

A UNIQUE NEW MORTGAGE SERVICE FOR OUR MEMBERS

We would like to introduce a new and innovative mortgage brokers to all members and support staff called **Comprehensive Mortgage Solutions**.

They are the only mortgage brokers recommended by the Police Federation of England and Wales, trading as Police Federation Mortgages, to ensure that independent mortgage advice is provided to Federation members and all police staff alike.

We can now offer this service north of the border where they will offer independent whole of market mortgage solutions designed specifically to meet each individuals needs, either via e-mail, telephone, post or face to face at work, home or surgeries.

They provide guidance, recommendation and advice to first time buyers and existing home owners who wish to re-mortgage or move to a new home. Being independent means that they work for our members and not any particular lender or insurance company.

They are part of one of the largest independent financial adviser groups in the UK, Bates Millfield, who provide fully independent audit, compliance, training and competence for their advisory staff, thus ensuring the advice and service they provide meet the standards and professionalism required by the Financial Service Authority.

Another arm of Comprehensive Mortgage Solutions are First Point Financial Solutions who provide the Police Service Flexishare, an exciting new way to buy a home which has been developed for the unique circumstances of those working within the Police Service. This is a home ownership plan for first time buyers, growing families, and people looking to change area due to promotion or relocation. It is a chance to move into the right size home in a new affordable way.

To find out more about Comprehensive Mortgage Solutions or the Police Service Flexishare call them on 0845 365 1250 or 0845 365 1354 respectively. Or e-mail on www.polfedmortgages.co.uk or www.policeserviceflexishare.co.uk.

FEDERATION INSURANCE SCHEME

In October 2005 we negotiated a new scheme and benefits via our broker Philip Williams and Co, Warrington. We on the Joint Branch Board are delighted with the manner in which the scheme has run since its inception, the proof of the pudding being how quickly claims are settled.

Some of you may recall that we wrote to those members who were not part of the full scheme as Financial Services Act (FSA) rules now prevent members of schemes such as ours from "cherry picking" parts considered appropriate. Members are now either members of the scheme or not.

However following long consultation with our brokers we agreed to allow those who previously "cherry picked" to continue to do so in such a way that the rules were not contravened. New recruits were not/are not offered this option.

If you currently pay £29.10 or £32.85 (includes spouse/partner cover) you are in the full scheme which includes annual travel insurance. Check this by referring to the PAI deduction on your payslip.

PROBATIONERS

If you currently pay £15.00 or £16.50 (includes spouse/partner cover) you are in the full scheme for probationers which includes annual travel insurance and will automatically move onto the full scheme for regular officers on reaching 2 years service. Please remember that you, as a

probationer, may have elected to go into the full regular officer scheme with its associated double benefits.

ALL OFFICERS NOT PAYING INTO FULL SCHEME

We strongly advise you to either contact the Federation office or consult our website to ascertain what benefits you are missing out on. In the event that you would like to add these benefits to your insurance scheme please send an e-mail to Sheena Joss in or office and we will make arrangements to process an application. It is our aim to have all officers fully covered by the full scheme as that is what is currently advised by the Financial Services Authority.

CHANGES IN CIRCUMSTANCES

Please ensure that in the event of your personal circumstances changing you advise our office so that we have up to date information in respect of your wishes in the event of your untimely demise.

SCHEME BOOKLETS/TRAVEL INSURANCE POLICIES

Officers are advised that a scheme booklet detailing the full range of the cover provided along with the travel insurance policy and application form for partner cover can be viewed/downloaded from our web site at www.taysidejbb.org.uk. Simply select "downloads" from the menu.

WILLIE AITKEN RETIRAL

It was pleasure tinged with sadness when the Secretary said goodbye to a Tayside, indeed Angus Constabulary, stalwart on Friday 31 March 2007.

Willie was the last remaining member of the former Angus Constabulary. He said goodbye to his many friends and colleagues during a presentation at Montrose police office.

Many good things were commented upon by Inspector Davie Coates and Chief Superintendent Clacher and it is fair to say that Willie will be sorely missed, not just for his happy face but his wealth of experience.

Good luck, health and prosperity to you in your retirement Willie from all on Tayside JBB.



VISIT US AT ...

www.taysidejbb.org.uk

TITP UPDATE

TITP 2007 will be held at Balado between Friday 6th and Monday 9th July.

The following changes to the running of the event have been proposed.

