

NB NEW PGA OFFICE ADDRESS – Back of Newsletter

RETIRED GOVERNORS NEWSLETTER 63 AUTUMN 2010

Founded in 1980 by Arthur Williamson – 30 years of publication

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Editorial

Pensions again! Your Editor makes no apology for giving pensions much space in this Newsletter. So much is happening, that it is important our readers are at least given the opportunity of being kept up to date with developments.

Those of you who have followed issues around state pensions will know that there has been a long campaign to restore the “earnings link” for updating the state pension. This was withdrawn by the Thatcher Government decades ago and state pension increases were linked to the Retail Prices Index (RPI). Here there is good news. The new Coalition Government has decided to link the basic state pension to earnings with effect from next April. To be exact, the decision is probably rather better than just linking basic state pension to earnings: it provides two other options in case earnings are less than the RPI.

Unfortunately, all the other news on pensions is not good. The Coalition Government – on the basis that it needs to reduce the Government deficit - is proposing cuts to public service pensioners’ future pension entitlements. First, those entitled to more than the basic state pension – many colleagues will have accumulated some graduated pension or SERPS or State second pension. In future it is proposed to link the increases in such additional state pension to the Consumers Price Index (CPI) not the RPI. This means that in practice increases are likely to be lower as the CPI generally records lower increases in the cost of living than the RPI.

Second, it is proposed that all existing public service pensions will in future be increased by the CPI figures not the RPI. Again in practice this means lower increases for public service pensioners.

In this edition of the Newsletter we publish the detail of what has been going on and we encourage colleagues to study the detail. These are important issues and could affect the standard of living of public service pensioners for years to come.

Is there anything that we can do about these proposed changes? Yes. We can campaign by writing to Westminster MPs and making them aware of our views. Draft letters to MPs are included in the correspondence on pensions in this edition.

As colleagues will be aware, when we set up the Retired Prison Governors Association over a decade ago, we joined the Public Service Pensioners Council (PSPC). This means we are part of a large group of public service pensioners and our representatives attend the meetings of the Council. If it seems that a legal challenge to the proposed changes stands a chance of success, we will do well to join with our colleagues on the PSPC to support such action. It also means that we would have a very much broader membership base to fund the costs of any legal action.

David Simons. The retirement of David Simons in June 2010 as Chairman of the Retired Prison Governors Association (RPGA) marks the end of an era. David kindly took on the task of chairing the RPGA as we set up the organisation back in 1997. He has chaired every AGM from our first on 20th June 1998. We owe him a great deal and wish him all the very best for the future. Please see the "People" column for more about David.

Recording our history A year ago I appealed for colleagues to set down their memories of their service experience. Martin Kealy, with whom I served at Lowdham Grange many years ago, has kindly responded to my appeal and I am sure many of you will be fascinated by his account of life at Lowdham back in the fifties including Saturday morning work, 06.30 rise followed by a run and adjudications – old style! I hope other readers will consider recording what they remember. It is often the detail of life in the Service that is in danger of being forgotten.

From Our Own Correspondent Readers will be delighted to see our own report on a day at the 2010 Wimbledon – many thanks to Ron and Sue Curtis – and to Mick Roebuck who enabled it to happen....

LOWDHAM GRANGE IN THE FIFTIES

Martin Kealy writes:-

PEOPLE – Places and Stories too!

David Simons

Third in on from the left on the middle row of the photograph below is a rather young looking Dave Simons at the very start of his career with the Prison Service. As readers will be aware Dave retired earlier this year after at least 12 years in the role as Chairman of the Retired Prison Governors Association. Carrying on from the photograph readers will see a brief outline of some of the major points in Dave's career history.



SERVICE HISTORY

1958	Chelmsford	Officer
1959	Hollesley Bay	Officer
1959	Wandsworth	Trades Officer
1964	Holloway	Engineer II
1971	Holloway	Engineer I
1974	Gartree	Foreman of Works
1981	Gartree	Chief Officer I Works
1987	Gartree	Governor IV Head of Works Services
1989	Highpoint	Governor III Deputy Governor

TRADE UNION CAREER

1964	1976	Committee member Works Branch P.O.A.
1971	1974	Co-opted Branch Committee P.O.A. Holloway
1976	1981	Co-opted to P.O.A. National Sub Committee on Restructuring of Works Staff
1976	1983	Chairman Works Branch P.O.A.
1983	1986	Committee Member Works Branch P.O.A.
1983	1984	Committee Member Midland region Chief Officer's Committee
1984	1987	Committee member of National Chief officer's Committee
1987	1988	Vice Chairman Steering Committee Prison Governors Association
1988	1995	Vice Chairman National Executive Committee P.G.A.

David retired from the Prison Service in 1995 as the only Governor Grade in the service to hold the Cronin Clasp for Services to the P.O.A. and to hold Distinguished Life Membership of the Prison Governors Association

The Committee of the RPGA wish David and his wife many happy years ahead and thank him for all his work for his colleagues and especially for his guidance to the Committee in his role as our Chairman.

Harry Brett – Membership Secretary writes:-

Membership now stands at 459. New members include: David Heywood, John Ryan, John Hanson, Antoni Cain, Susan Maiden-Dalton, Andrew Norburn, Susan & Alan Brown OBE, Bob Russell, Andrew Madge, Jenny Adams-Young, Jeff Heenan, Chris Pople, Doug Moon, Peter Bevan, Joan Gibbs & Susan John-Pugh (widow of Alan Pugh).

We regret to report the deaths of members Joan Jones and Alan Pugh. We have also been informed of the deaths of Harry Blackman and Bob Mole.

Chris Duffin writes:-

The day has finally arrived when Harry's first novel is in print and ready to buy. This has been a long process but the final product is, I think, wonderful.

We have self-published so we have to self promote so here goes.

We would like you to email everyone in you email list to tell them that CHICAGO MAY, by Harry Duffin, is available on Amazon. If you are kind enough to buy a copy and enjoy it, PLEASE, tell everyone you know about it so they too will want to buy a copy.

We will be in the UK from 12th July and will get to see most of you when we are there. The Australians and Americans will be next year but we do intend to do the round the world trip again next year.

Andy Barclay writes:-

“ Andrew Coyle, Vivien Stern, Colin Allen (who secretly reads all my copies of the Newsletter!), Mike Newell, Jim Haines (ex BoV), and I have been joined by Peter Atherton, John May and Geoff Hughes on a number of different projects. Also Christine Fisher who had a long career in Education & Training in prisons (e.g. Morton Hall) has joined us as our Education & Training consultant. You may remember Roy Walmsley who has been working with us on the World Prison Brief since his retirement. He was taken seriously ill recently but pleased to report he is on his way back demanding his laptop to update his statistics. Also Bob Daw has finally retired and we are hoping to find something for him to do as he has a wealth of international experience from his work in HQ. “

Tommy Ross

Colin Ring – Deputy Governor of HM Prison Isle of Man writes:-

I was just wondering if you had any contact details for Retired Governor 4 Tommy Ross? He was a Healthcare Governor for quite a few years, and finished up at HMP Leeds approximately 1994 where I last worked with him (or for him!) I would love to get back in touch with him and was wondering if you could pass my details on to him on my behalf.

Still in the Isle of Man

12th March 2010 saw an unusual auction of the contents of the Isle of Man's old Victorian Prison. Local speculation was that some former prisoners might want to purchase a keepsake....

The Inquiry into the shooting of Billy Wright in the Maze Prison

This inquiry report was published on 14th September 2010 and runs to some 700 pages. The report covers aspects of the Northern Ireland prison service including the role occupied by the late Martin Mogg who was combining the task of Governor of the Maze with being Operational Director at the time of the incident in 1997.

Reducing the Prison Population

Your Editor came across a publication called "Prison Focus", a non profit organisation working with Prisoners in California.

The publication reports that a panel of Federal Judges has recently ruled that the State of California must reduce its prison population by 40,000 over the next 2 years. Provided that any appeal to the Supreme Court does not overturn this ruling, California will have to implement one of the largest prisoner reduction programmes in the history of the USA and at some speed.

Interestingly the publication also reports that Texas has opted for a prisoner reduction programme which has saved them building 3 new institutions, saving hundreds of millions of dollars.

Dartmoor

Nearer home, the BBC reported that there may be plans to close Dartmoor as part of the Government spending cuts.....some of our readers will recall that they have heard that one before...

Oxford Prison

The recent ITV series "Lewis" featured Oxford prison: now a hotel which may have caused some amusement to colleagues.

Stephen Shaw Prison's Ombudsman and sometime Director of the Prison Reform Trust has written a new book "50 Year Stretch"

2010 marked the 20th anniversary of the **Strangeways riot**

We regret to report the death of **Harry George Blackham** on Saturday morning, 11 September 2010, at the age of 92. Harry joined the Service in 1946 at Birmingham;

served at Leicester as PO in 1960; at Winchester in 1969 as Chief 2; at Gartree in 1972 as Chief 1 and retired in 1976 from Gartree.

We regret to report the death of **Elsie Martin**, Bill Martin's wife, in March 2010. Not all our readers will remember that Bill was Treasurer of the Retired Governors Newsletter in the early days before the RPGA was set up.

Many colleagues will remember **Angela Rumbold** – Prisons Minister from 1990 -91 - whose obit appeared in the Times in June. Apparently she replied to a prisoner who wrote to her that he would stay there “hopefully for quite a number of years”.

The Times published an Obit on **Ian Dunbar** in June. Michael O'Sullivan added to the Obit in the “Times Remembered” column, the first time this may have happened over a prison governor obit.

The Times was expected to publish an Obit on **Bob Mole** as we went to press. **Times Obits** appeared on Viscount Colville of Culross who had a long association with prisons and Lady Ann Tree – founder of the prison charity Fine Cell Work.

We include a picture of Alex Cruickshank together with his wife and Ann Hair on a recent visit to Cardiff

NETWORK

One of the objectives of this column is to encourage exchange of information about work opportunities post retirement with a special emphasis on keeping in touch via email. Contributions to this column from readers with information about post retirement work activities would be very welcome.

Please note my email address which is: -

Email: brendan@ofriel.fsnet.co.uk

PGA OFFICE Change of address

The PGA Office new address is:-

1st Floor in Clive House, 70 Petty France, London, SW1H 9HD.

.Their email address is

office@prisongovernors.org.uk

The PGA website is <http://www.prisongovernors.org.uk>

Telephone **0300 047 5781**

Fax

Voice bank 0762 695 2576

Web Site Information

We welcome exchange of helpful website information from readers so let us know if you have an interesting site

The International Centre for Prison Studies can be found at -

Postal:

International Centre for Prison Studies

School of Law

King's College London
Strand
London WC2R 2LS.

Visit:

7th Floor
Melbourne House
46, Aldwych
London WC2B 4LL

Tel: + 44 (0) 20 7848 1922

Fax: +44 (0) 20 7848 1901

icps@kcl.ac.uk

www.prisonstudies.org

Andy Barclay writes:-

“The reason the address is going to change again is that King's College has "cut back" on all organisations like ours within the College, and all of us were notified before Christmas that there will be no home for us after the summer in King's. No consultation, no nothing and we thought the civil service was bad! Thus we are searching for a new home.”

