

Exclusive insurance for police officers



A Police Mutual Company

Who protects the protectors ? We do.

People who protect the community deserve the very best protection for themselves.

Roland Smith Insurance specialise in arranging insurance for police officers.

- Interest-free instalments for Car and Home Insurance.
- No extra fee - you only pay the insurance premiums.
- Phones answered by real people (UK Based) - no automated answering system.
- In-house claims handling for most Home Insurance Claims.



Car



Home



Breakdown

Contact us
for a tailor-made quote

0151 242 7640

www.rolandsmith.co.uk

Roland Smith Insurance
1st Floor
India Buildings
Brunswick Street
Liverpool
L2 0XH

MAGAZINE OF MERSEYSIDE POLICE FEDERATION

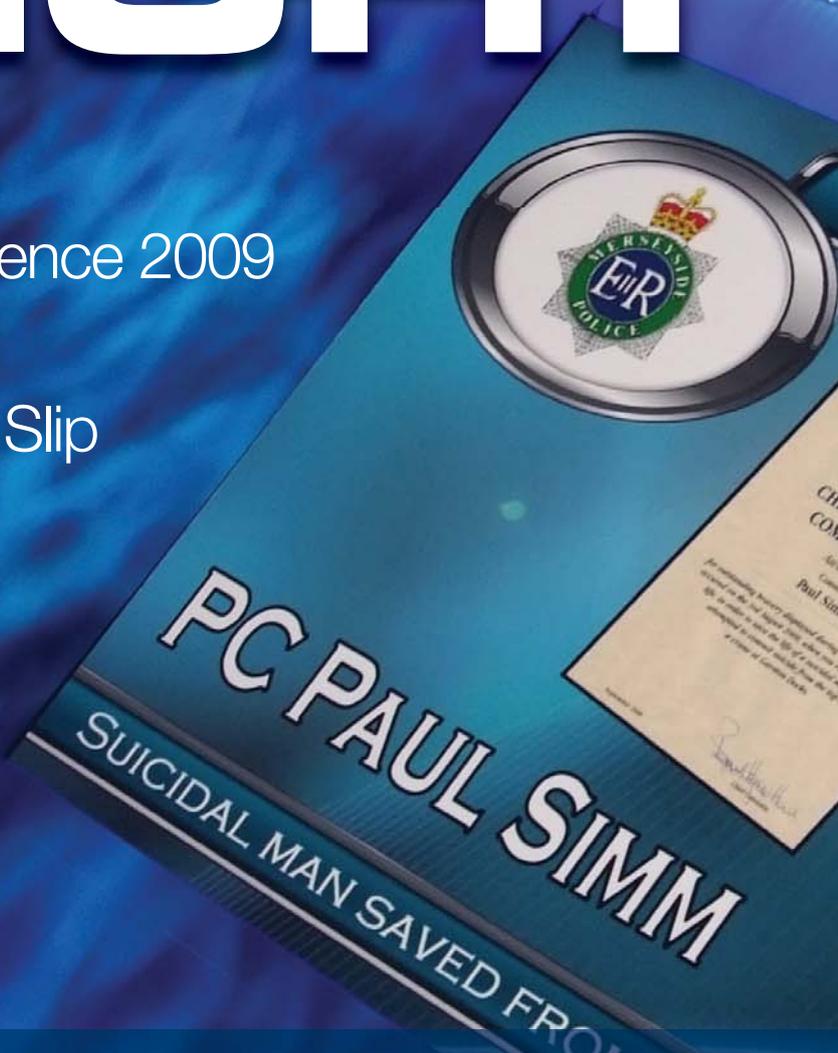
INSIGHT

Police Federation Conference 2009

The Inspectors' perspective

Understanding Your Pay Slip

RED ARC Service to
Merseyside Police Federation



www.merpolfed.org.uk



**Providing Police Federation Members*
with expert advice
whatever the issue**

**Debt Counselling, Tax Returns, Wills
Independent Financial Advice
Mortgages and Investments**

Tel: 0151 933 3400

Fax: 0151 922 3463

Email: admin@kinsellaclarke.co.uk

www.kinsellaclarke.co.uk

*Advice offered free to members of
Merseyside Police Federation Group Insurance Schemes





Contents

- | | |
|----|---|
| 4 | Merseyside Police Federation Annual Report |
| 7 | RED ARC is available to you! Critical illness support and advice |
| 8 | Retiring or Retired Staff in 2009 |
| 9 | National Police Bravery Awards |
| 12 | Understanding Your Pay Slip |
| 14 | Police Federation Conference 2009 The Inspectors' perspective |
| 16 | Current Financial Matters |
| 18 | Public Order Training |
| 20 | Merseyside Police Federation Group Insurance Scheme |
| 22 | Supporting local communities and charities |

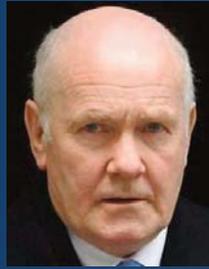
Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers 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



Alan Johnson



Jacqui Smith



John Reid



Charles Clarke



David Blunkett

Merseyside Police Federation Annual Report

Another Cabinet re-shuffle and another Home Secretary perfectly highlights one of the difficulties that we face in policing at every level of the organisation – the transient nature of those responsible for ensuring the strategic direction of the service.

The incoming Minister of State, Alan Johnson, is the fourth Home Secretary in as many years, which is not good for a consistent approach as each new incumbent tries to stamp their authority and introduce different working practices to “reform” policing.

The first of that list, Charles Clarke led on the amalgamation of Forces – that was his “great” project designed to close the gap identified by Denis O’Connor’s HMI Inspection into Protective Services. A huge amount of money was spent, but within twelve months the project had collapsed. Charles Clarke was consigned to the back benches, and there still remained forty three forces across England and Wales with not one single amalgamation taking place - even that of Lancashire and Cumbria who had volunteered to merge.

In fairness since the proposals for amalgamations there has been greater collaboration between Forces, but only where Chief Constables have been willing

to collaborate. The Gap in protective services remains, impacting on officers’ work life balance as they struggle to meet the demands of tackling serious and organised crime with insufficient resources and inadequate support. I am sure amalgamations have not gone away forever, and the issue will be re-visited at some point in the future, probably after the Olympics. But with the state of current public finances I doubt whether the money will be found to pay for any start up costs in the near future. Consequently the gap still remains and is likely to continue to the detriment of our members and the service to the public.