On Friday a limited part of the main arena will be open to the public from 1500 to 2300 with bands performing between 1700 and 2300

This is a huge change as previously the Friday was only the day that campers arrived and pitched their tents.

In addition, the campsite will be increased to accommodate 60,000 revellers with the venue increased to hold 80,000 each day.

In order to police the event there has to be an increase in the number of staff required at the venues. During the day outside patrols will be increased as will the number of officers within the campsite area.

During the evening and nightshift there will also be increased numbers especially within the campsite. There will also be a dedicated PSU available to the campsite arena on a 24hours basis throughout the event.

In the past it has been an issue raised by ourselves that it is unsafe for officers who have been working 12/13 hour shifts to then have to drive a vehicle of officers home. This will hopefully be addressed by busing most if not all officers to and from the venue.

As in the past the event will be policed essentially by volunteers at the overtime rate of time and a half for both rest day and annual leave personnel.

If insufficient volunteers are available, rest days will be cancelled and appropriate notice will be given to those concerned. Any officer who is subject to this will be compensated at time and a half like the volunteers. It should be noted that re-rostering of rest days will not apply as overtime will be applicable.

CONTACT US

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INSIDETHISSUE

POLICE DEPENDANTS TRUST • BENEVOLENT FUND PRESENTATIONS • GENDER-BASED COMMUTATION IN POLICE PENSION SCHEME • VSA PILOT COMMENCES IN WESTERN DIVISION • COMPULSORY RETIREMENT AGES • A UNIQUE NEW MORTGAGE SERVICE FOR OUR MEMBERS • FEDERATION INSURANCE SCHEME • WILLIE AITKEN RETIRAL • TITP UPDATE



TAYSIDE POLICE

federation NEWS

WELCOME

Welcome to the Spring 2007 edition of our newsletter which comes to you slightly later than anticipated. The reason for this is simply down to pressure of work on our full-time officials who do the majority of work in the production.

As the winter finishes we look forward to a busy summer period once again with the Open Championship at Carnoustie and T in the Park at Balado to contend with.

Much of the talk in Federation circles continues to surround the shift pilot which continues to progress satisfactorily. Considerable work is ongoing with a view to rolling out the pilot Force wide and it is still hoped by your JBB that this will be in the Autumn of this year. We have had assurances from the Force Executive that this timescale is being worked towards although resource allocation, particularly in Eastern Division remains a challenge.

Our full-time staff recently visited all stations in Perthshire and consulted officers who generally are very happy with the way the pilot is progressing. What is abundantly clear is that, one size does not fit all. We cannot cater for every individual officer's preferences in terms of length of working week, shift pattern, hours of work, finishing times etc etc. We will however work hard to achieve a work pattern that is acceptable to the majority.

Whilst we continue to work on shift reform, your officials have been working with the Force Executive to improve your standard issue police uniform which has come in for

considerable criticism. We raised our concerns at a recent JNCC meeting and it is fair to say that the Force Executive listened and assured us that solutions would be considered, hopefully in time for the autumn, before the next cold snap.

Work continues at PNB in respect of indexation of our salary and police reform which has apparently been ongoing since September 2005 and still sits on the desk of the Official Side. As we speak, a paper on the Official Sides views particularly in respect of SPP and CRTP is awaited. Yawn!!

Be assured that when we have any news on these items we will post it within the "news" section of our website on the intranet and internet.

Our internet website is now fully operational and hopefully is of benefit to you. It is still embryonic and is time consuming to keep up to date. We would appreciate any feedback on the site via the feedback section on the menu.

Our full-time officials recently met with the new Deputy Chief Constable Kevin Mathieson who commenced with the Force in early April. We are delighted to advise you that they were impressed with his forthright views and his willingness to consult us at an early stage on any issues which he feels may impact on you, our members.

The JBB wish him the very best of luck in his new appointment following a 4 year stint in Northumbria.

SPRING
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NEW CONSTABLES REP

Following the resignation of another Constable I was appointed to the Branch Board as Constable rep shortly before the Joint Branch Board AGM at the Glenesk Hotel, Edzell on the 27th and 28th of February 2007.

This was my first involvement with the Federation since I put my hat in ring during the elections of 2006. The AGM was a real eye opener for me, as I quickly learnt how much work was done by the various members of the Board and the Federation in general. I thoroughly enjoyed the meeting and managed to get involved in debates around a number of the issues on the agenda.

