

Retired Teachers' Association Northern Ireland

Minutes of 72nd Annual General Meeting held at Glenavon House Hotel, Cookstown, Co. Tyrone
Wednesday, 15th October 2014 at 11.00am

Welcome Chairperson, Mary Marley welcomed guests and members to the AGM and thanked the association's members for their on-going support for her during her term of office.
Chair thanked Nichola Pearce, Adelaide Insurance, Belfast and Platinum Finance, Belfast for their partial sponsorship of the tea/coffee & scones on arrival and the Ulster Tatler for the photographs and publicity which would appear in the November 2014 edition.
She also thanked the guests individually especially Clint Elliott, Vice-Chair Public Service Pensioners' Council, London who had stepped-in at short notice for Brian Sturtevant, Chair PSPC, following his recent illness. On behalf of the RTANI, Mary offered Brian our best wishes and a speedy recovery.

Apologies

Nichola Pearce	Adelaide Insurance, Belfast
Linda Robinson	CEO Age NI although Raymond McGarvey, Trustee Age NI, attended in her place
Johnny Gray	National Association of Head Teachers (conference of NAHT)
Derek McCullough	NASUWT (currently at Stormont)
Gerry Murphy	Irish National Teachers' Organisation (delayed at last minute)
Renée McClelland	North-East Branch and former CEC Member
Brendan Corrigan	CEC Member
Ellen Lunn	Mid-Antrim
A.V. Flanagan	Tyrone Branch
Joan Doherty	North-West Branch
Peggy Pinkerton	Former Secretary Mid-Antrim Branch

Guests Present

Clint Elliott	Vice-Chair, Public Service Pensioners' Council, London
Seamus Gallagher	Head of Teachers' Pensions, DENI, Bangor
Raymond McGarvey	Trustee, Age NI
Sandra Brown	Ulster Teachers' Union
Ivan Arbuthnott	Chairman, General Teaching Council NI
Jim Clarke	CEO, Council for Catholic Maintained Schools
Eddie Lynch	CEO, Age Sector Platform NI
Robert Thompson	Past President RTA

2013 Minutes The Minutes of the 71st AGM, held on Wednesday, 16th October 2013, already tabled, were taken as read. No matters were arising. The Executive Committee Report, Financial Report and Hon. Secretary's Report, already tabled, were taken as read. No matters were arising.
Ian Dixon proposed and Robina Atkinson seconded the adoption of all reports. All reports were adopted.

2015 AGM Chair, Mary Marley, announced that the 2015 AGM would include information on the implications of residential care in the hope of offering some advice on the financial, legal, pastoral, care and inheritance issues involved.
Mary added that, because this was her last year as Chair, she wanted to thank her colleagues on the Executive Committee for their support and the members for their welcome when she had the opportunity to visit their branches.

Elections President, Iris Clarke, reminded members that, at this point in the AGM, all offices would now be declared vacant and that there would consequently be elections for the Offices of Chair and Vice-Chair.

The following nomination was accepted;

Chair Sandra Savage

Proposed by Eugene Magill
Seconded by Marion O'Hanlon

Elected

The following nomination was accepted;
Vice-Chair Colm Lambe

Proposed by Marion O'Hanlon
Seconded by Ian Dixon

Elected

Clint Elliott

Clint Elliott introduced himself as a retired police-officer and currently an Officer in the Police Federation of England and Wales as well as Vice-Chair of the Public Service Pensioners' Council, London which represents around forty associations of retired public-sector workers.

He stated that the Retired Teachers' Association, along with many other associations of retired public workers, supports the work of the PSPC because the council is full of people like themselves who took less pay than private-sector workers for a guaranteed future. To continue to receive what we bought into is only fair treatment although we are under considerable attack under Government policy.

Unions and associations like the RTANI are working very hard just to maintain current rights and universal benefits but the public sector is still being reduced. In addition, unions are so busy that they have less time for pensioners and so it important that bodies like the PSPC continue to represent the interests of retired public-sector workers simply because there is no-one else prepared to take up the gauntlet. It is more important, he emphasised, to fight for your pension when you receive it than when you are paying for it.

PSPC is addressing Government policies affecting pensions and these are contained in the Manifesto. The issues are: transition to the Single-Tier Pension in 2016; Income Tax Allowances; Over-80s Allowance; Christmas Bonus; State Pension Increases for Ex-Pats; Accrued Rights; Indexation Arrangements; Suspension of Pension on Remarriage or Cohabitation; Post-Retirement Marriages and Universal Pensioner Benefits.

