying a law firm that was equipped to deliver the best possible legal service to the Federation and to utilise the experience I had gained of dealing with personal injury litigation for the members of Merseyside and all surrounding forces.

It is essential to instruct lawyers that you know, trust, and moreover that your Federation can recommend as experts in their field. Not only do you engage with a firm that understands all the issues that you face as a serving officer but you also have the federation to support you if at any time you have concerns regarding the process. What you probably don't know is that if you use Ralli through the Police Federation that you will get to keep every last penny of the compensation that you are awarded. Typically under a no win no fee agreement with most high street solicitor's you agree to give up to 25% of your compensation back to them. Therefore, if you were awarded £5000 then your actual payment could be as low as £3750.

Following support from your Federation and every Federation in number 1 region in August 2017, Ralli were appointed to the Police Federation National Panel of Solicitors. This means we can now act for you on a Collective Conditional Fee Agreement through the Federation and you can benefit from that preferential arrangement. Sounds pretty good doesn't it? If I have your interest I will continue to tell you why Ralli is the place for you.

“
What you probably don't know is that if you use Ralli through the Police Federation that you will get to keep every last penny of the compensation that you are awarded,
”



So why Ralli? – I chose Ralli having been drawn to them from recommendations both within and outside the legal profession. Having met the Directors many times and reviewed the business, it was clear that they were progressive, flexible and most importantly had the right staff and the perfect systems for what they do. I was also impressed that the Directors had been at the forefront of developments in a personal injury market that has been under attack for many years by the press, the insurance market and the government. Our case management is second to none and therefore managing our client's expectations and cases is easy. Perhaps most impressive of all is our desire to meet the needs of our clients in this age of technology using the ingenious Ralli App. Each and every client has an opportunity to download the App free of charge and can receive and sign documents, statements, upload photographs, receive alerts, auto updates, details of offers and advice and also print directly. You will therefore always be aware of where your case is up to and also be able to contact us at the push of a button.

All cases are supervised at every stage of the process and dealt with by carefully selected staff with full knowledge of what you do, the risks that are inherent in Policing, and the potential issues if injury affects your ability to carry out your full duties either now or at any point in the future. We call it the Winsor risk following Tom Winsor's review of Police Pay and Conditions and his subsequent recommendations regarding Unsatisfactory Performance.

We will be carrying out regular personal injury surgeries at The Federation Office in Tuebrook and will be happy to discuss in confidence any issues that you have. If you wish to lodge a claim and guarantee to keep all your compensation then contact your branch board or speak to me or our staff directly.

Jonathan Belcham is a Senior Litigation Executive and has been acting on instructions from the Police Federation for over 27 years.



We understand that behind every uniform, lies a person

By contacting us you are putting your trust in the hands of specialists with over 28 years experience dealing directly with claims for police officers. We understand all the issues that are intrinsic to the occupation of a serving officer and able to protect you from risks that any continuing disability may have on your ability to fulfil the full duties required of you.



Life Insurance

In the next few editions of Insight we will look at the various component parts of the Group Insurance Scheme to highlight the importance and value of the cover they provide.

To start the series, we will look at one of the most important covers – the life Insurance element.

What is life insurance?

Life insurance will pay your dependents money as a lump sum if you die.

It's designed to provide you with the reassurance that your dependents will be looked after if you're no longer there to financially provide for them.

The Police Federation Scheme will pay £100,000 to your beneficiaries in the event of your death.

Are there any exclusions?

Some life insurance policies have exclusions where they do not pay out. Examples of these are drug related deaths, terrorist events or suicide. The Federation Group Insurance scheme has no exclusions and will pay out following death from any cause anywhere in the world.

Do I need Life Insurance?

Not everyone needs life insurance. But if your children, partner or other relatives depend on your income to cover the mortgage or other living expenses, then the answer is yes – you probably do want life insurance, since it will help provide for your family in the event of your death. In the majority of cases if you have a mortgage your lender will require you to have adequate life insurance before lending you the money to purchase your house. Even if you do not currently need life insurance the full range of benefits included in the scheme still make it extremely good value for money

Doesn't my Pension provide for my family in the event of my death?

The lump sum paid to your dependents from your pension is determined by the pension scheme you are in:

- The 1987 scheme will pay twice salary
- The 2015 CARE Scheme will pay three times salary.
- With all the schemes, this will be increased to five times salary if your death results from an incident on duty.