Public Service work opportunities

Readers may find it worth consulting the public appointments website –

www.cabinetoffice.gov.uk/pau

For those interested in overseas work, there is a new website for the Cabinet Office Stabilisation Unit which identifies expertise required for some posts abroad. Inevitably this tends to be in conflict areas. Consult www.stabilisationunit.gov.uk.

Part time work opportunities

The work is with the Office for National Statistics - Social Survey Interviews. They are currently offering part time contracts of 21-28 hours per week with retirement at 65.

The full time salary is £14k for Inner London - £11k outside London - pro rata.

The job gives 30.5 days paid holiday - pro rata - sick pay - pays 38.5p per mile, paid travel time and a daily meal allowance.

The contact number is 020 7533 6368.

Following the re-organisation of Police Complaints, Police Authorities occasionally require lay people to sit as Independent Members of Staff Misconduct panels. The time commitment is small and the positions carry a daily fee.

The Ministry of Justice advertises from time to time for Members of “Courts Boards”. The time commitment is around 9 days a year, 11 for Chairs. A small fee is payable.

Lay Members of the 42 Area Probation Boards are required from time to time. The time commitment varies but averages 2/3 days a month. The posts are remunerated.

Probation Areas may be turned into "Probation Trusts " in future years and this may offer further opportunities for interested readers to apply for Board positions in these new Trusts.

Lay members of the Employment Tribunals are sought every 3 years. The time commitment has been 15 days a year minimum and a fee is payable. The website to consult is www.employmenttribunalmembers.co.uk.

There are also opportunities for lay members of other Tribunals most of which are under the Ministry of Justice following recent re-organisations.

The Home Office advertises for members of the Parole Board from time to time.

Even if there are no vacancies at present in any of the above positions, anyone interested should consider exploring what the work entails in order to decide whether to apply. Most public service Boards sit in public so it is reasonably easy to observe the work of the Boards.

For anyone seeking work opportunities, it is worth visiting the Government's Age Positive Network to be found at www.agepositive.gov.uk. This includes a substantial list of employers with a good record of employing people over 50. The Age and Employment Network (TAEN) is another source of general employment advice. This is an independent charity, supported by Help the Aged and helps job seekers get in touch with relevant organisations. This can be found at www.taen.org.uk/individuals.htm.

Recent Job Opportunities

Below is an example of a recently (2010) circulated work opportunity to those on our RGN email system. If you are likely to be interested in such work opportunities, it is advisable to join the email system – contact Mick Roebuck who kindly runs it for us – as a quick response may be required to adverts.

Dear Prison Experts, URGENT

WYG is interested in bidding for a consultancy service in Turkey. See attached ToR

The task relate to definition and procurement of equipment for various activities in 90 prisons throughout Turkey.

There is a need for up to 17 experts, so that all the listed sectors will be covered...but one person might have expertise covering more than one sector...see the 17 sectors in the ToR.

U all have some knowledge, and might know someone as well within the "prison environment".

They look for junior experts....this properly means that the fee could be "junior"... but who knows what that means..

So even if u as a senior is interested in this very short and interesting assignment...do respond and take it from there...

Since it is only few weeks, think of taking a break from u routines....and see / try something else in a new context!

Secondly, pls. really also consider younger colleagues from the environment who could join the team.

You and / or your network is crucial to the WYG in this highly specialized environment.

All response and questions goes urgently directly to:

Sally Kelly

Director

Western Balkans

WYG INTERNATIONAL LTD

Newstead Court , Little Oak Drive , Sherwood Business Park , Annesley, Nottinghamshire, NG15 0DR

An example of a Charity seeking a new Trustee during 2010



**FINE CELL WORK
THE CHARITY TEACHING NEEDLEWORK IN PRISONS**

**OUTLINE OF VOLUNTARY POSITION FOR NEW TRUSTEE WITH
PRISONS EXPERTISE**

1. About Fine Cell Work

Fine Cell Work is a dynamic and original prison enterprise which trains and pays inmates (80% of them men) to do embroidery and quilting and sells their products. The goods made by inmates are very high quality and the inmates receive a third of sales proceeds. The work gives prisoners the opportunity to occupy the time spent in their cells constructively and they stitch voluntarily for an average of 30 hours a week when “behind the door”. The charity now works with 340 inmates in 26 prisons and the teaching is done by 54 qualified volunteers. This skilled, creative and therapeutic work enables prisoners to earn and save a nest-egg for themselves and their families so they can leave prison with hope and purpose and the chance of making a fresh start.

Fine Cell Work’s busy office in central London is run by a team of five full-time and three part-time staff members. The prisoners’ hand-embroidered cushions, rugs and quilts have been sold in three continents and commissioned by the V & A and English Heritage, among others. Roughly 40% of the charity’s overheads are covered by

sales and 60% by donations. The inmates receive a third of sales, with the rest going on materials and administration.

2. Description of need for a new trustee

Fine Cell Work is at a critical stage in its development, and is now gaining widespread recognition for its work. Not only are Fine Cell Work's products in demand from the public, our service is very much in demand from prisons. We are inundated by offers from prisons but do not yet have the infrastructure to meet most of them. In tandem with building our organisational and business structure outside the prison system, we are now aiming to work more systematically with prison policy makers and the prison service in the area of tendering for delivering apprenticeships, skills training and/ or a mental health service in prisons.

3. Description of new trustee role,

We are therefore looking for a new trustee who can open doors for the charity's MD to meet with policy makers and help us navigate the arena of prison service bids to gain more widespread support for Fine Cell Work's increasingly successful rehabilitation model.

Ideally, the new trustee will have experience in a senior prison role, eg as governor or deputy governor of a prison, with good and current links to policy makers in NOMS or the Ministry of Justice. Alternatively, the new trustee will him or herself have experience in a senior policy related role in NOMS or the MoJ.

In particular, knowledge of operational and commissioning policy, or the ability to open doors in these areas, will be most useful. It would also be an advantage if the candidate had contacts within the world of penal reform and research, as well as an understanding of current issues and debates; likewise, experience of working with arts, rehabilitation and mental health charities in the prison setting would be of great relevance to this trusteeship.

The role would involve attendance at quarterly board meetings at Fine Cell work's office in London, Victoria, readiness to give advice by email and telephone, and willingness to set up useful prison-related contacts for the charity's Director and to attend occasional meetings with them. Travel expenses would be paid where necessary.

The contact for discussing the position is Executive Director Katy Emck on 020 7931 9998. The Chair, Jean Gomm, and other trustees, would also be available for consultation. The charity's website is www.finecellwork.co.uk and there is much more information available about our work on this site.

4. Person Specification For New Trustee

Personal Attributes

- Commitment to transforming offenders' self worth
- Ability to move hearts and minds
- Belief in the use of arts and work in prison for rehabilitation

Knowledge and Experience

- Experience in a senior prison role eg as governor or deputy governor of a prison or in a senior policy related role working at or with NOMS and the MoJ
- Knowledge of prison service policy making
- Knowledge of other prison arts charities
- Knowledge of other prison rehabilitation issues and practitioners

Traveling within the UK?

Public Transport Information

There is an advice/information service including all rail services; buses and road information on www.traveldirect.info

Booking a rail ticket?

Railcard information is available on www.railcard.co.uk

Timetable information is available on www.nationalrail.co.uk

Problems with a train journey?

Passenger Focus is the Rail Passenger Watchdog

www.passengerfocus.org.uk

or Telephone 08453022022

Travelling to London?

Service information about London Transport is available on

www.tfl.gov.uk/journeyplanner

Information about Oyster cards – generally the cheapest way to travel within London - is available on www.tfl.uk/oyster

Problems with public transport in London?

London Travelwatch is the passenger watchdog in London

<http://www.londontravelwatch.org.uk>

Problems with an air journey?

Advice is available from the Civil Aviation Authority www.caa.co.uk

Complaints about Air Travel – try the Air Transport Users Council

Tel 0207240 6061

RAILCARDS

- * Railcards now £26
- * Railcards do not get a discount on travel before 9.30 Monday to Friday in the South East.
- * Railcards can be bought for 3 years at £65 – a good discount plus protection against future rises – they have to be bought on line via www.railcards.co.uk
- * Disabled persons railcard £18 - or £48 for 3 years - can be bought at stations.

Flower Shows

To obtain a list of the dates of nearly every Flower show in the UK, go to www.Gardenshows.com.

I recommend the Harrogate Shows, Shrewsbury Show, Holker Hall Show and my own (of which I am a vice President) Southport Flower Show.

Silver surfer Alf (Jennings)

Prison Service Journal

Many colleagues read the Prison Service Journal from time to time during their working life. Others wrote articles for the Journal and served on the Editorial Board. The Journal continues to publish – the latest Edition is 190 July 2010. The latest edition has an interview with the retiring Director General Phil Wheatley, an interesting article on work assisting veterans in prison at Grendon and Springhill and a review of whether there is a gender bias imprison Disciplinary systems. Selected articles are available in the Resource Centre of the Prison Service website – www.hmprisonservice.gov.uk.

WIMBLEDON – 2010

Certain sporting events in our country, thankfully, retain modest, understated titles. One of the great horse racing events of the year still remains a restrained 'Glorious Goodwood'. Wimbledon is not even 'wonderful', just 'Wimbledon', or more prosaically 'Wimbledon Fortnight'.

But the name belies its greatness, for it truly is an amazing occasion, not just for us in the UK but for much of the world.

When Sue and I went this summer, courtesy of Mick Roebuck who kindly obtained tickets for us, she had been just once before, many years ago, and I not at all. We have, of course, regularly followed it on TV and we know the argument that that is quite the best way to see all the action with a commentary as well; but if you want to enjoy the **occasion** and see it in the flesh, so to speak, go to Wimbledon.

It took rather longer to get there from the Midlands than we anticipated, but it was a well signposted if slow route once we left the M25. On arrival we had the honour of a welcome, introduction and tour from an honorary steward, Mick Roebuck no less. We stood in the Holy of Holies, Centre Court; it was long before play commenced, even so we caught the excitement. This was only heightened when we sighted Sue Barker and

Tim Henman rehearsing in front of a TV camera. An early visit to 'Henman Hill' was a must.

We were impressed by what we saw and heard of the organisation. Hardly a flower in the gorgeous displays grows permanently at Wimbledon, they are imported for the occasion; the massive catering operation, Pimms and strawberries, as you guess, being the most popular; the close supervision of the courts by the many stewards; the layout of the grounds for good circulation; and all in an area that somehow seemed smaller and more compact than the impression given by TV coverage.

We lunched in the Rose Garden (which **is** permanent) and made our way to Court No. 2 for the tennis. We sat high in the stands with an excellent view, the roof giving welcome shade from the bright hot sun (yes, we were even blessed with the weather). We hardly moved all day and into the evening; only to stretch our legs between matches; for it is the tennis you go to see. Some people we noticed came and went and visited other courts; a couple who would otherwise have sat in front of us stayed away to watch a match on an outside court which was to become tennis history, the match between John Isner and Nicholas Mahut that went to a record breaking 70 – 68 games in the final set!

Many people it seemed, as we observed Wimbledon from a high balcony , seemed just to wander, as if absorbing the atmosphere, just enjoying being there...

