



NARPO Bulletin (Merseyside Branch)



Branch No. 68

June 2011

The Chairman's Column

Hi Everybody. I would presume that we are all now breathing a sigh of relief that winter has ended and we are seeing some rather pleasant weather at the moment. Hopefully it will not be a repeat of last year and this proves to be our summer. Those of you who are keen gardeners are no doubt counting the cost of the winter with the loss of many plants. Although I lost quite a few I have noticed that those that survived seemed to be thriving and I do believe the colours are more vibrant than in previous years. I am hoping that this will also be the start of the development of a vibrant NARPO and that we see the organisation strengthen and develop the services it provides to its members.

You will remember that the organisation was set up with pensions and welfare being the overriding aim and ethos. Listening, viewing and reading the 'news' today clearly illustrates that this aim and ethos must remain. Pensions for public sector workers and state pensions are changing and whilst this may not concern those of us currently on such pensions they will concern those in the future.

Changes will no doubt involve the monies paid to people. Our pension rise at the beginning of April, whilst good compared to others in the current climate, was less than it should have been due to the change of the calculator from R.P.I to C.P.I.

In some forces officers are being forced to go on pension at a time when many would have expected, perhaps, another five years of service and most likely have not done any planning for retirement. Planning for retirement is essential to ensure you have your affairs planned for the big day.

What does this all mean for NARPO? Obviously increased membership but also the likelihood that more members may find themselves needing guidance from their local Branch or NARPO nationally on a range of issues that may have been aggravated by being unprepared for retirement.



This year's Conference in Southport in September will again prove to be an important one in trying to agree a way forward that will ensure the organisation can meet these needs. Your Branch will once again be fully represented and I can assure you we will be heavily involved in the debate. We have to change to survive. **Once again, if you have any views do please tell us about them.** Get in contact with the secretary or myself. **Remember we represent you but we are not psychic.**

Many people feel, for instance, that NARPO nationally needs to be more involved on the national scene.

The reality is they are and the most recent example is their fight to have the R.P.I. to C.P.I. changed back. You can keep up to date on this and other issues that NARPO is tackling nationally in the Narpo News, our own bulletin and latest news items on the national site: www.narpo.org and our own web site: www.merseyside-narpo.org.uk

Once again, sadly, this year's AGM will have been completed by the time you read this Bulletin. I am not able to report on the AGM because the Bulletin has to be completed for the printers before the AGM takes place. This year we will not be at Fairfield but at the Devonshire House Hotel. I am optimistic that the attendance will remain high.

As always I finish my thoughts with the reminder that NARPO is here to support all our members, from our new to more mature pensioners, the needs of which may be very different. The Merseyside Branch will always challenge our current endeavours to ensure we are meeting all these needs.

Have a nice summer whatever the weather and please be careful.

Malcolm Parry
Chairman

Moving House?

Up-to-date records are essential so that you can have your NARPO News and Branch Bulletin posted to you at home. If you're moving house, just fill in the form below, cut it out and post it to:

David Anderton, 15 Childwall Park Avenue, Liverpool, L16 0JE.

Full Name Pension No.

New Address

.....

..... Post Code

Telephone Mobile

e-mail



Letters to the Editor



Family Protection Trusts - Care Home Fees

I read with interest the letter (in the March issue of the NARPO bulletin) from John Robbins regarding personal care costs and his cunning idea of avoiding expensive personal care costs should illness/infirmity strike. What looks at first glance to be completely logical is not quite so clear cut. Considerable effort has already been made by the authorities to close any loopholes and it is quite possible that retrospective legislation will ensue should any of these avoidance efforts become more common. If you look to the future then millions of people will be trying to avoid many, many millions of £'s in care home costs. The Government will employ the best legal minds and unlimited resources to stop this happening.

At the moment Local Authorities will ask the question of an applicant for personal care costs - have you **ever** owned a property? Obviously it is perfectly possible to check this out with the Land Registry as well as the Council Tax website and other sources. Inland Revenue staff already have a bonus policy for collecting avoidance monies and it is likely that local authorities will have bonuses/targets for success in leaching extra funds from you for care home fees as they don't have unlimited budgets! When you answer 'yes' they will want to know what happened to the property and the reason for disposing of it. If it was found to be to avoid paying for care home fees then they will apply for the 'deprivation of assets' rule. It is against the law to transfer ownership of an asset to another person or a trust to avoid paying care home fees. The inferences of the act of any such disposal (even though it was 50%) are pretty obvious by implication. There is no time limit as to how far a council can go back to find out if assets have been given away to avoid paying for care. If this were found to be the case, the council can treat the donor as if they still had the asset, which would be treated as notional capital and they would have to pay for their care accordingly until that notional capital was to notionally deplete to the means test limit. That means using up **all** your savings and then they would tackle your house. If the transfer was within six months of the person needing care then the council can recover the entire cost of the care from the person/trust who received the gift. There is thus no guarantee that placing the property in trust to hide it from the means test will work.