Your dependents will also receive a monthly income dependent upon your length of service and contributions, although this will be significantly less than your salary.

Whilst the above is a good benefit, in the majority of cases it will be insufficient to fully provide for your family and replace the loss of income should you die.

What happens if I die?

The life cover on the Group Insurance Scheme is written in trust. This means that the payment can be paid quickly and free from your estate so does not attract inheritance tax. Usually the money is paid to your beneficiaries within a week of the claim being submitted.

Initially the payment is paid to the Trustees, who will then pay the money to your beneficiaries. You will have filled out a beneficiary nomination form when you first joined the scheme and it is helpful, and will assist the process if you update this form if your circumstances change. The beneficiary form is usually available on the Federation website, or contact the Federation Office if you need to update your details.

Can I nominate more than one person as a Beneficiary?

Yes. If for example you wish to divide the amount between your children the beneficiary nomination form allows for this.

If I need additional life insurance can I top it up?

Yes. The basic scheme provides £100,000 of life cover. However, there is a cost-effective option to purchase additional (Top Up) life insurance cover providing you subscribe to the main scheme. Subscribing members of the scheme can opt to take out the following top up cover

- £25,000 for an additional subscription of £3.25 per month
- £50,000 for an additional subscription of £6.43 per month

Will the cost of cover go up as I get older?

The group insurance scheme is written on a group basis and therefore all serving officers pay the same price irrespective of their current age or existing health conditions. If you are single, and feel that you do not need extra life insurance at the moment, it is still worthwhile joining the group insurance scheme. People joining later in service will need to satisfy underwriting requirements and may not be able to join the scheme when they most need it. Don't forget to update your beneficiary nomination if you marry or co habit with someone after joining the scheme.

What about my Partner?

If you are a subscriber to the main scheme you can also take out insurance for partner. On the partner scheme there is £50,000 life cover.

Members who opt to take out the partner option can also opt to take out the following top up cover

- £12,500 for an additional subscription of £1.62 per month
- £25,000 for an additional subscription of £3.25 per month

If you are interested in joining the scheme, or wish to take out top up cover, or partner cover please contact the Federation Office for further details.



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PER MONTH

£199
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Vauxhall List Price	Part Exchange Example	We Buy Any Car Additional PX Allowance	Deposit (Paid by Vauxhall)	Customer Deposit	Balance to Finance	47 Monthly Payments	Guaranteed Future Value	Total Charge for Credit	Total Amount Payable (Including deposit paid by Vauxhall)	Total Amount Payable (Excluding deposit paid by Vauxhall)	APR	Total Saving
£13,425.00	£1,000.00	£1,000.00	£1,800.00	£199.00	£9,426.00	£149.00	£3,500.00	£1,375.00	£14,800.00	£13,000.00	5.40%	£2,800.00

NEW ASTRA 1.4i SRI 5DR

£229
PER MONTH

£499
DEPOSIT



ALLOWANCE • WE BUY ANY CAR TOO!
£1,000

Vauxhall List Price	Part Exchange Example	We Buy Any Car Additional PX Allowance	Deposit (Paid by Vauxhall)	Customer Deposit	Balance to Finance	47 Monthly Payments	Guaranteed Future Value	Total Charge for Credit	Total Amount Payable (Including deposit paid by Vauxhall)	Total Amount Payable (Excluding deposit paid by Vauxhall)	APR	Total Saving
£19,135.00	£1,000.00	£1,000.00	£2,000.00	£499.00	£14,636.00	£229.00	£5,555.00	£1,682.00	£20,817.00	£18,817.00	4.20%	£3,000.00

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PROTECTING YOUR HOME FROM CARE HOME FEES – DEBUNKING THE MYTHS

For the older or retired officer concerned about care fees, there is a wealth of advice available from a number of sources, many of which are misleading.

Private client solicitors would be somewhat disingenuous if they denied they were frequently asked the question about whether they can protect a client's home from being taken should they require long-term care



John Howell of Harvey Howell Solicitors discusses the subject

"Firstly", says John, "Only take advice from an experienced, well qualified solicitor".

