



FORMAT

Summer 2019

Issue 70

(The Official Newsletter of the Federation of Retired Members' Associations of the NASUWT)

Distributed to thousands of retired members in the UK, Channel Islands and Europe.

FRMA Annual General Meeting and General Meeting, March 2019



The picture shows the presidential medal being presented to the retiring president, Ian Millington, by the incoming president, Anthony Knight.

The business of past minutes and reports were quickly dealt with and Regional Executive Members (REMs) have these available for distribution.

Business of the meetings continued with a short break for Tony Knight to introduce Dr Patrick Roach.



(Picture by Peter Sunter of Cumbria RMA)

Patrick, the NASUWT's Deputy General Secretary (*above*), began with an apology from Chris Keates for whom he was deputising, but was glad to be present. He thanked those present for their work on behalf of retired members, particularly the officers, and singled out Tom Gray (*pictured right*), whose 62 years of union membership is worthy of note. Commenting that we can take service for granted,

he said we should offer thanks more often. It has been a busy year for the FRMA, with rule changes to consider, and the Union has also had a busy year.

Reassurance that there is continuing support for the retired came next, along with the Union's concentration on pensions for those in work, as all pensions will suffer if there is any relaxation of pressure on the Government to maintain the 'post-war contract'. With Brexit, there must be vigilance as we cannot take for granted current rights.



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Editorial

The Union is busy making plans to cope with devolved nations issues and the crisis in teaching over recruitment. Worries over job security, pay awards, management bullying and lack of respect for workers in school are apparent. The removal of a sense of responsibility in school management is concerning the Union, as is discrimination, which is leading to stress. This will feature at National Conference at Easter. Rising retirement age is leading to more teachers taking early retirement despite the actuarial reduction in pension and, worryingly, an increasing number of teachers withdrawing from the Teachers' Pension Scheme (TPS) on affordability grounds. There needs to be greater support for teachers from Government, but it appears to have no strategy for this.

Dr Roach made the following points:

- It is a disgrace that only 46% of schools' budgets are spent on teachers' salaries, which prompts the question 'where is the bulk going?'
- Life expectancy for teachers in parts of the UK is falling, notably in Scotland and Northern Ireland.
- Many independent schools are considering leaving the TPS and offering alternative pension schemes to staff who require lesser employer contributions.
- This is the 100th year of the Union.

In conclusion, Dr Roach mentioned the Union's proud record of past achievements and the battle to retain hard-won rights. It continues to battle for better working conditions and equal rights for all and to campaign on pensions. The Union was the first teachers' union to affiliate to TUC.

The meeting applauded Dr Roach who took questions on funding of Honorary Life Members (HLMs), how the NASUWT might harness support from retired members, marking the 100-year history, campaigning and publicity.

On support, the advice is to build closer relationships with working member groups: a teacher is always a teacher. For the 100-year history, retired members' stories could prove useful. On campaigning, the Union needs to be careful that there is no conflict between supporting those of other organisations and its own; that clarity of the purpose of the NASUWT is not overlooked.

Tony Knight thanked Dr Roach on behalf of the meeting.

Contact Details

These were provided in the Spring edition number 69. They can also be obtained on the NASUWT website.

Welcome to the Summer Edition of **FORMAT**, which I hope contains interesting reading and information about up-and-coming events. There are many unresolved aspects of the FRMA structure and finances which were discussed at the May Executive meeting and, although reports of this meeting will come out, there will remain many matters to be discussed at the September 2019 General Meeting. Please try to attend your local RMA meetings, get involved in these ongoing discussions and let your voice be heard.

Speaking of your voice being heard, please send any articles, letters, comments and information to myself for possible publication in **FORMAT**.

All articles, reports and letters can be sent to myself using post: Bill Matthew, 15 Seymour Street, Dundee DD2 1HD. Email: bill.matthew2@btinternet.com. Tel: 07538 787549 or 01382 660810.

