

YOUR VOICE

Ffederasiwn Heddlu Gogledd Cymru /
North Wales Police Federation



September 2013



Could you be a Fed rep? Pages 10 and 11

Representing • Negotiating • Influencing

<i>Chairman's column</i>	2 - 3
<i>A message from our PCC</i>	3
<i>The social network - BEWARE</i>	5
<i>Constables' concerns</i>	7
<i>Sergeants say</i>	9
<i>Federation elections</i>	10 - 11
<i>Inspectors' insight</i>	13
<i>Deaths on police contact</i>	15
<i>Caption competition</i>	17
<i>New powers for IPCC</i>	19

Published by North Wales Police Federation,
Police Federation Office,
311 Abergele Road,
Old Colwyn,
Conwy LL29 9YF

Designed and produced by XPR (UK) Ltd
www.xpruk.com

Cover photo courtesy of Sgt Iwan Owen

Contact the Federation

E-mail: FedAdmin@nthwales.pnn.police.uk

Tel: 01492 805400

Follow us on Facebook and Twitter:

Facebook:
www.facebook.com/NWalesPoliceFed

Twitter:
[@NWalesPoliceFed](https://twitter.com/NWalesPoliceFed)

Every care is taken to ensure that advertisements are only accepted from bona fide advertisers. The Police Federation cannot accept liability incurred by any person as a result of a default on the part of an advertiser. The views expressed within this magazine are not necessarily the views of the North Wales Joint Branch Board.

Independent review of PFEW - get involved

By Keith Jones
Chair, North Wales
Police Federation



Late last year Steve Williams, Chair of the Police Federation of England & Wales (PFEW), announced that an independent 'root and branch' review of PFEW would take place.

After a very turbulent few months, the panel has been selected and terms of reference agreed:

The review will consider, in particular, the degree to which improvements are necessary to ensure the PFEW:

- Acts as a credible voice for rank and file police officers
- Genuinely serves the public good as well as its members' interests
- Is able to influence public policy on crime and policing in a constructive manner
- Is an example of organisational

democracy and effective decision-making at its best allowing genuine ownership of the organisation by police officers and effective communication between members and the Federation at all levels

- Is recognised as a world class leader in employee voice.

The review is being led by the RSA and the consultation phase has started; I've attended an Inspectors' Central Committee (ICC) session in Daventry and I will be going to an all Wales meeting with panel members in Cardiff in September. I have also submitted my own views via the online submission section of the RSA website: <http://www.thersa.org/action-research-centre/community-and-public-services/police-federation-independent-review/consultation>

If you want your voice to be heard, please speak to your local Federation rep and/or complete the online submission.

The changes continue

At this year's PFEW conference Tom Winsor, now the Chief Inspector of HMIC,

Your magazine...

This is your magazine; it is written for the benefit of you, our members.

If there is anything you wish to have included then please send an email to Chris.Warner@nthwales.pnn.police.uk. Chris, our Policy and Consultation Manager, leads our communications programme and will be happy to include your ideas in forthcoming editions of *Your Voice*.

The printed and electronic versions of our magazine are available on a quarterly basis - March, June, September and December.

announced that we will not be facing a Winsor 3. While this was clearly good news, the fall-out from Winsor 1 and 2 is still being felt by most, if not all, Federation members.

The decision on compulsory severance is still awaited (as I write) and is probably the most worrying recommendation yet to be resolved. Alongside this, the Employment Tribunal decision on the use by many forces, including North Wales, of A19 Regulation is also awaited.

Members of ACPO voted in favour of compulsory severance claiming that they required the same option for dealing with police officers as they have for police staff.

While this desire for parity is understandable, where is the parity in the industrial rights of police officers against those of police staff? If the decision to implement compulsory severance is made, the use of A19 considered incorrect and a further budget cut required which 'option' will chief officers turn to? The Superintendents' Association may have a view on this also.

Police service of Wales?

Our Celtic cousins in Scotland are now united under the 'Police Scotland' banner. Could that happen in Wales? Some of you may be aware that the Silk Commission is currently considering the devolution of further powers and responsibilities to the Welsh Assembly Government. Among these is policing.

What's becoming apparent is that Welsh politicians holding Westminster seats are against the proposal, while Welsh politicians of the same party holding AM seats are in favour! Some of our Police and Crime Commissioners (PCCs) have also declared their support for devolution.

The commission is now gathering evidence from all sectors within, and outside, Wales. Included in this is PFEW and its Region 7 (Wales) in particular. The four Welsh JBBs have set up a devolution group which meets regularly to consider the issues and implications and to inform the debate. I'm sure that the devolution of policing won't happen during my service but beyond that? Maybe.

An update from our PCC

Over recent months Winston Roddick, the North Wales Police and Crime Commissioner, has visited many stations and community policing areas across North Wales. After 10 months in his role as Commissioner, he wanted to take the opportunity to inform officers of the positive feedback he has received about their work.

"It has been gratifying to hear people's experiences of the police. Of course, not all have been completely satisfied, but the vast majority of people have approached me and told me of the excellent work that you do. From meeting officers and staff, it is clear to me that you appreciate the difference that you can make to people's lives, and that you take pride in that – and that is something that I can be proud of," says Mr Roddick.

"This month has seen the launch of

the new Rural Crime Team, and already the positive public response is visible. The team will be a visible and active part of the policing team, which will further enhance the police's reputation within the rural communities of North Wales. I have been impressed by not only the work undertaken within the community, but also the work that is undertaken by everyone in the police service.

"The public of North Wales appreciate the service that you deliver, and it is important for me to tell you that on their behalf."



North Wales Police and Crime Commissioner Winston Roddick.

Federation rejects plans for discipline reforms

Home Office proposals to reform disciplinary procedures for police officers – giving them less access to legal professionals – have been rejected by the Police Federation.

Steve Evans, secretary of the Police Federation of England and Wales' professional standards sub-committee has claimed the plans would not save the money the Home Office was hoping.

And he has also criticised chief officers' excessive referral of officers for gross misconduct. Currently only half of those found guilty of gross misconduct are being dismissed.

The remarks were made at the end of an eight-week consultation which was announced at the end of June by Damian Green, the policing and criminal justice minister, as part of plans to make the police complaints system "quicker, slicker and cheaper".

Mr Evans said the proposals to restrict officers' right to legal representation at misconduct hearings and third-stage unsatisfactory performance meetings were not well-planned and claimed that removing lawyers from the process early on would not save the money the Home Office intends to recoup, as appeals and challenges would be more likely later in the process, incurring greater cost and delay.