There are many non-solicitor (therefore unregulated and possibly uninsured) "legal advisors" out there who charge thousands of pounds for schemes designed to shield assets from being used to fund long-term care. Many of such schemes involve gifting the family home to the children or settling it into a family trust.

John warns "schemes or trusts written for this purpose will not shield the assets as you might wish".

Gifts to children and trusts which are made in order to avoid paying care home fees fall foul of regulations which state, "A resident may be treated as possessing actual capital of which they have deprived themselves for the purposes of decreasing the amount that they may liable to pay for their accommodation". This means that the local authority can effectively overturn the arrangement and chase the recipient of the gift.

John explains "Deprived does not have any particular definition in law".

In the case of *Yule v Lanarkshire [2000]* Mrs Yule, a 78-year-old widow, transferred her house to her granddaughter around 16 months before she became resident in a nursing home. Her advisors were of the view that she was in good health at the time of making the gift. The local authority determined that Mrs Yule had given away her property with the intention of claiming support. It was established by the court, as a matter of fact, that Mrs Yule knew there was a means tested requirement and her age and the timing of the gift was particularly relevant. The court held that the local authority were correct in assessing Mrs Yule as still owning the house so that its value could be taken into account.

This said, some schemes have the potential to protect your home and other assets from care home fees and challenges – cases like Mrs Yule are few and far between. The burden of proof is on the local authority to prove the intention behind the gift which is notoriously difficult (and expensive). Often, the remote chance of someone

ending up in care is not sufficient to show a deliberate deprivation of assets – particularly if there is no evidence to suggest a person will end up in care. This being said, local authorities are continually looking more closely at the arrangements with focus on the true, not contrived, reasons for creating them.

John asks "is there really a problem for most people?"

Firstly, a jointly owned property will not be taken from you.

Less than 4% of the population over 65 and only 16% of the population over 85 live in a care home. The median period from admission to a care home and death is only 15 months

In summary, the chances are very low and, even if a person does need long term care, the stay is often not for very long i.e. not costly

The average cost of a room in a care home in the UK is £30,000 a year. A retired officer's overall income can largely cover this plus their children have the option to rent out the house and generate an additional five figure annual income.

Furthermore, many retired officers can afford to pay for care in their own homes (which is cheaper) and many people will even qualify for free NHS care (subject to their needs)

If the retired officer has a relative aged 60 or over occupying the property either in part or whole as their main or only home then it will also be disregarded for care fee liability assessment purposes.

Therefore, John says, *"Do not take drastic steps such as giving your house away in order to avoid a problem that may well not exist."*

If you gift your house to your children now you leave yourself at the risk of the effects of you falling out with them, their divorce, their death, their financial difficulties/bankruptcy and you are also likely to give them an unnecessary capital gains tax burden

John, commenting on the recent controversy about the conservative manifesto's so called "dementia tax", says,

"Currently anyone with assets over £23,250 (including the family home) is required to pay the full cost of their care. The conservatives have promised to change this to £100,000 which is clearly an improvement" but the snag is, he says, "currently if you receive care in your home, the value of the family home is not taken into account for the assessment. The conservatives are suggesting that it should be - albeit subject to an as yet unspecified cap"

John explains further why most people will not lose their homes with sensible and legitimate planning through a simple example:

"The average house price in the UK is around £200,000. Mr and Mrs Hughes are married with 2 children. If one of them requires long term care, we have established that the value of their home will not be taken into account because it is held jointly. The problem arises when the first person dies and leaves their entire estate to the survivor. If the survivor needs long term care then the house can be taken into account".

So what does John suggest?

Continuing his example he says "Mr and Mrs Hughes should make mirror Wills which, in the event of the first to die, leaves their half share of the family home to their children. Of course they would grant to the surviving spouse a right of residence and the ability to move home etc. The effect of this is that, after the death of the first spouse, the survivor owns only half a house. If we look at the average house price, this is an asset of £100,000 – which the conservatives say we can keep – so some simple planning can protect the whole house".

What about trusts?

The social care system aside, John is a big fan of a lifetime trust and believes they can provide real peace of mind but are very much underused or misunderstood devices.

How can a trust help you?

John sets out a number of real benefits to a trust, but he says, "They must be made for the right reason and only after taking proper legal advice."