Following Charles Clarke as Home Secretary was John Reid, who angered the previous post holder in declaring the Home Office was not fit for purpose. Mr Reid quickly announced that the amalgamation process was being abandoned, and then resolved an ongoing pay dispute by agreeing to implement and back date an award from the Police Arbitration Tribunal. So far, so good. However, he then immediately set up a review of Police Officer pay and negotiating procedures under Sir Clive Booth.

The Booth Report recommended that Police pay be overhauled and that the Police Negotiating Board should be abolished and replaced by a Pay Review

Body with any future increases to Police Officers pay be linked only to the issues of a force’s ability to recruit, retain and maintain morale. This would in the longer term have reduced police officer pay and introduced pay differentials across the country based on local economic conditions, and most probably across the same ranks in posts where recruitment was difficult. The Police Federation obviously opposed these recommendations, particularly in respect of the abolition of any negotiating rights. However, before anything was implemented John Reid was gone and Jacqui Smith was in.

Almost immediately she was embroiled in a bitter battle with rank and file officers when she failed to back-date the recommendations of an independent Police Arbitration Panel on Police Pay – no lessons learned from her predecessor who didn’t make that mistake!

No doubt she was badly advised and expected the service to just accept her decision, but what followed was a bitter and unprecedented battle which culminated in 23,000 officers taking to the streets in protest and Police Federation leaders across the country publicly stating that the service had lost confidence in the Home Secretary. It was something many in the service never

“The public are the most important weapon in the fight against crime”

www.merpolfed.org.uk

forgave her for and although generally she was supportive of the police she always had an uphill battle after her early error, and it was difficult for her to introduce any radical reforms after this.

Although she never back dated the pay award in 2007 she clearly learnt from this mistake, and in 2008 this led to the shelving of the Booth recommendations, the continuation of the Police Negotiating Board and the settlement of a multiyear pay deal which looks increasingly favourable as the economic crisis continues.

But now Jacqui is gone and Alan is in and the service waits with baited breathe to see what he will propose to demonstrate his ability as a Home Secretary and effective leader. In all probability if the polls are to be believed then he will not have much time before he is replaced by a Home Secretary from the Conservative Party.

Predictably, the Conservatives also think the service needs a radical overhaul and they have set out their vision for reforming policing before the Federation Conference. Their ideas are unfortunately even more radical. Central to their proposals are locally elected Police Commissioners to replace Police Authorities. Whilst on the face of it this may seem attractive after the central control driven by a plethora of performance indicators, the reality is the current structure of policing does not support this model.

Too much local accountability and locally elected commissioners will lead to what I have described as “populist policing”. Policing that will be directed to look for “quick wins” aimed at ensuring the successful re-election of the Commissioner rather than long term approach which is essential to tackling Serious and Organised Crime.

Without a radical overhaul of policing structures, policing activity will focus on high visibility strategies targeting street level crime whilst ignoring longer-term more costly investigations aimed at tackling level one criminality but which often take place out of sight of the public and consequently the electorate.

What must come as part of these proposals, (but is not being said by the Conservatives,) is an overhaul of policing with a Regional Model overlaying local Forces who will be based on a BCU model. This will not only re-structure Forces but will also require an overhaul of pay structures based on role related pay rather than rank and service related pay – remember Sheehy!

The Police Federation is not saying that the service does not need some reform. Quite the contrary – you are over worked and over stretched and want to deliver a better service in all areas of policing. But to paraphrase Roger Baker, the Chief Constable of Essex, who spoke at this year’s Federation Conference - we have the best police service in the world. People from around the world come to



see how policing should be done. If other countries have major incidents which require support they send for British Police Officers. The British public generally trust the police despite the best efforts of the media and politicians to undermine us. They want to see more police officers not less of them - that is real Police Officers, warranted constables who can tackle criminality, not more back room staff measuring what we do. That is not a picture of a broken service and if it isn't broke don't fix it.

So if I could be so bold as to give advice to the new Home Secretary. In the short time he has got if he wants to really effectively reform policing and take the service with him, then he could listen to what the Federation has been saying since 2000 and set up a Royal Commission. Successive Home Secretaries have told us that it is too costly and the two or so years it would take to report is too long to wait. But when you look at the number of failed experiments, and the amount of resources wasted on projects which never reach fruition, we could have been well down the road of properly thought out, properly evidenced effective reforms which deliver a better service to the public and a fairer deal to Police Officers. Over to you Mr Johnson.

Unfortunately the transience of managers is not limited to the Home Office. Whilst we have seen a relatively stable Chief Officer Team on Merseyside for some time, the changes have started with the promotion of ACC Byrne to GMP as Deputy. The introduction of short term contracts for Chief Constables means that it does not take a genius to predict that the current Chief Officer Team will probably look very different within two years and a new team will introduce their own agenda and policing style which may be very different than the current one.

Although the Chief Officer Team has been static, a change of manager at any level, which happens all too frequently, creates change which can be unwelcome. Most

people don't object to properly considered change for the better, but all too often they consider it is change for changes sake. Too often we hear complaints that changes have been made, duties and new rosters implemented, which seem to be more about the new manager gathering evidence for their next career move rather than delivering a better service, or considering the welfare needs of their staff.

In fairness some of the changes are driven by the current performance culture and the fear created by the management style driven through the Crime Fighters process.

At the Federation Office we are well aware of complaints that are made regarding the management of performance indicators and the need stay in the "green". We have evidenced the practice of downgrading calls so they are no longer measured, and the allocation of all prisoners to certain policing operations to evidence their success, even if they did not arise from the operation. We have also heard of crimes not being recorded at the end of the month so as not to send the figures into the red and then being recorded at the beginning of the next month.

Whilst we support the change in the new crime recording process, which stops police officers from becoming de-skilled, one of our fears with this change is the potential pressure officers will come under to inappropriately record and downgrade crimes to ensure we "stay in the green". Whilst Chief Officers may say this is inappropriate they have to understand that it is the management of the performance culture and the creation of the ensuing fear culture through Crime fighters which causes this to occur. Our advice if you are asked to down grade crimes inappropriately is to ensure that you record what you have been instructed to do and who instructed you to do it. That way when PSD come knocking there is a clear audit trail of what has occurred.

One of the other problems that arise from the performance culture is the proliferation of squads to tackle short term problems. These have stripped response blocks to unacceptable levels and we have raised this with ACC King who will investigate our complaints through the area inspection and audit process.

