



# National Association of Retired Police Officers

(Founder Member of the Public Service Pensioners Council)

## Winter Newsletter 2020



### MESSAGE FROM THE CHAIR

Following on from the sad news of Ray Huddart passing away and given his national reputation I forwarded his obituary to the secretary of the Metropolitan police ex-detectives association of which I am a member.

I was pleased to get two responses from fellow members who recalled Ray. One who reported his suspicions that a friend of his falling fatally whilst climbing was murder rather than an accident and another who worked with Ray putting together the HOLMES major incident system.

The first features in Ray's first book "A Cumbrian Copper". The second as we are now well aware is the proven method of collating information in a major incident.

We now have 605 members receiving information and newsletters via email which is fantastic out of a total membership of 944 but we are always mindful that many do not have the internet so when possible we try to keep all members in the loop as far as information goes.

Try not to spend it all at once from 1st April 2021 Police pensions will increase by 0.5%. If the Government stick to the triple lock formula for State pensions we should get a rise of at least 2.5% with the possibility of a higher rise if average earnings exceed this amount.

### BRANCH MEETINGS

Our October meeting has been cancelled due to the current situation with Coronavirus, hopefully our AGM on 10th March 2021 will take place.

### GRIEF RECOVERY

Helen Arthur is a certified Grief Recovery Specialist and has offered her services to those who have suffered a loss in their lives. Grief Recovery is unlike counselling in that it is not therapy. However the actions that it enables griever to take, can have a therapeutic effect and enable them to move forward without the pain associated with loss and grief. If anyone wishes to get in touch with Helen she can be reached on 07484830399 or [www.griefuk.org/helen](http://www.griefuk.org/helen)

### CHRISTMAS LUNCHES

Sadly we have had to cancel both lunches at Greenhills and Bardsea. Once we are able these will be rebooked and as agreed by your branch committee the cost will be £10 per person for a 3 course meal regardless of the location. Hopefully in the next newsletter I will be able to provide the menus for both venues. Keep your eyes open for the dates.

### ARMISTICE SUNDAY

As you will be aware the Armistice celebrations have been very much curtailed this year. Although wreaths will be laid at Cenotaphs there will be no parade. We will still lay the Narpo wreath where possible in honour of our colleagues who have fallen in any of the previous wars.

### MUGS BY KATH

Kath Johnston has been busy designing and making mugs for sale. Below are the ones she has designed for Narpo. You can have any design, logo or name put onto it each individual mug. To get in touch with Kath contact her on 07792929686 or [kjonno52@gmail.com](mailto:kjonno52@gmail.com) .



### **BEREAVEMENT BOOKLET**

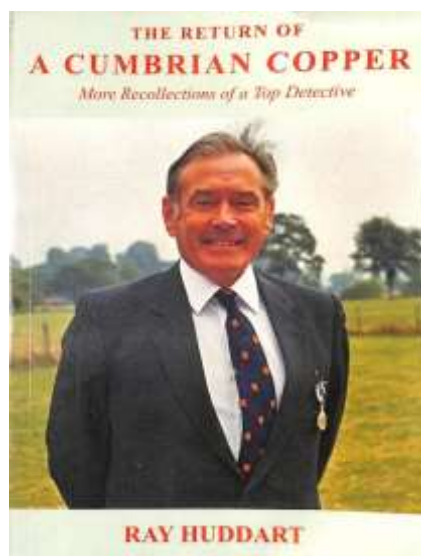
You will know that the small booklet put together by Cumbria and Wakefield branches has been a huge success, so much so we launched it nationally to see if there was interest from other branches. I have to say the response was phenomenal. Except for one branch every branch in England and Wales have requested copies, to that end Richard Critchley the Secretary of Wakefield branch and I made alterations so that the booklet became generic to every branch in the country. 10,000 were ordered and are in the process of being delivered to each branch secretary. Each copy gives the member space to enter some pension details and the booklet can be included with personal papers. Both Richard and I felt that a sheet of A4 taken from a website was not an acceptable and that language used needed to be easily understood. Had this only been available on the website, then those without a computer would be disadvantaged and as you well know many of our members especially the older and more vulnerable ones do not have computers.

Cumbria as a branch send a personalised sympathy cards to the family of each person who dies regardless of membership. If the family request a copy of the obituary this is sent.