A trust gives you more certainty

People make Wills for peace of mind. Whilst it is a nice idea to have a document which says when you die (which might not be for decades to come) your children can have the family home, who knows what your position will be at that stage? More and more older people are being scammed out of home ownership. Settling a property into trust now for your children gives you more certainty – more peace of mind.

A trust ensures your spouse does not remarry (which automatically revokes a Will) lose the house or change their Will after your death

A Will only protects against losing your half of the house (or not even that depending upon how the ownership is structured). What about the other half? What about children from your previous marriage? Will your surviving spouse still wish to benefit them - years after your death?

A trust avoids probate and associated fees, delays and stress

Prior to the announcement of the general election the conservatives had announced a raise in probate fees from £155 to up to £20,000 for some estates – dubbed a "stealth tax" by critics. The legal fees for probate can be anything up to 5% of the estate, some £10,000 on a £200,000 estate. Through a trust, after your death, the property belongs to your children without the need to obtain probate – avoiding these fees.

A trust can mitigate the risk of claims against your estate

We live in a claims culture. Disgruntled children and others who have been left out of your Will often make claims against your estate. A trust operates outside of your estate so is not subject to such a challenge.

A trust can protect your assets for your children after your death

After your death, your children may divorce and their departing spouse may take half of your assets in addition to half of those belonging to your child. Your children may be vulnerable, in financial difficulty or simply wayward – trust planning can deal with these issues immediately during your life.

A trust can assist with inheritance tax planning

Trusts are not just for the new Duke of Westminster! Had the Grosvenor estate been liable for inheritance tax, the amount owed to the Treasury would have been not far off the government's entire death duty take for the last financial year – but the estate was in trust which means that the £9 billion inheritance is largely to remain intact.

John emphasises that "no two situations are the same. Advice must be bespoke and is affected by different personal wishes and priorities taking into account varying family assets and dynamics".

And, his final request for everyone "please don't forget to make Lasting Powers of Attorney. You may not appreciate their importance but we see the unfortunate consequences daily for those without them in place."

The new Northwest Police Benevolent Fund facility at St Michaels Lodge



Ideally situated in the village of Langho in the Ribble Valley, an area of outstanding natural beauty. Close to Blackburn, Clitheroe and the heritage attractions of Whalley Abbey, Stonyhurst College and Pendle Hill yet within easy reach of the Motorway Networks.

History

This imposing early 20th Century Lodge was the village primary school from 1911 to 1983. After closure the School sadly remained derelict until conversion to a privately owned hotel began in 1990.

In November 2008 the North West Police Benevolent Fund purchased the building and since that date an extensive expansion and renovation to the building has taken place. The renovations have been completed to a very high standard and refurbished with style and elegance whilst retaining its natural charm and sense of history, with the old School yard providing plenty of off road parking.



Services offered

Most recent renovations has turned St Michael's Lodge into a state of the art hollistic treatment centre with first class facilities for members including physiotherapy treatment, counselling, holistic therapy treatment, Hydrotherapy treatment, Pilates classes and much more,

Accommodation and facilities

St Michael's Lodge now has 30 well proportioned bedrooms, two of the rooms are adapted for wheelchair users, all of which are very well maintained and are fully equipped with remote control TV, tea and coffee making facilities, fridge, hairdryer and all rooms have en-suite shower rooms.

Relax in the comfortable TV lounge area where internet access is available for use by Guests.

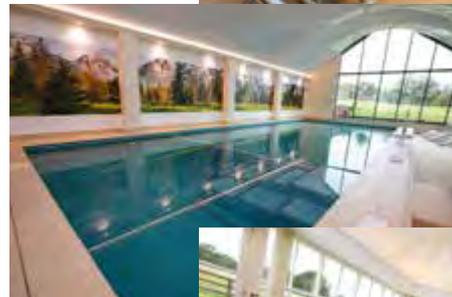
Or if you prefer unwind in the quiet comfort of the orangery room looking out over the countryside of the beautiful Ribble Valley.

Please note: St Michael's Lodge is an adult only facility.

