

The Law

Volume 187

The Newspaper of the Essex Police

April 1987

Essex Police launch new crime prevention initiative in Chelmsford

'DOORWATCH'

WITH the aid of television personality and presenter Shaw Taylor Essex Police have recently notched up another first in the field of Crime Prevention. It is a major campaign designed to protect the elderly and it is called Operation Doorwatch.

Doorwatch began as an idea mulled over by Chelmsford Crime Prevention Officer Pc Geoff Bulter and a reporter from a local newspaper, the Chelmsford Weekly News, Anna McNicol. Between them they enlisted the help of Bob Stone the Publicity Manager of the Chelmsford Star Co-op and through the generosity of his organisation's sponsorship for the projects was arranged.

Like most good ideas the concept of Doorwatch is quite a simple one. It is a means of constantly reminding our Senior Citizens of the dangers of doorstep callers.

Doorwatch cards will go out to more than 21,000 retired people living in Chelmsford and the neighbouring town of South Woodham Ferrers.

It is aimed at preventing conmen operating as bogus officials from getting into the homes of the elderly to steal, unfortunately a fairly common occurrence within Essex.

Distribution of the Doorwatch cards has already begun. They will be delivered personally to the homes of the elderly by uniformed Policemen, home helps, meals on wheels, Social Services departments, relatives and neighbours. Details will not be pushed through letter boxes but instead there will be an individual approach to all who can be helped by Doorwatch.

Doorwatch cards are designed to be hung by the inside of the front door and warn the householder in bold lettering 'Do you know the visitor.

If in doubt keep them out.'

The card has a message printed on it for potential callers:— 'I do not buy from or sell to callers at

further emphatic point:— 'It maybe necessary for you to make a written appointment and call back at a time convenient to me.'

able firmly but politely to refuse to let strangers cross their doorsteps.

He added, "It goes against the grain for the elderly to say 'no, I don't

what they are doing when they kindly invite someone they don't know into their homes. Doorwatch acts as a constant reminder."

Geoff would like to see Doorwatch develop into a huge community and continue to grow until every householder becomes alert. The existing scheme has been sponsored by the Chelmsford Weekly News and the Chelmsford Star Co-op.

As the pilot scheme gets under way similar Doorwatch schemes will be sponsored by the Essex County Newspapers Group in Braintree, Colchester, Halstead, Witham, Harwich, Clacton, Maldon, Burnham and Great Dunmow

Geoff is confident that the scheme will work. He told the Law "Lets get everyone thinking about Doorwatch and then perhaps we can drive the conmen from Essex completely.

"It's up to everybody to help the elderly. We all have elderly relatives, friends or neighbours to protect so if you don't need Doorwatch for yourself think Doorwatch for them."



Photo courtesy of Essex County Newspapers.

Shaw Taylor launches Doorwatch

the door. If you are on official business please show your identity card and state your reason for calling.'

The message makes a

The card also has a space on it for the name, address and telephone number of someone who can be contacted if the caller wishes to pursue enquiries.

In launching the scheme Shaw Taylor said he particularly liked the way that by showing the Doorwatch card to an unknown caller, an elderly person would be

trust you. I won't let you into my house.' That is why I think the Doorwatch card is a brilliant idea."

Crime Prevention Officer Pc Geoff Bulter said he often hears about unreported crimes when he gives Crime Prevention talks.

"The trouble is old people are so nice and trusting they don't think

TRAGIC DEATH



Constable David Worsfold

IT IS WITH great regret that "The Law" has to record the death of Constable David Worsfold who was tragically killed in a road accident on the 5 March. Police Sergeant Derek Coe was in the same vehicle and he sustained serious injuries. Both officers were stationed at Laindon Traffic Garage.

David was 28 years of age and joined the Essex Police in August, 1977. After serving for 3½ years at Tilbury he joined the Traffic Division and served at Rayleigh Traffic Sub Division prior to joining Laindon Traffic Sub Division in November, 1982.

A married man, David lived with his wife Jaqueline and their 2 year old son Ashley in a police house at Hadleigh.

His funeral at Rayleigh Holy Trinity Church was attended by officers from both the Traffic and other Divisions of the Force and included a contingent from the Metropolitan Police Motorway Unit at Chigwell.

On behalf of the Force, "The Law" extends deepest sympathy to David's family and heartfelt support in their time of need.

New Support Division

THE CHIEF CONSTABLE approved plans recently to form a new Support Division to increase its effectiveness in fighting crime and to improve the service given to the people of Essex.

It is hoped that the new Division will become operative on the 1 June and will be an amalgamation of the existing Traffic and Operations Divisions under a single command structure headed by Chief Superintendent Mike Humberston.

During the course of the amalgamation it is likely that a certain amount of streamlining will take place. Responsibility for the Driving School for example will now come under the wing of the Force Training School. In addition certain administrative responsibilities to do with the purchase of police vehicles and running of the garage workshops will shift from the existing Traffic Division to

Management Services. However, it is not envisaged that there will be any major changes in the working circumstances of individuals.

In addition to its normal patrol functions the new Division will incorporate many of the Specialist Department currently available within the Operations and Traffic Division. By amalgamating the two Divisions it is hoped to offer a high degree of flexibility which will enhance the nature and quality of support from centrally controlled resources.

The very nature of the new Division will be to offer support and assistance to policing problems throughout the Territorial Divisions. In the June issue of "The Law" we will be highlighting the various facilities the Support Division has to offer.

SPECIAL EDITION — SEE CENTRE PAGES

"Pull out" Supplement giving full details of Police Pensions and all you need to know about Personal Pension Plans



THE ESSEX BRANCH of the Christian Police Association will be holding a fellowship Meeting at 8pm Tuesday April 14. The meeting will be held in the Quiet Room (which is on the ground floor of the new building) at Police Headquarters. For further details contact Ds Currell Headquarters Extension 534.

COMING SOON

A CONCERT WILL be held at Christ Church, London Road, Chelmsford on Saturday April 11, at 7.30pm. Under the heading 'Brass and Voices' it will feature the Essex Police Band and the Maldon Choral Society. Tickets are priced at £1.50 and are available from Pc Wilf Kennedy at HQ Press Officer ext 374/5/6.

THE ESSEX POLICE BAND are in for a busy time as on Wednesday, May 13 a further concert will be held at the United Reformed Church, Lion Walk, Colchester. The concert is being held to raise funds for the Police Convalescence and Rehabilitation Trust. Tickets are priced at £2.50 and can be obtained from either Superintendent John Burrows or Chief Inspector John Deal at Colchester.

DS BOB CRAVEN IS one of a number of Police Officers organising the Eastwoodbury Fair which is to be held on the 13th and 14th of June at the Football Ground, Eastwoodbury Lane, Southend. It is hoped that all the emergency services will be taking part and all the proceeds will go to charity.

One of the events will be a 'mini pull' and Bob describes this as being in similar style to the gun race at the Royal Tournament, ie: dismantle a Mini, put it back together and then drive it over the finishing line.

Bob would like to hear from anyone who can participate in any of the events. He can be contacted at the Regional Crime Squad Office at Harlow.

FOLLOWING THEIR success with 'Carousel' the Headquarters Musical Society will be staging another show on the 13th and 15th of June in the Headquarters Assembly Hall. The ticket price of £3 will include a Ploughman's supper and all profits will go to charity. The show is entitled the 'Fabulous Forties' and suitable attire should be worn by the audience or a 50 pence fine may be imposed.

Tickets are available from George Lambeth, Roger Barkway, Linda Hart or any Society member.

HMI Visits Essex



Photograph by courtesy of Thurrock Gazette.

In March Mr R. S. Barrat CBE QPM, Her Majesty's Inspector of Constabulary made his annual inspection of the Force. He is seen here being greeted by Chief Superintendent Peter Blythe on his visit to

Grays Police Station. This was Mr Barrat's last inspection of the Force. In April he takes up his new post of Her Majesty's Chief Inspector of Constabulary.

WARC New Vehicle Radios

IN 1979 the World Administrative Radio Conference decided that the Police (and Fire) Service should move their radio frequency band so that more commercial and community services could be provided on the normal domestic receiver. Not a bad thing you might think, because it would mean the casual listener would not be able to pick up Police broadcasts and perhaps, more importantly, the likelihood of interference from CB would be lessened considerably.

Well, since that time the Home Office Directorate of Telecommunications, on behalf of most of the Police service, has been planning how the transfer can be affected. This transfer is an expensive task and most of it is going on in the background and does not affect the average operational Policeman. One of the main things that has already taken place is that all of the main transmitters at the seven hill-tops sites in the county have been duplicated so that they are now transmitting, and receiving, on both the old and the new frequencies. The only outward signs of this change are that the top aerials fitted to the various masts have been completely replaced with a new type of slot panel which advanced aerial technology says is better than we have had before.

By Supt. Malcolm Hargreaves.

Where the change will be seen by the operational Policeman will be in his vehicle. Within the next few months single vehicle radio will be replaced. Most vehicles will have a Marconi RC690 set (made locally in Chelmsford) but the repeater set will be replaced by a Burndept unit. These radios have all the existing features but also two additional features.

Firstly, they have a multi-channel capability, which long-term (ie once all Forces have changed to the new frequencies) means that a vehicle can go into any other Force area and switch to the correct Force channel. For those who remember the NUM dispute, this no doubt would have been of immense benefit at that time.

Secondly, the need to have talk-through between cars will generally disappear as there are two simplex frequencies at channels 21 and 22. Basically this means that the cars can arrange to go to one of these channels via HOIR and then, as long as they are in range of each other (about 5 miles), they can talk car-to-car, without taking up valuable main channel air space or broadcasting to everybody. This may also be useful for communications at speed checks or contacting Divisional Control.

The first of the sets is available for viewing in the Communications Office at Headquarters but most Officers should receive local training before the sets become widely available. The Directorate has done its best to design a good county-wide scheme; it is down to you, the customers, to use it correctly and report any fault to the Radio Technicians promptly so that they can be actioned without delay.