RMA and FRMA Finances



All RMAs and the FRMA are run on the basis of the finances which are available. As with all groups, their finances are run on a yearly budget, set by their treasurer after approval by an executive committee, which attempts to balance the income with expenditure. Setting a budget and attempting to stick to it are important for the smooth running of the RMA or FRMA. At the end of the year, excess or deficit in the budget either increases or decreases its reserves.

Income is based on a multiple of the rate of subscription and number of members. The subscription rate is set by the main body of the Union and neither any RMA nor the FRMA sets this. Once the subscription rate is set, part of this is split between Rednal Headquarters, to cover costs of servicing members, and the remainder going to RMAs as an imprest allocation. This allocation is calculated on the product of the number of members and the remaining portion of subscription. Once RMAs have their imprest allocation, they pay an annual Affiliation to the FRMA, which is referred to as 'the precept'. This precept has to be agreed by RMAs at their General Meeting, normally held in September. Once the precept is set, it comes into operation the following January. Other possible sources of income for both RMAs and the FRMA is any advertising revenue which may occur through any magazines they produce and by donations. RMAs run social events, whilst the FRMA does not. Running such events should produce some income which assists with the costs of running the event.

Expenditure should, in general, be for the benefit of

members. The running of the RMA or FRMA will have costs which must be covered. These costs should always be kept at a minimum. It is not part of this paper to tell RMAs how to spend their members' money. All members in an RMA should take an active part in discussions on their budget. As FRMA Treasurer, I regularly report on the state of our budget and expenditure. These reports are available through your REM. You should be familiar with your own RMA's state of finances.

Reserves are members' monies which, again, should be used for their benefit. Both individual RMAs and the FRMA should set what is their agreed reserve levels. In an ideal world, there would be both minimum and maximum levels. Variation on either side of these should trigger some further action. Most people consider that for an RMA the occasional drop into the red, which may occur through various reasons, is acceptable, but should be rectified as soon as possible thereafter. Thus, a minimum of RMA reserves of zero could be seen as appropriate. The vast majority of RMAs do build up reserves over time for different legitimate purposes which is commendable. I would suggest that a minimum between zero and the equivalent of one year's allocation would be sufficient to guarantee that any RMA continues to run in most situations. The setting of a maximum level is more contentious. I would suggest that having more than two years' allocation is becoming excessive. The main Union does not consider the build-up of reserves as being in the best interests of members and operates a triennial system of capping.

It is recognised that monies can be voluntarily transferred through the FRMA.

FRMA reserves have been reduced over the past several years. Indeed, over the past seven years the

reserves have been reduced by more than £25,000, which is an average reduction of slightly more than £3,500 per annum. Over the same period, the total RMA reserves have increased by £11,126, which is an average increase of almost £1,590 per annum. Clearly, there is a huge disparity between what has happened to FRMA reserves and RMA reserves. It is my view that something needs to be done to redress this imbalance. The timing of any necessary action must be appropriate. Hopefully, this should come into effect before any problems with FRMA reserves create difficulties.

Before exploring what might be done in any voluntary manner, it is very important to remember that the total RMA reserves are not evenly distributed over all 34 RMAs. Thus, any attempt at redistribution must be conscious of the effects it will have on different RMAs. No matter what is implemented, at no time should any RMA feel under any threat or be put into a difficult position. Any system must be seen to be fair and equitable, effective but non-disruptive. Any new system would have to be fully justified, be reasonable in its implementation and also have clear and transparent timescales.

I have prepared a draft paper on this for the May Executive meeting. Once I have the view of Executive on how to attempt to deal with reserves, I shall, as promised at the AGM in March, bring a verbal report to our September 2019, General Meeting. By giving you this indication of my thoughts prior to any decision making, I hope you will participate in your own RMA's discussions and be ready to seek agreement in future once more specific proposals become available.

Bill Matthew, FRMA Treasurer



A Little (?) Learning



What makes a man a few weeks short of his 78th birthday decide to undertake the long-term task of studying for a degree and commit himself to the very considerable time involved? No doubt different people would have different answers, but in my case it was the challenge that appealed, together with the immense satisfaction I know I will feel if, after a few years of work, I will be able to call myself a graduate.

