

## Retired Teachers' Association Northern Ireland

Minutes of 68<sup>th</sup> Annual General Meeting  
held at Corick House, Clogher, Co. Tyrone  
Wednesday, 13<sup>th</sup> October 2010 at 11.00am

*Welcome* Chairman, Des Rawlings welcomed guests and branch members.  
He reminded meeting that it is the very nature of our meeting that we would have lost some members and requested that we observe a minute's silence in tribute to them.  
He thanked Kim Silkstone, Financial Services Ltd., Bangor for kindly sponsoring the tea/coffee & scones on arrival and also Nichola Taylor, Adelaide Insurance, Belfast for the kind donation of £100 towards AGM costs.

*Apologies*

Anne O'Reilly,	Chief Executive, ACHTA
Eddie McArdle,	Registrar, General Teaching Council
Esterina Large & George Sharkey	DENI, Pensions Branch
Robert Pinkerton	former Exec.Com.
Margaret Pinkerton	Mid-Antrim Sec.
Lucy Alcorn	North-East Sec.
John Stuart	Exec. Com.
Wesley Beasant	Exec. Com.
Nichola Taylor	Adelaide Insurance, Belfast
Valerie McKee	Dargan Press
Joan Allen	Belfast
Mary McAviney	South Down
Eveline Nicholson	East Down
Mary Cunningham	Craigavon
William Clarke	Mid-Antrim
Ethel Gray	Mid-Antrim
James Bell	North-West
Arlene Allen	Craigavon
David Allen	Craigavon
Kathleen Lindsay	North-Down
William Wharry	Mid-Antrim
Mrs. A. Flanagan	Mid-Ulster
Mary Kirkpatrick	Tyrone
Frances Sands	South-Down
Hazel Lendrum	Fermanagh
Eithne Thompson	North-West
Teresa McKiernan	Fermanagh
William Newell	Mid-Ulster
Martha Carson	North-East
Wilfred & Ruby Breen	Tyrone
Helen Rawlings	Craigavon
Anne Montgomery	North-West
Agnes Hunter	Craigavon
Marion Abernethy	North-East
Hilary McClean	North-West
Ann Gribben	Craigavon
Jean Mathers	Craigavon
Sarah Moffett	Mid-Ulster
Dorothy McIlmoyle	North-East
Irene Boyd	Tyrone
Sarah Cathers	Tyrone
Evelyn Armstrong	Tyrone

*Guests Present* Lewis Love, UTU  
John McAnulty, INTO  
Kim Silkstone, Financial Services, Bangor

*Total present* 102

- Chairman* Des Rawlings mentioned that, although he had expressed his pre-election concerns about the Lib. Dems and, in particular, about Danny Alexander, Chief Officer of the Treasury, he was now of the opinion that we have probably nothing to be frightened about and that it would instead be our colleagues who are still in employment who would, according to the Interim Hutton Report, have their pension-contributions increased but would have their actual potential financial outcome in terms of pensions severely affected, if not drastically reduced.
- He was pleased to state that he enjoyed visiting the branches although he was worried that there is considerable difficulty in finding replacement officers for some branches, secretaries in particular, leaving C.E.C. with the dilemma of: winding up such a branch; amalgamating branches or central administration.
- Because of family-health circumstances, CEC had kindly released him, he reported, from accepting all invitations but added that other CEC Officers would step in when needed.
- 2009 Minutes* The Minutes of the 67<sup>th</sup> AGM, held on Wednesday, 21<sup>st</sup> October 2009, were taken as read, proposed as a correct record by Des Rawlings and seconded by Ian Dixon. No matters were arising.
- Executive* The Executive Report was taken as read.
- Finances* From the 2010 AGM Report, Hon. Treasurer outlined our Current Account and Business Reserve Account. He stated that he would be posting out Branch Allocations presently.
- Secretary* The Secretary's Report was taken as read. Hon. Secretary emphasised that the membership database was complete with just some minor tweaking and that he would be able to print out current and up-to-date labels for Branch Secretaries.
- He also welcomed some newly-retired teachers to the AGM and added that the annual subscription, which still remains at £5 per annum, represented value for money in terms of gains in pension-related issues through our continued membership of the Public Services Pensioners' Council.
- ACHTA* In the absence of Anne O'Reilly Chief Executive Age Concern Help the Aged, Hon. Secretary suggested that we continue, nevertheless, our £100 corporate membership. This was accepted unanimously by the Meeting.
- PSPC* Vice-Chair, Mary Marley, outlined the work of the Public Service Pensioners' Council throughout the year:
- In the Emergency Budget in June, the Chancellor, George Osborne, announced that the earnings link for the basic state pension would be restored from April 2011 with what he called a Triple Guarantee, which is that it would be raised by the higher of earnings, prices or 2.5% (The prices element for 2011 will be the RPI but this will reduce to the CPI hereafter). Since the RPI for September was 4.6% the basic state pension will rise by at least 4.6% accordingly. Also, from 2011, the state 2<sup>nd</sup> pension (SERPS) will be increased in line with the CPI which is the lower figure of 3.1%;
  - Sadly, the Christmas Bonus, the position of widows or widowers and the position of pensioners living outside the UK remain unchanged;
  - Although strongly opposed by PSPC, plans to increase the state pension age to 66 remain in place;
  - Pension benefits such as free travel and the winter fuel allowance could be under threat;
  - The age of access to these concessions is set to increase in line with the rise in the female pension age;
  - From 2011, public service pensions would be increased in line with the CPI, rather than the RPI which, on average, has been 0.67% lower than the RPI. Because the current RPI is 4.6% and the CPI is 3.1%, this means that our pension is 1.5% lower. Over a period of time, PSPC has calculated that a public service

pensioner retiring at 60 with a £10,000 p.a. pension would lose out by almost £49,000 over a 26-year retirement with a difference of 1% between the two indices;