I am grateful to Tony Scougal for his help in scripting the obituaries. We have gone from mentioning the name of those who were members on their death and brief details of when they died to a more meaningful resume of their career.

It's very sad that we have lost so many colleagues this year and whilst everyone is special there are two who are legends of Cumbria, Ray Huddart our head of CID for over 20 years and an outstanding copper and a dear friend John Hetherington the ex-Secretary of Westmorland with Furness branch.

They will both be very much missed.





From L to R Jim Wilson Malcolm Parker, Tony Scougal, David Kerr, Ken Jardine and John Hetherington

We make no difference between members and non member of the Association when it comes to obituaries or when sending sympathy cards from the branch

All ex officers are recorded on the Roll of Honour and we work closely with Tony Scougal on trying to give each and every one a suitable obituary. Hopefully members will receive the obituaries we circulate if anyone wishes to have a copy of a particular obituary these can be sent to you.

12 members have sadly left us since our last newsletter they are:

30th June	Stan Braithwaite	Force Control room
23rd July	Margaret Hetherington	wife of James Hetherington
11th August	Ken Grainer	Carlisle Sgt
12th	Jim Kerr	CC Lincolnshire . Div Com Carlisle
14th	Joyce Asbury	Wife of Gen Asbury and mother of Derek
19th	Eileen Heslop	Wife of Chris Heslop
N/K	George Bennett	Workington, Kendal and Carlisle
4th September	John Furness	CID
6th	David Jackson	Dog Handler
6th	Ray Stewart	Dog handler in West Cumbria
7th October	Raymond Stanley Huddart	QPM Head of Cumbria CID
8th	John Hetherington	Various parts of the County and retired Secretary of Westmorland with Furness Branch of Narpo

Some news of an Honour to one of our members



Congratulations to Malcolm Temple on the award of the British Empire Medal in the Queen's Birthday Honours for services to Local Government. I am sure you and your family will be very proud in receiving this and we hope you have a wonderful day when you eventually receive the medal.

## NATIONAL NEWS

### PENSIONS

We continue the work on Widows Pensions and statements have been taken from lead applicants and supporting witnesses. Barristers have prepared legal documentation and the claim has been lodged in the High Court in Manchester. All I can say at this juncture is that our council is very hopeful of the outcome.

### LATER LIFE AMBITIONS

Later Life Ambitions (LLA) brings together the voices of over 250,000 older people through three organisations, the National Federation of Occupational Pensioners, the Civil Service Pensioners' Alliance and the National Association of Retired Police Officers. We campaign nationally, regionally and locally on a wide range of issues to improve the lives of our members, and older people more generally.

One of LLA's key campaigns is for the inclusion of older people as the world becomes more digitalised. As the Committee and the National Audit Office (NAO) note, many older people and those on low incomes rely entirely on cash, but recent shifts to online banking and contactless card payments has seen the number of transactions using cash reduce significantly. Covid-19 has accelerated this trend with contactless card payments being viewed as more hygienic. Earlier this year, the amount that could be paid via a contactless transaction was increased to £45 and research conducted for Money Mail by Amaiz suggests that 50% of small businesses have gone cashless or plan to do. Both of these changes discourage people from using cash, reducing the amount that it is being used overall. As cash usage reduces for everyone else, we are keen to ensure that the Government understands the importance of maintaining access to cash for our older and more vulnerable population.

We understand that we will continue to move into an increasingly digitalised world with greater use of technology, but we believe this shift must remain inclusive. Additionally, whilst we recognise and support the work being done both by Government and by industry to support older people in using

technology through workshops and guidance, we must continue to offer an 'offline' option to ensure that no one is excluded from our economy. With this in mind, we welcome the commitment the Government made in the Spring 2020 Budget to bring forward legislation to safeguard access to cash and have made some policy recommendations within this response.

### **Financial and digital exclusion**

Increasingly, many older people are being excluded from accessing financial services following the closures of banks, ATMs and post offices. This trend has been exacerbated in recent years by the shift towards online banking services, and cuts to transport services in rural areas. LINK has revealed that as of March 2019 approximately 250 ATMs are closing per month. As the NAO report notes, vulnerable older people, particularly those on lower incomes, are likely to be among those most significantly affected by any reductions in access to cash

There are a number of reasons why older people may use cash including a lack of digital skills, or concerns around security, and the fact that it is easier to keep track of what other people have spent on their behalf. One example often given is when older people give someone money to do their food shopping, they are able to track exactly how much change they receive to ensure they are not being scammed. Older disabled people may also find it more difficult to switch to online banking due to poor eyesight for using chip and pin payments or issues with dexterity and using digital devices for people with Parkinson's disease or arthritis.