Rescued

CONGRATULATIONS TO Sergeant Ken Ward of Southend who recently rescued a three-year-old boy who had managed to lock himself in a toilet. The lock on the door was somewhat faulty and our Ken demonstrated to his colleagues how easy it was for a three-year-old to lock himself in. So effective was his demonstration that Ken himself became 'trapped' and also had to be rescued. We are reliably informed that he was spoken to in a quiet and calm manner to stop him from panicking and on his release from the loo was given a lollipop.

Fowl Play

A LADY IN THE Saffron Walden Sub Division recently reported the theft of the village green ducks. An investigation by Pc Swift and Ds Bird suggested that these migratory fowl may have flown to pastures new. Fowl play has been ruled out.

FOUND ON IRIS — Police Officers were recently called to a large departmental store in Chelmsford as a drunk was stripping himself off in the bridal suite. The Officers were advised to enter by the rear entrance!

A CHELMSFORD MAN recently reported the theft of a number of rare breeds of ornamental chickens stressing that they were not suitable for eating but were for display purposes only. Someone suggested that the sell by date had expired.

Medal Awards Ceremony

AN AWARD CEREMONY took place at Police Headquarters on March 19 when Her Majesty's Lord Lieutenant of Essex, Admiral Sir Andrew Lewis KCB JP presented Police Long Service and Good Conduct Medals to 18 Essex Police Officers.

This was the third ceremony to be held in 12 months, thus making it far more of a personal occasion for the officers and their relatives. Again it was organised by Mrs Jennifer Luscombe of Headquarters who is to be congratulated for the splendid arrangements.

Following the presentation of the medals Mr



Photo courtesy of Essex Chronicle

The Chief Constable is presented with the certificate by The Lord Lieutenant of Essex.

Bunyard, on behalf of Essex Police was presented with a certificate from the National Association of Boys Clubs. The certificate marked the 25th Anniversary of the Association and was awarded to Essex Police as a mark of

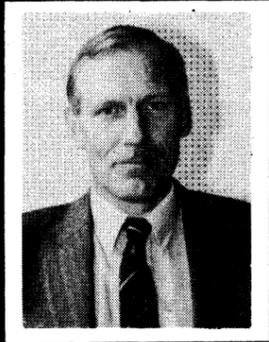
appreciation for all their help and assistance.

Following the presentations an excellent buffet was served for officers and their guests and they were able to mingle with Sir Andrew, Mr Bunyard and other Senior Officers.

"TRYING TO MAKE A PRIVATE CALL, EH JENKINS??"



Federation Notes



by
Jim Rodgers

STATUTORY MATERNITY PAY

FROM April 6 employers must pay Statutory Maternity Pay to employees who satisfy the conditions set out in the guide NI 257 available from DHSS Offices.

SMP replaces Maternity Pay and Maternity Allowance. However women who cannot get SMP can still qualify for maternity allowance.

The new regulations are quite complicated and it is hoped that the Joint Branch Board Secretary and Treasurer will become conversant with all the problems in due course.

If you need any further information then please contact the Federation Office. Please note however that Maternity Pay will continue to be payable to women whose

babies are due before June 21 under the old method.

INCIDENTAL EXPENSES ALLOWANCE

THIS allowance is for those attending residential training courses. At a recent Police Negotiating Board meeting the rate was increased with effect from January 1 to £2.20 per night.

The maximum allowance is £8.80 per week except where an officer has to attend for a week's course of training on the preceding Sunday night and will thus be in attendance for 5 nights then all five nights can be claimed.

FEDERATION NEWS...FEDERATION NEWS...FEDERAT

Running for Rupert

BY NOW I hope you have all heard about the Running for Rupert campaign. Whilst you are reaching for your one pound donation, let me explain where your sponsorship will go and how Rupert became to be the symbol of our own unofficial charity.

In 1944, a 10-year-old boy was evacuated to Huddersfield from his home in London. His only contact with his family was a weekly letter from his father. The eagerly-awaited communication usually contained some sweets together with some press cut outs from the Daily Express featuring Rupert Bear. The cartoon quickly symbolised the link with home and was retained vividly in this young mind as representing all that was good and kind.

Years later, Mike Simms who was then Secretary of the City of London Joint Branch Board of the Police Federation was asked by a group of R.U.C. Widows to suggest a mascot for the group that they had formed. He had recently been involved in hosting five-day weekends for them in London and knew immediately which symbol would sum up the sense of 'Police family' these visits inspired. This was of course Rupert Bear.

From such a small beginning, it is nothing short of remarkable that the symbol of Rupert Bear should involve so many people and generate so much interest. Of course the most important function of Rupert Bear is to raise funds for the Widows, Orphans and Injured Officers of the R.U.C. A substantial part of the one pound purchase price of a lapel pin goes towards the charity.

Past and present expenditure for R.U.C. dependents helps to illustrate where these funds are dispersed.

In 1986 Visits were arranged as follows:

August — 45 Dependent children on outdoor pursuit holiday in the Lake District.

September — 12 dependent children on Ocean Youth Club Cruise on the North Sea.

October — 70 Widows/Mothers on visits to London, Surrey and Thames Valley.

Mobile Homes — Donated, to be kept for use as short holidays by dependents.

In 1987 Visits: (Dates of which have yet to be finalised) will be arranged as follows:

50 Disabled officers and wives to visit London, Essex and Thames Valley.

24 Children Ocean Youth Club Cruise. 60 Children on outdoor pursuit holiday in the Lake District.

70 Widows/Mothers on visit to London and Norfolk.

In May this year, twenty Police Officers of the Federated Ranks who are members of the City of London Force will be running in the London Marathon. They have chosen Rupert Bear as their nominated charity and are seeking Nationwide sponsorship.

Their aim is to raise £1 from every Police Officer from every Police Force in England and Wales. If they are successful with their plans, a massive amount of cash will be raised for our colleagues and their dependents.

There are something like 46,640 yards in a Marathon distance. Each yard representing a bone aching, muscle pounding footstep. The thoughts that will keep those magnificent runners going to the finish will be your support for their endeavours.

As they dig deep into their physical reserves, please dig deep into your pockets and respond to the challenge of a pound a head with the same vigour that they will respond to the challenge of the London Marathon.

Divisional Representatives will collect your donations or if necessary, send direct to the Federation Officer H.Q.

RENT ALLOWANCE

THE Police Authority agreed at the Police Committee Meeting early in March for negotiations to commence with regard to the bi-ennial review of the Force Rent Allowance.

Any increase is due from April 1 1987.

The Joint Branch Board as in previous years, have obtained two private valuations of the Force selected house and will be submitting this evidence as in the past to the District Valuer. A decision on the amount agreed is expected by early June, any amount being back dated to April 1.

Discount Sale of Police Houses

UNDER the Housing and Planning Act 1986, which came into force on January 7, provision was made for a new period of three years during which discount is repayable for houses sold under the right to buy scheme.

The Act also shortens existing covenants to the new three year period.

The Secretary of State has also now revised the discount ceiling from £25,000 to £35,000 with effect from January 7.

The above was agreed at the Police Committee meeting to apply to the Essex Police discount scheme.

FORCE OPEN MEETING

THE Federation Open Meeting will be held once again at the Marconi Athletic and Social Club, Beehive Lane, Chelmsford at 6.45pm on Monday June 22.

The format will be similar to previous years and addresses will be given by Bob Needham — Joint Branch Board Secretary, Mr R. Bunyard CBE — Chief Constable, Mr G. Waterer — Chairman Police Authority, Les Curtis BEM — Chairman Police Federation England and Wales and Peter Tanner — Secretary Police Federation England and Wales.

Representatives of our Medical Insurers Private Patients Plan and our Federation Solicitors Russell Jones and Walker will be present throughout the evening to answer any of your queries.

Details will be published shortly on Federation noticeboards, transport can be provided if the demand is sufficient by your Divisional Representatives.

Tax changes and advice

THE recent budget introduced minor changes in the taxation laws. The Joint Branch Board Treasurer is preparing a handout in conjunction with our Auditor to cover all relevant parts which might affect our members. Copies will be made available on divisions towards the end of April.

If any member in the meantime requires any further information then please contact the Treasurer Brian Pallant on extension 386 at Headquarters who will be only too willing to assist in any

enquiry you might have.

Advice to the membership will still be available from our Auditor throughout the year but only with prior agreement in writing from the Treasurer or the Joint Branch Board Secretary.

UNIFORM ISSUE

THE new complete Standing Order covering entitlement and replacement times has been agreed and should be published shortly.

If any members have been experiencing trouble in obtaining certain items of clothing will they let Brian Pallant have the details in writing in the Federation Office as soon as possible.



Photo courtesy of The Yellow Advertiser

THE Joint Branch Board would like to take this opportunity of once again thanking the members of the Force Support Unit for their marvellous achievement in raising over £6,000 for the RUC Injured Officers Fund.

The non-stop 24-hour football match including a fun day on the Force Sports Ground back in September was

a great success enjoyed by all who attended.

One must not forget the help and support given by the wives and friends in raising this vast sum of money for such a worthwhile cause.

The money will be used in June this year when a party of Injured Officers and their wives will be visiting Essex for the day.