He said: "What would be more beneficial

is to ensure severity risk assessments are implemented properly. This would mean that lawyers would not get lost from the process but would be a resource available for the more serious cases."

Mr Evans has also called on the Government to improve relations with officers.

"It is important that Government starts to communicate with the police, to try to instil confidence in them and to re-establish trust," he said.

"There is little evidence to why there is a need for these latest proposals when there has been no complaint or issues to suggest that the current system is not working."

He suggested a way to improve the disciplinary process would be to deal with more cases at a lower level which are currently being referred to gross misconduct procedures. Mr Evans said this was an unnecessary expense that forces should be looking into, as officers found guilty of serious offences should only be keeping their jobs "in exceptional circumstances

He said: "In my view the number of gross misconduct cases should be halved. People given final warnings and written warnings should go to misconduct meetings. Every sanction apart from dismissal is available to the lower stage, and that process can save you a lot of money."

**WIN
FREE
CAR OR
HOME
INSURANCE
FOR A YEAR[^]**

Customer service Superheroes!

It's tough out there, but it's now easy to switch your Car and Home Insurance – we'll pay any cancellation fees up to **£125**



Car Insurance



Home Insurance

Exclusive insurance tailored for the
Police Family for nearly 50 years

To be in with a chance of winning[^],
call us for a quote:

0151 242 7643

Follow us...



@RSFedSpace

Our Car and Home Insurance is provided by RSA Insurance Group plc.

[^]Prize Draw Terms and Conditions - The prize draw is promoted by Roland Smith Limited. There will be one prize draw which will take place on 20 November 2013 to win free Car or Home Insurance, from Roland Smith. To be in with a chance of winning, call us for a quote between 01 August and 31 October 2013. No purchase necessary. Full terms and conditions are available on request, email info@rolandsmith.co.uk

Roland Smith Limited, registered office address: 1st Floor, India Buildings, Brunswick Street, Liverpool L2 0XH. Registered in England & Wales No. 01073408. Roland Smith Limited is authorised and regulated by the Financial Conduct Authority and is a wholly owned subsidiary of Police Mutual Assurance Society Limited. Calls are recorded and may be monitored.

RSL00471D 0713

The social network - BEWARE



By Mel Jones, Deputy Secretary and Treasurer, North Wales Police Federation

Social networking shows no signs of losing its novelty value for the numbers that indulge on a daily basis. However, an increasing number of police officers are being prosecuted and appearing before misconduct hearings due to their use of social networking sites.

Slater & Gordon Lawyers have acted for a number of officers charged with offences such as Misconduct in Public Office, breaches of the Data Protection Act 1988 and harassment.

Officers need to consider whether their actions could be in breach of any existing court orders. Recent high profile examples in the media have highlighted breaches of orders relating to the anonymity of victims in sexual offences through the use of Twitter. It is easy to imagine how someone could put themselves at risk by simply responding to, or commenting on, posts from other users.

Anything on your account that could easily identify you as a police officer could render any activity open to investigation, as could a photograph of you in partial uniform or comments referring to your job.

The Professional Standards Department can access social network sites as part of an existing investigation. Such access can result in additional allegations being brought as part of the

subsequent misconduct proceedings. This can be problematic when conduct assessed as misconduct is then revised to gross misconduct as a result of what is discovered on Twitter or Facebook. Suddenly you could be at risk of being dismissed from the service.

There have been examples of officers using Twitter to reassure their followers about the progress of an investigation. Such tweets should be approached with caution and individuals should not leave themselves open to allegations that their conduct has prejudiced an investigation or even been libellous or defamatory towards a suspect, particularly one who has not yet been charged.

If you are in any doubt about your use of social networking sites the Force policy and associated documents are held on the PSD Intranet site under the Anti-Corruption Unit heading.

There is in fact a fine line between the personal and professional lives of police officers. Holding the office of constable is without doubt more than a job and as the saying goes 'you are never truly off duty'.

A19 'not unlawful'

A High Court ruling on the lawfulness of the use of A19 powers has concluded - meaning a number of officers forced to retire under the regulation can continue with their case for unfair dismissal.

The Police Superintendents' Association of England and Wales (PSAEW) was representing former officers in a case in which they claim they have been unfairly dismissed using A19 powers and that it amounted to age discrimination.

However, the case was put on hold until a High Court test case, which was also being brought by the Superintendents' Association, had been heard. In the test case, the Superintendents' Association took the chief constable of Bedfordshire Police to Manchester High Court over the policy. Justice King ruled that Regulation A19 was not unlawful and the tribunal can now resume.

The tribunal, which is being held in London involves five forces - South Wales, Nottinghamshire, West Midlands, Devon and Cornwall and North Wales which are accused of age discrimination.

The Superintendents' Association had previously claimed officers dismissed under Regulation A19 to make efficiency savings have been immediately replaced by newly promoted officers.

A statement on the PSAEW website said: "Whilst we accept the judgement we are disappointed with the result of this judicial review. We are currently studying the judgement (which runs to over 60 pages) with our solicitors and counsel with a view to considering an appeal.

"It is hoped that the employment tribunal test cases which were heard earlier this year and which were put 'on hold' until a decision was reached in respect of our judicial review action can now proceed."



Dental Insurance from Bupa



Our Dental Plan offers peace of mind, and no nasty surprises.

Whether NHS or Private the Philip Williams & Company Bupa Dental Plan provides a cost-effective way to cover your dental treatment.

Overall annual limits

Type of treatment	Core	Level 1	Level 2	Level 3	Level 4
Routine dental treatment	100% NHS reimbursement	No annual maximum limit. See benefit table below for individual treatment limits			
Emergency dental treatment		£400	£600	£600	£1,000
Dental injury treatment		£3,000	£5,000	£5,000	£5,000
Oral cancer treatment	N/A	Paid in full			
Cash benefit for hospital stay (up to a maximum of £1,000 per year)	N/A	£50 per night			
Type of treatment					
NHS Bands 1, 2 and 3	100% NHS treatment				

Benefit limits

Type of treatment	Core	Level 1	Level 2	Level 3	Level 4
Examination (up to a maximum of two each year)	100% NHS reimbursement	£20 each	£30 each	£40 each	£55 each
Xrays		up to £20 each year	up to £30 each year	up to £40 each year	up to £50 each year
Scale and polish (up to a maximum of two each year)		£40 each	£50 each	£80 each	£80 each
Fillings including root canal treatment		up to £150 each year	up to £250 each year	up to £300 each year	up to £350 each year
Extractions		up to £100 each year	up to £150 each year	up to £200 each year	up to £200 each year
Crowns, bridgework and dentures		80% of costs up to £275 per year	80% of costs up to £400 per year	80% of costs up to £450 per year	80% of costs up to £2,000 per year
Anaesthetist fees		up to £30 each year	up to £50 each year	up to £60 each year	up to £80 each year

Monthly scheme costs

	Core	Level 1	Level 2	Level 3	Level 4
Single cover	£8.13	£9.12	£12.60	£17.60	£25.50

Rates are reviewed on 1st August each year with any policy or premium changes being applicable on this date.