The idea of studying for an Open University (OU) degree had occurred to me from time to time over many years, especially since I had retired from teaching, and more especially since the death of my wife in January 2001. Many years ago, a friend of mine had obtained an OU degree while still working, and more recently I became friendly with

another man who had done so, and it was this that brought the idea to the forefront of my mind again, although I did nothing about it until one day in 2017, when an advertisement for the OU appeared on television. That was the beginning of the long and satisfying journey that I am now on. My lifelong interest in the arts, especially classical music, made finding courses in that sort of area a priority. I also needed to know how long it might take to graduate; how many hours of work per week would be needed; how the teaching structure worked; and, not least, the cost involved.

Alan Gallagher, Durham and Northumberland RMA
(*Editor's note: The full article with many fascinating details can be read on the NASUWT website.*)

NASUWT Angling Competition 2018 – Winner: Dave Carr

Our regular contestants endured a wet and cloudy day throughout the contest, with a light wind at times to break the monotony, but insufficient to dry them out. Imperfect weather for those in the quest to be the second name on the refurbished and extended trophy! Great things were expected from the water as we had the pick of the best pegs, courtesy of our insider, Paul Wilson.



Practice sessions had been poor for two of our number, who were able to fish on the Friday (the same two also went back on the Sunday!). Catching small perch in the main, and no sign of the chub for which the stretch is renowned, did not dampen our spirits in the bar on the Friday night.

At the draw, our elders were allowed to draw first, but this did not help them, as they ended up just as wet as the rest of us.

The roach and skimmers were caught by those patient enough to wait for bites on the punch, but were never going to beat a chub catch...IF THEY FED. Odd perch came to the net too, but like the previous day were mostly on the small side.

Inevitably, it was a tale of the lost fish, as later in the match the chub decided to have a go. Up to lunchtime, the word was that Paul Wilson had got

chub and lost others, so the pressure was on to change tactics and follow his lead by fishing across as close to the far bank cover as possible. Of all the fish that got away, it was one of our South York's brethren who suffered most, as he had been broken twice ...and lost his rigs as well.

The eventual winner had six chub and a skimmer to weigh a very creditable 10lb 8oz.

Neil Hatfield took second place with a mixed bag of fish including the best perch of the day. He admitted that he had made a mistake by not going after the chub across the canal soon enough, but 6lb 8oz was still a good catch. Neil fished bread punch down the track for his silver fish and used the occasional maggot to add others.

Third place was taken by Paul Wilson, with a chub-based catch of 3lb 14oz, and he admits to losing bigger samples early in the competition.

Congratulations to our ex-chairman and organiser Dave Carr who instigated the Yorkshire and Humberside event for us after the national contest folded. All the members were delighted for him, not only on the quality he showed on the day, but also because it marked his first win in the contest that dates back to 1995 (national). Another new name on the trophy.

All retired and serving members from the region and guests from further afield are welcome to attend next year's event in Yorkshire on Saturday 21 September 2020.

For further information, contact: Clive Milsom Tel: 01274 875968, mob: 07759 682526 or email: clivemilsomsky.com@sky.com.

Round the RMAs



At the AGM of the Devon and Somerset RMA, Christine Lavers, the branch Honorary President (*on the right*), presented a cheque, for £1,000, to Paula Hallett, from Children's Hospice South West. This charity has been supported by the branch for many years, money being raised by regular raffles, including the Christmas Lunch Bonanza, and donations. The group has regular social lunches at a wide-ranging number of venues within Devon and Somerset.

Gerald Lavers, Devon & Somerset RMA

Royal Mint Experience

On Monday 19 November, 23 members gathered at the Royal Mint Experience in Llantrisant. Unusually for Wales, it was not raining, but it was rather chilly. However, 'the welcome in the hillside' was traditionally warm.

We had a guided tour lasting about an hour, where we were able to see demonstrations of how coins were made from raw metals, and then view the actual production line where they manufacture millions of coins each week, for over 60 countries. Seeing huge containers of coins being tipped into

continued on page 5

hoppers ready for pressing or packing was awesome. It was fascinating to hear that prior to the introduction of the bimetal £1 currently in circulation, about one third of pound coins were counterfeit, but vastly improved security measures have ensured that this is no longer a problem.



