

N.A.R.P.O



Winter 2020

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Due to the current Covid 19 pandemic the half yearly meeting of the Branch was to be held at, The Appleyard, Avenue of Remembrance, Sittingbourne (opposite side of road to Avenue Theatre), at 7.30 pm on Tuesday 17th November 2020. This Meeting has been cancelled to safeguard the health of members.

SECRETARY'S REPORT

Obviously in the current climate there is no agenda for this Meeting but should any member have any issues they wish to discuss they should contact the Secretary who will discuss them with the Committee and report back to that member and on matters that involve all then the response will be put onto the branch website.

Winter is on us once again and with the chaos caused by the Government on Covid 19 restrictions it is difficult to understand how they intend to suppress this virus as in general they act far to late to stop the virus spreading and sadly deaths are increasing not just from Covid 19 but from other conditions that are not being treated due to this pandemic. The only other blot is the ongoing chaos caused by BREXIT, which will hopefully resolve in the favour of the United Kingdom. However, with the current impasse in negotiations one cannot help wondering if a no deal was the Governments intended option all along.

Once again Christmas Gifts of £50 will be delivered to all Branch widows in December by the Secretary. Owing to no meeting be held in the Spring 2020 the Committee have all agreed that this payment continue this year.

I would also ask that if any member has difficulties due to Covid restrictions or any other issues that they contact the Secretary to see if anything can be done to alleviate any problems. We are after all a welfare organisation and are here to help and assist!

Finally, may I wish all members of the Branch and their families a Happy Christmas and hopefully a much better 2021, as I appreciate Christmas this year may be a very low-key affair with limited family contacts.

TREASURERS REPORT

The 2019 financial audit has been submitted and agreed with NARPO HQ and the financial condition of the Branch is good with no monies being owed to any person. All payments that are due up to this date have been met and no financial issues are outstanding. It was agreed with the Committee that honoraria and payment to Web provider would remain the same and will be paid in December as in normal practise.

CHAIRMANS REPORT

As there have been no liaison meetings at FHQ this year then there are no matters to report.

DEATH OF BRANCH MEMBERS

It is with sadness that we have lost two Branch members recently. Former PC 5949 Keith Bowering who sadly died on 27th February 2020 at his home in Guernsey and we pass on our condolences to his wife Stella for her sad loss.

Former PC 3100 Robert Bunt sadly died on 17th April 2020 and we pass on our condolences to his wife Sylvia who lives in Suffolk for her sad loss.

OBITUARIES (* denotes Branch Member)

Former PC7779 Stewart Vick	Died 17/2/20	Last served Ashford
Former PC7474 John Gilbert	Died 10/2/20	Last served FHQ
*Former PC5949 Keith Bowering	Died 27/2/20	Last served Rochester
Former PC12040 Paul Kemsley	Died 17/2/20	Last served Maidstone
Former PC2271 Trevor Broad	Died 2/3/20	Last served West Malling
Former PC9592 Christopher Brickley	Died 7/3/20	Last served Deal
Former DS Robert Quinnell	Died 21/3/20	Last served Tunbridge Wells
Former Ch/Insp John Mcewan	Died 6/4/20	Last served Ashford
Former Supt Michael Mervin	Died 10/4/20	Last served Canterbury
Former DC6152 Reginald Parker	Died 31/3/20	Last served Nackington
Former Supt 3853 William Wharf	Died 21/4/20	Last served Dover
Former PC2976 Anthony Holley	Died 27/4/20	Last served Ashford
Former DC8442 Raymond Bovis	Died 29/4/20	Last served Folkestone
Former Ch/Supt 4614 John Hann	Died 9/5/20	Last served FHQ
Former Supt5770 Patricia Sullivan	Died 1/4/20	Last served Maidstone
*Former PC3100 Robert Bunt	Died 17/4/20	Last served Chatham
Former PC5783 Michael Ellison	Died 15/4/20	Last served Tunbridge Wells
Former PC5492 Michael Bennett	Died 27/5/20	Last served West Malling
Former PC1999 Harry Salisbury	Died 10/6/20	Last served Folkestone
Former DS6007 Eleanor Windsor	Died 13/6/20	Last served FHQ
Former Ch/Insp4565 Richard Eldridge	Died 23/5/20	Last served DTC Ashford
Former DS6481 Anthony Bernthal	Died 22/6/20	Last served Coquelles France
Former PS3756 Ian Worledge	Died 18/6/20	Last served Ramsgate
Former PC4181 Alan McNicol	Died 20/6/20	Last served Rainham
Former Supt3255 Michael Horswill	Died 19/7/20	Last served FHQ
Former Supt2380 Alan Twyman	Died 18/7/20	Last served Medway Towns
Former Insp2662 William Bryan	Died 12/8/20	Last served Deal
Former PC5022 Ian Low	Died 26/8/20	Last served Rochester
Former Ch/Supt8130 David Lambert	Died 28/8/20	Last served FHQ
Former Ch/Insp4117 Peter Wilkinson	Died 24/9/20	Last served Traffic Maidstone
Former PC2738 Bill Hartridge	Died 27/9/20	Last served Traffic Maidstone