- Prior to the election, all three parties gave assurances that there were no plans to change the index-linking arrangements for our pensions and, since these assurances have not been honoured and we will suffer a 1.5% reduction in our pensions, General Secretary of the PSPC, Andrew Morris, has written to Lord Hutton, who has been charged with conducting a review of public service pensions' provision, complaining about the breach of promise that accrued rights would be protected. Unfortunately, we will have to wait until Spring 2011 for an answer when Lord Hutton presents his final report;
- Good news in that the personal tax-free allowance for under-65s rises in April by £1,000 to £7,475. The higher rate over 65 allowance, however, remains unchanged;
- We all face a rise in VAT in January 2011 to 20%.

Chris Wilson congratulated Mary on the thoroughness and presentation her report. This was echoed by Meeting.

*Adoption* Robina Atkinson proposed the adoption of all Reports. This was seconded by Colm Lambe and subsequently accepted unanimously by the Meeting.

*Hon. Auditor* Eugene Magill proposed and Hugh Donnelly seconded continuing with Patricia Halliday.

*Elections* President, Iris Clarke, reminded members that there would be two elections of Officers; Chair and Vice-Chair.

The following nomination was accepted;

Chairman	Des Rawlings	Proposed by Chris Wilson	
		Seconded by Mary Marley	<i>Elected</i>

The following nomination was accepted;

Vice-Chair	Mary Marley	Proposed by Eugene Magill	
		Seconded by Colm Lambe	<i>Elected</i>

Iris reminded Meeting that the Hon. Secretary was appointed by Central Executive Committee, not the AGM, as the position involved advertising, short-listing and interviews etc.

Secretary	Brendan McGlone	Not up for re-appointment	<i>Continuing</i>
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Iris informed members that the four co-opted Executive Representatives remained as; Robina Atkinson, Sandra Savage, Ian Dixon, Colm Lambe.

*Guests* John McAnulty, INTO, reminded Meeting that the contented, happy retirement that we enjoy would be under threat to our colleagues still in employment as they will undoubtedly be forced to work longer for a less-rewarding pension. Although the current system is unsustainable financially, where are the jobs coming from, he argued, to allow teachers to work longer? In addition, newly-qualified teachers would be competing for the same jobs. We are all being robbed, he added, those looking forward to retirement, newly-qualified teachers and our children. Our duty is to stand up for and demand a civilised society.

Lewis Love, UTU, reiterated the anxiety facing the public sector with newly-qualified teachers looking at a pension levy and a possible pay-freeze, taxation of the pension lump-sum, enforced redundancies and, if taken as a good indicator of future prospects, a recruitment freeze on the Inspectorate! He emphasised that the teaching profession is still suffering from a lack of males in Primary Schools. On a happier note, though, he announced that Top Flight Holidays were offering a discount to members of the RTANI on holidays and Belfast/Dublin flights. Further information could be obtained from the Dublin office on 00-353-12401706, the website: [www.topflight.ie](http://www.topflight.ie) or by e-mail: [ydennis@topflight.ie](mailto:ydennis@topflight.ie).

Kim Silkstone, Financial Services Ltd., highlighted how little annual interest we earn from our savings in banks, even as little as £1.60 on £16,000. Options are available for a higher return but, although we are generally reluctant to do this in N.I., we must be pro-active and change our banks and mortgage providers.

Esterina Large, DENI, was presented, in absentia, with a token of RTA appreciation for the invaluable work she and her team carry out on our behalf.

Valerie McKee, Dargan Press, Mallusk, was thanked for the invaluable work her company does in producing the AGM Report and was presented, in absentia, with a token of RTA appreciation.

*AOB*

Hon. Secretary reported that he had been contacted by *Age Sector Platform*, an umbrella organisation, formed in 2000 and comprising some 30 older-people's membership bodies, which aims to:

- Provide older people's perspectives into the formation of legislation;
- Increase awareness of, and improve older people's understanding of legislation which affects them;
- Ensure that public authorities understand and comply with their statutory obligations as laid down in Section 75 (of the 1998 NI Act);
- Participate in the political and decision-making processes that affect older people at both local and regional government level; and
- Sustain a two-way communication process between Government bodies and older people's organisations and networks across Northern Ireland and beyond.

Hon. Sec. reported that a representative from education was needed on the Education Sub-Committee and that, if interested, members should contact William Devlin on 02844831783.

He also requested that we should affiliate ourselves with *Age Sector Platform*, stating that we would benefit from membership and that the cost would be a voluntary arbitrary donation of £100 p.a. This affiliation was agreed unanimously.

Hon. Sec. happily informed Meeting that Chris Wilson, following his return from visiting family in Austria and Australia, would be continuing in his role as North-West Representative on the Central Executive Committee.

Robina Atkinson informed Meeting that, having taken five years to achieve legislation, there would be a Commissioner for Older People (as already exists for children) to speak up for our concerns, by 2012.

*Announcements*

2011 AGM was set for Wednesday, 19<sup>th</sup> October 2011, at the same venue, Corick House, Clogher. There being no further business, Chairman Des Rawlings duly closed the meeting at 12.25pm for lunch.