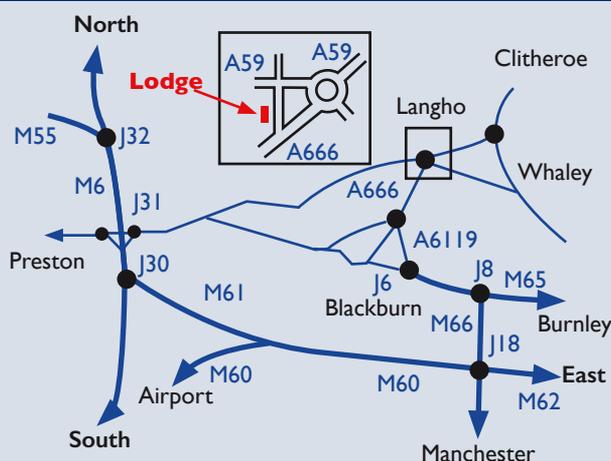
The Trustees of the Benevolent Fund understand and recognise that some members will be unable to take time away from their families, caring responsibilities and workplace and it was with this in mind that the idea of St Michael's Lodge was created. Individual tailored solutions are available once assessment has been completed and we also offer physiotherapy and counselling on an out-patient basis .This is also delivered at several sites within individual Police Force Areas.

Convalescence

Stays are also offered to members in need of respite and must be supported by medical evidence from a medical practitioner.



Please visit our website for further information and application process
www.nwppbf.org



From M6

Leave at Junction 31 and follow A59 signposted Clitheroe. Turn left at first set of traffic lights and continue straight on for about 8 miles to large roundabout near Langho. Take 3rd exit (A666 signposted Blackburn). St Michael's Lodge is 400 yards from the roundabout on your right.

From M65

Leave at Junction 6 and take A6119 signposted Preston/Clitheroe. Continue for about 2 miles to 4th set of traffic lights and turn right onto A666 signposted Clitheroe. Continue for 3 miles through two sets of traffic lights and two mini roundabouts then turn left immediately after the railway bridge into Northcote Road. St Michael's Lodge is first on your left.

Merseyside Police Federation Charitable Trust:



How we have helped our local communities

Registered Charity Number: 1119125

Merseyside Police Federation Charitable Trust has been assisting the community of Merseyside since we were established as a registered charity in 2007. This article informs about how we operate, and on how we value our social responsibility to the community we serve. It also enables us and our members to display acts of kindness and care to those needing help. The charity is administered entirely by Merseyside Police Federation.

What do we provide?

First of all our charity has no overheads, and all money donated is paid out to our beneficiaries. We have now donated over **£372,000** to various causes since we registered as a Charity, and in 2016-17, we donated **£46,000**. We mainly provide cash donations, but we also provide gifts, food hampers, and shopping vouchers to individuals, very often those who have been crime victims, as well as contributions to assist many other causes. All of our beneficiaries are local, and examples of how help range from providing football kits to local youth teams; equipment for community groups working with disadvantaged youngsters.

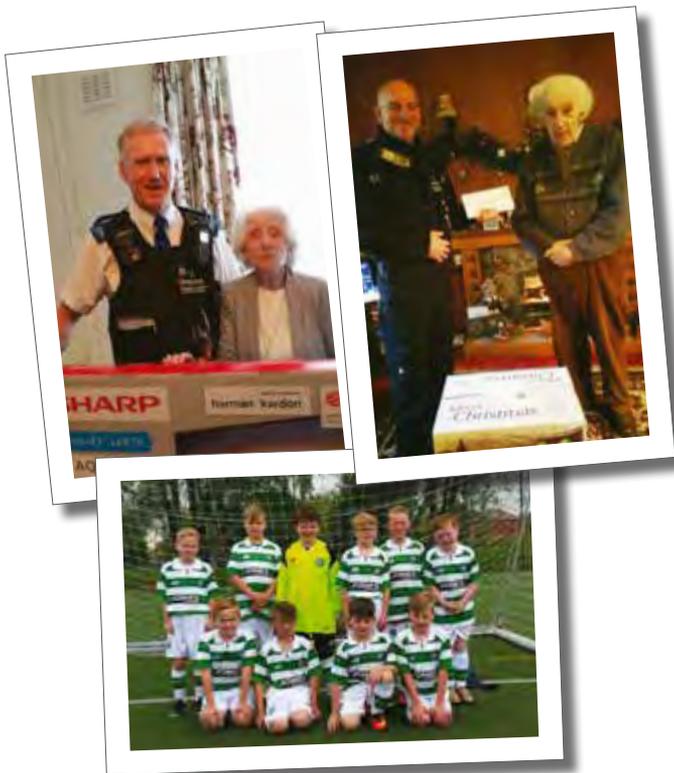


We also donate to various local charities. Since we were established, we have donated over **£60,000** to Zoe's Place baby hospice, and **£20,000** to Stick 'n' Step (assisting those with cerebral palsy) and **£25,000** to Liverpool Sunflowers (supporting local cancer sufferers).