To find out more or to apply call
0845 230 1654



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW
Tel 01925 604 421 Fax 01925 861 351

Philip Williams and Company are Authorised and Regulated by the Financial Conduct Authority



www.philipwilliams.co.uk

Calls are recorded for training and monitoring purposes.

Philip Williams and Company is authorised and regulated by the Financial Conduct Authority for General Insurance mediation activities.

What has the Federation ever done for us?

By Simon Newport
Secretary of the North
Wales Police
Federation Constables'
Branch Board



Those old enough may remember the Monty Python film 'The Life of Brian' which was released 34 years ago this month. For those who don't, Scene 10 of the film is called "What have the Romans ever done for us?"

In this scene the Roman occupation is called into question by a band of rogues calling themselves the People's Front of Judea, and it concludes:

"All right all right, but apart from the sanitation, medicine, education, wine, public order, irrigation, roads, the fresh water system and public health, what have the Romans ever done for us?"

As funny as it is to watch, since being involved in the Federation, I can draw on my experience to see how the scene would fit the Police Federation of England and Wales.

How?

Well, to answer that, I believe that most of us never require the Federation's assistance throughout our careers and, apart from the odd irritating email your Federation rep sends you, your only contact with the Federation will be in December when your new diary and pen arrive in the internal post.

But those of you who have had to use the Federation, for whatever reason, will suddenly have become aware of all the services that the Federation offers for the monthly subscription charge. In your time of need and when you require support, you will appreciate the vast amount of services available to you as a member.

That's not forgetting the great services provided by the North Wales Police Federation Group Insurance Scheme, which includes up to £110,000 life cover, £75,000 for permanent disablement along with cover for critical illness, legal expenses, family worldwide travel and RAC family motor breakdown - all for just £17.10 a month.

The above scene could be played out in report writing rooms and offices across the

Force on a daily basis when someone questions what does the Police Federation do for me? Hopefully, someone who has used the Federation could give several different examples of what the Federation has to offer.

Where is this going I hear some of you ask?

Well, despite the fantastic services and legal support the Police Federation offers, both locally and nationally, I believe that we still have a lot more room for improvement.

In my opinion and in the opinion of a lot of my Federation colleagues across England and Wales, one of our downfalls is COMMUNICATION. To be frank, the Police Federation of England and Wales' communication strategy is left wanting despite years of attempting to address the problem.

This is surprising really because as police officers we pride ourselves on our communication skills to get the best from both victim and offender to investigate crime. But I am guessing we are like a builder who is capable of building fantastic state of the art homes but goes home to a kitchen and extension that have been on-going for years and still remain unfinished.

Would it surprise you to know that the national Police Federation does not hold a national database of all its members across the country? It surprised me several years ago and the recent industrial rights ballot highlighted just how wanting the communication strategy was nationally.

We need to address this with immediate effect as, despite offering a gold service to our members in many areas, we are definitely non-league in communications and that is unacceptable.

So, why am I going on about communications?

Well, the answer is simple, now is the time we need to communicate with all our members both locally and nationally. I, for one, made my feelings known regarding the lack of a national communications strategy several years ago.

The positive news is that the Constables' Central Committee (CCC) has attempted to address the lack of personal details it holds about its members. The CCC has done this by creating the www.policeconstables.org

website. This website requires members to sign up using a pnn email address, which we all possess as it is our work email address. Once registered on the website, you will be kept up to date with all the latest news and stories affecting police countrywide.

Importantly, the website is not just for constables; it is open to all ranks up to and including chief inspectors and I encourage all of you that are eligible to sign up without delay.

The police constables' website runs alongside the official Police Federation website, it is not instead of, on the contrary, it is a complementary addition to all the latest news and views of police officers of all ranks across the country, so please sign up today.

I could not ask you to sign up at a more important time as currently the Police Federation is undergoing the first independent review in its 96-year history and to help this review we need your views and suggestions on how you would like to see the Police Federation of England and Wales run in the future.

The PFEW review is well underway after being announced late last year. The scale of the task cannot be over emphasised and we need as many of you as possible to help.

The independent review is being overseen by the Royal Society of Arts (RSA) and is looking for suggestions and ideas from every police officer in the country. In order to do this, the RSA has set up a website whereby you can submit your ideas. Details on making an online submission can be found at www.thersa.org/policefederation

As well as this, the police constables' website has set up a survey with the results being directly fed back to the RSA. The survey takes about 10 minutes to fill in online and is easy to use and to navigate.

I can't emphasis enough that your views are needed and this online survey is an easy way for you to submit them.

Currently, if you sign up to the police constables' website they will send you a brand new shiny torch as a thank you and I am reliably informed that in the near future there will be more high value give-away prizes.

We all like freebies, so it's a no brainer, sign up and take the survey.

To conclude, many of you say on a regular basis to your colleagues: "What does the Federation do for me?"

I say to you all now forget "What does the Federation do for me?" and think "What can I do for my Federation?"

Sign up, have your say and make a difference!



Are you having relationship problems?

Or...

- ...Going through a difficult separation?
- Concerned about your finances, or arrangements for the children?
- Worried about your pension entitlement?



Rowlinsons Solicitors are **THE** family law **EXPERTS**
Contact **01928 735333** or visit www.rowlinsons.co.uk

Other services

We will be holding surgeries for

- conveyancing
- Wills
- Probate
- Estate Planning

For more information call Linda

Rowlinsons Solicitors' dedicated team of Family Law Experts have many years experience and knowledge in complex family law disputes, including pension settlements. We pride ourselves on our client focused approach and combined with our modern facilities we are able to provide an exceptional service.

With our regular surgeries and extended opening hours (including Saturday mornings), Rowlinsons Solicitors are here to help.

Rowlinsons will be holding **FREE NO OBLIGATION** advice surgeries which are open to all police officers, police personnel and their immediate families.