People ask, when you tell them you have been to Wimbledon, who did you see? They mean the great names, the ones they and everyone have heard of. Well, we saw Kim Clijsters, Lleyton Hewitt, and (special treat) Roger Federer in action. But above all we saw great tennis, exciting tennis; we shared the excitement of those around us, for it is as truly a crowd event as any other sport (unless you watch it on TV!); and we were at Wimbledon!

The park-and-ride car park for Wimbledon is several miles from the event, and it was with some skill that our bus driver somehow negotiated his double-decker through narrow streets lined with parked cars and low hanging trees. With luck after a few wrong turns we found our way out of suburbia and onto the road south to visit our son in Bournemouth. Where, of course, came the final pleasure of Wimbledon; telling others about it!

Sue and Ron Curtis

Pictures

PUBLIC SERVICES PENSIONERS COUNCIL ANNUAL GENERAL MEETING. At HAMILTON HOUSE, MABLEDON PLACE, LONDON WC1H 9BD On 15th June 2010

The meeting was attended by Gerry Ross and Charles Smith on behalf of the RPGA.

The main activities of the year had been concerned with the General Election by lobbying and holding face to face meetings with parliamentary candidates from all parties.

Charles Smith and Gerry Ross attended The 2010 PSPC Pre Election Manifesto Conference which was held on 16th March 2010

The aim of the conference was to give speakers from the three major UK parties to set out their plans for state and public service pensions and answer questions on these plans. The speakers were RT Hon Angela Eagle MP, minister for State for Pensions and the Ageing Society for Labour, Nigel Waterson MP, Shadow Minister for Pensions and Older people for the Conservatives and Professor Steve Webb MP Liberal Democrat Shadow Secretary of State Work and Pensions. Steve Webb has of course since taken as Minister of State for Pensions in the Coalition Government.

The Speakers and attendees had a lively debate.

The PSPC had a presence at the National Pensioners Convention March and Rally on 10th April 2010 to protect the Welfare State and Public Services

Post Election. At the time of the AGM the details of the Public Sector Pensions Commission remit and membership were still awaited and The PSPC has always been doubtful of the Merits of establishing an "Independent Commission "to examine Public Service Pensions.

Meanwhile the PSPC with other Pensions Organisations will:-
Comment from a vantage point to protect Public Service Pensions.
Produce press releases to counteract detrimental items and combat blown out of proportion cost figures of Public Service Pensions in the press and media.
Make submissions to The Public Service Pensions Commission.
It is of course important that all Pensions Organisations sing from the same hymn sheet and give out the same messages. That the problem is not with Public Service Pensions but with Private pensions.

SUBSCRIPTIONS. These normally increased to keep pace with the cost of living and will be held at the same cost as last year RPGA £72

MOTIONS. The following motions were considered

Motion 1 - This Annual general Meeting notes the successful outcome to the PSPC's DEFEND PUBLIC SECTOR PENSIONS general Election campaign, which secured assurances from the three major political parties on accrued rights & benefits, index linking arrangements for annual increases and the operation of any potential cap on public sector pensions. In particular, the AGM agrees that the commitments secured from the then Shadow Conservative Party Chief Secretary to the Treasury, Phillip Hammond MP, were very welcome, given the equivocation shown over such assurances by the then Shadow Pensions Minister, Nigel Waterson, at the PSPC Pre-Election Pensions Conference in March 2010.

Having secured those assurances, this AGM agrees that the central thrust of any submissions made by the PSPC to the Independent Commission on Public Sector Pensions, to be established by the Conservative/Liberal Democrat Coalition Government be the commissions recognition of the permanence of those accrued rights and benefits.

This AGM also agrees to take its lead on issues relating to Public Sector Pensions for working members of current schemes and any related submissions to the Independent Commission from those trade unions & organisations representative of the relevant workforce

PASSED. With the comment that we must stop any removal of index linking

MOTION 2 - This AGM welcomes the decision of the new Coalition Government to base increases in the basic State Retirement Pension from April 2011 on the higher of increases in earning, RPI increases or 2.5%

This AGM instructs the incoming General Purposes Committee to consider whether it would be appropriate taking into account of all relevant circumstances to include, in any submission made to the Independent commission on Public Sector Pensions, the proposal that similar uprating arrangements should apply to Public Sector Pensions.

PASSED

Motion 3 - That the National Association of Retired Police Officers calls upon the Public Sector Pensioners Council to petition Her Majesties Government to re-instate free dental examination for all as they reach state pensions age.

PASSED

DEVELOPMENTS SINCE THE PUBLIC SERVICES PENSIONERS COUNCIL AGM

Shortly after the Coalition Governments election this year, the Minister for pensions Steve Webb MP made a written Ministerial Statement to Parliament which announced the Governments intention to move to using the Consumer Price Index (CPI) as the measure of price inflation for the purpose of regulating occupational pension schemes from the Retail Prices Index (RPI). This has been in place as a measure, since the implementation of the Pensions (increase) Act 1971. The move is to be inclusive of Public Service Pensioners already in retirement.

Because the CPI is routinely lower than the RPI, the impact of this move on existing pensions can be expected to cost public service pensioners tens of thousands of pounds each during the course of their retirements. The response from the Public Services Pensioners Council further below gives further details of the effects.

INDEPENDANT PUBLIC SERVICE COMMISSION

The Government announced its intention to establish an Independent Public Service Pensions Commission Chaired by Lord Hutton, to look at the affordability of public service pensions. The Commission will make recommendations on provision that is "sustainable, affordable and fair in the long run". The following letter from Lord Hunt inviting public service organisations to submit evidence and views was received by the RPGA as a constituent member of The Public Services Pensioners Council.

Independent Public Service Pensions Commission

19 July 2010

As you will no doubt be aware, the Chancellor of the Exchequer has invited me to conduct an independent review of public service pension provision and to make recommendations on provision that is sustainable, affordable and fair in the long term. The full terms of reference are attached. In the first phase of my review ahead of my interim report in September I will be assessing the current provision, identifying problems and considering the objectives that should set the framework for any change. This represents a significant task and I would like to invite evidence and views from you by the end of July that will assist me with considering: - Affordability, fairness, impact on mobility and plurality of current public service provision of the current public sector pension schemes and; - The objectives that should guide public service pension in future.

In addition, as set out in the terms of reference, I have been asked to consider the case for delivering savings on public service pension ahead of the Government's spending review. I would welcome any thoughts or observations on whether given the long term nature of structural reform there is a case for more immediate action on public service pensions, in the context of affordability and fairness, and if so, what options there might be to deliver savings within the spending review period.

After my interim report I will conduct a further round of evidence-gathering on what alternative pension provision should look like. This first round of evidence is designed to set about identifying the problem and establishing the framework for solutions. I look forward to receiving your input by the end of July emailed to pensions.

commission@hmtreasury.gslgov.uk.

Yours sincerely,

John Hutton

Chair, Independent Public Service Pensions Commission

Independent Public Service Pensions Commission: terms of reference

To conduct a fundamental structural review of public service pension provision and to make recommendations to the Chancellor and Chief Secretary on pension arrangements that are sustainable and affordable in the long term, fair to both the public service workforce and the taxpayer and consistent with the fiscal challenges ahead, while protecting accrued rights.

In reaching its recommendations, the Commission is to have regard to:

- the growing disparity between public service and private sector pension provision, in the context of the overall reward package - including the impact on labour market mobility between public and private sectors and pensions as a barrier to greater plurality of provision of public services; the needs of public service employers in terms of recruitment and retention; the need to ensure that future provision is fair across the

- workforce;
- how risk should be shared between the taxpayer and employee;
- which organisations should have access to public service schemes;
- implementation and transitional arrangements for any recommendations; and
- wider Government policy to encourage adequate saving for retirement and longer working lives.

As part of the review, the Commission is invited to produce an interim report by the end of September 2010. This should consider the case for delivering savings on public service pensions within the spending review period - consistent with the Government's commitment to protect those on low incomes - to contribute towards the reduction of the structural deficit. The commission is invited to produce the final report in time for Budget 2011.

Scheme coverage

For civil servants:

- Principal Civil Service Pension Scheme
- Principal Civil Service Pension Scheme (Northern Ireland)

Armed Forces Pension Scheme

For NHS employees:

- NHS Pension Scheme
- NHS Superannuation Scheme (Scotland)
- Health and Personal Social Services Northern Ireland Superannuation Scheme

For teachers:

- Teachers' Pension Scheme (England and Wales)
- Scottish Teachers' Superannuation Scheme
- Northern Ireland Teachers' Superannuation Scheme

For Local Government:

- Local Government Pension Scheme (England and Wales)
- Local Government Pension Scheme (Scotland)
- Northern Ireland Local Government Pension Scheme

Police Pension Scheme (administered locally)

Fire-fighters' Pension Scheme (administered locally)

17 United Kingdom Atomic Energy Authority Pension Schemes

Judicial Pensions Scheme

Department for international Development - Overseas Superannuation Scheme

Research Councils' Pension Schemes

In addition to the schemes mentioned above, there are a number of smaller

schemes and many established to cover only one senior appointment which do not specifically need to form part of the review but which will be required to act on the recommendations.

BELOW IS THE RESPONSE FROM THE PUBLIC SERVICES PENSIONERS COUNCIL

Lord Hutton
Independent Public Service Pensions Commission
1 Horse Guards Road
London
SW1A 2HQ

28th July 2010

Dear Lord Hutton

PSPC RESPONSE TO INTERIM REVIEW CALL FOR EVIDENCE

Introduction

The Public Service Pensioners' Council was established almost fifty years ago with the aim of protecting the interests of retired public servants. It brings together the various organisations of retired public servants and the retired members' sections of public sector unions in order to provide a united voice to Government and the main political parties on issues of concern to public service pensioners.

The PSPC is pleased to take the opportunity to submit evidence to the Commission. We acknowledge that the main focus of the Commission will be on current and future arrangements for active members of public service pension schemes. Recent events have, however, convinced us that pensioners' organisations need to participate in a conversation which could affect the future of millions of public service pensioners.

Section 1 – Accrued rights

Hutton Commission

The terms of reference for the Hutton Commission begin with the following:

To conduct a fundamental structural review of public service pension provision and to make recommendations to the Chancellor and Chief Secretary on pension arrangements that are sustainable and affordable in the long term, fair to both the public service workforce and the taxpayer and consistent with the fiscal challenges ahead, while protecting accrued rights.

It is therefore taken as axiomatic in the remit that accrued rights will be protected. It is the view of the Public Service Pensioners' Council that such protection includes the right to indexation on the present and longstanding basis. We therefore ask you to comment on the merits and propriety of the Government's proposed change to the indexation arrangements in your interim report.

The Move from RPI to CPI

Indexation of pensions in payment to the Retail Prices Index (RPI), has been in place since the implementation of the Pensions (Increase) Act 1971. Generations of public service pensioners have planned their retirements on the assumption that they would have RPI-linked pensions throughout retirement.

The June 2010 Emergency Budget announced a switch from RPI to the Consumer Prices Index (CPI) for the state second pension, and consequently through the

legislative link, to public service pensions. We believe this to be a breach of promise that will cost public service pensioners tens of thousands of pounds each during the course of their retirements.

Experience shows that the CPI is routinely lower than the RPI. A comparison of the difference between the September RPI and CPI figures – the figure used annually for uprating pensions - using ONS data gives a yearly average difference of 0.67 per cent.