What our Charity provides are acts of kindness to those needing help within the Merseyside community. Our fund is outward looking and enables members of Merseyside Police (very importantly facilitated by Merseyside Police Federation) to help those in the communities in which they serve. All applications must come from a member of Merseyside Police, and are directed to us at the Police Federation. It is as simple as that.

Much of the support we provide comes during the approach to the Christmas period via our 'Christmas Fund'. This is highly publicised and our members submit hundreds of applications each year to us very often involving elderly or vulnerable crime victims. Beneficiaries receive either a hamper, or retail vouchers or sometimes both. For some reason at Christmas time the old and vulnerable are often the targets of criminals.

Our fund provides assistance to them and some kindness when they are often traumatised and very upset. We now provide over 100 hampers and many thousands of pounds in vouchers to our beneficiaries just prior to Christmas.



How do we raise our funds?

Our funds come mainly from the pay packets of Police Officers, retired Police Officers, and Police staff. They contribute to a small lottery, and this provides most of our funds. We also hold a high profile charity evening each year that many of our business partners and local businesses support.

Also, via our Charitable Trust, we have recently worked with PIPS Programmes to deliver suicide risk awareness training to local reps and members. We have delivered 3 courses locally, and have one more planned (all funded by Merseyside Police Federation).

Mental health issues and suicide risk are massive within the Police is a major issue, particularly for our Reps who are frequently dealing with members in difficult and stressful situations. These issues are just as relevant within our communities.

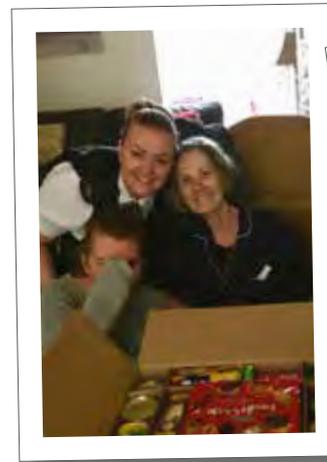
Our Charitable Trust works towards providing for the community of Merseyside, and we are looking to provide the same training for staff at local schools and community groups.

Working with PIPS Programmes, we applied to the Big Lottery Fund via the National Lottery, and were delighted we were awarded **£9,600** to deliver suicide awareness training to teachers from local schools.

This was a major development for our Charity, and is a perfect example of providing 'Public Value' as outlined in the Normington Report.

We are committed to our social responsibility.

2017 Charitable Trust Lottery Winners:		
January	Sgt 4540 S Demomme	£ 500.00
	Con 1366 M M Wilson	£ 250.00
February	Jane Dean – Fed Office	£ 500.00
	Pen A H Simcox	£ 250.00
March	Con 5500 G Watson	£ 500.00
	Con 8424 S Davies	£ 250.00
April	Con 5410 J D Buckley	£ 500.00
	Insp 2019 L Schofield	£ 250.00
May	Con 8776 J L Heath	£ 500.00
	Con 2836 C Peel	£ 250.00
June	Pen F Corker	£ 500.00
	Pen J Tibke	£ 250.00
July	Con 3277 L Hurst	£ 500.00
	Pen J Forshaw	£ 250.00
August	Con 1192 K O'Brien	£ 500.00
	Pen G Cannell	£ 250.00
September	Pen K Brennan	£ 500.00
	Pen R Flint	£ 250.00



Donations and awards since 2008	
Northwest Police Benevolent Fund	£ 30,000
Zoes Place	£ 55,500
Aftermath Support	£ 5,500
Bradbury Fields	£ 1,500
Stick n Step	£ 25,500
New Brighton RNLI	£ 5,000
Dementia UK	£ 5,000
Marie Curie Woolton	£ 5,000
Care of Police Survivors	£ 2,000
Police Roll of Honour Trust	£ 1,000
Marina Dalglish Appeal	£ 15,000
Dreamflights	£ 1,800
Liverpool Sunflowers	£ 25,500
David Phillips Fund	£ 10,000
Imagine	£ 10,000
Liverpool Deaf society	£ 3,000
Daniel Adamson Trust	£ 3,000
Merseyside Parkinsons	£ 3,000
Monthly awards	£ 70,080
Christmas Fund (hampers and vouchers)	£ 94,658
TOTAL	£ 372,038