Please contact **Linda Hunter** at Rowlinsons Solicitors on **01928 735333** or email lh@rowlinsons.co.uk.
Discounted rates for all police officers, police personnel and their immediate families.

Rowlinsons
SOLICITORS

9 Church Street, Frodsham,
Cheshire WA8 7DN
T: 01928 735333
F: 01928 735183

Our opening hours are:

Monday - Friday 9.00am to 5.00pm
Tuesday and Thursday until 7.00pm
Saturdays 9.00am to 12.30pm

'It's busier now than it's ever been'

By **Sam Roberts**,
**Chair of the
Sergeants' Branch
Board and Equality
Lead**



Last month I celebrated my 25th anniversary working as a police officer in North Wales Police and went out to celebrate the fact with my fellow course members – those who are left! You know who you are.

A good night was had by all and we reminisced about how things used to be and what we had all done over those 25 years – good and bad!

It's good to look back at times and see how far we have come as a Force. We have made massive strides in relation to technology, equality, our personal safety training, vehicles and there are numerous others things that I could mention.

However, when we discussed teams and how many officers we used to patrol with, it was easy to see just how little impact we have made in relation to numbers of officers. In the late '80s, I can't remember forces being flush with cash, but I do recall parading on weekend night duty in Wrexham with eight constables, three sergeants, an inspector, four outstation PCs and two double-crewed traffic cars purely for the town centre.

I know that times have changed and

various specialist teams have evolved but has response policing and the number of jobs actually decreased?

We all know the answer to that one.

It's busier now than it has ever been and response teams have fewer officers than they ever have. We invested heavily with police officers into the Community Policing model and these have been stripped back so that you have very few officers actually doing any community work. Instead this has been taken on by CSOs and sent back to the already over-burdened response officers. How has this affected the reduction of crimes and more importantly the prevention aspect?

I actually noted on Twitter recently that Denbighshire were advertising the fact that they have more 'officers' patrolling the streets of Prestatyn than ever before. Members of the public would assume that meant police officers when we know this isn't true.

Is it right to be making those sorts of comments?

You will all be aware that the Force has issued the new staffing levels and, while we would all love these to be higher, you cannot magic officers out of an empty hat. We have got the best we possibly could by working with the Force and offering feedback on the issue. It is vitally important that officers, particularly sergeants, ensure that these levels are maintained especially at a busy time like

the summer holidays. If you fall below and you cannot back-fill then it is essential that HS1 forms are completed. This is the only way in which we, as your representatives, can take up any lack of staffing with the Force.

I do have to mention the fact that NWP is one of only three Forces in England and Wales to have increased officer numbers in the last 12 months by just under three per cent. This should be applauded and long may it continue. Is this reaching you guys and girls out on the front-line or is this just shoring up the numbers that have been taken for other units, ladies on maternity leave or long-term sickness? Are you seeing an increase on your rotas?

It isn't always the right thing to do to look back at what we consider to be the halcyon days of policing; these will be at different times for different people. However, it is important to remember what our core business is and ensure we have the right numbers of police officers to deal with things quickly and to an excellent standard.

After 25 years in the job, would I do it all over again?

The answer is YES, of course I would, and it was for all my colleagues on our night out. Are we just the dinosaur bobbies moaning and whingeing about how it was better in the old days? That's for you to decide... but don't tell me!

More support for people affected by stalking

A new advocacy service for stalking victims has been launched.

Called Paladin, the service will provide much needed support for those facing the extreme risks that stalking and related harassment bring.

With offices in London, it will help high risk victims throughout England and Wales. A number of Independent Stalking Advocacy Caseworkers (ISACs) will ensure high risk

victims of stalking are supported and that a co-ordinated community response is developed locally to keep victims and their children safe.

It aims to:

- **Provide strategic advocacy to high risk victims of stalking**
- **Establish a network of victims who have endured stalking, providing mutual support and empowerment**

- **Provide test case advocacy aimed at changing law and practice through the courts**
- **Campaign based on extrapolating from case work experiences**
- **Provide training**
- **Provide post-legislative scrutiny.**

For more information visit
www.paladinservice.co.uk



Do you have what it takes to be

By Chris Warner, North Wales Police Federation Policy and Consultation Manager

In December North Wales Police Federation will be holding its triennial elections to seek new representatives to make up the Joint Branch Board (JBB).

The last few years have been challenging, not just for the police service but also for the Police Federation, and I am sure there are officers out there who are asking what the Federation has ever done for them.

But I am equally sure that there are many officers who have been grateful for the Federation's help in their time of need.

So, to the former group, I would ask that rather than standing on the outside, criticising the Federation, they put

themselves forward to stand as a representative and perhaps they could help change the organisation from within.

And to the second group, those who have relied on the Federation at a time of need or crisis, perhaps they could consider becoming a rep so that they could give something back and offer the same support to a colleague in the future.

The full JBB elections are only held once every three years and give you the chance to stand for election and make a difference – to your colleagues, to the Federation, to the Force and even to the police service as a whole.

The Federation gives you the opportunity to make your voice heard and, in doing so, make the voice of the rank and file officers heard too. Nationally, it can fight changes to

your terms and conditions, your pay and your pensions.

But locally, it has just as important a role to play. On a daily basis Federation officials and representatives are involved in meetings across the Force where issues affecting all North Wales police officers' working lives are discussed. We help shape Force policy, we stand up for our members' rights and entitlements, we ensure fairness to all.

Our officials in the Federation office are at the forefront of our work but other members of our cross rank JBB are also involved in these areas of work.

Their roles can include:

- **Working with senior commanders and managers**
- **Discussing performance and attendance issues**

Two sides of the story

'Just go for it'

**By Mark Davies
Chair of North Wales
Police Federation,
Inspectors' Branch Board**



I became a Federation representative in August 2007 – when I had 23 years' service. Like some other representatives (but not all) my interest was stimulated after I had some assistance.

With hindsight, when I needed help and support, I had slipped into depression, partly brought about the pressures of being a district inspector and partly because of personal pressures; the deaths of a close friend and my mother. It came to a head when I flipped at a senior officer in an email over a relatively trivial irritation and went home in tears.

The immediate reaction was recourse to misconduct by the senior officer but fortunately my representative (Steve Williams, the current national chair of Police Federation of England and Wales) was able to get the senior officer to see sense and it was dealt with as a welfare issue.

As a representative and particularly as the chair of our Inspectors' Branch

Board, I have really enjoyed saying the right thing even though it was not necessarily popular with senior figures.