Table 1: Comparison of September CPI and RPI September figures 1989 – present.

Year	RPI (%)	CPI (%)
1989	7.6	5.2
1990	10.9	8.1
1991	4.1	7.1
1992	3.6	3
1993	1.8	3
1994	2.2	1.5
1995	3.9	3
1996	2.1	2.3
1997	3.6	1.8
1998	3.2	1.4
1999	1.1	1.2
2000	3.3	1
2001	1.7	1.3
2002	1.7	1
2003	2.8	1.4
2004	3.1	1.1
2005	2.7	2.5
2006	3.6	2.4
2007	3.9	1.8
2008	5	5.2
2009	-1.4	1.1
Average	3.36	2.69
Difference	0.67	

Assuming RPI of 3 per cent and CPI of 2.33 per cent a year, over the course of a 25-year retirement, a public service worker with a £10,000 pension will receive over £30,000 less because of the switch from RPI to CPI,. This is a huge loss of purchasing power during retirement. It must be remembered that linking pensions to prices rather than earnings at retirement ‘freezes’ any link to real increases in standards of living during retirement. Switching from RPI to CPI will cause public service pensioners to lose yet further ground.

There are two major reasons that CPI is routinely lower than RPI. The first relates to the constituents of the respective indices. CPI excludes items related to housing costs, including mortgage interest payments, council tax, housing depreciation, buildings insurance and surveyors’ and estate agents’ fees. It would be expected that these costs would continue to rise ahead of other costs over time, leading to a tendency for RPI to continue to be higher than CPI.

The second reason why CPI is lower than RPI relates to the underlying methodology of the indices, due to the RPI being an arithmetic mean of price changes and CPI being a geometric mean. The Treasury has estimated in the CPI technical manual 2007 edition that 'the CPI annual rate would typically have been about 0.5 percentage points higher if the elementary aggregates had been calculated using arithmetic means as in the RPI.'

In other words, the move from RPI to CPI is likely to cost pensioners 0.5 per cent a year even before the impact of the different index constituents is considered.

Appropriateness of CPI

We do not accept that the CPI is a more appropriate measure of inflation than RPI for pensioners. The Government itself seems desperately confused over what should be contained in inflation indices. The Budget Red Book contains the following: *The Government will use the CPI for the price indexation of benefits and tax credits from April 2011. The CPI provides a more appropriate measure of benefit and pension recipients' inflation experiences than RPI, because it excludes the majority of housing costs faced by homeowners (low income households are subsidised separately through Housing Benefit, and the majority of pensioners own their home outright).* On the other hand, the Banking section of the Coalition Agreement 'Our Programme for Government' says 'We will work with the Bank of England to investigate how the process of including housing costs in the CPI measure of inflation can be accelerated'.

Pensioners are still subject to council tax, which is excluded from the CPI calculation. Pensioners who are homeowners still have to pay for the upkeep and repair of their properties. An increasing number of pensioners still have a mortgage to service. Even if the last point is excluded, if the government's rationale for switching indices is that pensioners typically own their homes outright, then it would be logical to switch indexation from RPI to RPI-X, RPI excluding mortgage interest payments, rather than CPI.

The true reason for the switch from RPI to CPI is not that it is more appropriate but, as already stated above, that it is a means of saving money. If the Government is truly serious about linking pension increases to the real inflation experienced by pensioners, then the PSPC would welcome the adoption of a Pensioners Price Index. We note the Institute for Fiscal Studies' finding in March 2009 that while the inflation faced by the average household in January 2009 was 2.1 per cent, pensioner households faced far higher inflation because of their greater spending on food and fuel. True inflation for the over-80s in January 2009 was 7.1 per cent.

Breaches of promise

Prior to the election, the climate of unremitting negativity surrounding public service pensions had led our members to question whether their pension rights were safe. On our behalf the Civil Service Pensioners' Alliance sought clarification on index-linking from each of the three main political parties to protect accrued rights.

We welcomed the fact that all three parties gave their assurances that there were no plans to change index-linking arrangements. At a meeting held on 30 March 2010, Angela Eagle said on behalf of the Labour Party *"Following the agreement for change reached with the unions in 2007, we are satisfied that public sector pensions are affordable, sustainable and fair. We have no plans to change the current index-linking arrangements."*

In a letter dated 27 April 2010, Philip Hammond the then Shadow Chief Secretary to the Treasury, wrote in a letter to the Civil Service Pensioners' Alliance that: *"Indexation*

*of pensions in payment is an established part of pensions legislation. **The Conservative Party has no plans to change the current index-linking of public sector pensions in payment.** We agree with the view that the right to indexation of pensions already accrued is part of the accrued pension rights and those rights will be protected.”*

The then Liberal Democrat Shadow Pensions Minister, and now Pensions Minister, Steve Webb MP also said in a letter dated 12 April 2010: *“We are very clear that all accrued rights should be honoured: a pension promise made should be a pension promise kept. Therefore we would not make any changes to pension rights that have already been built up. **I have confirmed that I regard accrued index-linked rights as protected.**”*

At the Public Service Pensioners’ Council’s Pre Election Conference in March 2010, all three pensions spokespeople (Angela Eagle MP, Nigel Waterson MP and Steve Webb MP) stressed that any changes to public sector pensions would have a long lead-in time and would be subject to full consultation.

Scheme literature also indicated that pensions would be linked to the Retail Prices Index in retirement. In the Treasury leaflet: ‘A guide to the provisions for increasing public service pensions’ (1987) the following was stated ‘*What are the percentage increases received? Most public service pensions will receive the percentage increase that applies to the State Earnings Related Pension. This increase is based on the rise in retail prices.*

Similarly, the section of the members’ guide ‘Your Guide’ (correct at 1/7/10) in the Teachers’ Pension Scheme states the following ‘*Your pension will be increased to take account increases in the cost of living. This is known as index-linking because the increases are related to rises in the Retail Prices Index*’. The Civil Service Pensions guide ‘Your Classic Benefits explained’ (December 2009, p24) contains the following explanation of the term ‘index-linked’: ‘*Your pension is guaranteed to increase in line with inflation, as measured by the Retail Prices Index (RPI)*’. You will note the lack of caveats expressed in both cases. It is understood by professionals that the scheme regulations outrank guidance, but this knowledge is not shared by the general public. Any reasonable member of the public would conclude that their pension indexation was guaranteed.

There is a private sector parallel, where due to FSA leaflets that said the private sector DB schemes were ‘safe’, the Government was eventually forced to set up the Financial Assistance Scheme because people may have relied on these assurances. In this case the Government was not even a direct party to the contract that existed between employer and employee. Here the Government is a party to the contract, and the misrepresentation is, if anything, even more straightforward.

Conclusion

The PSPC believes that the switch in indexation arrangements for public service pensions from RPI to CPI will cost public service pensioners tens of thousands of pounds.

The Commission’s terms of reference refer to “protecting accrued rights”. We would be very grateful to receive clarification as to how the Commission interprets this part of its remit, as it seems overwhelmingly clear to us that accrued rights are not being protected.

As the Commission is being asked to conduct a fundamental structural review, while protecting accrued rights, we believe that in its first report it must address the question of the switch from RPI to CPI indexation, and whether this constitutes a breach of accrued rights. To ignore the subject, and to proceed blithely under the heroic assumption that accrued rights are being protected when they are not, risks damaging the perceived independence of the Commission in the eyes of stakeholders, which will lessen the credibility of its final report.

Section 2 - Pensions for active members

Although the Council's main purpose is to represent the interests of those who have retired, we recognise the importance of good pension provision for current and future public service pensioners. Any debate around public service pensions should be based on evidence, rather than deliberate misconceptions.

The role of public servants includes many sensitive, important and sometimes dangerous tasks. It is entirely right that their pay and pension arrangements be therefore sufficient to encourage the right calibre of candidate to be recruited, and for them to be able to undertake their duties with confidence.

In this context, pensions are an integral part of public service workers' total remuneration package and should be viewed as deferred pay. Through the use of the pension mechanism, public service workers are smoothing consumption through their lives by deferring part of their pay until their retirement. This long-term attitude to spreading income over a lifetime should be congratulated, not castigated, especially in an era of longer life expectancy.

All defined benefit public service pension schemes are single schemes. High-flyers are not separated out with superior pension entitlement. The future head teacher joined the same scheme as the classroom teacher. The future chief constable joined the same scheme as the constable. This even-handed approach is worth celebrating and contrasts with the private sector – where superior entitlement for directors is common practice.

Public service pension schemes are presented as expensive and unreformed. However, it is important to recognise that public service pensions have already been through a process of evaluation and reform. The principles for pension reform in the Teachers', NHS and Civil Service schemes were agreed by the Government and the TUC in the Public Services Forum (PSF) on 18 October 2005. Those principles recognise that public service pensions are a key benefit of public service employment and should be celebrated as such; it was important to maintain their good quality through retaining defined benefits and index-linking.

It was also recognised that changes in demographics, employment patterns, and the legal and regulatory framework required public service pension schemes to be modernised and to be sustainable. The PSF agreement explicitly recognised that each scheme covered would have a cost envelope that would be respected.

Normal pension ages have already risen in public service schemes as a result of the PSF agreement. The normal pension age in the teachers', NHS and civil service schemes for new joiners is 65, up from 60. Normal pension ages have also increased for schemes not covered by the PSF agreement.

As with normal pension ages, employee contribution rates have already risen in public service schemes. In the teachers' pension scheme, contribution rates have risen from 6 to 6.4 per cent for all staff. The local government pension scheme has introduced a

banded contribution structure, where contributions increase from 5.5 per cent for workers earning less than £12,600, to 7.5 per cent for workers earnings more than £78,700. The average contribution rate is 6.4 per cent, up from 6 per cent under the previous arrangements.

In addition, many public service schemes have introduced cost sharing and cost capping arrangements. These share the burden of cost increases between employers and employees, but place an absolute limit of the employer contribution, protecting public finances. In the Teachers' Pension Scheme, for example, there is a 14 per cent ceiling on the employers' contribution rate from the 2008 actuarial valuation onwards.

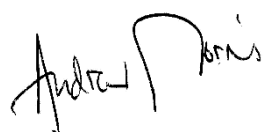
These reforms have only been in place for a short time, and should be given a chance to work through the cost-sharing mechanisms contained in the schemes' own actuarial valuation mechanisms. The December 2009 HM Treasury report 'Long-term public finance report: an analysis of fiscal sustainability' modeled costs under different scenarios in Chart 6.E (p48). It found that costs as a percentage of GDP would remain constant, at or below 2 per cent, between 2018-19 and 2059-60. The cost of funding public service pensions is sustainable.

The Hutton Commission's terms of reference for its interim report, to be published by the end of September 2010 is to '*consider the case for delivering savings on public service pensions within the spending review period – consistent with the Government's commitment to protect those on low incomes – to contribute towards the reduction of the structural deficit*'. This is a fundamental error which misunderstands the nature of pension funding. Pensions are a long-term endeavour, not a source of short-term revenue. Scheme contribution rates and the benefits provided should be decided through the schemes' individual valuation processes. Otherwise the notionally funded schemes are not notionally funded in any meaningful sense, they are just another source of Government revenue.