HEADQUARTERS

PERSONNEL



COMMANDER:
Chief Superintendent Gerry Bragg
Police — Personnel — Civilian
Force Welfare

Superintendent Derek Ralton
Community Services

Crime Prevention
Schools Liaison
Victim Support
Attendance Centres

Superintendent Charlie Clark
Force Training School

Recruiting, Training
Special Constabulary
Cadets
Orders and Legislation



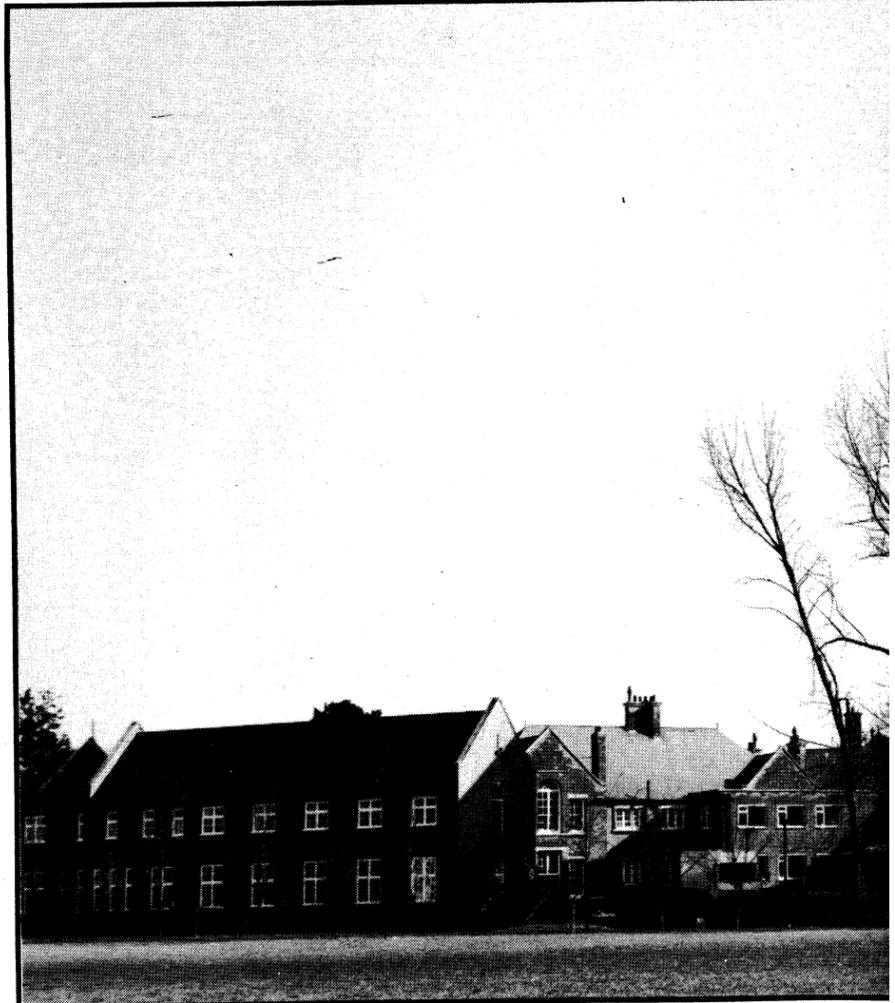
Mr Jim Dickinson
ASSISTANT CHIEF CONSTABLE (O)



Mr Peter Simpson
DEPUTY CHIEF CONSTABLE



Mr Robert B
CHIEF CONSTABLE



DEPUTY CHIEF CONSTABLE'S DEPARTMENT



Chief Superintendent Terry Rands
Complaints, Discipline and Inspection



Superintendent Malcolm Hargreaves,
Technical Services
Computer Management
Computer Development
Communications



Mr Ivor
Chief Administrator
General
Finance
Supplies
Regulation
Statistics
Purchasing
Catering
Printing
Firearms and
Property Management
Absence
Licences

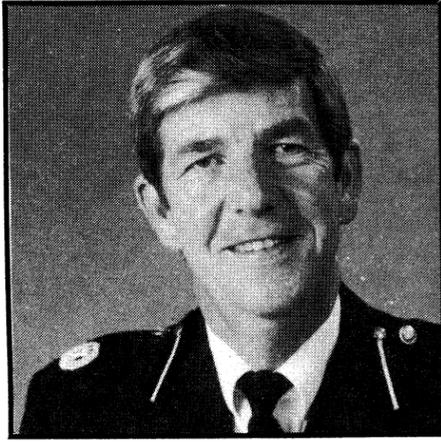
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Mr Matt Comrie
ASSISTANT CHIEF CONSTABLE (A)



Mr Geoff Markham
ASSISTANT CHIEF CONSTABLE (P)



CRIMINAL INVESTIGATION DEPARTMENT



COMMANDER:
Detective Chief Superintendent
Ralph Barrington

Deputy Commander
Detective Superintendent
Mike Ainsley

Central Detective Unit
HQ, CID Inspectorate,
Training

Detective Superintendent
Maynard Cartledge
Control Services

Technical Services
Scenes of Crime
Photographic
Fingerprints
Forensic Science
Essex Criminal Records
Office
Criminal Intelligence

Detective Superintendent Peter Whent
Area 1 - North

Colchester Division
Harlow Division
Chelmsford Division

Detective Superintendent
John Garrard
Area 2 - South

Grays Division
Southend Division
Basildon Division

SUPPORT DIVISION



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Superintendent Barry Devlin,
Management Services

Planning

Research

Executive Support



COMMANDER:
Chief Superintendent Mike Humberston

This new Division is to be launched on Monday, 1 June. In the next edition of 'The Law' a complete breakdown of the Division will be shown.

Law Letters

Dear Sir,

The Law — February Photograph Page 7.

Recollections

No doubt one or more of those in this photograph who live around HQ and are I trust fit and well, will have fitted in with the information about that team. However, here are a few recollections for what they may be worth.

The captain was, I believe, Alex Scott, seated third from right. He was a character full of fun and most popular. Sadly he became one of two men killed by a bomb dropped on HQ early in the war.

It was a good side and I recall many ding dongs with Colchester Borough, as it was then, Suffolk, Herts, Metropolitan and local sides. We played sometimes on Lionmede but the Chairman of the sports club in those days was for bowls and billiards and could not be convinced of the need for nets. In those days opposition to the Chairman, particularly that one, was foolhardy.

Sincerely,
B. S. STONEHAM
Seaford.

More recollections

Sir,

Yon sporting print, circa 1938, it was the best thing since the telly broke down during EastEnders. It surely wrung a silent tear from several survivors of Gulag 99 with long memories of long service

in bad stations like. Twelve good men and true. Clearly identified, back row, are Ken (Muscles) McGregor, lofty Giner Rayment and Harold (Smiler) Plowright. Decorating the foreground are Bernard (Heart-throb) Stoneham, John (Duke of Norfolk) Maguire, Alec Scott, Leslie Manning and Bill (Bonecrusher) Castlo. Maguire, Plowright and Castlo could well have turned pro.

This was the ragged sleeve era when they paid policemen peanuts pour encourager les autres. It ended only when today's incumbents inherited the ear together with the inevitable corollary of neglect, a rampant Mafia and crime our perennial growth industry.

Our primeval pleasures were simple if crude. We cheerfully exchanged kicks up the wotsit in a form of licensed tribal warfare dignified by the euphemism police friendlies. No quarter was given but full military honours were available on demand. Life was fun given ample private means, Gold Reefs in the garage and bonds in the bike shed, fade in gipsy violins and elf-horns faintly blowing like.

For others of us when the progeny cried for bread, the drill was to improve the shining hour by catching conies courtesy of our absentee Lord Lieutenant or cultivating the guv'nor's cowcumbers for the customary conces-

sions. Or dispensing half-litres at the Honest Lawyer or other noxious things. Or reading the lessons pianissimo at Evensong or crying the odds with a loud voice at Honest Jim's (sic). Yo name it. For one man in his time played many parts.

Forget thou not thy poor predecessors, guv. Large wife and small family. And may you ensonced at the blunt end ne'er sample the slings and arrows we've suffered at the sharp 'un.

Ralph Jones.

Thanks

Dear Sir,

May I take this opportunity through your column, to thank all those serving and retired Officers of the Essex Police who attended Tony's funeral on February 6, 1987.

Also to the many friends and his ex-colleagues who so very kindly sent my family and myself messages of sympathy at this very sad time.

Our heartfelt thanks to you all.

Your sincerely,
Barbara Richer,
Chelmsford.

Support

Dear Sir,

On behalf of my family and myself, I would just like to thank you, your officers and men for the wonderful send off you gave to my dear husband Bill.

We would like to thank you all for your messages of sympathy and support given to us on our very sad loss.

Yours very sincerely,
Audry, Kevin and
Sonya Wilson,
Rochford.

MONEY MATTERS



by
Tony
Warren

WITH THE most generous Budget seen for many years, and the best outlook for the British economy which we have enjoyed for over a decade, it isn't surprising that the Building Societies and Banks are bringing down interest rates.

This is brilliant news for all of us who have a mortgage, and I am certain that there will now be the usual surge in house buying Policemen looking for mortgages to move up the house scale.

I'm equally certain that some Officers will now be looking to unlock their equity by extending their mortgages, either to raise money for extensions or simply to raise money to make life easier.

Before reaching for the cheque book and mortgage application form, it's prudent to bear in mind that various financial institutions are now predicting a rise in rates later this year to protect Sterling.

For some months now I have been watching forecasts which show that, given the re-election of this Government, the Pound will be under pressure from abroad later in the year, and some have gone so far as to use the words "Sterling Crisis".

If the pound does start to fall against other currencies, notably the Dollar, then the only course of action open to the Government will be to raise interest rates — making this an attractive place for

foreigners to invest their money — and thereby force the Pound back up again,

If his happens, then talk of a two-point hike in rates would no be that far removed from possibility.

If the Government does not manage to be re-elected there will be a Pound crisis anyway. That will force interest rates up, probably for a much more extended period.

The whole point of this article, therefore is to inject a word of caution into the rush for cheap money which has already started.

For many years, the Bank of England has frowned on the use of cheap loans at mortgage level interest for buying anything other than home or home improvements. Well, after Christmas, "the Government's Banker" finally relaxed this (probably because everyone was ignoring it) and you can now re-mortgage your house for any reason.

This relaxation, combined with cheaper interest rates and a much more competitive scramble by lenders for your business, has lead to a rise in mortgage demand.

If either of the scenarios described come to pass, someone is going to get hurt.