I would also point out that for inheritance tax purposes, if either of you are not paying rent to the trust then you may find the house included in your estate. If the survivor decides to downsize then the house belongs to the trust and all the documentation needs to be immaculate - the decision making over letting you remain in the property rent free etc. Again, if the sale of the house is used to purchase another property it needs to be documented that the trust sees this as the best way to use the funds. I do know that when the authorities get a whiff of this then every facet will most probably be minutely examined through the multi-agency data sharing process. The paper trail can be infinite. I haven't researched any cases or decisions but it seems to me that you, your wife or beneficiaries could possibly experience a lot of stress at exactly the time/event when you can least robustly deal with it.

David Newton
Burscough, Ormskirk

Liverpool Sailortown

I am a Research Associate in the History department at Liverpool University and I am currently working on a Public History project with the Mersey Maritime Museum entitled 'Mapping Memory: Liverpool 1 during the 1950s - 1970s' which seeks to explore and capture memories of the Liverpool One area during the 1950s, 60s and 70s, particularly the area once known as 'Sailortown'. We have been trying to get in touch with as many people as possible from lots of different professions and we would love to capture the memories of any retired police officers who may have worked in the area during this period. If you require any further information please do not hesitate to contact me. Alternatively, our web page contains a more detailed account of the project:

<http://www.liverpoolmuseums.org.uk/maritime/research/mappingmemory/>

Dr. Laura Balderstone
0151 794 2416
L.Balderstone@liverpool.ac.uk

Funeral Costs - SSAFA

Would you have difficulty in paying for funeral costs? Funeral costs are rising all the time and you may feel embarrassed about your ability to pay the full costs. It is always a very difficult and vulnerable time when a loved one dies and the first bill that arrives is for the funeral. Where this happens and you may find difficulty in meeting that bill it is important that you seek advice or support. The real problem is that if a person pays the bill out of their account (even if they cannot afford it) the money cannot be claimed retrospectively because the trust or fund will believe that you **can** afford it.

If you or your spouse/partner served in any of the Armed Forces for one day, served in the T.A., or served in the Merchant Navy for 8 years you are eligible to apply for financial support. Contact SSAFA Forces Help on **(0151) 604 1205**. SSAFA has a network of caseworkers and one of them will be asked to contact you to make an appointment and start the fund raising process. The caseworkers are highly trained and will treat your information in the strictest confidence. They will also be able to make applications to other trusts or funds depending on your working life and/or that of your spouse/partner.

So, remember that if you believe that you will have a difficulty in paying the funeral costs (and either you or partner has had military service) please contact SSAFA Forces Help on the number above.

Robin McGrath
Crosby

Family Protection Trusts

A comment re the very helpful letter by John Robbins in the March Bulletin outlining the benefits of the nil rate band discretionary trust. I was in the process of doing this when my wife became ill but, sadly, she passed away before the process could be completed.

However, I think members may be interested to learn that you can still arrange such a trust after a spouse has deceased but I think there is a time limit. It's worth emphasising too that each spouse should leave a will.

Arthur Monk
Allerton, Liverpool

LIVERPOOL CITY POLICE 'D' DIVISION

The next re-union of ex 'D' Divisional Personnel (Liverpool City Police) will be held at Riversdale Police Club, Liverpool L19 3QN at 1.00 p.m. on Friday 7 October 2011.

Any ex members of the Division and members of the Policewomen's Department, who would like to join us, will be very welcome. Wives and partners will also be very welcome. Those on the mailing list will be notified in early September.

Contact ex Con 98'D' Charlie Wass:
Telephone

01704 831 294

e-mail: charlie.cwass@talktalk.net

Pension Pay Dates 2011/2012

Wednesday 1 June

Friday 1 July

Monday 1 August

Thursday 1 September

Friday 30 September

Tuesday 1 November

Thursday 1 December

Friday 30 December

Wednesday 1 February

Thursday 1 March

Friday 30 March

National Police Memorial Day

The 8th National Police Memorial Day 2011 will take place in Glasgow, at the Royal Concert Hall. The National Police Memorial Day was founded in 2004 by Sergeant Joe Holness, QPM, to commemorate the memory of colleagues lost in the line of duty.

In its eighth year, this will be the second visit to Scotland and will take place on Sunday 25th September 2011 at Glasgow's Royal Concert Hall at 3pm. Each year the service is held in one of the four countries of the UK.

The event is open to everyone to attend. To register your interest, please visit:

www.nationalpolicememorial.org

or telephone:
07843 293958



Merseyside Police Federation Cottages

The Merseyside Federation purchased Lakestone Cottage in Windermere in November 2009 for serving and retired police officers to rent. It is well equipped and furnished to an incredibly high standard. The rent is cheap, compared with similar properties in the area and the demand for bookings is high.