WIDOWS PENSIONS FOR LIFE

Following recent changes to the Police Pension Regulations concerning survivors' pensions, and how they are dealt with should the survivor remarry, co-habit or form a civil partnership, there are now three different approaches in operation within the United Kingdom. In Northern Ireland all survivors of members of the Police Pension scheme now retain their pensions for life irrespective of the circumstances of the death of the former officer. As a result, all survivors who are remarried or cohabiting have had their pensions reinstated effective from 1 July 2014. The Police Pension Regulations were changed in January 2016 and this change means that survivors' pensions paid in respect of the 1987 scheme will no longer be subject to the forfeiture rule where the police officer dies on duty or dies as a result of an injury received on duty. In England and Wales this change only applies to widows, widowers or surviving civil partners, who marry, remarry, form a civil partnership or started to cohabit on or after 1st April 2015. This change came into force retrospectively from 1st April 2015.

To highlight the unfairness of this change we are aware of a case in Leicestershire where two officers were tragically killed on duty in the same incident; both widows have remarried, one retains the pension the other doesn't simply because of the date of their remarriage.

This issue is ongoing with several test cases going to court we hope in the near future when if there is any justice this matter will be resolved and widows will not have to lead a solitary existence due to this discriminatory rule in the pension scheme. An update on the situation can be found on the NARPO website. Widows should not be expected to choose between financial security and happiness. There is a clear disparity between Forces across the UK and this should and must be resolved.

WHAT DOES COVID 19 MEAN TO THE TRIPLE LOCK & STATE PENSION INFLATION

*COVID-19 has increased Government expenditure while also significantly reducing price and earnings inflation in 2020. The Government may be considering changing the triple lock State Pension inflation mechanism to a double lock as a way of helping reduce government expenditure. However, potential spikes in earnings inflation in 2021 could mean that both a double and a triple lock would significantly increase the cost of the State Pension next year. **This Briefing Note explores the potential impact on the Government and on pensioners of moving from a triple lock to a double lock. The Note also explores the impact of a potential short-term smoothing mechanism which would reduce the level paid out on State Pensions in 2021 and help ensure that any spikes in inflation following economic recovery do not result in a dramatic increase in the State Pensions Bill.***

Summary of conclusions:

- Dropping the triple lock in favour of a double lock will not necessarily save money on State Pension costs in the short-term.*
- A smoothing mechanism could ensure the cost of State Pensions does not rise significantly in 2021, saving up to 0.6% of GDP (around £15bn).*
- A smoothing mechanism may require changes to legislation, or to the definition of earnings.*
- The Government would need to weigh up the potential political consequences of breaking a manifesto promise, to drop the triple lock, with the potential savings.*

- *Changing the State Pension inflation mechanism would mean that pensioner incomes do not increase as quickly. Under a triple lock, average pensioner incomes could reach up 31% of national average earnings by 2040, compared to up to 30% under a double lock and up to 29% under smoothing for one year, followed by the triple lock.*

- *The future cost of the State Pension is uncertain as changes in the economy and health trends are unpredictable.*

There have been recent discussions regarding re-moving the triple lock to help fund the COVID-19 Bill

Since the election, the economy has undergone significant upheaval as the result of the COVID-19 pandemic which began to significantly affect the UK from March 2020. The pandemic has both reduced tax intake, due to increases in unemployment and furloughing, and resulted in an increase in Government spending on the NHS and care, grants, loans and tax reductions for businesses and individuals. The Office for Budget Responsibility (OBR) estimates that in 2020/2021 the UK will have spent £192bn on COVID-19 related spending and tax reductions, bringing the UK budget deficit to £322bn (16% of GDP) during 2020/2021.¹

In May 2020, there were reports that HM Treasury was considering moving from the triple lock State Pension inflation measure to a double lock, which would increase the level of the State Pension by the higher of prices (CPI) or earnings, as a way of reducing the impact on the budget arising from the pandemic.²

While changing the inflation mechanism will reduce Government spending in the short and long-term, it will also slow down the increase in pensioner income relative to earnings, resulting in future pensioners experiencing lower standards of living than they would have if the triple lock were maintained. The potential for a significant increase in earnings inflation in 2021, could also mean that a move to a double lock would not result in a reduction in the State Pensions Bill.

UPDATE ON POLICE COVENANT

The Home Secretary recently announced the decision to enshrine the Police Covenant in law to enhance support and protection for the entire police family, including retired Police Officers. The Covenant applies to serving and former police personnel. It creates a statutory duty for forces to support police officers and places a requirement on the Home Secretary to report annually to Parliament. It will focus on protection, health and wellbeing, and support for families.