Annual General Meetings

The Annual General Meeting of Essex Branch at Headquarters on 10 February was well attended, and your Branch Committee was elected as follows: Chairman: Supt David Taylor

(Chelmsford): Vice-chairman: Cons John Bray (Crown Court Liaison, Chelmsford); Secretary: Sgt Mike Stanbury (Witham); Treasurer: W/Sgt Marion Young (Southend); Pensioners Representative: Dick Giggins (Chelmsford 51082).

Generally speaking, the Branch is in good shape, but with current and regular activities centred only at Chelmsford and Southend. Regrettably, Harlow appears to have become dormant, and we are still hoping for a resurrection of activities in the Grays/Basildon and Colchester areas.

Essex Branch will shortly be in possession of two copies of the new Videotape produced by 11 Region as an introduction to IPA, and it is hoped that it may be possible to show this to new recruits as they pass through Training School. If any member or prospective member would like to borrow the tape, Marion Young at Southend will be the custodian.

The Regional Annual General Meeting took place at Chigwell on 4 March, and the Regional Officers, under the continued Chairmanship of Paul Adams are as follows: Vice-Chairman: Ray Hansen (Met K); Secretary: Andy Odell (City); Treasurer: Marion Young (Southend); Supplies Officer: Len Fleming (Met TD) London Reception: Alan Bazzone (PLA); and Editor Bert Chalmers (K ret'd). Essex Branch Representative is David Taylor.

The meeting was given news of a successful year,

with a continued increase in membership and the reinstatement of Ministry of Defence as a branch, but regrettably losing the Port of London Authority due to the continual major contraction of that long established force.

To the relief of all members, the Chairman reported a new initiative on the nightmare of the new Rules and Constitution proposed by National and it is hoped that commonsense will win the day on the question at the forthcoming National Executive Meeting to be held at Cardiff in early April.

Brian Boon (Chelmsford) informed the meeting of the continued success of the Amateur Radio Section of IPA which has been of immense benefit to IPA publicity and gained many new members, including hopefully, the rebirth of the Japanese section of the IPA.

HQ/Chelmsford Section

Meetings continue at Chelmsford Police Station at 8pm on the second Friday of each month, and a date for your diary will be Friday 9 October for Square Dance at Chelmsford Police Station, full details to be announced.

John Bray advises that there are still four seats left for the trip to Nuremberg from 3-12 July with an approximate cost of £150 and any members interested should contact John at Crown Court Liaison Office, Chelmsford as soon as possible.

By Mike Stanbury

Market Place

SNOOKER TABLE, 6ft x 3ft, good condition, collapsible for easy storage, all accessories included. Pc T. Larkin, Headquarters or Southend 743505.
HONDA 50 Moped, 3,500 miles, top box, screen, B reg, over 100 mpg. Ps R. A. Hollington, Benfleet Station or Southend 232801.

YACHT. Leisure 17ft four berth, cooker, toilet, outboard, tender, echo sounder, compass, three sails, GRP construction, bilge keels, £1,195 ono. Dc Houghton, Leigh on Sea Station or Southend 553259.
BMX Rayleigh Burner, suit 5 year to 8 year, only used on roads, £25. Insp J. Viney, Headquarters

Ext 475 Computer Development or 0376 47376.

TRIUMPH TR7, 1977, sunroof, low mileage, vgc, colour brown, engine record, one year's MoT, £1,200. Dc Barnes, Brentwood Station or Brentwood 558010.

TV/VIDEO CABINET, teak finish, includes video dust cover, £25. Ps N. A. Seymour, Headquarters ext 578 or 0268 593255.

FOR SALE LEC 5 cu ft fridge, perfect working order, £25; 4ft x 4ft aluminium double glazed window unit with frame (top casement opening), excellent condition, £35. Insp Norman, Chelmsford Station ext 204 or Chelmsford 251024.

WANTED — Floodlights for home photographic studio, simple and cheap. Headquarters ext 344.

CRASH HELMET, black, small 53/57 cms with visor, £7. A. Parsons, Southend Station or 03708 3229.

COMMODORE C16 Plus 4 computer with cassette recorder, games,

joystick etc, good condition, £50. Pc S. D. Parfrey, Witham Station or 0376 511834.

SIX BERTH frame tent, cooker, beanstork heater, £250. Pc Oxlade, Coggeshall or 0376 61244.

SAILING CRUISER Invader 22, five berth, Mercury outboard, inflatable dinghy, Tomos outboard, four sails, sounder log, ashore Walton. Ds D. L. Conner, Harwich Port or 0255 880396.

TO LET, 6 berth caravan at Caister on Sea, Caister Beach Caravan Site, all mains, shower, gas cooker and fire, fridge, TV, free clubhouse, 5 mins from beach, from £84 per week. Pc Seago, Rayleigh Station, or Mrs Edna Gepp, Southend 587263.

1979 ABBEY CARAVAN, two berth, very good condition, fridge, cooker, fire, spare wheel, toilet, stabiliser awning, £1,400. Pc J. Woodcock, Clacton Station or Clacton 431560.

COMMODORE 64 + £140 of games — £160. Rod Curtis 0206 47095.

BLOCK LETTERS PLEASE — ONE WORD PER BOX

Name and Rank Station

Home telephone Signed

—Harlow Police Week—



Photo courtesy of The Harlow Star.

A 1956 Wolseley Police car, loaned by Mr Thompson of Ongar, is shown to "Pc" Peter Ward and his father by Acting Section Officer Neil Durling.

THE last week of February, during the school half term holiday, was the timing for a 'Police Week' organised by Officers at Harlow.

With the co-operation of the management of a local indoor shopping centre, the Harvey Centre, daily displays were given by all branches of the Force. Traffic Division, Marine Sections, Crime Prevention, Neighbourhood Beat Officers and the cadets all did their part to make the week a success.

On the Wednesday evening the Force Band played to a large audience. For the occasion Police and Civilian pensioners living in the Harlow area were invited to attend. They were collected by the NBOs and treated to a buffet supper after the event.

The week culminated in an open day at Harlow Police Station when hundreds of visitors came to see how the police operate.

Photographs by courtesy of Harlow Star.

An Evening for Jonathan

JONATHAN lived in an Essex village and was only 10 years old when he died of bone cancer. He was an intelligent, brave and cheerful little boy whose promising life was brought to an abrupt end by a cruel disease.

Jonathan was diagnosed as having bone cancer just after his tenth birthday. He died eight months later. After his death his family received many donations to give to a charity in his memory. They chose to place all the donations with The Malcolm Sargent Cancer Fund for Children. In Essex alone there are over 400 families currently being helped by the Fund.

Friends of Jonathan and his parents are organising fund raising efforts in his memory. The objective is to raise as much money during this period as possible to be donated to the Malcolm Sargent Cancer Fund.

They are looking for your help. Would you be prepared to organise a fund raising event or perhaps make a donation?

For further details contact Chief Inspector Allan Taplin at Police Headquarter Press Office. Ext 406.

"Hot Rod" Spot

ESSEX POLICE and BBC Radio Essex have got together in the fight against crime with particular reference to thefts of motor vehicles.

Broadcast

In April the BBC will launch its 'Hot Rod' Spot. Each day the HQ Press Office will provide details of a vehicle stolen during the previous night. BBC Essex will broadcast the details to their listeners with the request that should they see the vehicle they should contact the Police. The listening public will be told that under no circumstances are they to try stopping the vehicle, they should only note its location before ringing the Police.

Motoring public

Details of the stolen

vehicles will be broadcast on three separate occasions during the day and the idea is specifically aimed at the motoring public and children on their way to school. There will be safeguards built in to stop the details being broadcast once the vehicle has been recovered.

Unusual

You can help with the scheme. Press Officer staff will be looking for the unusual vehicle, the blue Ford Escort with one yellow wing, the MKX Jaguar, anything that makes the vehicle stand out. If you take details of such a vehicle it would be appreciated if you could send a message to the Press Office via IRIS.

If you want more details of the scheme contact the Press Office.



Photo courtesy of The Harlow Star.

WPC Caroline Dunn and 'Crusader' made an instant friend in Taslyn Carlin from Old Harlow.



Photo courtesy of The Harlow Star.

Police Dog Beau doing his best to entertain local youngsters and keep them in order.

P.P.P. News

THE insurers have indicated that there has been an 8% increase in hospital costs this year and that the national group profile has shown increases in excess of 10% in addition to hospital costs.

The Essex Police Scheme has remained stable and the increases proposed at renewal in May have been kept down to below 7% when averaged. This is a satisfactory situation and bears comparison with other inflationary trends. A full list of new rates will be available shortly.

Claim Forms

Claim Forms should be obtained by telephoning the 'Help Desk' on Chelmsford 268281. It is important that this procedure is carried out to enable staff at the Help Desk to assist members with their claim procedures and also to ensure that the appropriate insurance cover exists.

Family Additions

Members are reminded that all new dependants should be registered with PPP within three months of the birth. This enables that person to be taken on without evidence of health. After that period an exclusion may be applied for any existing illnesses. 'Additional Dependant' Forms should be obtained from the Group Secretary.

RETIREMENTS

Supt Alan Cooper stationed at Grays, 31 March, after 30 years 36 days service.

PC Daniel P. Reilly, stationed at Leigh, 31 March, after 18 years 264 days service.

PC Douglas M. Johnson, stationed at Clacton, 31 March, after 28 years 160 days service.

PC David Buchan, stationed at Harlow, 12 April, after 20 years 182 days service.

PC David A. Hills, stationed at Driving School, 28 April, after 30 years 4 days service.

PC Clive B. Burchfield, stationed at Clacton, 30 April, after 30 years 6 days service.

PC Donald Woolnough, stationed at Great Bromley, 30 April, after 29 years 98 days service.

WPC Phillipa A. Wheatley, stationed at Rochford, 31 May, after 10 years 121 days service.

OBITUARIES

February 1, ex Pc A. M. Richer, aged 56 years, who retired from the Force 1980.

February 10, ex Ds K. F. H. Smith, 64 years, who retired from the Force 1976.

March 5, Pc R. Worsfold, aged 29 years, a serving Police Officer at Laindon Traffic.