I have since attended at the quarterly Divisional Reps meeting with the Central Division Command team and found it a very useful forum for me to raise local issues and concerns that have been brought to my attention by my Central Division colleagues.

I hope to fulfil my role as Divisional Rep to the best of my capabilities and if anyone feels that they have any issues or concerns that need to be raised they should feel free to contact me by phone or email at anytime.



Steve Cook
9759 Broughty Ferry.

POLICE DEPENDANTS TRUST

Good news stories are very difficult to find especially with regard to officers who find themselves suffering from financial difficulties. One such story is that of an officer who retired from Tayside Police in the recent past on grounds of ill health suffered whilst undertaking his police duties. To say that this officer lived and breathed the job is no exaggeration and his infectious humour and willingness to run through brick walls for the job is sorely missed by all.

News of the fact that he was struggling financially reached our office and we set about trying to assist. After speaking with the officer and obtaining his permission we registered the officer with the Police

Dependants Trust. At the same time we applied for several of the grants which are available through the trust.

The good news is that the week before Christmas the officer received cheques amounting to several thousands of pounds. The look on our former colleagues face was indeed something that makes it all worthwhile.

We at the Federation office are very grateful to those officers who contribute £1/salary to the PDT. Any officer who does not at this time contribute and would like to please feel free to contact the Federation office at any time and we will set it up for you.

BENEVOLENT FUND PRESENTATIONS



On 13 November 2006 the President of the Tayside Police Benevolent Fund, Chief Constable Vine, presented cheques on behalf of the Fund to 5 local charities. This is an annual event with representatives from each charity attending HQ for a presentation and a sticky bun. On this occasion each registered charity benefited to the tune of £600.

The photograph shows Kate Wallace of Dunkeld and Birnam District Leisure Group receiving a cheque from the Chief Constable. Kate's son Robbie was killed in a road accident as he cycled his bike near to his home. Since then she has raised almost £32,000 for the charity and has been assisted in this venture by PC Ally Millar who dealt with the aftermath of the accident. Ally's commitment to this venture is to be applauded.

In addition to this worthwhile charity, donations were made to the Mains Family Centre, Volunteer Befriending Scheme, Tayside Children with Cancer and Leukaemia and finally, Home-Start Dundee.

Tayside Police Benevolent Fund exists for the benefit of Tayside Police officers in times of need. Although the presentation of cheques to local charities is considered a very worthwhile part of the Fund, the main thrust of the Fund is to support its ain fowk.

MEMBERS CONTRIBUTIONS

It was noted at the recent AGM of the Fund that contributions from member's subscriptions had reduced by 10% in the last financial year. Those who contribute to the Fund, pay £1.69 per month in the knowledge that their contribution is put to good use.

If you do not currently contribute (check your pay slip deductions) you can do so by contacting Sheena Joss in the Federation Office on 6661 or sending her an e-mail authorising deduction of £1.69/month for the Benevolent Fund.

Please consider checking that you contribute, as the majority of the Fund's income is from officer's monthly donations.

GENDER-BASED COMMUTATION IN POLICE PENSION SCHEME

A number of officers have contacted the office recently to query why the Police Pension Scheme, in these days of equality, still provides different rates depending on gender and indeed age.

The reason for the gender-based commutation table is that women statistically still live longer than men, hence their pensions are probably payable for longer.

The lump sum is the actuarial equivalent of the surrendered portion of the pension at the date of retirement. The lump sum paid is actuarially equal to the amount of pension that is given up for the rest of the officer's life.

Due to the life expectancy of females being higher, this is reflected in the commutation tables by a higher figure than a male counterpart of similar age.

In very basic terms, most retiring police officers elect to 'give up' one third of their annually payable pension to 'buy' a lump sum or commutation. As a result, the maximum annually payable pension of two thirds final salary is reduced to one half.

The value of the lump sum is dependent on a number of factors including age and gender-

Age – In general and simple terms, the younger one is on retirement, the larger the lump sum will be because government will 'save' the one third for longer.

Gender – Women have a longer life expectancy than men therefore government will 'save' the one third for longer.

The easiest way to understand this is to take a simple bank account as an example. The more deposits you make the bigger the lump sum grows. Pension commutation is something like this in reverse. The Government gives you the lump sum first, then you pay for it for the rest of your life giving up the one third as described above. The longer one is likely to live, the larger the lump sum the government is prepared to give.