Next Steps

The PSPC hopes that you have found the issues raised in this submission useful. The PSPC would be happy to deal with questions following from the Commission's study of this submission, and would provide further written or oral evidence on request.

Yours sincerely



ANDREW MORRIS
General Secretary

The response of the RPGA to the invitation to submit evidence and views was to support and endorse that of the PSPC above. I am aware that the Civil Service Pensioners Alliance has also made a response and I would expect that other organisations and interested parties will have also made theirs.

FURTHER ACTIONS

Members of all Organisations are being urged to write to their MPs and below are sample letters as provided by the CSPA, they may be adapted to suit personal

circumstances or members may of course choose to compose their own letters, either way it is important that as many people as possible write to their MPs.

SAMPLE LETTERS TO MPs

TO CONSERVATIVE MPs

Name and Address

Date

Dear

The impact of the change from RPI to CPI on pensioners

As a member of the [INSERT NAME OF] Group/Branch of the Civil Service Pensioners' Alliance, I am writing to draw your attention to the impact that the changes to index linking announced in the recent Budget will have on the income of many pensioners, including myself.

Before the election, there was a great deal of speculation about the future of public sector pensions and the CSPA sought clarification on index linking and accrued rights from each of the main political parties.

All of the parties gave their assurances that index linking was protected. In a letter dated 27 April 2010, Philip Hammond MP, the then Conservative Shadow Chief Secretary to the Treasury, said:

*"Indexation of pensions in payment is an established part of pensions legislation. **The Conservative Party has no plans to change the current index-linking of public sector pensions in payment.** We agree with the view that the right to indexation of pensions already accrued is part of the accrued pension rights and those rights will be protected."*

However, the 2010 Emergency Budget announced that the Government will use the Consumer Prices Index (CPI) instead of the Retail Price Index (RPI) for the price indexation of benefits and tax credits. This change will also apply to public service pensions because of a statutory link to the indexation of the Second State Pension known as the S2P (formerly SERPs).

As CPI is generally lower than RPI, an independent actuary has concluded that the new rules would mean that, by 2016, a pensioner receiving a pension of £10,000 a year would be more than £800 a year worse off. This is completely unacceptable and I am extremely disappointed that the commitment to protect accrued rights on index-linking has not been honoured by your Party.

The CSPA has many members in your constituency, who are extremely concerned about the future of our pensions. [INSERT PERSONAL EXPERIENCE IF APPROPRIATE e.g. I/my husband worked for the Civil Service for X years, and now receive a pension/dependents pension of £X per year.] During my years in the Civil Service I made a salary sacrifice of around 6% to pay for my pension. The average Civil Service pension is currently only £6700 a year, with a quarter of retired civil servants receiving less than £2000 a year. Therefore, most retired civil servants will be hit very hard by this change.

The CSPA will be raising this issue with Ministers and Parliamentarians in the coming

weeks, and I urge you to pass on my concerns to your frontbench colleagues. I would be very pleased to meet with you to discuss this issue in more detail.

Yours sincerely

TO:- LIB. DEM M.P's

Date

Dear

The impact of the change from RPI to CPI on pensioners

As a member of the [INSERT NAME OF] Group/Branch of the Civil Service Pensioners' Alliance, I am writing to draw your attention to the impact that the changes to index linking announced in the recent Budget will have on the income of many pensioners, including myself.

Before the election, there was a great deal of speculation about the future of public sector pensions and the CSPA sought clarification on index linking and accrued rights from each of the main political parties.

All of the parties gave their assurances that the index linking arrangements in place at the time were protected. The then Liberal Democrat Shadow Pensions Minister, and now Pensions Minister in the Coalition Government, Steve Webb MP said in a letter dated 12 April 2010:

*"We are very clear that all accrued rights should be honoured: a pension promise made should be a pension promise kept. Therefore we would not make any changes to pension rights that have already been built up. **I have confirmed that I regard accrued index-linked rights as protected.**"*

However, the 2010 Emergency Budget announced that the Government will use the Consumer Prices Index (CPI) instead of the Retail Price Index (RPI) for the price indexation of benefits and tax credits. This change would also apply to public service pensions because of a statutory link to the indexation of the Second State Pension known as the S2P (formerly SERPs).

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The CSPA has many members in your constituency, who are extremely concerned about the future of our pensions. [INSERT PERSONAL EXPERIENCE IF APPROPRIATE e.g. I/my husband worked for the Civil Service for X years, and now receive a pension/dependents pension of £X per year.] During my years in the Civil Service I made a salary sacrifice of around 6% to pay for my pension. The average Civil Service pension is currently only £6700 a year, with a quarter of retired civil servants receiving less than £2000 a year. Therefore, most retired civil servants will be hit very hard by this change.

The CSPA will be raising this issue with Ministers and Parliamentarians in the coming weeks, and I urge you to pass on my concerns to your frontbench colleagues. I would be very pleased to meet with you to discuss this issue in more detail.

Yours Sincerely

TO LABOUR MPs

Dear

Date

The impact of the change from RPI to CPI on pensioners

As a member of the [INSERT NAME OF] Group/Branch of the Civil Service Pensioners' Alliance, I am writing to draw your attention to the impact that the changes to index linking announced in the recent Budget will have on the income of many pensioners, including myself.

Before the election, there was a great deal of speculation about the future of public sector pensions and the CSPA sought clarification on index linking and accrued rights from each of the main political parties.

All of the parties gave their assurances that index linking was protected.

- At a meeting held on 30 March 2010, Angela Eagle MP said on behalf of the **Labour Party**:

*Following the agreement for change reached with the unions in 2005, we are satisfied that public sector pensions are affordable, sustainable and fair. **We have no plans to change the current index-linking arrangements.***

- In a letter dated 12 April 2010, Steve Webb MP, now Pensions Minister in the new Coalition Government, stated on behalf of the **Liberal Democrats**:

*We are very clear that all accrued rights should be honoured: a pension promise made should be a pension promise kept. Therefore, we would not make any changes to pension rights that have already been built up. **I have confirmed that I regard accrued index-linked rights as protected.***

- In a letter dated 27 April 2010, Philip Hammond MP, a member of the current Coalition Government Cabinet, confirmed on behalf of the **Conservative Party** that:

*Indexation of pensions in payment is an established part of pensions legislation. The Conservative Party has no plans to change the current index-linking of public sector pensions in payment. **We agree with the view that the right to indexation of pensions already accrued is part of the accrued pension rights and those rights will be protected.***

However, the 2010 Emergency Budget announced that the Government will use the Consumer Prices Index (CPI) instead of the Retail Price Index (RPI) for the price indexation of benefits and tax credits. This change will also apply to public service

pensions because of a statutory link to the indexation of the Second State Pension known as the S2P (formerly SERPs).

As CPI is generally lower than RPI, an independent actuary has concluded that the new rules would mean that, by 2016, a pensioner receiving a pension of £10,000 a year would be more than £800 a year worse off. This is completely unacceptable and I am extremely disappointed that the commitment to protect accrued rights on index-linking has not been honoured by the new Coalition Government.

The CSPA has many members in your constituency, who are extremely concerned about the future of our pensions. [INSERT PERSONAL EXPERIENCE IF APPROPRIATE e.g. I/my husband worked for the Civil Service for X years, and now receive a pension/dependents pension of £X per year.] During my years in the Civil Service I made a salary sacrifice of around 6% to pay for my pension. The average Civil Service pension is currently only £6700 a year, with a quarter of retired civil servants receiving less than £2000 a year. Therefore, most retired civil servants will be hit very hard by this change.

The CSPA will be raising this issue with Ministers and Parliamentarians in the coming weeks, and I urge you to pass on my concerns to your frontbench colleagues. I would be very pleased to meet with you to discuss this issue in more detail.

Yours Sincerely

NPC Budget Briefing June 2010

On 22 June 2010, the Chancellor George Osborne presented his Emergency Budget, to be followed by a Spending Review on 20 October which will contain more detail on the planned cuts in public spending. The main announcements affecting older people were as follows:

- From April 2011, the Basic State Pension (BSP) will rise in line with the higher of either average earnings, prices (Retail Price Index) or 2.5%. A 4% increase would provide £3.90 a week extra for a single pensioner on a full pension and £6.25 a week for a couple, but until September it is not possible to know the exact percentage increase.

However, Treasury papers suggest that after 2011, the prices measure used for uprating might revert to the lower Consumer Price Index rather than the Retail Price Index. The document states:

The Government will uprate the basic State Pension by a triple guarantee of the highest of earnings, prices or 2.5 per cent from April 2011. The CPI will be used as the measure of prices, consistent with the Government's decision to index all benefits and tax credits by the CPI, although the basic State Pension will increase by at least the equivalent of the Retail Prices Index (RPI) in April 2011 to ensure its value is at least as generous as under previous uprating rules.

- Furthermore, the State Second Pension, SERPS and/or Graduated Pension will rise in line with the CPI. The latest figures released in May show that the RPI is 5.1% whilst the CPI is just 3.4%.

- From April 2011, the means-tested Pension Credit Guarantee of £132.60 (single) and £202.40 (couple) will increase by the cash rise in the full basic state pension rather than as a percentage linked to earnings or prices. Therefore if there is a 2.5% increase in the state pension of £97.65, the Pension Credit will increase by £2.45.
- From April 2011, Housing Benefit will be capped at £400 a week for a four bedroom house, £340 for a three bedroom, £290 for a two bedroom and £250 for a one bedroom property.
- From 2013, all claimants of Disability Living Allowance (available for those under 65 when claiming) will be subject to a new medical assessment. Details in the Budget papers reveal the government wants to see 20% fewer claimants.
- From 4 January 2011, VAT will rise from 17.5% to 20%, but will not be extended to items such as food. The 5% VAT rate on fuel will also remain unchanged. The Treasury calculates that a household spending less than £9800 a year will pay around £50 more in VAT.
- Personal Tax Allowances have risen for those aged 60-65 as follows:
Up to 65 - £6475 rises to £7475 from next April
65-74 - £9490 remains unchanged until further notice
75 + - £9640 remains unchanged until further notice
Age related earnings limit of £22,900 remains unchanged until further notice, as does the married couples allowance applicable to those born before April 6 1935 at £6965
- Low spending local authorities will be able to freeze their council tax for one year from April 2011. More details to follow.
- The state pension retirement age for men will be raised to 66 and introduced as early as 2016. For women the date will be 2020. Under the previous government's proposals this would have been 2024 for both men and women.
- The default retirement age will be phased out from April 2011 for those who want or have to work beyond the age of 65.
- Annuity purchases providing a fixed income for life for those with money purchase pension schemes will be able to be deferred with immediate effect for up to two years to the age of 77, ahead of a consultation on scrapping the requirement completely from next year.
- The previous government's plans to limit tax relief on pension contributions for those earning over £150,000 have been delayed pending a further review.
- From 4 January 2011, the tax on home, car and pet insurance will increase from 5% to 6%.
- The proposed 50p a month compulsory levy on all telephone landlines to pay for high speed broadband services will be abolished.
- From April 2011, National Insurance (NI) contributions will rise by 1% for employees to 12% on income between £111 and £844 a week and 2% on all income over £844.