Each coin really is a work of art, which we often overlook, but many are very collectable. I think we'll all be scouring our long, ignored money boxes for the very rare 1933 old penny and our pockets for the Kew Garden 50p and Guy Fawkes £2 coins.

The extensive exhibition held many more fascinating insights into the history of the Mint and the work undertaken to produce medals of all kinds, including military, commemorative and Olympic medals.

I am sure we all took away different snippets of information on which to ponder. Mine was that due to our Queen's long reign, for the first time since the Norman Conquest, all the coins now in circulation bear the portrait of the same monarch.

Marion Rowlands, Avon RMA

NASUWT National Conference, Belfast

Tony Knight (*President*) and Dave Mehaffey (*Vice-President*) represented the FRMA. They were assisted on the FRMA stand by seven local RMA members.

Among motions covered were the following topics: Discrimination and Teachers Working Longer; Teachers' Mental Health; Pupil Indiscipline; Violence and Abuse; Data and Assessment in Schools; Valuing Teachers; and Pension Reform.

All the fixtures and materials for the FRMA stand were delivered from Rednal. These were supplemented with the Northern Ireland RMA banner and tablecloth, newsletters from throughout the UK, copies of **FORMAT**, and free gifts provided by Belfast City Council. Delegates completed the 'expression of interest in membership' forms and many took information leaflets for colleagues in their schools. We appeared to be the largest donor to the nearby food bank, where signs were placed indicating that the FRMA proudly supports the Trussell Trust.

Many delegates visiting the stand spoke about the friendly atmosphere and expressed appreciation for our services. The Belfast Waterfront and adjacent Titanic Centre and Cathedral Quarter looked their best in the summer-like weather. However, the somewhat restrictive Easter Sunday licensing laws were a bit difficult to swallow!

The FRMA President's Reception was very well attended by delegates who had visited the stand and a number of National Executive Members. After welcoming the guests, the President and Vice-President chatted with individuals over drinks and nibbles.

David Mehaffey, *Belfast Conference Co-ordinator*



LETTER TO THE EDITOR

*Published letters do not necessarily reflect the view of the Editor or that of the NASUWT Federation of RMAs. The opinion of writers may include errors of fact. Letters for publication should be sent to the Editor of **Format**. These should include the name of your RMA (if you have one).*

Dear Editor,

Peterloo Massacre, 200 Years Ago

As many members may already be aware, the bicentenary of the events of 16 August 1819 on St Peter's Field, Manchester, is to be commemorated this year.

The day started with a peaceful protest by approximately 60,000 workers and reformers, whose aim was to draw attention to their appalling work and living conditions, meagre wages, and the fact that they had no representative voice in Parliament. Despite the demonstrators' non-violent approach, sabre-wielding cavalry were dispatched by the authorities to disperse the crowd, which also contained women and children. At least 15 people

died and over 600 were injured. Within days, the slaughter was named 'Peterloo', as an ironic reference to the battleground of Waterloo.

Members may like to know about the book I have written on the incident and its aftermath. It is entitled *Peterloo: Voices, Sabres and Silence*, and is published by *The History Press*. There is also an excellent film by Mike Leigh, currently available on Blu-ray and DVD.

For further information on the Peterloo incident and the planned commemorative events in Manchester and elsewhere this August, please refer to the Facebook blog 'The Peterloo Memorial Campaign', or e-mail me on gphyth@btinternet.com.

Graham Phythian, *Lancs/Manchester RMA*

PENSIONS UPDATE - - - PENSIONS UPDATE - - - PENSIONS UPDATE

The Westminster Government and the Scottish Government have published the quadrennial valuation of the England and Wales and Scottish Teachers' Pension Schemes. The valuations show the notional assets/deficits of the pension schemes as at 31 March 2016. The valuation of the Northern Ireland Teachers' Pension Scheme is expected to be published very shortly.

The assets/deficits are notional because the UK Teachers' Pension Schemes are unfunded. Income from current teachers and their employers meets the cost of pensions in payment and the continued payment of pensions is underwritten by HM Treasury.