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Valuing Difference and Inclusion in Merseyside Police

Karen discusses the delivery plan



Chief Inspector Karen L Wiesenekker
Professional Development Unit, HR
Copy Lane Police Station

Diversity of thought, actions, decisions, experience, skills and values are imperative if we are to improve our recruitment, retention and progression of the best people, provide the most effective and fair service to the community and tackle our policing priorities. We must value the difference in our staff and communities and encourage an inclusive environment where individuals are secure and feel comfortable to be themselves. It makes sound and legitimate business sense as well as being ethically and morally the right thing to do.

I think it's still a challenge; an uphill struggle with resistance, negativity, apathy and ignorance as barriers and hurdles along the way and will remain this way without bold, obvious and tangible actions and activity.

“To maintain public legitimacy the police service must be able to demonstrate the highest levels of integrity in all decision making and actions. It must reflect, understand and enjoy the trust and confidence of all the diverse communities it serves.”
(CoPVD&I strategy 2016).

Diversity – everyone is individual and different.

Equality – equal access to opportunities

Inclusion – a sense of belonging, a feeling of self-worth and value from others with a level of respect and dignity to allow you to perform to ones potential.

Inclusion is a right, not a privilege, so how do we make it so? How do we encourage open communication in a safe and supportive environment where we can learn, accept and respect each other?

We describe the 'softer skills' as if it's easy, not a priority and probably not typical in our hard, macho culture. WE tend to think this is secondary to everyday operational policing activities – it is not. Valuing difference and inclusion is tough, demanding, challenging, difficult to measure and often not recognised, rewarded or appreciated.

Our Valuing Difference and Inclusion plan drives activity to work towards it being embed into core policing and as much a part of everyday police work that is understood, valued and important to us all. DCC Carl Foulkes and ACC Julie Cooke co-chair this strategic meeting and represent a significant and dynamic force for change and improvement in this area. They are receptive, knowledgeable and supportive of innovation; listening to experts and valuing the experience of colleagues to inform activity and holding to account senior managers who have responsibility for leading change.

The Delivery Plan is based on the Community First ethos of Community, Service, Leadership and Culture and includes a wide variety of work such as providing positive action support, analysis of under-representation, equality and diversity training, review of any disproportionality and bias and a number of other related areas that will enhance and improve our understanding and actions in order to demonstrate our ethos of valuing difference and inclusion for our staff and the community.

This work doesn't have a timescale or deadline for completion. This is ongoing and I will have retired (and my children may have too) by the time there is no requirement for Valuing Difference and Inclusion strategies and we look back and wonder why on earth we needed them in the first place. Dreams...? No I don't believe so.

Karen

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The Power of The Network

Dave Rooney discusses the set up of The Network



Chief Inspector Dave Rooney
Chair - Disability Network
Merseyside Police Federation

I recently spoke to a class of new probationers about the Network...

It quickly dawned on me that I was at their level about 23 years ago when I received a call over the air. The Control Room asked me to get home as quickly as possible. No further details were given, but it transpired my two year old son was having a seizure. By the time I got home he was already heading to the children's hospital in rapid time.

What followed was countless seizures, then countless more...the medics couldn't control or stabilise him. It is by far the most difficult experience of my life. I couldn't do anything to help or protect him. It was fair to say I was terrified and didn't understand what was happening.

That morning I'd kissed him goodbye and he was a bright, bubbly two year old playing with his toys. He left the hospital several weeks later, severely disabled for the rest of his life.

Different times ..

The organisation was very different back then, or so it seemed. The support mechanisms in place, whilst present in some form or another, felt quite loose. I remember vividly when all this happened, turning for help and being asked by the Nurse, *'have you thought about another career?'*

Thankfully, this wouldn't happen today. I was fortunate in that I had an incredible boss, a man who in all the uncertainty put his arm on my shoulder and reassured me with an *'It'll be ok son'*. I've never forgotten the compassion and support that he provided. I owe him and one or two others along the way, a great deal of gratitude for their help.