- There is concern that the Autumn Spending Review will announce cuts to the Winter Fuel Allowance of £50 for the under 80s to £200 per household and £100 for the over 80s to £300 per household.

After the announcement, the NPC gave a reaction to the proposals. This is reproduced below for information. Media coverage of our comments included statements in the Daily Mail, Daily Telegraph, Daily Mirror, Mature Times and BBC TV News, and Radio 4.

Budget offers pensioners years of pain and effectively warns 'don't grow old in Britain'

Britain's biggest pensioner organization, the National Pensioners Convention (NPC) has described today's Budget as rewarding generations of pensioners with years of pain. The NPC has calculated:

- The guaranteed link between the higher of earnings, prices or 2.5% will give an extra £1.45 next April for those with a full state pension and just 90p for millions of women on lower pensions. This will do little to tackle the rising costs of living and reduction in savings interest rates
- The increase next year in VAT from 17.5% to 20% will hurt those on limited incomes most, including millions of pensioners who have incomes of between £10,000 and £15,000 a year
- Local authorities have already signaled that the planned cuts in public spending and the freeze in council tax will lead to a reduction in care and other services on which millions of pensioners rely. The government's decision to scrap the free personal care at home proposals have already denied free care to 400,000 of our most vulnerable older people
- Raising the state pension age will have the greatest impact on low-paid, manual workers and those from less affluent areas whose life expectancy is lowest

Dot Gibson, NPC general secretary said: "The government has said that everyone has got to share in the pain of this Budget, but some of us are more able to withstand the pain than others. Raising VAT, cutting care services and making people work longer is going to affect those at the bottom much more than those at the top. Pensioners should also realize that restoring the link with earnings on its own, without also raising substantially the basic state pension, will take decades before it has any real impact on tackling pensioner poverty. The message from the Chancellor today is clearly "don't grow old in Britain."

Mike Newell wrote an excellent letter about the pension increase issue recently which is reproduced below:-

" I note the Ken Clarke letter and the line being pedaled that pensioners don't have mortgages therefore they should not have their pensions increased by RPI and that CPI is the real inflation measure. I think we are all forgetting that there is a third measure of inflation introduced in 1975 called RPIX where the X means excluding mortgage costs. This was introduced during the period of very high inflation and mortgage rates in double digits. The argument was that price inflation was lower and being masked by the very high interest rates. RPIX is still published every month and is by far the most important index to pensioners when they do not have a mortgage because it includes the other very high costs associated with running a house, utility costs, house insurance and council tax (rates when RPIX was introduced). It is interesting to note that today it stands at 4.8%, however what is worse for the

government and why it is no longer interested in RPIX is that it has been higher than both CPI and RPI over the last two years. The reason for this being that low interest rates have actually produced very low mortgage figures, coupled with the amount of interest only mortgages (not a feature in 1975), whilst utility council tax and insurance have all increased by in many cases double digit inflation.

I know it an argument that will fall on deaf ears, but I think people do need to be aware of the scale of the erosion of their pensions and the duplicity of the government's argument. They haven't forgotten about RPIX, they have just chosen to ignore it because it does not support their case. Anybody who is interested in checking out RPIX should go to the ONS website where figures for the last 35 years are available alongside explanations of the makeup of the index. "

STATE PENSIONS AND PUBLIC SERVICE PENSIONS - BACKGROUND

Pensions Act 2004

One of the changes under this act is for people approaching State Pension Age. Before 2005, it had been possible to defer drawing your state pension and earning additional state pension known as "increments" by this means. The Pensions Act 2004, however, increases the amount of additional state pension you can earn by deferral. Previously you could earn 1% addition for every 7 weeks you deferred; from 2005 this was improved to 1% for every 5 weeks that you defer drawing your state pension. Or to put it another way this is worth an additional 10.4% increase in your state pension for every year that you defer. There is also provision for accumulating a lump sum by deferring your state pension. A good source of information is the Department for Work and Pensions web site - www.dwp.gov.uk.

State Retirement Pension Forecasts

Can be obtained by writing to: -

Retirement Pensions Forecasting Team
The Pensions Service
Whitley Road
Newcastle-Upon-Tyne NE98 1BA
Tel 0845 3000168

They also provide a booklet entitled "Understanding your State Pension Forecast"

The Pension Service also provide a new Booklet "A Guide to your Pension Options" – you can obtain a copy by phoning 0845 7 31 32 33.

Free Guide

There is a free Guide available on the range of Government Services for people aged 60 and over. This is titled "Pensioners' Guide (PG1)" For your copy phone 0845 6065 065.

The Pension Service website is www.thepensionservice.gov.uk

Rates from April 2010

The basic State Retirement Pension was increased by 2.5% from £95.23 to £97.65 for a single person and from £152.29 to £ 156.15 a week for couples.

State and Public Service Pension Increases

Both State and Public Service Pension Increases are currently linked to the Retail Prices Index (RPI) published each month. Increases are paid in April each year but the

calculation of the increase is based on the previous September's RPI increase – published in mid October. The RGN has published details of the increases in our Spring Edition for many years.

Overseas Pensioners

Colleagues in Australia, New Zealand, South Africa and some other countries do not receive the increases to their State Pensions. A full list of the countries within which colleagues will receive their full increases to state pensions will be found at www.dwp.gov.uk/international/social-security-agreements/list-of-countries.

A case has been running for many years to try and correct this apparent injustice. In September 2009, the issue went before the European Courts. On 16th March 2010 – it was announced that the case had been lost.

Colleagues considering moving abroad may wish to check on the implications of any move on their state pension by consulting the above website.

Retired Prison Governors' Association

Annual General Meeting held at the Hilton Hotel Bromsgrove on Saturday 5th June 2010.

Present: D Simons Chairman
J Blakey Treasurer
G Ross Secretary & PSPC
H Brett Membership Secretary
R Duncan Letters Editor
M Roebuck Deputy Editor
C Smith Social Events & PSPC

The Chairman welcomed all present to the AGM and Reunion.

1. Apologies: Brendan O'Friel, Graham Smith, Bill and Mary Brister, Roland Adams, Alan and Margaret Tee, Roger and Rosamund Dauncey, Peter and Jenny Kitteridge, Joe and Mary Whitty.
2. **Minutes of the 6th June 2009.** These were accepted as a true record.
3. **Matters arising.** None.
4. **Treasurer's Report.** The Treasurer presented his report for the period 1st January 2009 to 31st December 2009. £8626.95 had been carried over on the 1st January 2009. Our **main account** now showed a balance of £9098.26, and only the diaries remain to be paid for. His report gave a detailed account of income and expenditure. He noted that we were in a very healthy position. The **RPGA Benevolent Fund** showed a balance of £5693.28. There had been no calls on the fund over the year. The fund was later discussed at agenda item number 8. **Floral Tributes.** The meeting ratified a decision by the committee in respect of late information on the death of a member. Harry Brett will contact the family informing them that we will send a cheque for £25 on their behalf to a charity of their choice.

5. **Membership Report.** Harry Brett gave an account of our position since last year. Our membership figure last year was 448, and although we had 8 deaths over the period, our current total has increased to 452. It was noted that this was largely due to Harry's efforts in seeking new members, and his liaison with the PGA Office. Membership and grade changes were discussed. Grade changes have now increased the eligibility for membership with the PGA the beneficiary.
6. **Social Events.** Charles Smith reported on the social weekend held at Harts Hotel in Nottingham. A good rate had been obtained for using this highly rated hotel. A visit had been arranged to the Galleries of Justice, and the agreement of no admission charge to our members was honoured. He was impressed with the city of Nottingham, very different from some of the coverage portrayed in the media. The next weekend in 2011 will be at the Firs Hotel in Bournemouth. The venue for our AGM and Reunion was discussed. Jim Blakey noted that the Hilton in Bromsgrove offers the best rate for our requirements. It will be very important to ensure a good attendance at this event if we are to retain our arrangement with this hotel.
7. **Retired Governors' Newsletter.** Mick Roebuck expressed his appreciation for the contributions received. He felt that the use of larger print had been a success. Taking into account the size of the newsletter the extra cost was not significant. He noted that we are all getting older! Gerry Ross expressed the hope that within our membership we may be able to obtain contributions from a cartoonist. Brendan O' Friel will be editing the next issue.
8. **RPGA Benevolent Fund.** As reported by the Treasurer there had been no calls on the fund. Neville Joseph confirmed this in his report to the meeting. He regarded the current balance £5693.28 as ample for our needs. Jim Blakey paid tribute to the work undertaken by the Benevolent Fund Committee.
9. **Public Service Pensioners' Council.** Charles Smith and Gerry Ross reported on the Pre-Election Conference held in March by the PSPC. The Pensions Minister and the Shadow Spokesman from the opposition parties attended this conference. Due to the date of the general election the AGM of the PSPC was postponed until the 15th June 2010. Both of our representatives will attend the meeting.
10. **Election of Officers.** Following the decision of Dave Simons to stand down as Chairman, Graham Smith was the only candidate nominated for this vacancy, and was elected. Mick Roebuck and Bob Duncan were willing to continue on the Committee, and were returned unopposed. A new candidate Ray London was nominated for the committee, and was elected unopposed.
11. **Draw.** The draw raised a total of £138. This sum included £30 from our Chaplain the Reverend Sheila Nail who donated her expenses. The money is being donated to the Burned Children's Club, the St Neots Branch, Cambridgeshire Fire Service.
12. **Any other business.** Neville Joseph on behalf of the RPGA presented a suitably inscribed crystal glass, and a special bottle, to Dave Simons in recognition of his contribution to the RPGA. In a witty address Neville noted that he had been Chairman for around 15 years, and prior to his retirement from the service he was Vice Chairman of the PGA. During his service he had also been

very much involved with other Committees. Neville (80) reminded Dave that 75 is not old! The meeting warmly applauded the presentation. Dave thanked the committee and the members for all their support.

Gerry Ross
Secretary

Marooned

Francis Masserick writes:-

Early retirement did not seem such an unattractive option especially as my wife was to continue in gainful employment for a wee while longer thereby staving off the risk of serious poverty. Nor did removal to the Isle of Man seem an unattractive option: her employment was to continue running the prison and the island has much to recommend it: its own different celto-viking culture, lower taxation, an amusingly irreverent and cynical approach to authority, a small community with all the pluses (and minuses) that that involves.

I understood of course that being on an island would be different. You need to book your time off and become an expert at knowing when FlyBe flight costs will be at their lowest. You need to have a strong stomach for the prices payable to the Steam Packet ferry service. Indeed the strong stomach can help with the crossings themselves. The Manxies refer to the airline because of previous reliability issues as Flymaybe and the ferry because of its pricing policy as the Steam Racket but that's another story.

One of the issues about living on an island of 80000 souls is that there is limited choice. It is not great for ardent shoppers and one is in danger of becoming obsessed with the absence of a favourite herbal tea or the price of canned tomatoes (63 pence a tin since you ask). Indeed when our old friend Mrs Egan visited and sought to set us up with Skype she was so shocked at the price of the camera she insisted on sending us one from Asda.

Apart from distant memories of sun drenched holidays here when I was a child in the 50's and 60's in hotels which no longer exist, before I came I knew of three things about the Isle of Man: cats with no tails, kippers and the TT. And Brendan O'Friel.