Even though valuations which have been published show that the UK Teachers' Pension Schemes are in deficit, pensions in payment are not currently jeopardised by this. The key reason the schemes remain in deficit is that the Treasury has worsened the discount rate, the assumption which determines how quickly public service pension schemes grow in value, which has lowered the notional value of the two Teachers' Pension Schemes by £12 billion.

One crucial aspect of the valuations is that teachers' pension benefits have not reached the level they should have, because teachers' life expectancy has not increased as the UK Government predicted before 2015.

The latest life expectancy data published by the Office for National Statistics (ONS) shows that austerity has taken its toll on working people across the UK. Life expectancy is not increasing in the way that the Government claimed it was up to 2015. In some parts of the UK, life expectancy is falling.

This is significant because the Government's pretext for the attacks on Teachers' Pensions from 2015 onwards was that fair pensions for teachers are unaffordable. The claim was that, because of increased life expectancy, allowing teachers to have a pension age of 60, or even 65, was impossible for the UK economy to afford.

A fair pension age for teachers has always been affordable, but the latest ONS data has demonstrated this publicly.

Accordingly, in September 2018, supported by the TUC, the NASUWT wrote to the Treasury to demand that the link between the state pension age and the teachers' pension age should be broken and that the Teachers' Pension Schemes across the UK should be allowed to set their own pension ages, following the valuation of the scheme.

If the Government had followed the Regulations which it put in place in 2015 to determine the levels of teachers' pensions, all teachers in the career average pension scheme would have seen a significant improvement in their pensions. In 2018, the NASUWT negotiated improved accrual in Teachers' Pension Schemes across the UK under the Regulations governing benefits in the reformed public service pension schemes.

However, in January this year, the Chief Secretary to the Treasury announced that the improvements to all public service pension schemes, which had been negotiated on the scheme advisory boards across the UK, would be paused and would not take place.

The NASUWT's 2019 Annual Conference has condemned the Government's actions to prevent improvements in public service pension scheme benefits, which amount to a betrayal of the promises which were made to public sector workers when their pension schemes were reformed in 2015.

The NASUWT National Executive will continue to fight for decent pensions for teachers, which teachers can take at an age which is fair.

Obtaining Pension Assistance

The NASUWT offers an unparalleled service to all members and retired members of the Union. This includes providing assistance on issues which relate to members' periods of full membership, not least on pension issues.

However, before contacting the NASUWT, retired members, or surviving partners of NASUWT members, who have a query about their teachers' pension should contact their pension scheme administrator in the first instance. The contact details are:

The Northern Ireland Teachers' Pension Scheme

Address: Teachers' Pensions, Waterside House, 75 Duke Street, Gobnascale, Londonderry BT47 6FP
Tel: 028 7131 9000 Email: teachers.pensions@education-ni.gov.uk

The Scottish Teachers' Superannuation Scheme

Address: The STSS, Scottish Public Pensions Agency, 7 Tweedside Park, Tweedbank, Galashiels TD1 3TE
Tel: 01896 893000 Email: via 'General Enquiries' on the SPPA website Web: www.sppa.gov.uk