March 8, ex Pc A. Barker, aged 83 years, who retired from the Force 1959.

March 9, ex Ps H. W. Giles, aged 80 years, who retired from the Force 1962.

March 13, ex Pc A. Tarbun, aged 84 years, who retired from the Force 1962.

March 14, ex Inspector A. Wyatt, aged 58 years, who retired from the Force 1984.

Essex Police Band at biggest Pass Out Parade

ASHFORD PASS OUT



THE February Pass Out Parade of Course Number 786 took place at the Police Training Centre, Ashford, Kent. This was the biggest ever Pass Out Parade held at the Centre, when 180 officers completed their training. The Force Band were in attendance to provide

suitable music. The above photograph shows the Commandant, Chief Superintendent Alan Levey with the large group of Essex Officers just before the parade.

Photo courtesy of Evening Echo

LAW SPORT—LAW SPORT—LAW SPORT—LAW SPORT

FOOTBALL MATCH RAISES FUNDS

**Harlow Police 4,
Leicester Fire Brigade 5**

IN ALMOST Siberian weather conditions on a quagmire of a pitch, these two teams served up a keenly-contested battle for the "Colin Moore" Charity Cup on Wednesday February 18.

The venue was the Four Provinces club at Parsloe Road, Harlow, where the match was organised to raise funds for the new Police Convalescent Home.

The match kicked off in a snowstorm and the pitch produced some erratic if wholly entertaining football. The Fire Brigade team contained some England Fire International players and their experience soon began to tell on a depleted Harlow side when they raced into a two-goal lead.

The appearance of Harlow's Micky Allen spurred Harlow into a spell of attacking football and they reduced the deficit when Graham Moore headed home. Just before half-time the Fire team restored their own two-goal lead with a fine goal following a corner.

Exciting

The second half proved to be even more exciting as Fire increased their lead soon after the restart, making the score 4-1. But Harlow refused to lay down and Moore netted his second goal to reduce the arrears. Then two burst of speed followed by well-placed shots by veteran "Midget" "Speedy" Terry, Rackley tied up the scores at 4-4. This set up a frantic finale where both teams had chances to settle the match before Fire snatched the vital winner with minutes remaining to take the Cup.

A return match at Leicester has been arranged for April 22, in order that the Fire Brigade may have a chance to raise Funds for a similar cause.

Harlow Police Team — A. White, M. Smith, L. Wild, I. Harvey, D. Folkard, N. Cockerill, N. Rowley, P. Toms, M. Allen, T. Rackley, D. Crichton-Smith and G. Moore.

FORCE FOOTBALL

BOTH Force football teams sit firmly at the top of their respective Divisions. With two thirds of the season over the first team are two points clear with games in hand. With a number of new faces in the team Mick Wood has as strong a squad as ever and it has showed because despite injuries a tremendous consistency has been maintained.

By John Weatherby

Utility man Cliff Haines tops the goal scorers with 24 followed closely by Roy Scanes and Mick Allen. Mention must also be made of Glyn Evans who together with Mick Allen has been called up to represent English Police. Congratulations lads.

Consistency has also been the essence of the season for the reserves. After a slow start 15 league games without defeat have left them 6 points clear at the top. Complacency must not creep in as there are teams behind who have played less games. Goals

have largely been shared around with 15 different scorers.

In Police competitions we are in the semi-finals of both the Southern Counties Cup and the No 5 Region Cup but it has not been our year in the National. We went out to Bedfordshire and Luton in the area final in what must have been a shock defeat.

On April 10 the combined squads go on tour and are guests of the Jersey Police. A hard earned break deserved by all.

Support has been good this season but there is always room for more and there are exciting games ahead. Everybody welcome.

Force Athletics

LOOKING ahead to the Summer, the Force Championships are due to take place at Grays on May 27. Last year's event was well supported and I am sure there will be a keen competition to prevent Grays from winning for the third time.

Portsmouth

The PAA (SE Region) is due to take place on Wednesday June 3 at Portsmouth.

Would members interested in taking part in the Regional meeting contact Inspector Bert Wallace at Grays. The closing date for entries is April 25.0

FLY FISHING

THE SECRETARY of the Essex Police Fly Fishing Team is Ds George Harris stationed at Brentwood.

Matches

There are seven matches to be fished between April and September 1987 in the

Number Five Region Fly Fishing Competition at venues ranging from Avington, Hampshire to Church Hill Farm Fisheries, Mursley, Bucks.

Anyone interested in taking part please contact George Harris on 0277 220202 extension 42.

CRUISE TO GERMANY

THREE-DAY cruise to Hamburg from Harwich (Parkeston Quay) on Tuesday May 5, on the DFDS Passenger ship, MS Hamburg.

The cost is £21 per person sharing a two-berth cabin and £16 per person sharing a four-berth cabin. Children under four years travel free.

The timetable is as follows:

1530 hours Tuesday	05 May 1987	Depart Harwich (P/Quay)
1300 hours Wednesday	06 May 1987	Arrive Hamburg
1630 hours Wednesday	06 May 1987	Depart Hamburg
1200 hours Thursday	07 May 1987	Arrive Harwich (P/Quay)

MS Hamburg was built in 1975 and is 12,520 tons. Among the facilities on board are a buffet restaurant, a-la-carte restaurant, cafeteria, three bars, nightclub, disco, casino and a cinema.

Please complete the reservation slip and return to DS232 B. R. Firmin at the Port of Harwich no later than April 20. Cheques should be made payable to B. R. Firmin.

Tickets will be issued on the day of departure.

This offer is open to all members of the Essex Police, retired Police Officers, Civilian employees and their immediate families.

For those who do not have access to the Internal Mail system, please send your bookings to Essex Police, c/o HM Immigration, Parkeston Quay, Harwich, Essex. **PASSPORTS ARE REQUIRED**

	Surname	Christian name	Station
1.			
2.			
3.			
4.			

Address

Telephone Number

I require a two/four berth cabin

LADIES' HOCKEY

WELL, THE SEASON is bashing its way through, bad weather and all, and several games have been played. Unfortunately due to the recent inclement weather several games have had to be postponed, but this has not dampened the enthusiasm nor deterred our efforts to beat the opposition.

Games have been played against Witham Ladies Club where deflection by the Essex goalkeeper prevented Essex Police from scoring in the first half, but allowed Witham to score in the second half when she restored herself to the rightful team. I can assure you ladies it was not a fix and was just the luck of the draw.

On February 25 this year, Kent Police travelled up to Chelmer Park where a ferocious game was played in good spirits and the score 4-0 is not a true reflection of how tight the game was. Essex Police are calling it 3-1 on the account that one goal was scored by a member of our own force. I won't name her but for the players of Harlow you are entitled to smack her ankles.

The most recent game on March 4 against Essex University was yet another blood bath and was an extremely physical game. Good humour was maintained throughout although in the latter half when a member of the Essex Police said "mind out else you'll lose your teeth" I knew that things were going exactly as we liked them. The score of 3-0 against Essex Police again was a little unfortunate since we kept a clean sheet for the first half but due to an injury on the Essex goalkeeper, the replacement being unable to stop the university from scoring did not help the situation.

Fixtures to look forward to are still a couple of tournaments, one being to Chester on April 1, when a 5 o'clock start is surely not going to be a joke, and again on April 5, when we play nearer home at Huntingdon at the annual Cambridgeshire Shield. This in the past has always proved to be a good day out, and spirits remain at an optimum level mainly due to the friendliness between the competing teams.

The finale of the year is undoubtedly

our trip to the Royal Ulster Constabulary where games will be played both against the home team and against the local army teams. As always any person wishing to join the team is welcome, and they will be accepted whatever standard our motto being "you can only ever improve".

On the point of the most improved players, they are without a doubt Kate Sale from Southend who is proving to be a whippet on the front line and Chris Thomas who if only she knew which side of the field was right or left would be an asset, however the calls from the back of "you are on the left Chris" are not so frequent nowadays and this is not due to the fact that we have put a large R and L on the back of her hands. Also greatly improved is Cindy Lambert of Harlow who until this year had not picked up a

By Jean Seager

hockey stick but has been told the rule pointed in the right direction, and proving to be a solid player at the back. Lyn Donnolly's tactics of rolling in from the opposition is still a source of amusement because when we say "take it" she has not yet learnt to use the stick but prefers to roll and trip the player up. We keep telling the opposition that she slips but I'm beginning to wonder.

Well with the season drawing to close, we'll keep battling on and on again if any people are interested in playing they can contact the Secretary who is WDC Jean Seager on her home number which is 0376 48904 you are welcome to come along and have a know about.

MODEL AIRCRAFT

DO YOU have any knowledge or experience of flying radio controlled aircraft. The Law has come into possession of such an aircraft and is willing to loan it out to any officer who has the expertise of flying it.

For further details contact Chief Inspector Taplin in the Press office Ext. 406.

The Law

**H.Q. phone extensions
374 and 375**

NEXT ISSUE

**June '87
Copy in by 18 May**

The Law

Written by Jim Rodgers, Secretary of the Essex Joint Branch Board of the Police Federation

A good pension scheme must provide benefits during your service as well as at the end!

AN OUTLINE OF THE PENSION REGULATIONS

IN SERVICE BENEFITS

THOSE of you who are regular readers of *The Law* will recall that about eighteen months ago I ran a series of articles over about four issues which set out in simplistic terms the benefits of the Police Pension Scheme. I made it in a "cut out and keep" format. Those who did, will now be able to reap the benefit of a much fuller illustration than I have room here to give.

Those who didn't and would like to obtain copies should contact my office, I still have the originals and will be pleased to make copies if required.

Those of you who remember those articles, will be aware of the diverse and valuable benefits that the Present Scheme provides, these include:

1 Ill-health pensions — Based on service and pensionable pay at the time of ill-health retirement. These can be uprated by the equivalent of seven or more years service. This is a very expen-

sive benefit which is unlikely to be provided for in any private scheme and which is absolutely essential to police officers and their family for their security and peace of mind. Ill-health pensions are indexed linked from their commencement.