The main proposals are:

- I. Her Majesty's Government should legislate for the Home Secretary to report annually to Parliament on progress on the Covenant.*
- II. The scope of the Covenant should include all those working within, or retired from policing roles, whether paid or as a volunteer.*
- III. The focus of the Covenant in the first instance to be on: • Physical Protection • Health and Wellbeing • Support for Families*
- IV. A governance structure should be established, reporting to a high-level policing board.*

- V. *The board should further consider the benefits of establishing a new role of Chief Medical Officer for Policing for England and Wales.*
- VI. *The board should explore options for bringing current activity within the purview of the Covenant and consider the governance needed to drive forward that activity.*
- VII. *There should be an option for non-HO forces to join the Covenant via a Memorandum of Understanding, on a case by case basis, agreed with the relevant department.*

The full report can be viewed here <https://www.gov.uk/government/consultations/police-covenant-for-england-and-wales>

A total of 1,113 questionnaire responses were received, 201 of which were from retired police officers, 18% of the total responses.

Please find the key points of relevance to NARPO from the report below:

- *Over 90% of respondents either agreed or strongly agreed with the idea of a Police Covenant for England and Wales.*
- *A high proportion of respondents were serving officers with the next largest groups being police staff and retired officers. A small number of responses were from police widows, Police and Crime Commissioners (PCCs) and police families.*
- *The report found that specific concern was expressed regarding the support available following retirement, especially when retirement is on ill health grounds.*
- *On the theme of health and wellbeing, the report noted that respondents said that the issues identified above do not end at retirement. Many of the respondents who described themselves as retired reported flashbacks to incidents from their career which caused ongoing mental health issues, with no access to dedicated support.*

Please find some of the Government's proposals from the report of relevance:

- *The Government should legislate for the Home Secretary to report annually to Parliament on progress on the Covenant.*
- *The scope of the Covenant should include all those working within, or retired from policing roles, whether paid or as a volunteer.*
- *A governance structure should be established, reporting to a high-level policing board, which should further consider the benefits of establishing a new role of Chief Medical Officer for Policing for England and Wales.*

NARPO has already posted updates on our social media

CEO Steve Edwards said:

"NARPO welcomes the Home Secretary's decision to enshrine the Police Covenant in law. The Covenant will rightly enhance support and protection for serving officers but also extends to retired officers and the entire police family.

NARPO responded to the Government's consultation earlier in the year and we are delighted that the Home Office has recognised the cumulative effect of a career in the police and that

these issues do not end at retirement. We particularly welcome the emphasis on parity between physical and mental health. For too long retired police officers have not had access to dedicated support when mental health and wellbeing issues have arisen.

We sincerely hope that this will make a real difference to serving and retired officers and their families and we look forward to working with the Government to ensure it offers real and tangible support to those it covers.”

MEMBERS CHANGE OF DETAILS

Should any member change address or other details then please notify the Secretary in order that paperwork arrived at correct site with correct details. Can we also request that all those that have email addresses send these to the Secretary as with 312 members I feel sure some have not provided an email address. The reason for requesting email addresses is to try to save on high costs of printing and postage and thus provide the branch with funds to improve the service we are able to provide to pensioners. As you will be aware postage has risen by a large amount in April 2020

Your assistance in providing these email details will be appreciated. We understand that not all members have email addresses and these will continue to receive newsletters by post as normal.

WELFARE AND BENEVOLENT FUND

The branch runs welfare section and any member with any problems should contact the Secretary for any advice etc. All conversations and dealings are dealt with in the strictest confidence. Welfare representatives are Bruce Goldfarb and Terry Lynch.

BRANCH WEBSITE

Those members that have access to the branch website at www.medwaynarpo.org are reminded to check the website regularly for updates. Should any member wish to advertise items for sale etc on this website, then please contact the Secretary. The website shows all the latest updates for your information.

POLICE MUTUAL INSURANCE REMINDER

I have been informed by several members that Motor Insurance has increased in some cases by £100 and I have advised that members affected should contact Police Mutual to discuss these rises. Myself I had renewal notification and the premium had increased by £85 on the previous year so I contacted them and found that my 2-year-old vehicle was still valued at price I paid when it was new. Clearly the vehicle was not worth that amount 2 years later. Police Mutual explained that they could not change the premium they had been sent from the insurers and could only look at it if policyholder called them to query the premium. My premium ended up costing an additional £28. It begs the question how many members have renewed the insurance and paid the additional amounts without contacting Police Mutual. I would therefore suggest that all premiums for Motor or Home Insurance should be checked with them to ensure you are not being overcharged.

COMMITTEE MEMBERS

Chairman - Mr Terry Lynch

Vice Chairman - Mr Stephen Bull

Secretary/Treasurer Bruce Goldfarb

Committee Members:

Mr Christopher Mayes, Mr Jim Rayment, Mr Maurice Baggott, Mr Frank Gallagher

NOTIFICATION OF ANY OTHER BUSINESS

Should any member have any item they wish to discuss in the absence of Meetings can they notify the Secretary in order that the matter can be discussed.

NEXT MEETING

The next meeting will be held at 7:30 pm on Tuesday 23rd March 2020 at The Appleyard, Avenue of Remembrance Sittingbourne. This date will be confirmed nearer the time depending on the situation on Covid 19 that exists at the time.

B.T. Goldfarb Branch Secretary