As the year passed and with the cottage booked almost fully throughout the year, the Federation became aware that the next door cottage, Crinkle Crag, was up for sale. Out of curiosity, a viewing was arranged and whilst the property looked good it was not up to the same standard as Lakestone Cottage. After some negotiation an offer, which was well below the asking price, was accepted and the Federation purchased the cottage in November 2010. It was decided to bring Crinkle Crag Cottage up to the same standard as Lakestone Cottage. However, this was a much bigger job than anticipated and involved a complete refurbishment and a new bathroom being fitted. It also involved completely re-furnishing and equipping the cottage.



Lakestone and Crinkle Crag Cottages

The cottages are just off the Main Street in Windermere; only a few yards away are the award winning Oak Street Bakery (serving a huge range of fresh bakery products including organic bread and patisserie), Jerichos restaurant (listed in Harden's best British restaurants), two butchers selling local Lakeland meat (including award winning Cumberland Sausages), Windermere Wines, plus many cafes, bistros, bars, restaurants and boutique shops. It couldn't be in a better location - including that rare Windermere commodity - a parking place right in the middle of town.

Perfectly suited for families with children and small and intimate enough for couples looking for that romantic Lakeland break. Pets are not allowed. So, if you fancy a break in a fabulous cottage in the heart of Windermere, please get in touch. Booking enquiries can be made by telephoning the Federation Office on (0151) 259 2535 or filling in the form on the web site: www.merpolfed.org.uk



Cenotaph Parade and Service

The Royal British Legion will as usual be organising the ex-Service and Civilian Contingents attending the Parade and Service at the Cenotaph, Whitehall, on Remembrance Sunday **13 November 2011**. As in previous years, NARPO has been invited to send a contingent.

Members will assemble not later than 10.00 a.m. in Whitehall at the marker board allocated to NARPO and should be aware of the physical demands of standing in Whitehall for at least 1½ hours and then marching for a distance of at least 1½ miles, possibly in inclement weather.

A meal will be provided for each NARPO member attending the parade at Wesley's Café, Westminster, which is conveniently located opposite Westminster Abbey and the Houses of Parliament.

If you would like to attend please contact David Anderton on:

(0151) 722 9823 or email:

secretary@narpo-merseyside.org.uk
as soon as possible together with any meal requirements for yourself and, if appropriate, your guest. Applications will be dealt with on a first come, first served basis. Tickets for the parade, issued by the Royal British Legion, are not issued until late October.



Obituaries**Police Pensioners**

Died	Name	Age	Rank	Retired	Force
February					
2	Bernard Sean Whelan	56	D/Con. 4345	2005	Merseyside
5	Alan Wignall	68	Chief Insp. Traffic	1995	Merseyside
8	John Edward Prescott	80	Constable 1270	1985	Merseyside
13	John Philip Buckley	55	Constable 4181 [Wirral]	1996	Merseyside
14	Thomas Wood	85	D/Sgt. 176 [Birkenhead]	1977	Merseyside
15	Eric Hyams	81	Inspector [Eaton Road]	1982	Merseyside
17	Frank Higson	79	Inspector 1018	1979	Merseyside
18	Donald Joseph Champion	81	Con. 508 [Lower Lane]	1977	Merseyside
23	George Greenwood	77	Ch. Insp. 1919 [Kirkby]	1990	Merseyside
March					
1	James Barty	87	Supt. 336 [Lower Lane]	1982	Merseyside
7	George Moss	91	Sergeant 106	1974	Merseyside
8	Peter William Woolley	72	Con. 2481 [Headquarters]	1992	Merseyside
17	Alan Povey	71	Con. 1558 JLO [Copy Lane]	1985	Merseyside
19	Peter Joseph Whitehead	67	Con. 2268 [MerCRO]	1995	Merseyside
22	John William Edwards	79	Con. 1019 [Well Lane]	1978	Merseyside
24	John Harry Powell	80	Ch. Supt. 1599 [Allerton]	1989	Merseyside
24	John David Ridgway	92	Con. 171 'G' [Eaton Road]	1973	Liv/Bootle
31	Edward Ivor Jarvis	73	Con. 2511 [Marsh Lane]	1991	Merseyside
April					
5	Malcolm Garton	74	Con. 1921 [St. Helens]	1991	Merseyside
9	Alan Booth	81	Sgt. 55 'C' [Eaton Road]	1979	Merseyside
10	Roy Swift	64	D/Sgt. 2543 [C. & D.]	1996	Merseyside
12	Valerie Smith	55	Con. 4424 [Eaton Road]	1989	Merseyside
14	John Francis Davies	57	Con. 4925 [St. Anne St.]	2006	Merseyside
15	Betty Bearne	90	Con. 'T' Division	1976	Merseyside
15	Peter Griffiths	76	Con. 1787 [Birkenhead]	1990	Merseyside
15	Beryl Williamson	77	D/Con. 1117 [Comm. Br.]	1979	Merseyside