These decisions have been tested in the European Courts and are continually monitored by both the Scottish Police Federation and the Police Federation of England and Wales. Legal advice has been sought on a number of occasions, particularly in 2001 when Human Rights laws affected the police service. England and Wales Federation most recently took advice in late 2006 and it was considered that what is currently in place remains legal.

Please have confidence in your Federation to challenge this policy if the time is considered to be appropriate by our legal advisors.

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VSA PILOT COMMENCES IN WESTERN DIVISION



First muster under treble 2 pilot.

On 7th October 2006 the treble two as it is known went live in Western Division of Tayside Police. It was acknowledged right from the start that this was going to be a difficult period in which to start the pilot as it coincided with many officers minor leave periods.

A real change of mindset had to be instilled in that although the numbers of officers turning up for a muster at 07.00hrs was reduced, there were more officers taking up and terminating duty throughout the day which has the effect of increasing and decreasing resources when required.

Having tackled the issues head on, Western Division staff set about showing that this was in fact the shift pattern which could deliver a better work life balance for our officers, whilst continuing to deliver a high standard of service to the public of Tayside.

It quickly became apparent to the meetings of the Shift Review Working Group that from the word go there was no significant detrimental effect to the performance and service delivery of our officers so far whilst working this pattern.

The one worrying issue from a Federation perspective was the lack of feedback forms which were being submitted. We asked that feedback forms were completed to outline both the good and bad aspects of the shift pattern. However there has been

a distinct lack of returns. We would therefore urge that officers take part in this and return feedback forms as often as possible.

As a direct consequence of this the full-time officials undertook their own consultation exercise. We attended at each of the stations within Western Division over the two days 7th/8th February armed with listening ears and a questionnaire looking for your personal opinions on the exercise to date.

The following is a summary of our findings -

- 72% felt they were healthier
- 82% were of the opinion the 2x2x2 provided a better work life balance.
- 76% of officers felt safer whilst at work with the increased numbers
- 69% felt no change or less tired whilst at their work.
- When asked if officers felt they handled ongoing enquiries better on the 2x2x2 or the traditional pattern 86% felt it was as good or better than the traditional pattern.

Starting time variations provided for a large part of the discussions during the visits. However 76% of officers agreed that they

were necessary in order to make the pattern effective.

A resounding

- 91% declared they would definitely not wish to return to the traditional 7 day shift pattern under any circumstances.

Although there have obviously been issues raised under the pilot these in the main have centred around variations and in many cases a lack of communication of the reasons why they have occurred.

It is the view of the officers working the pilot that the resource management unit has been poorly resourced itself whilst undertaking to meet the needs of the pilot and in particularly, "tasking"

Issues have become apparent in relation to requests for TOIL and your Branch Board reps will continue to monitor this.

The pilot continues with work ongoing to fully evaluate the many performance indicators which were considered appropriate by the working group.

Once again can we urge Western officers to let us know their views, positive or negative by way of the feedback form.

COMPULSORY RETIREMENT AGES

The Employment Equality (Age) Regulations 2006 came into force on 1st October 2006. These regulations as you will probably have heard since then, make it unlawful to discriminate on the basis of age. However, only some of the regulations apply to police officers because of the nature of our job.

Compulsory retirement ages for police officers have therefore been extended to take account of the spirit of the legislation.

The new CRA(s) are as follows -

PC - C/Insp - 60 years

All other ranks - 65 years.

Some of you may be thinking that with extensions you could have stayed on in the

service until you are 60 in any case. The big change now is that you can stay until you are 60 without having to apply for an extension, providing of course that you remain fit for the role as described in the Police Pension Regulations 1987.

As a member of the Federated ranks you can thereafter remain in service for an unlimited period beyond 60 years of age with the consent of the Chief Constable.

It is important to point out that retrospective implementation of this legislation for those retiring on pension prior to 01 October 2006 is not permitted. Therefore Inspector Alex Mackenzie will not be returning to his old post within the Force Communication Centre.

DOES THIS AFFECT YOUR RETIREMENT AGE - Simple answer - not if you don't want it to!

You are assured that your absolute right to retire on immediate pension after 30 years (35 years on New Pension Scheme) or to retire on pension if 50 years of age with a minimum of 25 years service but less than 30 years are UNAFFECTED.

PNB Circular 07/01 covers a number of other complex changes relating to these changes and officers are advised to contact the Federation Office for any further advice if required.