Finally, we have been extremely busy supporting and advising officers with accumulating debt problems with the assistance and support of Kinsella Clarke and the North West Police Benevolent Fund. Unfortunately, too often officers are only approaching us for support and assistance when it is too late and the only option open has been bankruptcy. Any court proceedings, including bankruptcy must be reported to PSD by the officer concerned, and whilst we have got the Force's agreement that this will be treated as a welfare issue, it may negatively impact upon officers should they apply for sensitive posts which require advanced vetting. We all know what it is like to have too much month left after the end of the money but if you are finding difficulty in making ends meet then I would urge you to seek assistance either via Kinsella Clarke (if you are in the Group Insurance Scheme) or via the Federation before the debts are uncontrollable and other solutions can be found.

Ian Leyland is Secretary of Merseyside Police Federation Joint Branch Board



Ian can be reached by contacting Federation Office on lotus notes or by calling the Federation Office on 0151 259 2535. Internal Ext. 77500-04 or by writing to Merseyside Police Federation, Malvern House, 13 Green Lane, Liverpool, L13 7DT

RED ARC is available to you!

Critical illness support and advice.



Telephone confidentially on **01244 625181**

- “This has really helped me, I feel I have now found some really good coping strategies since I first contacted you”.
- “I have had one session of counselling already and it was fantastic - I only had to wait 10 days since I spoke to you”
- “Thank you for all your help and support. I really appreciate what you have done for me (counselling). I find the sessions “brilliant”, and feel a lot better now.”
- Therapist: “It is a pleasure to work with RED ARC and they are always so prompt with payment.”
- “It’s been great, it’s been wonderful. I have told my colleagues who are struggling, to get in touch.”
- “Thanks for your support, you’ve been a great help.”
- “You obviously care about the individual more than the organisation. I feel really at ease talking to you because you listen.”
- “I cannot rate you highly enough. It is a great service, but not publicised enough.”
- “The speedy turn around from calling you to seeing the therapist was amazing. I only wish I had known about the service sooner. Thank you for all your help.”
- “The physio you arranged for me has done so much good I can’t tell you - it has helped hugely”.
- ‘You have been so helpful and supportive, thank you so much’



Retiring or Retired Staff in 2009



The Officers and Staff of Merseyside Police Federation would like to bid a fond farewell to elected representatives who are retiring or have retired from service in 2009.



Constable John Prosser:

Between 1996 and 2007 John served the Federation and our members as the elected representative for Liverpool North, he went on to become Federation lead in Misconduct and Secretary of the Constables Branch Board. In 2007 he was elected to the position of Branch Board Deputy Secretary where he continued to support the work of the misconduct team and the wider work of the Federation Joint Branch Board. An integral part of our Green Lane team, John will be missed.



Inspector Ian Roche:

Ian joined the Branch Board as a Sergeant in 2000 representing Sergeant's in South Liverpool. He was an active member of the board, assisting many colleagues particularly in the field of misconduct. Promoted to Inspector in 2006 he returned to the Branch Board to support colleagues at that Rank, elected Deputy Treasurer of the JBB in 2006 Ian went on to achieve a promotion to Chief Inspector. Throughout his time as a Federation Representative Ian has been an active and valuable member of the Board and will be missed. Ian retired in May this year



Inspector Sue Ford:

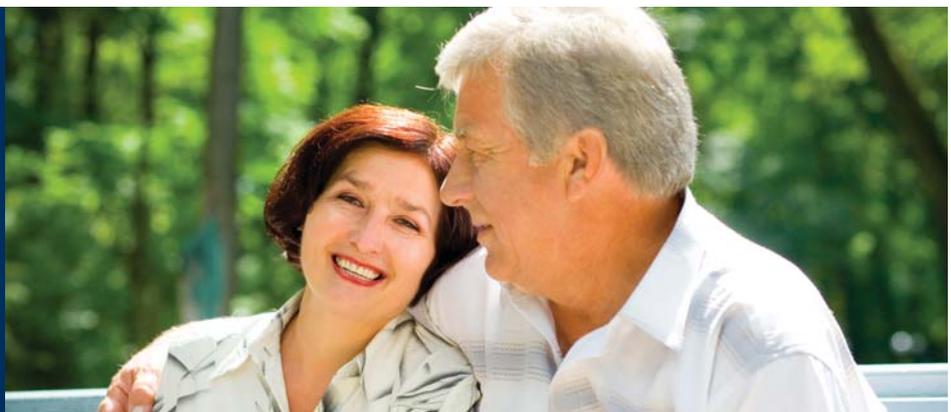
Sue originally came onto the Police Federation in 2000 to represent women Inspectors and Chief Inspectors. Sue became firstly the Chair and later the Secretary of the Inspectors Branch Board in Merseyside, both appointments demonstrating the high esteem she has amongst her rank colleagues. On behalf of the Inspectors rank she has shown considerable commitment taking forward issues on their behalf such as excessive working hours, welfare and wellbeing. Her efforts have not been confined just to Merseyside, at a national level Sue has been called upon by the Joint Central Committee on matters such as Child Protection, Family Support Units and the investigations of serious sexual assaults.



Constable Neil Thomas:

Neil was elected as OSU representative in 2004, since when he has worked tirelessly in support of his colleagues whilst continuing to hold positions on federation specialist panels for Health and Safety and Misconduct, his interest and specialist knowledge in Post Incident Procedures and their impact at an operational and strategic level has been invaluable. Neil takes up a position in force as a Health and safety advisor.

INSIGHT



National Police Bravery Awards

On July 15th 2009, PC Paul Simm will represent Merseyside at the National Police Bravery awards.

At 23.42 hours on Sunday the 3rd August 2008 a 999 call was received from a distressed female reporting that following an argument her drunken boyfriend was at Garston Docks and had declared his intention to kill himself.

Constable Simm and Constable Kayne responded to the incident. Initially there was some confusion as to the exact location of the male within the large dock area. The officers commenced a search of the area; but due to where he was positioned the male was not visible from the ground, the Force helicopter was not available and so the only way to verify where the male was situated was to climb up and find him. Constable Simm located the male who was sat in a precarious position some 80 feet up a crane. Constable Simm instinctively climbed the vertical ladders and discovered the male seated on a ledge with his feet dangling over the edge with no barrier between him and the drop. Constable Simm climbed up and engaged the male in conversation. After a period of negotiation the male appeared to change his mind about harming himself and agreed to join the officer on a narrow platform.