While I usually share the views I express, I must be clear that any criticism I have voiced publicly is not just my personal view but the view of a significant number of inspectors and chief inspectors. Of course, I have not always been able to count on colleagues to affirm that but I knew that when I put myself forward.

I have got personal satisfaction representing individuals accused of misconduct or poor performance, trying to make sure colleagues get treated fairly and in-line with Police Regulations. I have achieved a better outcome for several colleagues I have represented and that has been particularly rewarding.

A wider achievement is the part I played in the introduction (led by former Chairman Brian Robinson) and retention of welfare screening for inspectors and chief Inspectors (for the time being).

After my personal brush with depression, I am passionate about trying to help colleagues get early identification and help with mental illness issues. Rightly, I am not privy to individual cases but I understand that there have been colleagues who have benefited from a course of counselling as a direct consequence of the screenings.

It is harder to quantify how I have helped North Wales Police as a consequence of my

Federation role. However I have contributed constructively to policies and procedures the Federation is consulted on and continue to do so. I have also sought to influence projects – such as the 2011+ reorganisation – that representatives are consulted about.

If you are thinking of putting yourself forward as a representative just go for it. Particularly at inspector and chief inspector rank, it need not be too demanding – the least you have to do is attend about eight meetings a year in duty time. If you don't like it, you can always step down.

Don't let yourself become one of those who say, 'What does the Federation do for me?' The training you get as a representative is generally excellent and can help you become a better manager – for example, it helps you understand misconduct and performance regulations. You can even get qualifications in health and safety that may be useful in retirement.

We need some new blood among the chief inspector and inspector Federation representatives. We have always been short of volunteers, but by the start of 2014 there is the very real danger that inspectors and chief inspectors in North Wales will not be properly represented. Just a couple of representatives cannot truly represent the views of about 90 colleagues spread across a wide geographical area, working in many business areas. It has also been several years since there has been a female inspector (or chief inspector) representative.

a Fed rep?

- **Answering queries on Police Regulations**
- **Acting as a 'friend' to officers facing misconduct procedures**
- **Helping arrange legal representation**
- **Monitoring equality issues**
- **Monitoring health and safety issues**
- **Helping provide welfare support.**

I would call on all officers interested in the future of the Force and the police service to consider standing for election.

These elections give the Federated ranks the chance to make a difference to the way in which they and their colleagues are represented. They also give them the opportunity to shape the Federation and perhaps transform it into the type of body they want to represent them. If you've complained about the Federation in the

past, stand up and be counted, stand for election, make a difference. And, if you have had reason to be grateful to the Federation, you should equally stand up and be counted, stand for election and make a difference.

You don't need any experience in Federation matters to put yourself forward and, if elected, full training will be provided so that you can offer your colleagues first-class support.

We recognise the need to represent, influence and negotiate on behalf of all Federated members giving due regard to the need to eliminate discrimination, advance equality of opportunity and foster good relations between different people when carrying out our work activities.

We therefore encourage any Federated member with a protected characteristic to stand for election.



If you are interested in becoming a rep, please contact any of the representatives or the Federation office for more details. Contact details can be found on our website www.nwplofed.org.

'We can make a real difference'

**By Steve Williams
National Police
Federation chairman**



January will see me celebrating 30 years in the service. It doesn't seem five minutes since I was donning my uniform for the first time and heading out onto the "mean streets" of down town Rhyll!

Back then, I never imagined I would become Chairman of an organisation that represents 130,000 police officers. It's such an honour and a privilege to find myself in this position.

What drove me toward becoming a Fed rep back in 1998 was the sense of injustice I felt in the way that some of my North Wales colleagues were being treated. I saw how devastating it was when decent and hard-working officers were having to face accusations about their conduct from individuals with malicious intent. That's when I first saw the difference that the Federation can make to an officer's life - how they can provide vital support and guidance and help fight your corner. That's when I knew that I wanted to be a part of it and to help my colleagues.

Becoming a Fed rep can open up all kinds of opportunities that you might not

have had otherwise. For example, when I found myself at Number 10 to meet the Prime Minister recently I must admit I had to pinch myself. But there is every chance you could be doing the same if you push yourself forward. While I never believed I would go to Number 10, I also knew that I was there for a very important reason - to represent my members.

The job isn't always easy and you will often find yourself in some difficult situations having to make some tough decisions - but then as police officers you should be used to that. At times your members will feel you are not doing enough even though you continue to do all you can - that is all part of the job and you must be prepared for this.

I've been fortunate that my decision to join the Federation has led me here but my motivation is the same as it was when I first became a Fed rep - I want what's best for our members and I want the Federation to be the best it can be so that they get the support that they deserve.

I would urge you to take that step and



sign up to be a Fed rep. It's a big challenge and you will need to dedicate your own time to it and take on extra commitment and responsibility.

But, take it from me, it is hugely rewarding as you get to make a very real difference to the lives of officers and their families. Don't forget, it's the Fed reps that make the organisation what it is - we'd be nothing without them. And to those of you who are up for the challenge I offer some familiar-sounding advice - think not what the Federation can do for you but what you can do for the Federation!

SLATER & GORDON LAWYERS ARE PROUD TO CELEBRATE



CONTINUOUS YEARS OF LEGAL SERVICES FOR POLICE OFFICERS

To us, you're more than just a number.

For over 50 years, Slater & Gordon, formerly RJW, have been the main provider of legal services to the Police Federation and its members. Our team of lawyers has unrivalled expertise across all areas of police law.

Our nationwide network of offices means that we are the national firm that is always close by.

Contact us today:

0808 175 7805

(24h Criminal Assistance number: 0800 908 977)

slatergordon.co.uk/policelaw

Our Services:

- ▶ Crime & misconduct allegations
- ▶ Personal injury claims - on or off duty
- ▶ Family law
- ▶ Employment law
- ▶ Police pensions
- ▶ Wills, trusts & estates
- ▶ Defamation matters

Offices Nationwide:

Birmingham, Bristol, Cardiff, London, Manchester, Milton Keynes, Newcastle, Sheffield, Wakefield & Edinburgh*

*associated office.

"My claim started under RJW and continued during the merger with Slater & Gordon. During this period I was kept informed and received the professional service expected"

Mr Jones,
Police Federation client 2013

"The communication at all stages of the process was first class"

Mr Sells,
Police Federation client 2013



FORMERLY
Russell Jones & Walker

Could you represent your inspecting colleagues?