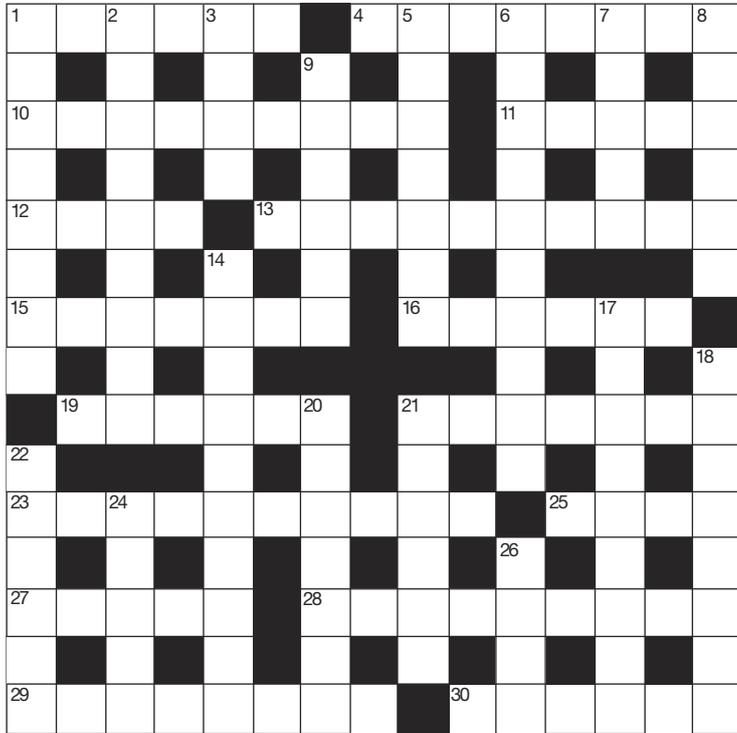
The England and Wales Teachers' Pension Scheme

Address: Teachers' Pensions, 11b Lingfield Point, Darlington DL1 1AX
Tel: 0345 606 6166
Email: tpmail@teacherspensions.co.uk
Web: www.teacherspensions.co.uk

CRYPTIC CROSSWORD COMPETITION ISSUE 70

A £35 MARKS & SPENCER VOUCHER FOR THE WINNER, COURTESY OF NASUWT FEDERATION OF RETIRED MEMBERS ASSOCIATIONS

Crossword kindly provided by Colin Garside – Wirral RMA. SEND YOUR ENTRY TO: Sharon Childs, FORMAT Crossword, Hillscourt Education Centre, Rose Hill, Rednal, Birmingham B45 8RS. Closing date – Monday 2 September 2019.



The correct answers for Crossword 69 were:

E	S	C	O	R	T		A	T	A	L	A	N	T	A	
G		O		A		S		A		O		A		W	
G	E	N	T	I	A	N		L	I	N	E	M	E	N	
S		T		L		A		K		G		U		I	
H	E	A	P		P	R	E	S	S	B	A	R	O	N	
E		I		G		K		H		A				G	
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O		L		S		Y		O		V		I		S	
N	O	T	C	H	E	S		M	A	E	S	T	R	O	
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D	I	N	G	D	O	N	G			H	A	S	S	L	E

THE WINNER OF CROSSWORD 69 WAS:
Roger Vavrecka of Milton Combe.

Across

- 1 Repeat call before admitting sergeant (6)
- 4 Bob and Romeo really impress (4,4)
- 10 End of quarrel could prove fatal (9)
- 11 Unaware of cover-up (5)
- 12 Little drinks for little people (4)
- 13 Bull easy to madden? Yes, indeed! (10)
- 15 People finally unable to reveal where stars are born (7)
- 16 Bring back sketch of French kings (6)
- 19,21 It allows you to try again in court (6,7)
- 23 Does cannon explode in an instant? (10)
- 25 Send after a job (4)
- 27 A long time to muse (5)
- 28 Amerindian ruler shows scorn for what conspirators are (2,7)
- 29 It couldn't describe Henry VIII's judgment (8)
- 30 The Gulf starts to captivate almost anyone (6)

Down

- 1 It's hard being no longer in reserve (8)
- 2 Guy guarding a road junction wanted also for bridge (4,5)
- 3 Starts to run oddly, without signalling, like crocodiles perhaps (4)
- 5 Oakum supplied for easy money? (3,4)
- 6 Where the Left predominate in hospitals? (6,4)
- 7 It's a sin to conceal love, say (5)
- 8 Cheap whisky avoided by careful photographers (3,3)
- 9 Extra support wanted by English (3-3)
- 14 Vital fluid supplies for pedigree horses (10)
- 17 ENT centre's specialism (9)
- 18 Engine is not broken up for scrap (8)
- 20 Speech features largely in Johnson's work (7)
- 21 Senior one raised as a stoical philosopher (6)
- 22 Lay out in one's underwear (6)
- 24 Canteen furnished by 'Cocina', a fitter (5)
- 26 He joins the gunners being a non-flyer (4)

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