Witnesses state seeing the male climb from his position onto the platform and begin to follow Constable Simm along it. Suddenly the male stopped and went towards the safety rail throwing his jacket over the edge he quickly climbed the rail and made to jump onto the concrete 80 feet below. Constable Simm responded instantly and lunged at the male grabbing him by his clothes and arms just catching him before he fell to his certain death. With the male now on the wrong side of the barrier Constable Simm showed great determination in holding on to him whilst he continued to struggle and kick out as he tried to free himself from the officers grasp, yelling out 'Let go or I'm taking you with me!!'

Eventually the officer managed to haul him back over the rail to safety where he continued to struggle, Constable Simm managed to grapple him to the floor and handcuff him. Other officers who had witnessed the event were now able to come to the officers' assistance. The male was secured but due to the difficult position and height at which the incident took place and with only vertical ladders as a means of descent, it was necessary to call on Merseyside Fire Service Special Rescue Unit to assist, the officer bring the male to the ground.

The male was returned to the ground safely and transported to hospital for mental health assessment.

Constable Kathryn Kane OBE, Chair of Merseyside Police Federation says 'following what was an extraordinary act of sheer selflessness and bravery, Constable Simm finished his shift went home, 'past pleasantries' with his wife and went to bed without mentioning the incident, the bravery displayed by him that night and by Police Officer colleagues across the country on a daily basis is best summed up by Constable Simm himself, who when asked why he never mentioned the incident to his wife said 'It was just another shift, we (officers) deal with this kind of thing every day. And if I told her everything that happened at work, she wouldn't let me out of the house'

Pauls quick thinking and assessment of the situation undoubtedly saved this mans life, his actions and his modesty in accepting this accolade are a testament to both his bravery and his commitment to serving the public good. He is an advocate not just for Merseyside but for all police officers who find themselves in these situations and are called on to make decisions that have a significant impact on people lives

We are sure you join us in wishing Paul good luck at the awards.

www.merpolfed.org.uk



The Sergeants Central Conference took place this year on Tuesday 12th May at the Tregonwell Hall, Bournemouth International Conference Centre.

Following a number of administrative items on the agenda the newly elected Chair of the Sergeants Central Committee John Giblin delivered his speech to the conference.

In his speech John referred to the Leading from the Frontline Thematic Report which was led by HMI Jane Stichbury and is a critically important piece of work that would not have been possible without the commitment and support of many of our Sergeant colleagues throughout England and Wales.

The thematic report reinforces the pivotal role of the frontline Sergeant in translating strategic intent into operational reality. The quality of leadership provided by frontline Sergeants to their teams is seen as the key factor that makes the difference. This means greater emphasis on training, development and support to ensure Sergeants as frontline leaders are confident and have the skills to deal with the many challenges they face.

Failing to train is planning to fail and we call for this to be put right as quickly as possible and Sergeants are given the proper training, development and support they need to carry out their function effectively and efficiently, and to the best of their ability.

Turning to acting Sergeants, the current position is open to nepotism, abuse and where they are untrained their use puts them, others and the organisation at risk.

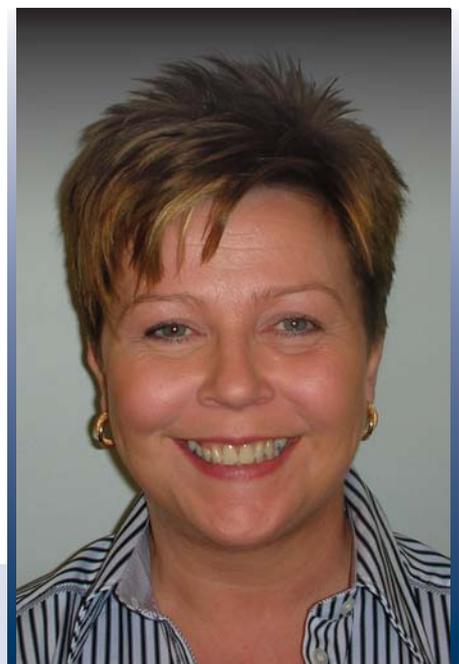
Too often a vacancy drives the consideration for likely candidates, rather than a robust selection process with a pool of officers identified in advance through talent spotting and succession planning. Within Merseyside Police there are new guidelines which govern the use of acting Sergeants and all areas / departments were invited to attend the launch of this policy recently. ACC Colin Matthews chaired the meeting and I will do a further article on this once the full policy is ratified.

The announcement by the Police Minister back in July 2008 concerning retaining the custody Sergeant role and not designating the powers to police authority employees was a victory for policing and the judicial system as a whole. This showed that the Minister listened to the concerns of the Police Federation, Superintendent's Association and the National Custody Forum. It was a significant and commonsense move towards recognising the extremely important work that custody Sergeant's do.

Next year the government must call a general election. Almost on a weekly basis one newspaper or other publishes its latest opinion poll and the balance of votes fluctuates between the three main political parties. But there is one consensus amongst all pollsters and it is that change is inevitable and a Conservative administration is most likely.

So, what would a change of government mean for policing? Well, on pay the Conservatives have made clear they would revisit all public sector multi-year deals. That said we are likely to be just months away from the third increment in the current three-year agreement. But it does sound alarm bells that favourable multi-year deals for the public sector are very unlikely and restrictions on public sector pay is inevitable. Therefore, future pay battles are highly likely whoever is in power.

Jan Beattie is the Sergeants Rank Representative for Sefton and Secretary of the Constables Branch Board on Merseyside



Omega Seamaster

Available on 0%
Interest Free Credit
Over 3 years



RRP £1,160

20% Deposit £232

36 months @ £25.77 per month

0% Typical APR

Total Amount Payable £1,160



available from

DAVID·M·ROBINSON

~ FINE JEWELLERY & WATCHES ~

24 Church Alley Liverpool	0151 708 9725
33-35 North John Street Liverpool	0151 236 2720
447-449 Lord Street Southport	01704 534971
6 St Michael's Square Chester	01244 320 046

branches also at London, Altrincham and Manchester

www.davidmrobinson.co.uk

Interest Free Credit is available on all our watch brands including Rolex, Breitling, Cartier, IWC, Raymond Weil and Tag Heuer, amongst many others.

*Subject to status, written details available on request from
David M Robinson Jewellers, 14 Railway Street, Altrincham WA14 2RE
Important: Prices are correct at the time of going to press, but are subject to change without notice.
Watch shown is for illustrative purposes only.