Why this network?

I didn't know much about the network or what it stood for before the opportunity arose for me to get involved late last year. It seemed an ideal opportunity to get involved in something positive around disability and give something back.

Disability presents real challenges every day...

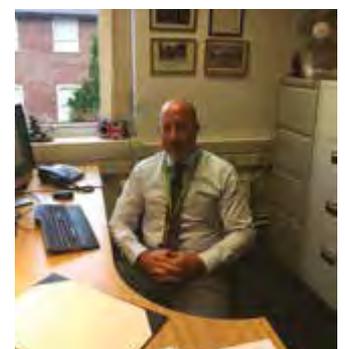
There are constant physical and mental challenges for those living with disability and those supporting them. Disability remains heavily stigmatised with many of the difficulties not being easily visible. I often ask friends and colleagues, *'have you ever stood for a moment whilst in the city or another high street for that matter, and witnessed just how many people are affected by mental health?'* And those are the illnesses visible.

In our organisation, fewer than 50 officers and staff are registered as having some form of disability?

Taking into account research and national standards, that figure is likely to be significantly higher?

The network committee is made up of good people, all volunteers, each with a different experience or reason why they want to support the network. We have a refreshed brand and Intranet page, with active discussions on a workplace forum too. The guidance and discussion threads may help you, or indeed your line manager, when that much needed arm on the shoulder is required perhaps.

“
Disability remains heavily stigmatised with many of the difficulties not being easily visible
”





Chris Leach
Health and Safety Leader
Merseyside Police Federation

Near misses Why bother?

Chris explains the importance of reporting near misses

The last few months has seen a very busy time here at the Federation on aspects of Health and Safety. There has been a steady number of reported accidents and near misses, not because there has been more accidents but I believe that staff are now more confident in reporting accidents. Also the new OSHENS systems is easier to use and thus near miss and accidents are more likely to be reported.

In terms of Health and Safety near miss reports are vital in maintaining your safety at work not only for yourself but for your colleagues and members of the public who call at our police stations.

'Near Miss' reporting, or the lack of it, is a controversial indicator of an organisation's safety culture. Identifying and investigating 'Near Misses' are key elements to finding and controlling risks before employees are injured or property is damaged. Merseyside police has a good history of Health and Safety awareness and have been keen in encouraging staff in reporting near misses

So what is a near Miss? A Near Miss is an unplanned event that did not result in an injury, illness or damage – but had the potential to do so.

Once a near miss or accident report is submitted it is sent to various departments for their attention. These include the force health and safety team, strand leads, estates and facilities but also here at the Merseyside Police Federation. This allows the Federation to see when things are going wrong and identify emerging trends. Once all the information is received it may trigger an investigation. The Health and Safety team at Headquarters analyse all the data. Near miss or accident reports generate issues to be discussed at strategic meetings in order to ensure the risk is managed or hazards are removed. The reporting mechanism is vital to ensure that the messages of risk and injuries are passed to senior managers.

“
'Near Misses' are key elements to finding and controlling risks before employees are injured or property is damaged
”

'Dangerous occurrences' are specified (near miss) events which may not result in a reportable injury, but have the potential to do significant harm. Certain accidents, incidents and industrial diseases must be reported to the Health and Safety Authorities under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR), and as such Merseyside police are legally obliged to report such instances.

A large measure of the success of near miss reporting is down to the quality of the data submitted. Please consider this when submitting the near miss or accident reports via OSHENS.

Please ensure that when you are reporting accidents that if the accident involves yourself include your details as the injured party. This ensures the relevant information is recorded.

Be mindful that when completing the information around the accident or near miss that you do not include sensitive information about individuals. This could be personal details of suspects or witnesses. There are occasions when the report is forwarded on to investigatory bodies such as the Health and Safety Executive (HSE) and alike and that sensitive information should not be shared with them.

By doing the above it assists the health and safety department in implementing a successful health and safety strategy.

If you have any questions around the above please feel free to contact me at Green Lane or the health and safety team at HQ on the below numbers.

Chris Leach
Merseyside Police Federation
0151 259 2535

Terry Farrow ext. x78277

Lee McCullough ext x78208

Jane Crockett ext x 78279

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