This wider shift to online banking is already excluding older people who do not have access to the internet. We know that more than half of the population aged 75+ (53.1%) are not online. Even when older people may have the technology and access to the internet, we are now seeing that there is increasing pressure to keep up with the latest forms of technological devices in order to access platforms that provide online banking. This excludes those who are unable to afford the latest device and it can discourage the use of mobile banking and create frustration amongst older people if they can only access online banking via the latest software update. For example, HSBC only allows for mobile banking on iPhones or iPads that are running at iOS12 or higher. It is therefore imperative that there is access to free cash withdrawals at convenient and accessible locations to account for this.

### **Scams and Safety**

The pandemic has seen a rise in online shopping and online banking, but this has also provided more opportunity for fraud and scams. A Freedom of Information request to HMRC found scams peaked in May 2020 after rising 337% from 133 in March to 5,152 in May. Additionally, we know that the amount of money being lost via online scams is increasing. UK Finance found that in the first half of 2020, losses from internet banking fraud, increased by 32% to £64.3 million, compared with the same period in 2019, and the number of cases more than doubled to 21,300.

Consumer rights group Which? states that scams are now incredibly sophisticated as scammers consistently find new ways to exploit people, making it harder for everyone to identify and protect themselves against scams<sup>1</sup> Despite this, it is well known that older people are still disproportionately targeted, putting them at greater risk.

As bank branches continue to close, older people are losing support in managing their accounts but also in identifying and preventing fraud. Staff at bank branches may be more likely to identify fraud or financial abuse, especially if an older person is exhibiting cognitive impairment. Despite this, thousands of communities have already been left without a bank on their high street. Additionally, with the closure of the Campaign for Community Banking Service, there are few organisations fighting for banks in high

streets and in rural communities. As digital proliferation increases, banks and businesses must find more innovative ways for pensioners to access safe banking through accessible tools and workshops.

### **Call to Government**

As noted earlier, we welcome the Government's commitment to introduce legislation in relation to access to cash. Alongside other measures, this could provide an opportunity to safeguard older people's independence and their rights to access cash. We suggest the following policy solutions that the Government and businesses could enact to ensure financial inclusion for everyone.

Firstly, businesses should have a comprehensive vulnerable client policy and procedure in place, to ensure these customers can access the services that they require. This should include extra support for older customers through digital workshops, one to one support or a support hotline for scam prevention. A vulnerable client policy should also mean that companies also maintain their commitment to using and accepting cash. The Government are responsible for ensuring that all older people can always take part in our economy, regardless of whether they have an online bank account or not.

As well as a company-specific strategy, we believe that the Government should take a role in encouraging and driving best practice within the financial services sector regarding vulnerable clients. We support the establishment of a sector wide code, stipulating minimum standards that individual businesses and firms should adhere to. These standards should include scam and fraud support for older and vulnerable customers to ensure that older people are protected. A good example is Lloyds Bank's hotline for over 70s and their new system, which allows a trusted person to help older people manage their account.

We are currently surveying our large membership base on their experiences during the coronavirus pandemic and throughout lockdown. As part of this, we are gaining important primary data on older people's access to cash and how this has been impacted by the pandemic. We look forward to sharing our findings with the Government once the survey closes to further inform this work.

### **POLICE TREATMENT CENTRES**

At this time, they are closed but there is online advice and guidance should anyone contact the centre.

### **FREE LEGAL ADVICE**

Bernard Seymour of Affinity Resolutions will give advice to members as to where they can find information on any legal problem – you can find details in Narpo Magazine

### **CONFERENCE 2020/2021**

You will be aware that conference 2020 was cancelled. We are now in the process of planning for conference 2021 in Llandudno. Hopefully this will take place. The National Executive Committee have a working group looking at the whole of our conference and its content. I am part of that committee and hope that the changes we will make to the structure of our conference will be very much acceptable to the membership and attract those who cannot attend themselves to visit the proceedings via the Narpo link.

### **October/November newsletter 2020**