Understanding Your Pay Slip

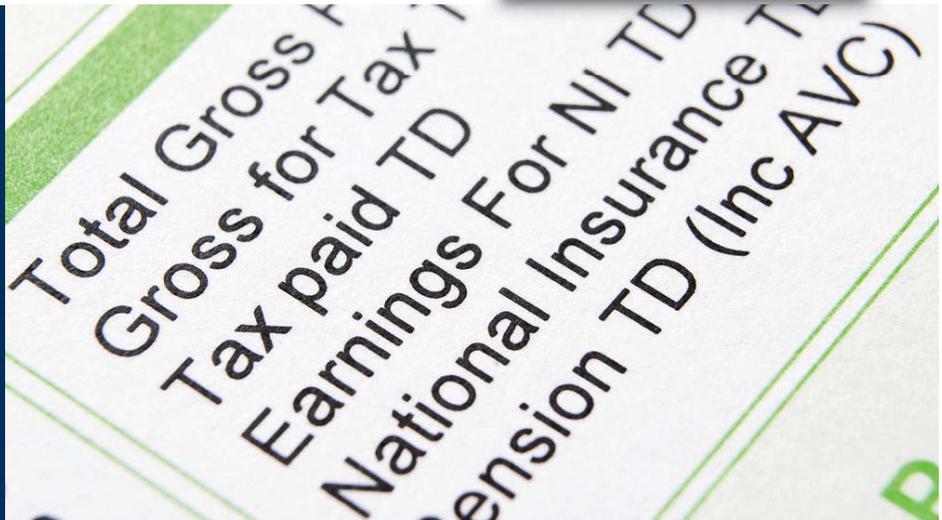
We are frequently asked questions about “what’s on my pay slip?”, and we produce for you an article explaining most of the deductions on your payslip. We sometimes receive queries from officers in respect of obtaining benefits of some of our schemes without paying into them. Please use this article to check that you contribute to what you believe you are in. If it’s not on your payslip – you are not in the scheme and it is your responsibility to check.

If you have any queries, please call the Federation Office on extension 77500

As it looks on your payslip

Deductions		
	Title	Amount of deduction
1	Tax	variable
2	NI EE	variable
3	Police Pension	variable
4	Car Insurance	variable
5	POLICE CREDIT UN	variable
6	GROUP INS LEG/FN	£ 20.63
7	GROUP INS SPOUSE	£ 3.79
8	MERSEYSIDE GAYE	£ 1.30
9	NWPBF PAYROLL GI	£ 8.67
10	POLICE FUNERAL S	£ 1.09
11	POLICE FEDERATIO	£ 17.55
12	POLICE FED LOTT	variable (£1 to £5)
13	Top up Life a/b	variable
14	Spouse Life A/B	variable
15	POLICE CREDIT UN	available

INSIGHT



1. **Income Tax**
 - ↙ Variable deduction depending on pay scale
2. **National Insurance**
 - ↙ Variable deduction depending on pay scale
3. **Police Pension**
 - ↙ Variable deduction depending on level of pay, and which pension scheme you are in. 11% of gross pay in old scheme, and xx% of pay in new scheme
4. **Car Insurance**
 - ↙ Deduction to Roland Smith – and includes both car and house insurance premiums if relevant
5. **Police Credit Union**
 - ↙ This deduction is for the Police Credit Union Lottery
6. **Group Insurance Scheme – Full Scheme**
 - ↙ This deduction is for the full Group Insurance Schemes (see schedule). Separate schemes are available for probationary officers, and also for officers who are either married or permanent partners, where a discounted scheme is available for one
7. **Group Insurance Scheme – Spouse Life Cover**
 - ↙ This deduction is for Spouse Life Insurance cover. Please note, this is not included in the normal Group Insurance scheme, and must be shown as a separate deduction
8. **Merseyside GAYE**
 - ↙ Charitable deduction for the Merseyside Workplace Trust
9. **Northwest Police Benevolent Fund**
 - ↙ This deduction is subject to automatic tax relief. Provides benefits of financial support from Ben Fund, access to facilities at Harrogate and Auchterarder and St George's Police Trust, and access to Ben Fund Lodges. Also a death grant of £5,000
10. **Funeral Society**
 - ↙ Provides a grant on death of £1,800
11. **Police Federation**
 - ↙ Full Police Federation Membership. This is subject to tax relief that must be applied for to HMRC. If you have not already applied, please contact Federation Officer for template letter
12. **Merseyside Police Federation Charitable Trust Lottery**
 - ↙ This is our charity that provides much financial assistance to local community schemes, and crime victims, as well as significant donations to Police Charities.
13. **Additional Life Insurance – Police Officer**
 - ↙ Additional life Insurance available through Roland Smith. Maximum available £50,000 making a total of £130,000 with full Group Insurance Scheme
14. **Additional Life Insurance – Spouse**
 - ↙ Additional life Insurance available through Roland Smith. Maximum available £25,000 making a total of £75,000 with Spouse Life Insurance Scheme
15. **Police Credit Union**
 - ↙ Main deductions for Police Credit Union

Police Federation Conference 2009

The Inspectors' perspective

The main features of the Inspectors' Conference this year were an address by Vernon Coaker MP, the Police Minister, an update on the 2007 Wellbeing survey and a presentation on how the quality of leadership can influence the wellbeing of police officers.

Mr. Coaker was appointed Police Minister last year. He has demonstrated a willingness to engage with the Police Federation and listen to the views of those who actually do the job. In October last year he attended the national Inspectors' Branch Board Secretaries' meeting and responded to questions on a wide range of issues. Subsequently he wrote to compliment us for the quality and range of questions. Several days before Conference he attended Merseyside Federation office at Green Lane with the former Federation Chair, Jan Berry who has been appointed by the Home Office to lead a project to reduce bureaucracy in policing. This meeting was attended by officers of all federated ranks from across the force and received favourable comment all round.

At Conference Mr. Coaker addressed the Inspectors' and Sergeants' Conferences and later Joint Conference where he participated in a debate with delegates and his Conservative and Lib-Dem shadow policing ministers.

Although politicians understandably attract much scepticism at present, Mr Coaker's willingness to engage with people and listen to the concerns and views of practitioners is welcome, especially when the attitude of many MPs towards policing in recent years is considered. Some MPs have come across well, but too many have come across as dismissive of the views of practitioners who understand and have to deal with the real practical policing issues, others have waxed lyrical or engaged in meaningless friendly banter to avoid confronting difficult issues, or merely sought to make empty promises to score political points. To date, Mr

Coaker has demonstrated a desire to hear from 'the horse's mouth' how it actually is and get beneath the sanitised version of reality that politicians often want so they can persuade the electorate they are worthy of future votes.