Widows and Widowers

Died	Name	Age	Died	Name	Age
January					
24	Mrs. Irene Ward	72	3	Mr. Thomas Clive Scally	64
February					
7	Mrs. Elizabeth Stevenson	88	8	Mrs. Joan Waiting	83
13	Mrs. Ruth Owen	87	9	Mrs. Gladys Ablett	88
15	Mrs. Norah Chesters	94	9	Mrs. Mavis Whittaker	84
24	Mrs. Isabella Trevor	91			

New Members

A warm welcome is extended to the following new members of the Branch:

Full Members

Mr. Colin John Barton, Mr. Graham David Stevens Blair, Mr. Gary Cannell, Mr. Ian Cooper, Mr. Peter Cucchi, Mr. William Cusick¹, Mr. Mark Dunn, Mr. Robert Kenneth Dunne, Mr. William Fallows, Mr. William Francis Flanagan, Mrs. Christine Foley, Mrs. Valerie Gee, Mr. Andrew Griffiths, Mr. David Handley, Mr. Christopher Hitchen, Mrs. Tracey Kirkham, Mr. Stephen Lewtas, Mr. Roy Little², Mr. Gary John Lyon, Mr. Brian McNeill, Mr. Christopher Brian Naylor, Mr. Alan Norbury, Mr. Stephen O'Toole, Mr. Matthew Parry, Mr. Christopher Rawsthorne, Mr. David Rimmer, Mr. John Kenneth Salmon, Mr. James Joseph Sullivan, Mr. Derek Joseph Sutton, Mr. Michael Edward Terry, Mrs. Rosalyn Thomas, Mr. Mark Thomasson, Mr. Robert James Tomlinson, Mr. Dennis Anthony Tyndall, Mr. Graham Ward, Mr. Alexander Brian Woods and Mrs. Christine Yates. [¹ Additional Member ² Associate Member]

Widow Members

Mrs. Norma Margaret Povey, Mrs. Terese Thelma Wignall and Mrs. Patricia Woolley.

The Widows' Draw*Congratulations***February 2011**

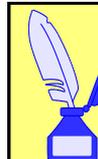
The winners were:

Mrs. Edna Allen, Mrs. Kathleen Buckley, Mrs. Sarah Carr, Mrs. Patricia Florence Charles, Mrs. Joyce Dobinson-Taylor, Mrs. Beatrice Edna Edge, Mrs. Rhona Phyllis Egerton, Mrs. Nora Fanning, Mrs. Noreen Ferguson, Mrs. Maisie Gliddon, Mrs. Eileen Hart, Mrs. Joan Sylvia Holden, Mrs. Kathleen Pugh Lowe, Mrs. June Barbara McGowan, Mrs. Irene Owen, Mrs. Laura Marion Palin, Mrs. Jean Platt, Mrs. Vera Ramsbottom, Mrs. Lucy Anne Rawlinson, Mrs. Wendy Rosemary Roberts, Mrs. Norah Thompson, Mrs. Isabella Wilson Trevor, Mrs. Marjorie Wilson, Mrs. Margaret Wilson and Mrs. Geraldine Yeardsley.

April 2011

The winners were:

Mrs. Sheila Lillian Alcock, Mrs. Maureen Bird, Mrs. Elsie Agnes Boniface, Mrs. Joan Mary Boyce, Mrs. Marie Gloria Callaghan, Mrs. Hilda Cross, Mrs. Margaret Rose Dagger, Mrs. Edna May Deveney, Mrs. Jean Edwards, Mrs. Gillian Enstone, Mrs. Marjorie Faulkner, Mrs. Joan Isobel Hall, Mrs. Joan Isobel Hodge, Mrs. Bridget Jacobs, Mrs. Constance Mary Mault, Mrs. Mary McGuffie, Mrs. Helen Margaret McLean, Mrs. Ann Lesley Naylor, Mrs. Susan Bernadette Price, Mrs. Phyllis Purvis, Mrs. Margaret Constance Rimmer, Mrs. Mary Elizabeth Ellenor Scott, Mrs. Kathleen Philomena Smith, Mrs. Gwendoline Ivy Ward and Mrs. Joan Florence Winifred Welford.

Editor's Note

The next Bulletin will be published on **1 September 2011**. Items for inclusion in this Bulletin should be sent to David Anderton:

Telephone:

(0151) 722 9823

e-mail

secretary@narpo-merseyside.org.uk

to arrive by **21 July 2011**