By Inspector Andy Broadhead, Inspector Mark Davies and Detective Inspector Keith Jones, Inspectors' Branch Board

As I write this we are midway through 2013 so it's time to pause mid-term and look at what has been happening locally and nationally.

A significant challenge for the North Wales Police Federation Inspectors' Branch Board as we head towards 2014 will be to attract new representatives from across the Force area. Indeed our Chair, Inspector Mark Davies, commented on this in the last issue of *Your Voice* and, while we attracted a couple of new reps, retirement will see us back to the level of earlier this year.

Perhaps the biggest questions most people ask are why, what's in it for me or will it affect my promotion prospects?

The first one is a tough one to answer, as we all look at it from a different perspective. Whether it is to support colleagues who find themselves in need of help or if you have needed Federation support and advice yourself and just wish to put something back, it's fine.

If you want to be part of the consultative process regarding changes

that are proposed in Force while being sighted from the outset then the opportunities are there. The same applies nationally. You will also have the opportunity to network regionally and nationally within your specialist areas.

We represent all the varying roles within the chief inspector and inspector ranks and, as such, need a broad base of skills and experience. Currently 2014 will see us without any detective or chief inspector representation, ironically the roles from which my colleagues and I have fielded quite a few queries recently. We would also like to encourage interest from women inspectors and chief inspectors to ensure the female perspective is equally covered and to act as mentors and role models.

As for the question regarding promotion, I am not sure of any colleague who has claimed to have suffered as a consequence, quite the contrary, in fact, you can use the role to evidence Continual Professional Development!

Another misconception is regarding the amount of work you may pick up as a result. There are eight statutory meetings a year held at FHQ which you would be expected to attend - and these are classed

as duty time - after this it is entirely up to you. Any expenses incurred through travelling and so on can be claimed back via the Federation office.

On a national level, recent negotiation has seen the contentious issue of compulsory severance (redundancy in simple terms!) reach a stage where the Staff and Official Sides registered a fail to agree and the issue was referred to the Police Arbitration Tribunal (PAT). Let us be in no doubt, this has the potential for massive implications for both the service and individual officers.

Finally, combining both local and national themes, it would be remiss not to mention Inspector Steve 'Slipper' Williams, who most of you will now realise is the national Chair of the Police Federation. It was a proud moment for NWP officers attending this year's conference in Bournemouth to see one of our own take the stage against a backdrop of some very difficult internal politics, make it his own and galvanise our members nationally, while introducing a root and branch review of the whole Federation, the first since its inception in 1919.

Thankfully, his dress sense has improved slightly but his jokes are just as bad, as the audience will testify. Pob Lwc, Steve!

Anyone interested in finding out more about the representative role then please contact any of us, your workplace Federation representative or the Federation office.

National Police Memorial Day reaches its 10th anniversary

The 10th National Police Memorial Day – held to recognise the dedication and courage of our police officers – will be held at St David's Hall, Cardiff on Sunday 29 September.

The JBB Chair, Keith Jones, and Deputy Secretary Mel Jones will be representing NWP Federation.

Each year the service is held in one of the four countries of the UK.

The day is designed to remember police officers who have been killed or died in the line of duty and to show friends, relatives and colleagues of fallen officers that their sacrifice is not

forgotten.

His Royal Highness the Prince of Wales is patron of the day, a measure of the importance and profile of the occasion.

The day was founded in 2004 by Sergeant Joe Holness QPM.

He said: 'Sadly, each year police officers give their lives in order that we may all live in peace. They place the safety of others above that of their own – they do so with pride and because they are the best. National Police Memorial Day ensures that our fallen colleagues are never forgotten and their unique, proud legacy is forever treasured.'



Linder Myers offers discounted legal services to North Wales Police Federation members, staff and their families.



LINDER MYERS
SOLICITORS

LOCAL • NATIONAL • INTERNATIONAL

SPECIAL OFFERS:

- Fixed fee conveyancing at £369 + VAT and disbursements on all properties under £500,000 (this price is for registered absolute freehold properties) (for leasehold, unregistered & newbuilds an additional fee of £150.00 plus VAT will be incurred) On all transactions there will be a £50.00 plus VAT charge for the Stamp Duty Land Tax (SDLT) admin fee.
- Free basic Wills with no hidden charges
- Divorce and contact issues with discounts off standard rates
- Lasting Powers of Attorney at fixed rates

We are proud to offer Police Federation members, staff and their families specially tailored legal services at reduced rates.

Linder Myers Solicitors also provides other legal services as below. Please contact us to discuss your requirements and we will be happy to help.

- ◆ Corporate Commercial
- ◆ Commercial Litigation
- ◆ Commercial Property
- ◆ Employment
- ◆ Trusts and Estates
- ◆ Family Law
- ◆ Residential Conveyancing
- ◆ Medical Negligence
- ◆ Personal Injury
- ◆ Occupational Disease
- ◆ Regulatory and Compliance
- ◆ Training Academy

To take advantage of this offer

📞 0844 984 6447

✉️ police@lindermyers.co.uk

💻 www.lindermyers.co.uk/police

IPCC issues latest figures on deaths after police contact

By Chris Warner, North Wales Police Federation Policy and Consultation Manager

The IPCC has presented its annual report on deaths during or following police contact in the year up until the end of March this year.

The report provides a definitive set of figures for England and Wales and an overview of the nature and circumstances in which these deaths occurred.

North Wales Police had four deaths during this period - two deaths in or following custody and two apparent suicides following custody.

The report reveals that nationally there were:

- **30 road traffic fatalities**
- **No fatal police shootings**
- **15 deaths in or following police custody**
- **64 apparent suicides following police custody**
- **21 other deaths following police contact (IPCC independent investigations only).**

Twenty people were identified as being under the influence of drugs or were known drug users at the time of their arrest. Twenty-four apparent suicides occurred on the day of release from police custody, 26 occurred one day after release and 14 occurred two days after release. Eighteen of those who died were arrested for a sexual offence – in the majority of cases, these

arrests were in connection with sexual offences against children.

The role of the police is to uphold law and order and to tackle crime and disorder effectively to protect and safeguard our communities. The evidence gathering process is essential to this.