I can confirm that the cats exist although one understands that the cats have a recessive gene and are generally a sickly lot with various hip and backbone problems. (The cats you understand we haven't got to Brendan O'Friel yet) Curious because you would have thought not having to carry that tail and swish it about all day would be a bonus for the hip. I mean it works for me.

Kippers too exist. Indeed there are two kipper curers and you can take a tour around one of them and see how the kippers are hung up in a highly polluted, probably carcinogenic, space by agile young men who carry on their vocation in defiance of any health and safety legislation. Which of course there might not be here as the Island legislates for itself or doesn't as the case may be. By the way as you can see the chance of visiting the kipper curers means there is no shortage of fun and exciting things to do here. I have for example myself recently taken up post on the beach at Port Erin muttering incoherently, dribbling somewhat and swearing at passing children. I am thus become a Tourettes attraction.

The TT however is an altogether more vibrant business. It involves innumerable young men (and one or two young women) clad in black leather passing around the island at absurd speeds on the public highway which is closed for the duration. I now provide a useful note for potential purchasers of property on this island: when buying a

house in the non-TT season ask yourself: "Is this house on the Circuit?" This would have been a useful question for us before we purchased such a house.

Somehow sitting on ones front drive watching motorcycles fly past at northwards of 135 mph (it's one of the slower parts of the circuit) is vaguely surreal. Additionally you are trapped in for the day. Even if there is a delayed start to proceedings because of low cloud on the mountain (always intoned with great dread *on the mountain*) you may not leave your house even to walk the dog. There are marshals. Everywhere. Think Prison Auxiliary with attitude sporting yellow reflective all weather cagoule. Eventually after a number of delays the racing starts and unless you have the radio on it is utterly incomprehensible as to who is in the lead. The circuit is after all 37+ miles and even from the bedroom window I can only see 300 yards of it. There are always crashes, often injuries, and not infrequently fatalities - two in 2010.

Once the racing finishes the visitation of 20000 visitors mostly middle-aged bikers many from Germany depart and the island returns to its somnambulant charm.

And then there's Brendan O'Friel. Perhaps more of that subject later.



The spirit of Winston Churchill's famous speech on crime and prisons was evoked by Justice Minister Crispin Blunt today in his first public speech on the direction and reform of the criminal justice system given on 23rd July 2010.

Crispin Blunt called for more restorative justice and recompense for victims; improved rehabilitation of offenders; smarter sentencing; more decision-making at local level; increased voluntary sector involvement and more effective community sentences in a speech which echoed the themes voiced by Churchill in 1910.

Further plans detailed in the speech include:

- . Reviewing sentencing policy and providing more effective community sentences, such as more robust community payback;
- . Introducing a Green Paper in the autumn which will reassess the effectiveness of indeterminate sentences (IPPs), bearing in mind the growing IPP prison population;
- . Exploring the use of more restorative justice across every phase of the criminal justice process;
- . Allowing for deductions from prisoners' earnings in properly paid work to contribute towards victims' services;
- . Empowering local agencies (including criminal justice, health and Jobcentre Plus) to work together in tackling social issues faced by many offenders;
- . Devolving funding and decision-making to local groups with more emphasis on voluntary and third-sector led services;
- . Opening up competition in penal services and paying providers by results;
- . Providing support for skills development in prisons;
- . And entering discussions to return HMP Lancaster Castle to the Duchy of Lancaster.

Justice Minister Crispin Blunt said:

"I am proud to mark Winston Churchill's great penal reform speech with our vision of the criminal justice system.

"We want to rebuild public confidence in the criminal justice system and will work together in our communities to bring the best outcomes for everyone including victims and offenders.

"We are already driving forward the rehabilitation revolution and are looking forward to working with frontline voluntary organisations, like NACRO, to change people's lives and stop the revolving door of crime and justice that we see all too often at the moment."

While delivering his speech today at the National Association for the Care and Resettlement of Offenders (NACRO) Crispin Blunt met with some young people who have committed crimes or are at risk of offending. The young people were involved in carpentry, IT and mechanic workshops which help them to develop skills and turn their backs on crime.

The Government is currently taking forward a comprehensive assessment of sentencing, of which today's proposals will form a central part, in order to cut crime and make our communities safer. A consultation on proposals for reform will take place in the autumn.

PAYMENTS

DRIVING CHANGE IN UK PAYMENTS

Cheques fact sheet for consumers

Following extensive research and consultation with users, the Payments Council has taken the decision to set a target date of 31st October 2018 - in nine year's time - to close the UK's central cheque clearing, effectively bringing an end to the cheque as we know it.

Why has this decision been taken?

The decision was taken in the interests of consumer and business cheque users. Cheque use has been declining since 1990 and everybody recognises that cheques are in permanent decline — the Council has set a target end date to ensure that the process is managed and acceptable alternatives can be developed and made available to all concerned.

For more information visit www.paymentscouncil.org.uk

Were consumers asked for their views?

Yes. The Payments Council has consulted with a very wide range of groups representing cheque users. There was an open public consultation on the National Payments Plan where this issue was first raised, and we host regular forums with different consumer groups including those representing the elderly and vulnerable, large corporates, business organisations and government bodies. In all around 80 meetings have been held with users. In addition we have conducted detailed market research with consumers and small businesses — the results were published on the Payments Council's website in March 2009.

Can this decision be halted?

Yes. The Payments Council has set a target end date for closing the cheque clearing but this is conditional on other commitments being met. A final decision to close the cheque clearing will be taken in 2016 but only if acceptable alternatives to cheques are available to users for all of the significant areas where cheques are still being used, and there is evidence that these alternatives are being used.

What will need to happen and when?

You are unlikely to see any immediate change. The key dates are in 2014 and 2016, and these focus on acceptable alternatives to cheques being in place. The initial target of 2014 is to ensure that alternatives to cheques are either available or in the pipeline. By 2016 acceptable alternatives to cheques must be available and widely used: they will need to be well publicised and acceptable to customers, including elderly people and those with disabilities.

One early task for the Payments Council is to define the detailed targets that will be needed, so that any final decision is properly backed by hard evidence of progress. The final 'go' decision for a 2018 end date will be taken in 2016 only if all these targets are met.

I disagree with this plan — how can I make my voice heard?

The Payments Council is committed to being fully transparent. Should you have any concerns over the decision, want to find out more about the reasons why it was taken or want to know what alternatives there are for the main areas where cheques are used, please contact the Payments Council (see contact details below). Even without a target date being set, cheques are likely to disappear in time. Their use has been in sharp decline since 1990 and this will continue.

I still write cheques - what should I do?

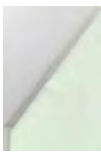
It is very unlikely that you will need to do anything differently yet. Importantly today's decision is not about doing away with chequebooks now but setting out a plan for how the country as a whole can manage the move away from cheques in a careful and planned way over a long period.

What if my bank decides to stop issuing me with a chequebook?

What services individual banks provide to their customers is a matter for them. From our discussions with the banks we are expecting very few changes in the short term. The central cheque clearing will continue for another nine years on the basis of the timetable we have now adopted.

How soon will I see any change?

You are unlikely to see any marked changes in the short term — just more of what we've all seen over the past twenty years i.e. almost everyone using and accepting cheques less and less. New alternatives such as payments using your mobile phone handset may start to be seen more widely as early as the next year or two, and we expect cheque volumes to begin falling more rapidly than at present as new methods of payment get more widely used. One of the main reasons that our use of cheques has fallen so drastically, particularly on the high street, is that we increasingly use our debit cards in places like shops,



hotels, restaurants and for remote transactions by telephone, post and online. In many ways these are an electronic version of the cheque.

What alternatives are available?

It depends on the type of payment. Certainly there are a number of existing alternatives that could be viable cheque replacements, including debit card and internet and phone banking payments. Using cheques can be a matter of habit and we will be looking at how we can encourage customers to make better use of alternatives that already exist. Other solutions are emerging such as mobile payments, prepaid cards and new forms of online payments. The Payments Council will be sponsoring work on innovation to continue to encourage a wide range of alternatives being available to users, and will be evaluating progress before making any final decision on the 2018 target date.

The elderly and financially excluded seem most likely to be affected, how will you be supporting them?

We are very aware of the need to listen to the requirements of these customers. We have already consulted representative groups such as Age Concern/Help the Aged, Toynbee Hall and Consumer Focus on the run-up to this decision and we will continue this process, supplemented with detailed market research where necessary. If needs be we will ensure that those least equipped to change continue to have a paper-based payment method available to them.

This is all very complicated — is anyone going to help consumers understand what is happening?

Absolutely. The need for effective information was highlighted early on in our consultation about the proposed change and we place a high priority on this. The Payments Council will be working closely with the banks and other bodies, like the Financial Services Authority, to ensure that major changes in the payments landscape are fully understood by all consumers.

Key Facts

- Compared with a peak of 11 million cheques written per day in 1990, by 2008 there were just 3.8 million a day. Cheque use has fallen by 40% over the past five years.
- In 2000 cheques represented less than a quarter of all non-cash transactions. By 2008 they accounted for only one in twelve.
- In 2008 each adult wrote 1.2 cheques per month on average and received just 5 per year. Only 54% of adults wrote a cheque and only 48% of adults received a cheque payment in the last year.
- Cheques were used for less than three per cent of non-cash retail transactions in 2008.
- Business cheque use peaked in 1997. Business-to-business cheques have been in marked decline as businesses increasingly move to the use of electronic payments for their trade suppliers.
- The average value of a business-to-business cheque stands at £2,200, much higher than that for business-to-individual cheques (£374) and for cheques written by individuals (£267).
- The use of guaranteed cheques is in rapid decline with volumes down by 70% in the past five years. Following detailed research and consultation with stakeholders, the Payments Council agreed to close the Cheque Guarantee Card Scheme. This will happen on 30th June 2011.
- Last year, of the 1.4 billion cheque transactions, just under 7%, or 95 million were supported by a cheque guarantee card.

Contact

Mercury House
Triton Court
14 Finsbury Square London
EC2A 1LQ

020 7711 6259 cheques@paymentscouncil.org.uk



Clicker's corner

Mick Roebuck

What Service Pack Do I have?

Carry out the following simple steps to discover what service pack your computer is operating on:

- 1 Click Start
- 2 Right Click onto My Computer or Computer depending upon what operating system you have.
- 3 Click on Properties.

You will now see on your monitor a full report on your computers systems.

Useful Websites

London is famous for its Blue Plaque system of identifying the former residences of famous and noteworthy people [Click here to view](#) is an interactive website which will quickly allow you to locate the plaque of any individual. The site will further give details of the person referred to, where exactly the property is located along with photographs, street views and the nearest tube or mainline railway station.

www.superbreak.com offers lots of bargain breaks including Eurostar, and airport hotels.

Need help with foreign language translation then try www.bingtranslator.com You can either type in your own sentences or cut and paste script from websites or emails.

Many of you, I know, use Works in preference to Word as your word processing application. This can create some problems when trying to open documents sent via email which were composed on Word. For those of you who only have Works why not download www.openoffice.org This free download, which takes approx 10 mins. to complete should solve the problem for you.

As an added bonus you will also get most of the other features offered in other W.P. packages which would cost you £50 plus.