Having said that, the world of politics seems so volatile at the moment that even with the best intentions, any MP's pledge is only as strong as their position come the next cabinet crisis. Indeed, at the time of writing, we have a new Home Secretary and I believe Mr Coaker will be replaced by a new Policing Minister. Hopefully in the interests of consistency, what he said will be picked up and followed through by his successor; especially as he said proposed police budgets for the next 2 years would be maintained and the recently agreed 3 year pay deal would be honoured. Given the shambolic state of the economy this will provide some certainty, but the picture thereafter seems quite gloomy, but hey as the saying goes, "a week is a long time in politics".

Mr Coaker took some 'in your face' questions in his stride, and sought to demonstrate his support for the police service (his Dad was a bobby, so hopefully his empathy is all the more genuine). He emphasised the crucial role of the inspecting ranks and how he believes the public are still proud of the British police service. He himself is proud of our police service and he reiterated this when asked for his views on the appalling 'trial by media' following the G20 protests. Unfortunately, he didn't go as far as condemning the media for pre-judging the issues. This may be dangerous ground for a politician, but imagine the furore if assumption laden comments similar to some of those in certain newspapers were made by police officers investigating allegations of serious offences.

Some delegates wanted Mr Coaker to tackle ACPO on certain issues such as the balance between neighbourhood and response policing strengths, and



supervision ratios, but he stated these are individual force responsibilities. It seems difficult to argue with that; the Federation role is to promote welfare and efficiency and protect our members' interests. Influencing local decision making in various ways will help us do this. We have done so in many cases with varying degrees of success, but the Force is ultimately responsible for its operational success or otherwise. We have been quite loud about political interference in policing so it seems a bit rich to expect the Government to dictate local policing strengths for any role; this would seem like inviting micromanagement in the extreme. Mr Coaker did however, refer to the responsibility of chief constables to respect work / life balance, which can obviously be affected by available resources and workload that may arise from having too many people to manage. This leads conveniently to another major issue for the Inspectors' Conference, namely Wellbeing.

Everyone should now be aware of the ongoing focus on Wellbeing following the publication, last year, of the results of the Inspectors' Wellbeing Survey arranged by the Inspectors' Central Committee (ICC). This was closely followed by the local Wellbeing Survey arranged by the Force following work by Merseyside Police Federation. The results in both surveys were quite alarming and a great deal of work has been done to improve things since. It has been recognised nationally that Merseyside is one of the forces where great strides have been taken and this was mentioned at Conference, whereas 4 other forces were named and shamed as not responding sufficiently to the evidence of their inspecting rank Wellbeing surveys.

I want to say many thanks here for the excellent support we (the inspectors and chief inspectors) received from the Joint Branch Board on this matter, and in particular the Secretary, Ian Leyland, in ensuring Wellbeing got the profile it deserves. The Force also deserves congratulating for confronting the evidence in a positive way and introducing several innovative measures to improve things and focus on promoting a healthy workforce. We should remember though that policing is a very demanding 24/7 business with

many risks. The pressures are unlikely to decrease, especially considering the economic climate and the probable need to provide more for less in the next few years. It will be an easy trap to fall into to overlook Wellbeing and we need to continue to press the Force to maintain the focus and avoid it being seen as something that has now been addressed - it is a day to day issue and ground will soon be lost if we take our eye off the ball. Ongoing attention will be vital to maintain a healthy workforce. We should remember the slogan from last year's conference when the Wellbeing campaign was launched, **"The Well work well"**.

On the same theme, Conference saw a presentation from an American psychologist, Karen Lansing. Karen practices in the treatment of Post Traumatic Stress Disorder (PTSD) and is extremely supportive of the police; clearly admiring officers who put themselves at risk for the sake of the public. Her presentation was quite 'americanised' and contained some dramatic slides including phrases such as "Policing, the peacetime war". She also made the point that in most other jobs people don't risk their lives for a total stranger's every day. This may sound dramatic, but it is true that when most people can run away from danger, police officers have to run towards it.

Karen has a proven track record in dealing successfully with officers suffering from PTSD and a PSNI officer who later addressed Joint Conference paid tribute to her for curing his own PTSD. She gave examples from the American military and the police service of how their daily work can result in serious mental health problems and how the best trained and equipped staff, and those who rated their leaders the highest, suffered far fewer problems. The thrust of her presentation was that quality of leadership is essential to secure the commitment of and promote the wellbeing of the workforce. As inspectors, we should expect this from our own managers and strive to provide it for our own staff.

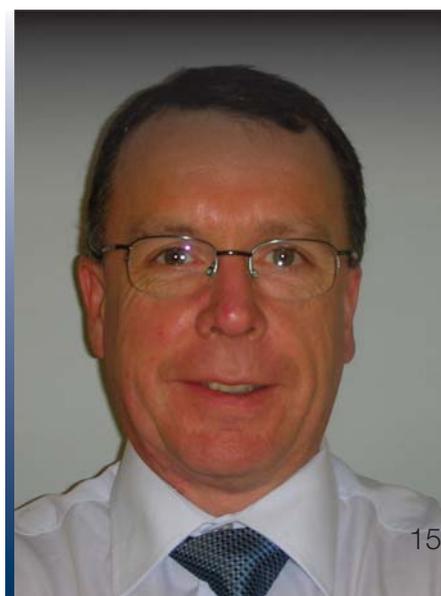
Finally, the ICC announced it has secured the use for members of the services of a web-based health promotion service. This happens to be the one also secured by the Force for use of personnel

generally - you may well have seen adverts around the place. Feel free to use it via the ICC route, indeed I would encourage you to do so. Your BCU or departmental rep will have the web address and organisation code to enable access. Once access has been gained you can develop a personalised health plan. This can be geared towards your lifestyle and if, for example, you already attend a gym, your plan can be developed accordingly. It costs nothing so sounds a really good idea, it is certainly something I will be trying myself.

As the Inspectors' Branch Board Secretary, I am restricting this article to the Inspectors' Conference. However, this magazine contains updates on Joint Conference elsewhere and the Federation magazine 'POLICE' also has a great deal of information, as does the Federation website (www.polfed.org). Many of the issues could be described as a 'moving feast', especially in the current uncertain world. Rest assured though, the Federation will continue to do everything possible to seek the best for our members. After all, promoting the interests of our members will promote their Wellbeing and welfare which in turn will promote efficiency and enhance our ability to provide an excellent service. This will become more crucial if predictions of less provision for public services are borne out because "The Well work well".