2 Injury Award — This provides an addition to the ill-health pension if the retirement is connected with an injury on duty. *The enhancement can be considerable* and the level payable is dependant on the percentage of disability and the service at the time of retirement

and again this is indexed linked.

3 Death Benefit or Permanent Total Disability — This benefit is payable to officers who are permanently totally disabled due to an injury on duty or to the dependants of officers who are killed on duty and is the equivalent of five times pensionable pay or four times pay and allowances, whichever is the greater. This is currently worth up to £64,500 for a top rate PC.

Most private pension schemes include a death benefit which is usually

between two and three times salary, or for a specific amount. It is important to note that in the police scheme this benefit is only payable for accidents on duty and that members should ensure that they have insurance cover in case of death or total disability whilst on duty. (the Force Group Insurance Scheme offers

this cover already).

4 Widows' Pensions — This is payable to Widows of serving or retired police officers and is equal to half the pension the retired member was receiving or half the ill-health pension entitlement of the serving officer (remember that is uprated) at the time of his death. This

benefit again is indexed-linked and most private pensions schemes do provide anything like this level of pension for Widows. In addition to the Widows Pension the Police Pensions Scheme provides for child allowances for any dependant children — again this is unlikely in a Private Pension Scheme.

Hidden costs

WHEN examining the various schemes you will be offered, you must always remember to compare like with like. The present cost of the Police Pension scheme is expensive — 11 per cent of pensionable pay for men, 8 per cent for women.

are paying £100 per month in superannuation, you must remember that were that to be paid to you instead of the superannuation scheme, you would receive only £71.00, £29.00 being paid in income tax.

scheme, you pay a lower level of National Insurance Contributions. When you look at your payslip and see that £100 deducted for superannuation, you must be aware that your contribution is in fact only between £65.00 and £70.00. The rest would be swallowed-up in income tax and national insurance were you to be paid that amount instead of the superannuation scheme.

Projections for the future

WHAT can you expect to get in the way of Pension and Commuted Lump Sum when you have completed your thirty years? If you are due to retire in the next year or so, I suppose I could predict fairly accurately the sort of money you can anticipate. If you asked me to predict for thirty years' time, I could only say that the Police Pension Scheme will provide a pension related to Final Salary of half pay for 25 years' service, and two-thirds pay for 30 years' service.

Predict

This means that I should have to predict the increases in Salary over the next thirty years and, in addition, to predict the rank you will achieve in the next thirty years. This is a tall order, and not one which I feel inclined to get into — but I must because I know that the Insurance salesman who calls on you will make predictions to the future, and I must therefore grasp the nettle.

Invested

The Private Pension Schemes are provided by what is known as "Money purchase". Your contribution, in some instances together with a contribution from the employer, is invested by the Pension Fund. How well you are reimbursed by the Pension is related to how well the Scheme invests the money, and how well the investments do in the Stock Market.

The Salesmen for the Private Schemes

are expert in projecting the future of their companies Investment Policy. They do this usually based on the past record of their policy. The projections could be based on the last ten years of trading — then again, they could base it over a thirty-year period. Whatever, it is obvious they will use whatever reflects their Scheme in the best light.

Percentage

I will try to make similar projections for the Police Pension Scheme based on the past thirty years' movement in Police pay. You are already aware that the Police Pension is related to final salary (whatever the rank) and is a set percentage of that salary according to years of service.

Movement

If there is the same movement in Police Pay over the next thirty years, as there has been over the past thirty years, then an officer retiring in the year 2017 could retire with a Pension of £129,000 per annum, with a Lump Sum for his commutation of £650,000.

Remember that Police Pay has only been dramatically increased over the past eight years — Since Edmund Davies!

If this seems an elevated set of figures, try a modest five per cent increase in pay over the next thirty years for a Top Rate Constable; this would mean a Pension of £37,267 per annum, and a Lump Sum of £161,000.

Actual cost

The actual cost of the scheme (if it were to be paid for in full by individual members' deductions from pay) is in the order of 30 per cent. That means your contribution is made up by tax and ratepayers and subsidised to the tune of 20 per cent.

Premium

But that is not all the story. It has already been said that you have got to compare like with like. An Insurance Company will quote you a premium which is nett of tax relief. That means the amount you pay is rounded-up by reclaiming a sum equivalent to the tax you have already paid through PAYE prior to receiving the money you pay them.

Deduction

The deduction of 11 per cent (or 8 per cent for women) from your Pay is taken before that money is taxed. So when you look at your payslip and see that, for example, you

Payslip

In addition to that, being a member of a "contracted out" pension

POLICE PENSIONS

FOR most people, especially the young, the subject of pensions is an instant "turn off". However, changes are going to be made in legislation which, from January 1988, will give members of the Police Service a choice.

The choice will be whether to remain with the present Police Pensions arrangements, or purchase a Private Insurance and Investment linked scheme.

Choice

It is important that you consider very carefully these two options before you make a decision to act on the choices. It is important not only to you, but to your wife and your children (or any other children who may be dependent on your survival).

If you opt to leave the present Police Pension Scheme — you will not be permitted to change your mind and return to it.

Decision

The object of this Supplement to *The Law*, is to give you a brief guide on the options so that you can make a valued decision — at the same time — and quite unashamedly, I put forward the view that the present scheme cannot be beaten.

Nonetheless for that, I hope that these few pages will at least give you enough information so that you can ask the right questions if you explore the Private Pension Field.

CONSUMER ADVICE

IT IS our aim to provide the membership with the best available information upon which to make a choice when the time comes. The Police Federation Magazine, "Police," in January carried a long and detailed report provided by a prominent firm of Pensions Consultants, who had compared the Police Pensions Scheme with what is offered by the Private Sector. I won't go over that ground again, except to say that if you did not see the article it might be in your best interest to read what it says. Again if you don't find a copy round the station, I am prepared to provide photostat copies to anyone who contacts the office.

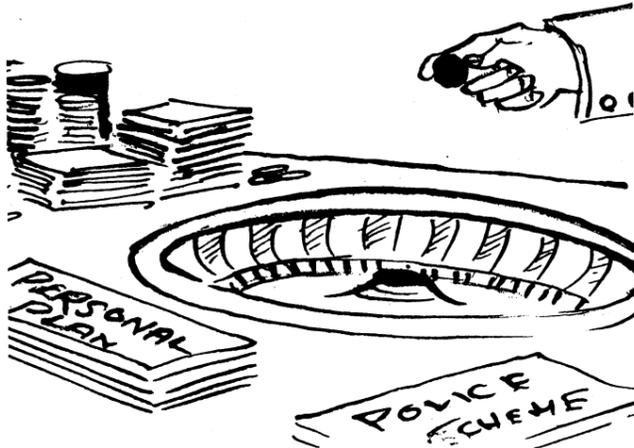
The firm who gave the advice contained in the article concluded by saying: "A choice must be made but there would appear to be no competition; a personal pension could seriously damage your wealth, and therefore members should opt to remain in the Police Pension Scheme." A very telling remark, and wittily expressed; the warning on the package is, "A Personal Pension could seriously damage your wealth!"

Don't just take our word for it, "Which?" Magazine, a true consumer's advice, independently gave the following judgement on the Government proposals:-

"Think hard before

the younger you are, since you've more time to build up a substantial fund. But nearer retirement age, you might be better off in your employers scheme . . . you're taking a gamble on the future."

Stay with the Police Pensions Scheme. If you



leaving the security of an employer's scheme. It may be tempting to opt for a minimum personal plan, and save the cost of the contributions to your employer's scheme — BUT you'll need to weigh up other benefits (such as dependants' pensions) as well as what you'd get after retirement. Personal pensions look more attractive

gamble with your future, that's up to you, but think carefully before you gamble with the future of your dependents. It could be your children who have to contend with your losses!

The decision is going to be yours alone, remember once you leave the police scheme, there is no return to the fold.

Pension based on average pay

Police Pensions are based on the average pensionable pay you receive during your last twelve months of service.

For thirty years service you will receive two-thirds of the Salary as a Pension, of which you will be able to commute up to a quarter, to take a Lump Sum payment.

If you wish you can take less in Lump Sum and more in Pension, the choice is yours, and this is an aspect of Public Sector Pensions, only shared with the Fire Service. In most other schemes a fixed lump sum is paid at Retirement Age (65 for men, 60 for women) together with a residual pension.

If an officer goes on Pension at the end of August this year, as a Constable he can expect

per annum: an Inspector £40,290 and £8,058, and a Chief Inspector £44,820 and £8,964.

Perspective

To put the Projections to the future into perspective, the Top Rate Constable Pay immediately prior to Edmund Davies was £3,800 per annum; a thirty year pension was £2,533, if a quarter of this were commuted it reduced to £1,900 per annum, and produced a Lump Sum of £8,545.

In those days, if a prediction of the "Monopoly Money" figures shown above had been made within the service, the prophet would have been certified!!



to take a Lump Sum of £32,340, and a residual pension of £6,465 per annum: as a Sergeant he can expect £35,475 plus a residual pension of £7,097

Transfer of pension

SINCE the 1 January 1986, anyone who is entitled to a preserved pension under the new legislation is also entitled to a Transfer Value. In the case of the Police Pension Scheme this is a sum of money which would have to be invested to buy your preserved pension at retirement.

You can either:

- (1) Transfer this to your new employer's pension scheme (if that scheme's rules allow for this) or
- (2) Invest it in an insurance company personal plan, this is a money purchase scheme with the transfer value invested (This is called a Section 32 buy out plan) or
- (3) from January 1988, invest it in a Personal Pension Plan.

Before embarking on any course of action at all, you should obtain advice from each of the scheme's pension managers, to see how their projections for the scheme compare; how the retirement age varies; what percentage is for widows, or other dependants. Try to weigh up the various benefits and drawbacks.

Remember that the Preserved Pension has a growth guaranteed, and treat any investment projections with caution.

If you have pension rights from previous employments it may be possible to collate everything together into one package, explore the possibilities.