Ensuring that a detainee receives the appropriate level of care to determine their fitness to be detained and fitness to be interviewed is a key element in obtaining the best quality of evidence to help in prosecuting offenders. However, there are three other important elements to consider:

- **Many people who come into custody or police contact do so with physical or mental vulnerabilities or both.**
- **There are also problems of alcohol or drug-related abuse or misuse.**
- **The police service often provides the gateway to healthcare services. It is widely recognised that a police station is not the most appropriate place for diagnostic assessment or healthcare treatment and guidance, therefore it is paramount that the right healthcare professional is engaged at the right time and in the right place.**

The high level of contact police officers and police staff have with detainees, who may be violent or vulnerable or both, places significant risk and expectations on them. Identifying the risks and acting on them in

the best way possible should help to minimise the risk to the detainee, to staff and others who come into contact with those in custody.

Dame Anne Owers, Chair of the IPCC, said on the release of the report: "Each of these deaths is an individual tragedy, and it is crucial that we make sure that any possible lessons are learned.

"It is welcome that the number of those dying in police custody has significantly reduced – less than half the number before the IPCC was set up. However, it is of continuing concern that a high proportion – almost half – were known to have mental health issues, as were nearly two thirds of those who apparently committed suicide within two days of release from custody.

"The police are often called in to deal with acutely mentally ill people, who may be a danger to themselves or others or who may be behaving in a disturbing or strange way. It is clearly important that they are better trained in mental health awareness. But these figures also point to gaps and failings in the services that ought to support those with mental illness - before, instead of and after contact with the criminal justice system."

A trained Police Federation misconduct friend should be called to any death on police contact incident.

Do we have enough officers to give out new motoring fines?

Drivers now face on-the-spot fines for lane hogging and tailgating – but Police Federation officials have raised concerns over there being enough officers to enforce it.

In August, the Department for Transport unveiled a host of new plans including instant £100 fines and three licence points for tailgating and middle lane hogging as well as driving too close to vehicles in front overtaking and pushing into a queue of traffic and inappropriate speed. On the spot fines for using a hand-held mobile phone will also increase from £60 to £100.

However, Richard Eccles, Secretary of

North Wales Police Federation, says the initiative relies on there being enough resources to police it – and yet officer numbers are at an all-time low with the number of traffic officers alone being reduced from 7,000 to approximately 3,500.

"Clearly, we welcome any moves which go some way to ensuring people drive safely and abide by the law – but I am not sure this has been thought through properly," says Richard.

"The number of officers has been cut and we have been saying for some time that something is going to have to give, and now the Government wants us to

resource another initiative. I am just not sure we have got the numbers to do it justice."

Before now, officers had to stop a motorist and issue a summons to take the case to court, a process which took both time and resource and led to some minor driving offences going unpunished due to the bureaucracy involved.

Now officers will issue on-the-spot fines and points and will also be able to offer educational training as an alternative to endorsement. Drivers will still be able to appeal any decision in court.



Your Chance To Win £1000 Every Month!



Lottery hotline 0870 0585957

By supporting the Police Treatment Centre Lottery you are helping us provide expert police specific treatment, care and support to injured and ill serving and retired police officers.

Find out more at www.thepolicetreatmentcentres.org

Return lottery forms to:

The Police Treatment Centres, St Andrews, Harlow Moor Road, Harrogate North Yorks HG2 0AD



HOW TO JOIN

Complete the form below, ensuring you have filled in all the relevant details. We will then process your details and send out your Unique Lottery Number.

1 YOUR DETAILS please print in block capitals	2 PAYMENT AMOUNT																
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Title</td> <td>First Name</td> </tr> <tr> <td colspan="2">Surname</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td> </td> <td>Postcode</td> </tr> <tr> <td>Telephone</td> <td>Mobile</td> </tr> <tr> <td>D.O.B.</td> <td>If you would like to receive correspondence via email, please tick here <input type="checkbox"/></td> </tr> <tr> <td colspan="2">Email</td> </tr> </table>	Title	First Name	Surname		Address					Postcode	Telephone	Mobile	D.O.B.	If you would like to receive correspondence via email, please tick here <input type="checkbox"/>	Email		<input type="checkbox"/> 4 entries £4 a month <input type="checkbox"/> 5 entries £5 a month <input type="checkbox"/> 10 entries £10 a month or <input type="checkbox"/> entries at £1 each =£ <input type="text"/> a month
Title	First Name																
Surname																	
Address																	
	Postcode																
Telephone	Mobile																
D.O.B.	If you would like to receive correspondence via email, please tick here <input type="checkbox"/>																
Email																	
3 SELECT YOUR PAYMENT METHOD Banks and Building Societies may not accept Direct Debit instructions for some types of account DD15																	
<input type="checkbox"/> PAY BY DIRECT DEBIT <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Name and full postal address of your Bank/Building Society</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">To the Manager</td> <td>Bank/Building Society</td> </tr> <tr> <td colspan="2">Address</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td> </td> <td>Postcode</td> </tr> </table> <p>Name(s) of Account Holder(s)</p> <p>Branch Sort Code <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Bank/Building Society Account No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> </div> <div style="width: 45%;"> <p>Instruction to your Bank/Building Society to pay by Direct Debit </p> <p>Service User No 4 3 9 5 4 9</p> <p>Reference <input type="text"/></p> <p>Instruction to your Bank or Buiding Society</p> <p>Please pay The Police Treatment Centres from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with The Police Treatment Centres and, if so, details will be passed electronically to my Bank/Building Society.</p> <p>Signature <input type="text"/></p> <p>Date <input type="text"/></p> </div> </div>		To the Manager	Bank/Building Society	Address					Postcode								
To the Manager	Bank/Building Society																
Address																	
	Postcode																
4 YOUR CONSENT TO PLAY I confirm that I am over 16 and resident in the UK																	
<p>Signature <input type="text"/></p> <p>Date <input type="text"/></p>	OFFICE USE ONLY																

If you do not wish your name to be publicised if you win, please tick here

Data Protection If you would prefer not to receive other forms of communication from The Police Treatment Centres, please tick here

CAPTION COMPETITION

Hello, hello, hello

Let us know what you think this officer was saying to this 'driver' in our latest caption competition.

The winning entry will receive £100 in Marks and Spencer gift vouchers.

Entries will be judged on their humour and originality. Send your entry by email to FedAdmin@nthwales.pnn.police.uk by 20 October 2013.

Competition kindly sponsored by Roland Smith. Visit our website for the latest deals and discounts offered by our member services providers.



New guide for pregnant officers

The Police Federation of England and Wales has issued a new maternity guide.

Female police officers do not have exactly the same rights at work as other women employees so it is important they get the right information about their entitlements.

The booklet provides general information on their baby's development, their health care needs and their rights as a working woman police officer.

It covers health and safety issues, maternity leave, maternity pay and returning to work.