Keep up the good work.

Paul Frodsham is the Inspectors rank representative for HQ and is currently Secretary of the Inspectors Branch Board and Vice Chair of Merseyside Police Federation Joint Branch Board



Current Financial Matters

**Some advice from Mike Kinsella
Kinsella Clarke
Chartered Accountants**

The general state of the economy continues to cause concern and this is more than evidenced by the financial institutions imposing severe constraints on borrowing and increasing interest rates.

Already credit card companies have increased their rates, in some cases to unprecedented levels, despite the Bank of England rate being 0.5%. Where default has occurred the APR can reach as high as 40%. This is also reflected in mortgage interest rates which follow a similar pattern of disparity.

This state of affairs has led to increasing numbers of Federation members seeking advice from us as they attempt to wrestle with their finances. The causes of this situation are various and numerous but marital breakdowns, changes in working arrangements and loss of work by one partner are amongst the most common.

It is essential therefore that as soon as you become aware that you are having difficulty in meeting your commitments you should seek our advice. In many cases our assistance is sought far too late which prevents us from offering all but a limited course of action. If in doubt contact us directly it is a free service provided for you by your Federation.

The question that is most frequently asked by people seeking debt advice is "What will happen to my house". In the vast majority of cases the answer to this is nothing because there is either negative equity or very little if positive.

If you have to take the ultimate step of filing for your bankruptcy it is only unsecured debts that are included in the scheme. Those secured, such as the mortgage on your house, will be mentioned and indeed the house will vest in the Official Receiver but unless there is a substantial equity (the REALISTIC value less the amount owed) the interest in the property will be transferred back to you for a nominal sum.

When you calculate the equity remember that if the property is in joint names then both the value and the mortgage need to be halved.

I have spoken so far only about bankruptcy but there are other ways of discharging debt.

Individual Voluntary Arrangements (IVAs) are a route that can be taken. These are arrangements whereby your creditors will agree to a write off (35/40%) of the total outstanding in return for a fixed monthly payment over a fixed period of time. The whole process is administered by the court and provided you keep to the plan your creditors can take no further action against you.

My view here is that in order for such a scheme to work you must have disposable income of approximately double that which you intend to pay into the scheme. It will not work otherwise.

You must beware of any plan that is not a proper IVA because these are not regulated by the court and in many cases are open ended.

Of course it is always possible to make an informal arrangement with your creditors is your problems may be short lived but this should be done properly and every effort should be taken to ensure that interest is suspended.

These are very difficult times so it is essential that you review your finances on a regular basis and were appropriate take advice Always remember that if you ignore the problem it will not go away but on the contrary escalate very rapidly.

Contact Kinsella Clarke on 0151 933 3400



We've paid out over...

£ 1.3 billion

...to our members in just 10 years!

Why not guarantee yourself a payout with a ten-year Regular Savings Plan from Police Mutual

In these uncertain times it's good to know who you can trust. Police Mutual was set up by the members of the Police Service over 85 years ago and our products and services were designed with you in mind – what's more with no shareholders to satisfy, we ensure any profits we make go back to our members.

Our members benefit from amongst the highest guaranteed minimum payouts and lowest costs in the UK. To make sure you get your share of future payouts, become a member today – what are you waiting for?

Call: **0800 652 8983[†]** (Monday–Friday, 8.30am–5.30pm)

Or visit: **www.pmas.co.uk**



 Savings  Investments  Pensions  Retirement Service  Mortgage Service  Insurance

Police Mutual Assurance Society Limited is an incorporated friendly society. Registered Office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. Call 0800 652 8983[†] (Monday-Friday, 8.30am-5.30pm). www.pmas.co.uk. For your security, all telephone calls are recorded and may be monitored. [†]Calls from landline phones are free, however mobile providers may charge.

Public Order Training

The Good Old Days?

Having just completed my 20th years service at Russell Jones and Walker I had cause to reflect on the many changes that I have seen whilst dealing primarily with police related civil law.

20 years ago the world was a different place. Let me take you back 20 years and to imagine being ordered to attend public order training and during the warm up, regardless of gender, to convey your somewhat overweight boss (line manager) up and down the training hall by way of what was then known as a piggy back (such terminology would probably be frowned upon today). If injury did not then occur the process would probably be repeated by introducing a requirement to hop as well. As soon as injury occurred the officer would be removed from the hall, primarily to avoid being trampled upon and either make their own way to casualty or await the arrival of a loved one or friend. God forbid you were a 'supervisor' because the chances are you would be invited to defend yourself against an onslaught from the combined force of your subordinates. If you were fortunate enough to make it through the warm up you would then advance to be either set on fire, have fridges hurled at you from overhead or attacked with a variety of street weapons.

One of the first recorded public order training cases had a judge having to determine whether the hostiles were chanting a surname of a Sgt Killen or just a general 'kill'em'! Another case I was involved in had a black belt in karate who had attended additional training paired with the lead of the choir (who had only attended extra choir practice) in back to back combat. A fracture of the shoulder was sustained almost instantly. Despite a six stone and a foot height difference we did lose that case but not many others. In another claim that proceeded to trial in Preston an instructor decided that it was a good idea to throw a second traffic cone into the face of my client for good

measure. He was already semi-conscious from the first blow. We won that but the first blow was deemed to be acceptable and therefore losses flowing from that could not be recovered. Over the years we didn't lose many. The Federation would invariably push the claim through and after a couple of years the police insurers would invariably throw the towel in and compensate notwithstanding what they believed to be a bona fide defence of realism.

Russell Jones and Walker was literally bulging under the weight of such claims and most with every prospect of success. The exercises and format of training days were largely down to the Instructors with little consideration for health and safety. Twenty years ago Officers were being retired on ill health grounds even if full recovery was still possible. There were no permanently restricted duties as we know today. Many officers would hide their existing injuries and battle through on the basis that to declare the same would probably result in ill health retirement.

I am pleased to say that whilst the law has not changed substantially the way in which organisations have addressed their responsibilities has. Pressure from the Health and Safety Executive, a new Statutory Framework to replace old and define new work laws and I dare say the amount of compensation paid out over the years has contributed to change.