Save Printer Ink

One almost needs to take out a bank loan when purchasing a set of new printer inks, especially if you use the ultra expensive genuine manufacturer produced inks. When printing off web pages I usually only want the text and not the accompanying pictures or advertisements etc. which may be contained therein. Those of you who have upgraded to Internet Explorer 8 can get round this problem by pressing the F12 key. When the box appears on your monitor press Images followed by Disable Images from the dropdown menu.

Your printer will now receive a message to print only the main text of the document.

Send To Menu

Right clicking on a file in Windows allows you to send that file to a variety of different locations including attaching it to an email.

If you hold down your shift key whilst right clicking you will discover the list of options of where you can send the file to is greatly increased.

Internet Speed

To test the speed of your broadband connection download www.speedtest.net
Once loaded simply follow the onscreen instructions.

Report on Weekend break April 2010

The 4 star Harts Hotel, in Nottingham was booked as the venue for the event. The Rooms, facilities and service were of a high standard and dinner was held in the renowned Harts Restaurant where the food served was excellent. Each evening our group was joined for dinner by additional old colleges and friends and as we were all seated at the one long table the conversation was lively and continued later in the Hotel bar lounge.

For each of the three days the weather was sunny and warm and it was pleasant to wander around Nottingham city, mingling with the tourists and take in some of the sights and the historic buildings. For those who wanted to visit further places there is a good tramway system.

On the Friday the group attended a pre arranged tour of The Galleries of Justice Museum. At the part of the tour which includes an opportunity to take part in a mock trial of an actual prosecution, that had been held in the old court room many years ago, the two accused men alias John Yates and Jack Northway, were poorly defended by Charles Smith and vigorously prosecuted by Shirley Northway. They were found guilty of all charges and sentenced to death by hanging. The defence was also a little put out at being sentenced to be transported to Australia for telling lies to the court.

It was very interesting to learn of the punishments and Prison systems which were in use throughout the long history of Nottingham. The final part of the tour included The H M Prison Service Collection, which it will be remembered, was relocated there from H M P Leyhill some years ago. Several of the exhibits had been familiar objects that we had all used on a daily basis during our periods of service.

Harts Hotel is built into the old walls of Nottingham Castle and so it was only a short walk round to enter the castle gates, into the landscaped grounds and onto the terrace, where being on high ground the view of the city and surrounding countryside is quite extensive. Within the castle there are many exhibits charting the history of the city and the Nottinghamshire Military Regiments.

There is also an exhibition of costumes and props from the latest film of Robin Hood starring Russell Crowe, I haven't seen this film, but for me there will only ever be one Robin Hood. Who is capable of taking on and beating ten men at once in a sword fight, swing on the staircase chandeliers while fighting the Sheriff, split a matchstick with an arrow at 500 paces and rescue any prisoner of the Sheriff from the castle, either male or female, by climbing up a rope to the

topmost turret with one hand, he was also the best friend of Richard the Lion heart and wore proper tights, those with long memories may have guessed by now that I am referring to Errol Flynn

I suppose no visit to Nottingham would be complete without calling at Ye Olde Trip to Jerusalem Public House, of which the major part consists of rooms cut into the solid sandstone rock, it is claimed to be the oldest public house in England, 1138 AD and on the Saturday afternoon when we called it didn't look as if it was in danger of going out of business any time soon.

The most internationally well known person linked with Nottingham is of course Robin Hood and a statue of him portrayed for all of time in the act of drawing his bow, stands in front of the Castle walls.

Although the number of those who attended was smaller than on previous occasions, it was considered by those who attended to be a very pleasant relaxing three days.

REPORT ON RETIRED GOVERNORS REUNION 2010

Held at the Hilton Hotel Bromsgrove on Saturday 5th June 2010

This was the eighth time that the Reunion has been held at this venue and it proved to be equally as good as on previous occasions. The spacious entrance lounge and reception area were ideal for the purpose of meeting people on arrival and was agreeable as a place where members could sit and talk, or generally relax between items listed on the programme.

Two private areas had been set aside for tea, coffee and pastries in the morning and afternoon. The church service, which has become something of a tradition at the Reunion, was held in the Bromsgrove Suite. We were most appreciative of The Reverend Sheila Nall. who conducted the service.

There was some lively participation at the AGM held in the Bromsgrove Suite. The members present expressed general satisfaction with the venue and that we should return there on 4th June for the Reunion of 2011. The numbers of persons who attended was less than on previous occasions and it raised some discussion as to reasons why, when the membership overall remains at a constant level.

Most of those present had retired some years ago and there is an interest among them, in how the service has changed and many said that it would be interesting at future reunions to talk about those changes and current trends with those members who have retired within the last few years.

The draw raised a total of £138 and those present agreed that this sum be

donated to The Burned Children's Club, the ST Neots Branch, Cambridgeshire Fire Service.

Dave Simons who conducted his last AGM as Chairman was presented with an inscribed crystal glass and a bottle of whiskey on behalf of the RPGA by Neville Joseph, for his contribution to the Association.

Lunch was served on group tables set aside in the dining room and for this year the buffet was chosen as :-

- Assorted Sandwiches
- Toasted Ham and Pineapple Baguette
- Smoked salmon and Sour Cream Vol-au-vents
- Breaded Camembert Pieces.
- Chicken and Mushroom Sate
- Hunters Pie
- Vegetable Skewer
- Jalopeno Poppers
- (All served with a selection of dips and sauces)
- Fresh Fruit Basket
- Tarte au Citron
- Cheese Biscuits and Grapes.
- Tea, coffee .

The bar was open throughout the day where drinks could be obtained and for those who felt the need for a stroll, the patio led to a pleasant well laid out garden area.

Several people took the opportunity to stay over at the hotel where favourable rates had been obtained when making the original booking.

Among those who attended were :-

- Revd Sheila Nall
- Margaret and Brenda Brooks.
- Martin and Catherine Kealy.
- John Dring
- Jim and Sheila Blakey
- Mick and Mary Roebuck
- Bob Duncan.
- Dave Simons.
- Gerry Ross. and June Freeman
- Harry and Carol Brett
- Harry and Sylvia Brown..
- Charles and Kath Smith.
- Ron and Sue Curtis.
- Ron Hart.

Don and Iris Drew
Lional Steinhausen and SA Steinhausen
Ray London
Nevill and Hilda Joseph
Joe and Betty Greenhalgh
Brian and Joan Thulborn

Apologies
Brendan O'Friel
Joe and Mary Whitty
Alan and Margaret Tee
Roger and Rosamund Dauncey
Peter and Jenny Kitteridge
Roland Adams
Bill and Mary Brister.

XX

**THE RPGA REUNION 2011 AT THE HILTON, BROMSGROVE.
4TH JUNE 2011**

The event is open to all members and guests and at £16 per head is good value for the lunch alone. For those who have not attended before there is the TWO FOR ONE OFFER.

It is a pleasant way to spend a Saturday in June with the possibility of meeting friends and colleagues from years ago or perhaps bringing those who have been retired many years up to date with the current trends in the service. Or maybe just discussing football or cricket or the price of a pint of beer at the bar. If you can find the time to drag yourself away from all this, there is also the option to attend the CHURCH SERVICE AND THE AGM where you can state your opinions as to what the RPGA should be about and what its future should be.

You could always make a weekend of it and book overnight at the Hotel as some of the members do and continue the conversations over dinner and in the bar and lounges or just have a quiet evening.

The programme will be :-

1100	Arrival - Tea & Coffee available
1200	Opportunity to mingle
1230	Lunch served in the Dining Room
1400	Church Service in the Bromsgrove Suite
1445	Annual General Meeting
1545	Photographs
1600	Tea and pastries
1700	Departure

For those wishing to purchase their own drinks the bar will be open from arrival to departure.

The price for the event is £16 per person.

To reserve places please complete the booking form as published in this newsletter and send with a cheque payable to RPGA.

To - Charles Smith,
21 Bowness Avenue,
Ainsdale,
Southport,
PR8 3QP
Telephone - 01704 575 266

OVERNIGHT ACCOMMODATION

A preferential rate has been agreed for those who would like stay overnight at the hotel on the Friday and / or Saturday. The price for dinner bed and breakfast being £110 per room, per night, based upon two sharing and £75 per room, single occupancy and Double Room Bed and Breakfast £82. Single Room Bed and Breakfast £57.50.

Bookings must be made direct with the Hilton Bromsgrove on 0121 447 7888 and quote The Retired Prison Governors Reunion.

Another option for accommodation, would be, that The Hilton Hotel Group have in the past advertised in various newspapers and periodicals, a special Spring/ Summer offer of reduced rates for a two night stay at hotels within their group. This tends to be after Christmas and was around February of last year. But please bear in mind that that previously, there has been quite a demand for accommodation in June, due to various functions being held at the hotel.

HOW TO GET THERE.

BY ROAD - The Hotel is located along Birmingham Road (A38) which runs between the M5 Junction 4 and M42 Junction 1. Approximately 1.3 Km north of the M42 and 1.5 Km south of the M5.

BY RAIL - From Birmingham New Street Station catch a connecting train to Bromsgrove Station. 30 Minutes by car from Birmingham International Station.

BUS ROUTES - From Birmingham city centre and the City bus station, catch either the No 143 or 144 to Bromsgrove - both services travel down Birmingham Road.

WEEKEND AT BOURNEMOUTH 2011

THURSDAY 31st MARCH TO SUNDAY 3rd APRIL 2011

AT THE HINTON FIRS HOTEL.
9 MANOR ROAD,
BOURNEMOUTH
DORSET,
BH1 3ET

Favourable rates for RPGA members have been obtained from the hotel of £160 per person for Dinner, Bed and Breakfast.

This includes
Tea, coffee and pastry on reception.
A Bucks Fizz reception,
Sunday lunch on departure.

The event has been held at this venue on alternate years for some time and consistently retains its popularity. The reasons for this are I believe, due in no small way to several aspects such as, the comfortable en-suite bedrooms and the various hotel facilities available. The restaurant has in the past provided a varied selection of good meals and the service has been friendly and helpful. The bar or lounges provide a pleasant venue for people to gather and socialise before dinner or to quietly unwind after the day. There is a pool spa complex with a sauna for those who like to maintain their exercise levels, although to use the outside pool in March one has to be of the more hardy variety, even with the effects of global warming.

During the evening one can be entertained in the ballroom followed by music to dance to, or follow ones inclination either to sit with friends in the lounge or bar, or take a stroll along the adjacent sea front and while the hotel is set in a rather tranquil environment the attractions of the vibrant nightlife of Bournemouth are just a 15 minute walk down the sea front.

In and around Bournemouth there are plenty of places to visit within a short drive or by the use of public transport, which provide sufficient interest for the three days. One can of course have a walk around the shops and stores in the town centre.

The hotel has been under private ownership for 50 years has 52 bedrooms and is located at 9 Manor Road, Bournemouth. BH1 3ET. Website: hintonfirshotel.co.uk

If you would like stay at the hotel on this weekend, please send the completed the booking form as included in this Newsletter with cheques for deposits of £25 per person made payable to HINTON FIRS HOTEL.

To Charles Smith,
21 Bowness Avenue,
Ainsdale,
Southport,
PR8 3QP

telephone 01704 575 266.
smithpr8@btinternet.com