The hard sell is on . . . !!

THE HARD SELL is on by the Police Federation to preserve the Present Police Pension Scheme. These pages, you will be aware, have promoted the argument that you should remain in the Scheme rather than take out a Personal Pension Plan.

The advice given by "Which?" Magazine, and the Federation's Pension Consultants is that a final salary scheme gives a greater element of predictability, than the fluctuations of the Stock Market.

Currently on television there are advertisements for the Legal and General Insurance Company. These revolve round the symbol of that firm which is a multi-coloured umbrella (to me it looks more like a sun shade, but they say umbrella, so who am I to argue!) The person involved in the advertisement quite often gets a soaking — or his clothes are saturated, because of the lack of cover of their umbrella.

If you turn the simile around, the umbrella of the Personal Pension Scheme (which is Insurance based) sometimes affords you protection, but at other times can be furled and therefore useless.

The Personal Pension Plan relies on the "Highs" and "Lows" of the Investment Income to provide the Funds from which your pension would be paid, the umbrella would be open and protective in a "High" situation, and furled and useless if "Low" were to prevail at the time you require to go onto Pension.

The Legal and General have therefore unwittingly indicated a drawback with Personal Pension Plans as well.

In the course of preparing this Supplement, I was given a hand-out (a printed form — not a bribe!) which has been produced by a well-known High Street

Bank. This proclaims that "A Personal Pension Plan takes care of your future . . ." and it then qualifies that by saying "If you are self-employed or an employee entitled to State Benefits only."

They seem to concur with the Federations consultants and "Which?" Magazine — their illustrations of the Personal Pension Plan they are referring to, certainly upholds our arguments as well. It reads:-

"A man intending to retire at age 65, aged 39 now and paying 30% tax can afford to contribute £500 per annum before tax relief — he pays in £9,100 (net of tax) and at age 65 could expect £26,500 in cash, and a gross annual pension, payable to planholder (or estate) for at least 5 years and thereafter for life, OF £8,200."

Think back to the figures currently being paid to retiring Police Officers at age 51; think of the £30,000 or so lump sum which can be invested for a further fourteen years before the officer reaches age 65. Think about the six or seven thousand pounds of Pension per year he will receive for those same fourteen years from this year, not 25 years time.

Think of the projections I made earlier regarding future pay increases, and the resultant pensions increases, which will have the same relationship to the pay the officer is receiving at the time of retirement as they have at this moment in time. The pension will remain two thirds of final salary.

THINK ABOUT IT VERY CAREFULLY!! IF YOU ARE NOT YET CONVINCED, GET MORE ADVICE, BUT THINK BEFORE YOU ACT!!

PORTABILITY OF PENSIONS

THE GOVERNMENT'S intention from the outset has been to enable employees to make provision for their future regardless of the fact that their employment might not provide a Pension for their retirement.

Because of that, the Police Federation nationally tried to opt out of the new portable pension legislation, at a very early stage. It was thought that the Police Pension Scheme provided what the Government were seeking, hence there was no need for them to be involved.

Strangely, they did not agree. By their refusal to opt the Police Service out, the Government has indicated its wish that we should be affected by the legislation. We don't know their reason for this, but there could many. For instance the cost to the Police Authority for providing police pensions is in the order of 27 per cent of the salary bill. If Police Officers leave the Scheme in large numbers and take out Personal Plans, then the authority is only required to contribute about six per cent of salary to the Plan. That could make a significant reduction in their expenditure!

To put this into perspective, the salary bill for the Essex Police is 85 per cent of the total budget, which is in the region of £65 million!

It could be that the Government felt that Police Officers should have the ability to transfer their Pension into Personal Pension Plans if they so wish because they felt it would be a benefit to the Officers to do so. This however, does not accord with the advice which has

right, than to transfer it.

If you have at least 5 years pensionable service when you decide to leave the Police Service — though not entitled to a Police Pension — then you will be permitted to leave your pension rights in the Police Pension Scheme.



been provided by the Experts employed by the Police Federation — nor by "Which?" Magazine.

Both of these sources do not even recommend transferring Police Pension Rights into a Personal Plan if you leave the police service on a deferred pension! Both seem to recommend that however much service you have with the Police, it is better to leave the money with a deferred pension-

Because of the rules of the Scheme, the preserved pension will be based on the Salary you earn at the date you leave — not the date you retire!

For anyone leaving the Police Service after January 1, 1986, preserved pension rights built up since January 1, 1985 must be increased by 5 per cent a year — or in line with price inflation, whichever is the lower, until retirement age of 60 for women, 65 for men.

The new regulations...

A short history

THE PROPOSALS were first published by the Government in a Green Paper in June 1985. This document set out the changes in the Social Security system in this country, and laid down proposals to phase out the State Earnings Related Pension Scheme — SERPS — which we normally refer to as "Old Age Pension". It proposed that this be replaced by either an occupational pension system — or a Personal Pension, the choice being with the employee!

Growth

The Government Actuary had predicted that there would be an enormous growth in the cost of State Pension into the Twenty First Century, which would have meant that the contributors to the scheme would not be able to afford the contributions necessary to provide the benefits which would inevitably be payable to an escalatingly high retired population.

Challenges

There were very strong challenges to the proposition to scrap the SERPS, and the Government were forced to modify their proposals so that costs would be significantly reduced. Their policy to encourage occupational pension schemes and Personal Pension Plans remained, however.

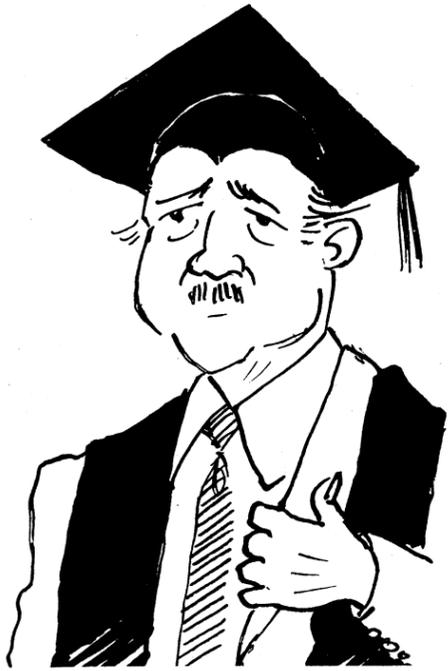
Competition

To this end they encouraged all of the financial bodies to enter the field of Pensions, and so banks, unit trusts and building societies joined with the Insurance companies, or went into direct competition with them.

Essential

The competitive climate this has engendered is the hard core of the "Hard Sell", we are concerned about. It is because of this that we feel it to be an essential part of the present day Federation to make members aware of the

benefits of the Police Pension Scheme. Hence this article. In addition a Video has been prepared which we will have at the Force Open Meeting, as part of our campaign. We hope to have copies made so that it can also be shown to Training



School students — on the various courses.

Concern

Our main concern is not that you leave the police scheme — but that you do so because you are ignorant of the facts, and in so doing you put your future in jeopardy.

The next fear, I suppose is that you may feel inclined to cut your expenses, and not take on a Pension Scheme of ANY SORT as a replacement. That would be LUNACY.

Retaining value for money

ORDINARY PENSIONS payable to Police Officers on retirement at 25 or 30 years of service are subject to 'Index Linking' when the officer reaches age 55.

However Widows' pensions, Children's Benefits, Ill-Health and Injury Award Pensions are Index Linked from the word go.

The Index Linking of Pensions is a very important factor, extremely valuable and a much sought-after facility which protects your pension against the ravages of Inflation.

Upon reaching the age of 55, the ordinary pensioner will find that the accrued uplifts of Pension since he went onto retirement will be applied to the Pension he receives, and according to the age of original retirement from the Service this can be a significant increase in income. Some, who went through the period 1976 to 1979 on a basic pension, whilst inflation was raging at 20% or more, will tell you that Index Linking was the saviour of their Pension finances.

The Index Linking referred to is an addition to all pension benefits under

the Police Pensions Regulations coincident with variations in the Retail Price Index. This is a feature almost exclusively limited to the Public Sector pension schemes.

Ask the Private Pension Scheme Salesman about this aspect. If his product doesn't have any form of uprating, leave it alone.

What seems like a good pension at the time of retirement will rapidly be

diminished by high inflation, and slowly reduced by the sort of low inflation we are presently enjoying.

Some private schemes do have some sort of uprating factor, usually no more than 3 or 4 per cent at most. Weigh that against the possibility of return to the high inflation of the 1970's — It doesn't bear thinking about by comparison, does it?

POLICE RETIRE EARLY

WHEN making your comparisons with the Police Scheme, and the Private Insurance linked schemes, you must remember that police officers can retire at an earlier age than most!

Contribute

The Police Pension Scheme is geared to payments after thirty years of service, to Members, male and female officers who can be as young as 48½ years of age. This means that you contribute to the Pension Scheme for a lesser period of time than most other employees, who have retirement ages of 60 or 65 according to their sex!

One question you must ask, therefore, is related

to the extra period of time between retiring from the Force, and collecting your Old Age Pension, will the Private Scheme require contributions for that period? Or will it pay out a less than promised amount in view of the Early Retirement? Are the glossy promises in the Private Scheme based on contributions right the way through to Old Age — or do they alter the contributions to take account of early retirement? There is a subtle difference.

Difference

The Subtle difference may be so subtle that you don't recognise it — it could also be an expensive difference!

HARD SELL

DURING THE NEXT twelve months or so, there is no doubt that members will be bombarded with literature from private companies seeking to tempt you away from the Police Scheme.

In fact, in this very paper, Tony Warren has already made a couple of overtures and expressed the view that the Private Scheme will provide a better Pension than the Present Scheme.

If any private company can come up with a scheme that is as good — or better — than our present scheme, then the Police Federation will become Agents for them within the Police Service!

You must be on your toes when dealing with the Insurance Salesman, as many of them are very good at their job. So good in fact that they earn their living on the commission from sales of insurance schemes — they are true professionals. In their field you are an amateur; a lamb for the slaughter, unless you take care.