The guide can be found at www.nwpolfed.org



Your Individual Federation Code:
nwpf

SUN REFLECT



Quality shoes for security, firefighters, rescue services, hunting, workwear and leisure time

HAIX®-Schuhe Produktions- und Vertriebs GmbH
Auhofstrasse 10, 84048 Mainburg, Germany
T. +49 (0) 87 51/8625-0, info@haix.de, www.haix.com

www.brixworkwear.com/bobbybrix

Facing divorce & worried about your pension?

You need the experts
in police divorce
on your side.



**FIXED
FEES**
Across all
family law
services

Our unrivalled expertise of police pensions combined with the discounted packages we offer police officers and personnel means we are the only choice when you need a family lawyer. Our network of offices means that we are the national firm that is always close by.

We offer Police Federation members & Police personnel:

- ▶ A free initial appointment at a time & venue convenient for you
- ▶ A local family law representative for your area
- ▶ Discounted rates
- ▶ Fixed fees across all family law services

Contact us today:

0808 175 7710

slatergordon.co.uk/policelaw

Our Family Law Services:

- ▶ Police pensions on divorce
- ▶ Divorce
- ▶ Financial disputes upon divorce
- ▶ Children issues - Contact & residence
- ▶ Civil partnerships
- ▶ Cohabitation issues & unmarried property disputes
- ▶ Pre & post nuptial agreements
- ▶ Injunctions

Offices Nationwide:

Birmingham, Bristol, Cardiff, London, Manchester, Milton Keynes, Newcastle, Sheffield, Wakefield & Edinburgh*

*associated office.

I have had an experience that I would not wish to repeat around my divorce but the Slater & Gordon lawyer on my case has been with me every step of the way, friendly with excellent advice and service. It has been my lawyer who has seen me through this and kept me focused and sure of the outcome.

Mr Mattin,
Police Family law client 2013

**Slater &
Gordon**
Lawyers

FORMERLY
 Russell Jones & Walker

Taking stock of the IPCC's new power to compel attendance at interview

By Nick Holroyd, senior principal lawyer, criminal and misconduct, Slater & Gordon Lawyers

Since 7 March 2013 the IPCC has had the power under the Police (Complaints and Conduct) Regulations 2013 to compel a police officer witness to attend a set location at a set time to be interviewed.

This has the potential to impact on the post incident process (PIP) which until recently has worked well. It is anticipated that the power will primarily be used in Death and Serious Injury (DSI) investigations.

The process that had been followed prior to the introduction



of the new power was for 'principal officers', to provide an initial account before going off duty and then a detailed statement not less than 48 hours thereafter.

This process followed guidance given by ACPO in The Manual of Guidance on the Management, Command and Deployment of Armed Officers. By following the guidance, the officers concerned, the investigating officer and the PIM were given protection should they be cross examined about the post incident process at a coroner's inquest.

Where statements had been prepared by the officers themselves (usually with the benefit of legal advice) the IPCC often sought to obtain further information by inviting the officer to attend an interview.

Legal advice given to officers has, however, been that it was usually in their best interest to write their own statements. If it came to giving evidence at an inquest they needed to be entirely comfortable that the content and style of their statement reflected the evidence they would give and their phraseology.

It is clear that the IPCC may attempt to use its new powers to change the tried and tested process of officers preparing their own statements. Officers should, however, still follow the ACPO guidance in relation to providing accounts as witnesses.

The other issue that frequently arises in connection with the provision of witness statement is conferring. On 18 June this year the High Court dismissed an attempt to force the IPCC to segregate witnesses during a PIP saying that there was no general prohibition on officers conferring.

The court also commented that it was entirely reasonable for the IPCC to conclude that the effectiveness of an investigation may be undermined by adopting a procedure which conflicts with the ACPO guidance.

Legal advice given by Slater & Gordon will always be that it is in your best interests for you to write your own statement albeit with the clear intention of assisting the IPCC in its investigation. In time it is hoped that the granting of this extra power to the IPCC will be seen to have been unnecessary and misconceived.

For more than 50 years, Slater & Gordon Lawyers, formerly Russell Jones & Walker, has prided itself on providing great value legal services to police officers and personnel. For more information on the subjects covered in this article or other legal queries please contact us.

0808 175 7805

www.slatergordon.co.uk/policelaw

SUPERFAST 4G  

Offer 1: **£30** per month
Superfast 4G!
500 Minutes
500 Texts
1GB Data 

Offer 2: **£36** per month
Superfast 4G!
1000 Minutes
1000 Texts
2GB Data 

Additional Line: **£12** per month
Add Sharer
Unlimited Texts
Unlimited Calls
Shared Data

FREE
iPhone 5 16GB*

ALL BELOW ALSO **FREE**

HTC One, BlackBerry Q10, Nokia Lumia 930, Galaxy S4, Galaxy S4 Mini

 

All of our offers are available to your friends and family!
For these and other great offers -
0800 0520 999 / www.Voice999.co.uk

Offer subject to availability, terms and conditions apply. See website for full terms. *Simple charge price (excl. VAT) incl. net traffic, unlimited minutes, texts, and 2GB of data. Offer valid for 12 months. 12M. *Maximum 120 per month (incl.)



You protect the public - but how can you protect your retirement?



ST. JAMES'S PLACE
WEALTH MANAGEMENT

Winner
The Daily Telegraph
Wealth Manager
of the Year 2007 & 2008



Winner
The Daily Telegraph
Best Performing Fund
2009

Spillane & Co. Wealth Management Ltd offer a bespoke financial service to serving members of the Police Force who have just reached or are approaching retirement. We appreciate that you may not have the time to address some of your financial affairs, which may include:

- Planning for your retirement/redundancy
- Reducing your exposure to Inheritance Tax
- Investing now or at retirement
- Funding for your grandchildren's future education
- Obtaining Mortgage Advice

Your home may be repossessed if you do not keep up repayments on your mortgage.

As a member of the St. James's Place Partnership, which is the advisory channel for St. James's Place Wealth Management, Spillane & Co. Wealth Management Ltd can provide you with the advice you need so that you can use your available time to enjoy the finer elements of life and to give you that all important peace of mind that you need for the future. Please contact us to arrange a complimentary, no obligation consultation.

Spillane & Co. Wealth Management Ltd
Member of the St. James's Place Partnership

Tel: 01492 531729

Commodore House, Conwy Road,
Colwyn Bay, Conwy, LL29 7AW
www.spillaneandcompany.co.uk

Please call
01492 531729 to
request a free guide to
Retirement Planning.