On linking our pensions to CPI (Consumer Price Index) rather than RPI (Retail Price Index), we were told that the former was a more suitable instrument. Inflation is, Clint stated, a single issue so it is difficult to understand why Government uses a higher index (RPI) for the collection of revenue than it does when paying out (CPI).

Clint also mentioned other issues included in the PSPC Manifesto: The Widows' Pension For Life; Retention of Universal Benefits for Pensioners; Means Testing for Older People; The New State Single-Tier Pension; The Triple-Lock Guarantee; Christmas Bonuses; Index Linking of State Pensions for Ex-Pats; The *Grey-Vote* in Marginal Seats and the continuation of Age-Related Personal Tax Allowances.

Clint kindly answered several questions on issues relating to public service pension arrangements.

S. Gallagher

Seamus Gallagher, Head of Teachers' Pensions Branch at the Department of Education, stated that the cost of public service pensions is £300 million per annum which the N.I. Executive is trying to reform following the publication of the Hutton Report. In 2015, new schemes will be in place which will, among other things, base pensions on average earnings over a career rather than on final salary and also a raising of the pensionable age from 65 to 67. Employers will also be bound to enroll all employees in a pension scheme. At the moment, pensions are protected somewhat but if the Consumer Price Index showed a negative value, as happened two years ago, the NI Executive might be forced to reflect this decrease on Teachers' Pensions. This would, of-course, require legislation but, with the introduction of the New State Pension Scheme and new money-saving pension arrangements, retired teachers would be advised to be aware of pension developments.

Seamus kindly answered several questions on issues affecting members from a personal perspective.

Sandra Brown

Sandra Brown, Ulster Teachers' Union, asked members to consider the fact that, had currently serving teachers been working for Tesco, they would be 50% better off financially or that had they been working for Gallagher's they would be on an average salary of £47,000 compared to an average teachers' salary of £36,000! Sandra argued that, while the teaching profession is held in high esteem the salary doesn't reflect the commitment of teachers. She requested members to attend the forthcoming demonstration in Belfast for better pay and pensions adding that young teachers don't have the same pension prospects as retired teachers. Sandra finished by praising the website and also the work done by the Executive Committee, RTA in conjunction with other stakeholders like the Public Service Pensioners' Council, London in working to safeguard retired teachers' pensions.

I. Arbuthnott

Ivan Arbuthnott, Chairman, General Teaching Council NI, endorsed all that had been stated by previous guests. He praised also the RTA and was impressed that the association had begun in 1943 and was still continuing to represent the interests of retired teachers. With over 27,000 teachers registered in NI, Ivan stated that the

qualification from QUB is quite prestigious and is held in high regard so much so that NI has become a sort of 'teacher-factory' for England and Wales. Teaching, he argued, has become a 24-hour job now with more and more teachers having to spend their personal and leisure time on work-related activities. He praised, however, the work of the RTA adding that it is something to look forward to on one's retirement, that is, the opportunity to keep in touch with former colleagues and belong to an organisation campaigning for our pensions.

Jim Clarke Jim Clarke, CEO, Council for Catholic Maintained Schools, echoed the sentiments expressed by previous speakers adding that, although a recent figure stated that old age now began at 50, older people are contributing much more to society in that they volunteer for projects, assist in charity ventures, become members of the Boards of Governors in schools etc. Older people are much more creative, more aware and able to cope with new technologies including the digital world and are happier to contribute and welcome opportunities for personal development. He mentioned the proposals regarding the length of service of teachers and argued that a career in teaching should be restricted to 30 years maximum. The Baby-Boomers, he claimed, laid strong foundations for future generations although the infra-structure would, unfortunately, not be able to support the services they currently enjoy.

R. McGarvey Raymond McGarvey, Trustee Age NI, informed members that Age NI has around 345,000 engagements with older people annually including 30,000 telephone calls to their offices for advice on entitlements. This resulted, he explained, in £3.3 million of benefit being paid to people who were not aware of it. Raymond stressed the importance of having established a vision for the future in Health & Social Care, that is, the recognition of rights, needs and aspirations of us all which recognizes that well-being and independence are paramount objectives. He concluded by asking that our politicians to evaluate continually and re-appraise their work especially with regard to older people and their welfare.

Announcements The next AGM was set for Wednesday, 14th October 2015, at the Glenavon House Hotel, Cookstown where there will be a platform for Questions & Answers on pension issues and a special focus on information concerning the implications of residential care.

There being no further business, Chairperson Sandra Savage duly closed the meeting for lunch at 12.45pm.