Some Companies, and some Salesmen are ethical — in fact most of them are! But be warned, others are not!!

PICKING A PLAN

IN THE unlikely event that you have decided to take your pension rights into the market place, either because you have left the Service and want to invest a preserved pension — or, even more unlikely, that you have not been convinced so far, and wish to get a Personal Pension Plan, then you need to take note of the following advice.

Tax-free

As a general rule, every Pension plan, and that includes the Police Pension Scheme, is a tax efficient investment, because you get tax relief on contributions, and the money invested grows tax-free. With "Money Purchase plans" nothing is guaranteed, you are gambling that investment returns will outstrip inflation. All Personal Plans are this type, and a lot depends on the Plan you buy, and who sells it to you.

There are three main types of Personal Pension Plan:

(1) **WITH PROFITS:**— This guarantees a minimum pension, plus a lump sum figure, usually quite low to start with, and then bonuses are added whilst the policy is in being. There may also be terminal bonus, usually unspecified, but related to the efficiency of the investment.

(2) **UNIT-LINKED:**— You buy "Units" in one or more investment funds,

and your returns are linked to stock market performance. Recently these have yielded better returns than the "With Profit" policies, because the Stock Market has been on the rise recently. This may not last, so the value of the Units can go down as well as up.

(3) **DEPOSIT ADMINISTRATION:**— In this interest is added yearly to the balance of your fund similar to the working of a Building Society account. This is a safe option, especially if you are getting near to retirement age.

It is not necessary to stick with one plan nor one company — except for the minimum pension plan. You can spread your investment in a series of plans, or change from one to another.

Suited

Numbers (1) and (3) will probably be better suited to the maturer employee, whilst the Unit Linked scheme will

probably provide a greater fund, in the long term for the young officers. Shop around, don't settle for the first plan you are shown, get several quotations.

Growth

Most Plans will be sold on the basis of an assumed growth — be sure you are

necessary for quotations to take account of anticipated inflation — it wouldn't be a bad idea to ask for it NOW!

Oblivion

This should take the "Monopoly Money Predictions" into oblivion, but don't forget that any prediction is only a guess

Debit

Most plans have a debit side early on, which is probably balanced out over the life of the Plan, related to commissions for the agent, administration charges etc. This can be quite high initially, as much as 20 per cent of the premiums you have paid in, so that your plan will not grow very quickly, as only some 80 per cent of your contribution is being invested.

Charges

Again the new legislation will require that agents must show what each plan is worth in each of the first five years, so that you can see the charges the company is making. The Agent must also tell you if he is receiving a commission for selling you the plan.

I CAN TELL YOU ... I DON'T GET A COMMISSION FOR THE POLICE PENSION SCHEME.



aware of the percentage increase that is being "assumed". At the moment most quotes are related to 10 per cent or 7½ per cent, which give very impressive results.

In the future it will be

at the future — there are no guarantees!

Past Performance of a scheme is no guide for the future, but having said that, a company which has had a consistently good performance record over

POLICE SCHEME V PERSONAL PENSION

WEIGHING UP THE PROS and cons won't be easy. "Which?" Magazine makes the following points, and these are the ones you should concentrate on.

Get all the information you can about your present scheme to decide whether its a good one. A good employer's final pay scheme **guarantees** a certain level of pension in retirement in relation to your final salary, together with many other benefits.

With a Personal Pension you take the risks. Think about:
YOUR AGE:- The older you are when you take out a personal plan, the less time your investments have to grow. If you're over 40, it's unlikely that a minimum personal plan would provide as much as a typical employer's final pay scheme.

YOUR SEX:- Most women currently retire earlier than men so have less time to build up a fund. If you're paying the reduced rate married women's National Insurance Contributions, you can't take out a minimum personal pension based on the rebate, but you would still be entitled to a pension from your employer.
YOUR HEALTH:- Many

employer's schemes provide generous early retirement terms if your health

ployer pays in a great deal more than you do — in a "non contributory"

Minimum Contributions will pay out half the pension you have built up to your widow or widower. Anything more generous will have to be bought through an additional scheme. The Police Pensions Scheme, however, offers Widows as well as childrens benefits within the cost.

INCREASES IN RETIREMENT:- Minimum Personal Pensions must increase by three percent per annum — or by the amount of price inflation — whichever is the lower. Your Police Pension is index linked.

FUTURE EARNINGS:- If you expect your earnings to be a lot higher by the time you retire (In the Police Service promotion means pay increase — regardless of the annual pay increases being enjoyed generally) a final pay Pension Scheme may well give you a better pension.

RETIREMENT DATE:- Minimum Personal Pensions pay out at state retirement age — although you can arrange for an additional pension to pay out sooner. The Police Pensions Scheme has a lower normal retirement age, and pension based on shorter service.



fails. Minimum personal plans won't. Better terms would have to be bought through an additional plan.

WHAT YOUR EMPLOYER PAYS:- In most schemes, your em-

ployer pays in a great deal more than you do — in a "non contributory"

ployer pays in a great deal more than you do — in a "non contributory"

Do Personal Pension Plans have any advantage over the Police Pension Scheme?

COMPARE! The Government is offering an additional 2 per cent incentive to employees who contract out of State Earnings Related Pension for the first time. This does not apply to individuals who have been contracted out for a "reasonable period of time" — who would still be eligible for membership of the scheme after leaving an occupational scheme.

This affects members of the Police Scheme, which has been contracted out for a considerable period of time, so that anyone who leaves the Police Scheme will receive into his personal Pension Plan a contribution of 5.27 per cent, he would not get the additional 2 per cent incentive!

In the Police Scheme the officer contributes 11 per cent, but the Police authority contribute 27 per cent — that is somewhat better than 5.27 per cent — even I can work that out.

Saving

Compare! It may be possible to effect a short-term personal saving by opting out of the Police Scheme, to the extent that the members' contributions — which would not be payable and tax relieved — are not offset by the higher National Insurance contributions, which

incidentally are not tax relieved, but would still have to be paid.

This short-term saving must be set against the long-term cost of opting

you from transferring back in, should you opt out. The saving to the Police Authority would be considerable, should you leave — can you wonder

enhanced after age 55 in line with the Retail Price Index! The Personal Plan benefits are dependent on the performance of investments, rates of interest, and effects of inflation, and so are not capable of pre-determination until the actual date of retirement.

Compare! The present Police Scheme provides "in service" as well as "retirement" benefits. Except at a very high cost, Personal Pension Plans cannot provide such facilities as enhanced ill-health pensions, special gratuities for children, nor indeed the present index linking.

Remember! The Police Scheme is designed to meet the needs of the police officer! It takes into account the early retirement age, and the possibility of a deterioration of your health or fitness because of the rigours of the job!

Designed

Remember! The benefits within the Police Scheme have a value far and away above the level of present contribution by the member. Most could not be replaced by a Personal Plan, and in fact some of the benefits would prove virtually uninsurable on an individual basis!



COMPARE!

out. The current total cost of the Police Scheme is 38 per cent. The cost to the member to effect a comparable Pension under a Personal Pension Plan will demand a much greater contribution by the member!

Remember! The rules of the Police Scheme pre-

they won't want you back?

Compare! A member of the Police Scheme knows in advance how his retirement benefits will compare with his final earnings. These are guaranteed, and will be maintained irrespective of inflation. They will also be

In-service benefits

THE PERSONAL PENSION Plan, is Insurance based — whether it is Unit Linked or With Profits — and accordingly

You know for instance that many policies do not cover "Civil disturbance", or "flying, other than on an organised charter flight", "motorcycling" or "rally racing". (Even our own Force Group Insurance doesn't cover "Skiing"!).



Restrictions

There are also "occupational restrictions" which to be overcome, require a heavy additional premium to be paid — in the trade this is called "loading".

Loading

If you think about it, any "in service benefit" which would become payable, would presumably be as a result of some level of "Civil Disturbance". How much of a "loading" will that lead to?

Premium

Therefore to provide Death in Service Benefits, there must be a "Life Assurance" policy, the premium for this will be deducted from the level of contribution that you make into the Personal Pension Plan, and therefore reduces the amount of money being invested for the Pension Fund.

Limitations

All Policies of Insurance have "Limitations of Use" — you are aware of this in Motor Vehicle Insurance — you must also have some idea of the Limitations imposed on Life Assurance.

Licensee

If a licensee has an "Occupational Loading" because of his trade, imagine what the Police Officer will have added to his premiums — especially in these days of escalating violence and civil unrest.

The Police Pension Scheme already covers these eventualities — you may consider the cost is high — but look at the protection and security it provides. Protection proven over many years past, not relying on "promises to the future!"

Police Pension Fund ... The Myth!

YOU MAY, AT SOME time or other over the past years have seen a question . . . "Does it worry you, as a Police Officer, the fact that there is no Pension Fund?" The implication behind the question is that because there is no vast reservoir of money being invested solely with a view to providing better and better Pension Pay outs, the scheme is on the brink of foundering.

Recruited

Nothing could be further from the truth. The truth of the matter is that each of you, as serving officers were recruited on conditions of service which guarantee that you will be paid all of the benefits of the scheme that you are entitled to. Whether this be a short service award, a full Pension or an ill health Pension, you are guaranteed the benefits will be paid. This guarantee applies in my view, whether there is a full membership of the Police Pension Scheme, or merely a handful!

Qualms

This means that I personally, have no qualms about whether my Pension will be paid to me if all of you decide to ignore this advice and take out a Personal Pension Plan.

Forthcoming

Whatever the state of the Police Authority's finances, I am sure that my Pension will be met, in the same way as I am sure that Pay will be forthcoming. After all, the agent provocateur who is trying to belittle the Police Scheme because it is not funded has ignored the fact that if they can't afford the Pensions, they won't be able to pay salary. If they don't pay salary, they won't have a Police Service!

The question you should ask, and which could be more relevant is "Will a Personal Pension Plan provide me with as good a Pension, as the level of Commission paid to the salesman?"