These days the majority of training is carried out in a much safer environment and with appropriate risk assessments, ACPO approval of each exercise and careful supervision. However injuries do still occur as a consequence of either faulty equipment, inadequate supervision and instruction or over zealous action to name but a few. The Provision and Use of Work Equipment Regulations, The Personal Protective Equipment Regulations and other management statutory duties (risk assessments etc) all apply to police duties and are there to protect you as much as they do a factory worker.

One wonders where we will be in 20 years time – doubtful that I will be still pursuing training cases but watch this space you never know.

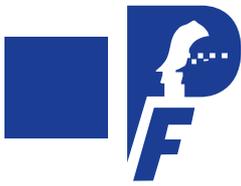
Jonathan Belcham
Russell Jones & Walker

If you are injured on or off duty please contact

0800 917 1999

or your local federation office. If you need advice or have any concerns you will be able to speak to a lawyer before embarking on a claim.





CLAIMLINE

exclusively for you and your family



INJURED ON OR OFF DUTY?

If you have suffered a personal injury, whether on or off duty, you are covered by Federation funds to pursue a claim for compensation. You have the peace of mind of knowing that a specialist lawyer will handle your claim as quickly and as efficiently as possible.

In the last two years, we have recovered £42 million in compensation for police officers and are handling an increasing number of cases for family members.



To make a Personal Injury claim

Call PF Claimline on:

0800 9171 999

24hrs, 365 days a year

www.pfclaimline.co.uk

(contributing Federation members and their families only)

For further information contact your local Federation Office.

If you would prefer to make a written application for support with your claim, please contact your Federation Representative at the JBB Office.

Merseyside Police Federation Group Insurance Scheme



Whilst you may be aware that the Group Insurance Scheme has three different levels of 'top up' life cover that you can apply for, you may not be aware that this also applies to your life partners (Married, Civil or Long term).

Options for Member cover are

Standard cover included in Scheme1 (£80,000)

- Top up cover 1 of a further £25,000 bringing life cover to £105,000 and
- Top up cover 2 of a further £25,000 bringing life cover to £130,000

Options for Partner cover are

Standard cover of £50,000

- Top up cover 1 of a further £12,500 bringing life cover to £62,500 and
- Top up cover 2 of a further £12,500 bringing life cover to £75,000

From April 2009, your GIS life cover has been adjusted to allow for an elemental benefit which we have labelled 'critical illness'. This Policy provides cover for the member only, against accidental bodily injury or if you are first diagnosed with a critical illness that meets the definition and you then survive for at least 30 days. This only covers the critical illnesses defined

in the policy and NO others. Further details can be found on our website www.merpolfed.org.uk

As the GIS life cover is written in Trust it does not form part of your estate on death, decisions on allocation of monies owed under the life element are made by the Trustees with your recorded wishes and the circumstances of your family members and dependants in mind.

Please remember to keep us up dated with your Beneficiary nomination information and contact details.

For those of you have not made a Will, please consider doing so, both Kinsella Clarke (0151 933 3400) and Russell Jones & Walker (0845 601 1908) will be able to help you by providing and storing a simple will free of charge. More complex requirements may incur charge but these will be discussed with you for your agreement prior to completion.

And if you are not a member of our Group Insurance Scheme... Why not?!

Benefits include those listed above plus: Worldwide Holiday Insurance, Financial Advice, Legal Advice, Half Pay Cover, Personal Accident cover, a Child Death Benefit and access to Red Arc.

www.merpolfed.org.uk



Daylight robberies decrease across Merseyside.

As the Number 1 provider of family legal advice to over 30 Police Forces in the UK, Gorvins has specialist knowledge and experience with Police divorce, including expertise on the complex division of Pensions*. With one of the largest teams of family lawyers in the country, Gorvins offers excellent advice with preferential rates for serving personnel.

*Gorvins act for NARPO, SOCA, The Superintendent's Association and British Transport Police.

 **GORVINS**
SOLICITORS

Police Family Law Specialists

Visit www.policedivorce.co.uk or call us on 0800 056 2787.

Quote reference GMI01.

'Supporting local communities and charities'

Merseyside Police Federation Charitable Trust works to support community and individual causes across Merseyside; concentrating effort on hard to reach and disadvantage communities our aim is to help you bring benefit to the communities you serve.

Applications to the Trust are accepted from Merseyside Police Officers and Staff only, should you need it, the application form is available to download from our website www.merpolfed.org.uk and click on our charity logo.

Recent applications have assisted elderly victims crime; youth football teams; gymnastics teams; help for schools that had suffered uninsured loss through vandalism; the Alzheimer's Society; the Westend Buddy Club at St Helens; Child victims of crime; and many others.

The monies that enable us to support these and other worthy causes; Christmas hamper drive, our ongoing support of Zoë's Place and more; comes in the main from our annual charity dinner and via your subscription to our MPFCT Lottery.

If you are a member of the lottery already FABULOUS !!! thank you for your support! If you are not, why not join, you have the chance to win a nice sum of money.

Please consider joining, (£500 1st prize or £250 2nd Prize).

You have to be in it to win it! and you get to help worthy causes across Merseyside at the same time.

The Lottery is £1 per entry per pay period and you can purchase up to a maximum of 5 entries, application forms are available from the Federation Office on request (extrn. 77500-04).

Please help us to make a difference by subscribing today !!!

Registered Charity Number 1119125



www.merpolfed.org.uk

'A Unique Opportunity to Support Your Local Hospice'

Zöe's Place Baby Hospice Family Riverside Walk

Kindly supported by the Merseyside Police Federation Charitable Trust

Supported by:



www.merpolfed.org.uk



**20th September 2009
@ 2.00pm, from Brunswick Dock**

• Fancy dress optional • Children under 6 free

**Entry £6 to include a goodie bag,
refreshments and medal at the end**

Please try to raise as much as you can to help a very worthy cause

Places are strictly limited! Please return as soon as possible to:
'Family Riverside Walk', Zöe's Place, Yew Tree Lane, West Derby, Liverpool. L12 9HH.

Options: Short Walk (approx. 4 miles) Long Walk (approx. 8.5 miles) PLEASE FILL OUT IN CAPITALS

Title: Forename:

Surname:

Address:

.....

Postcode:

Day Time Tel No:

Mobile:

Emergency Contact (Name & Tel Number):

Declaration for minor walkers:

My child is under 16 years of age. I am willing to allow my child to enter the Zöe's Place sponsored walk.

I confirm that my child has no medical conditions that would endanger themselves or others.

I enclose a cheque for £6 made payable to Zöe's Place Baby Hospice.

Parent/Guardian signature: