

MINUTES OF THE ANNUAL GENERAL MEETING

17TH OCTOBER 2024

ROYAL STATION HOTEL, CARNFORTH

1. Present

Don Forrester (DF), Fran Butler (FB), Yvonne Hargreaves (YH), Alan Bradley (AB), Luis Eckersley (LE), Bryan Knowles (BK), Roly Guegan (RG), Tony Moss (TM), John Jenkinson (JJ), Willie Reid (WR), Peter Brough (PB), Ian Catterall (IC), Paul Richardson (PR), Jack Grennell (JG)

2. Apologies for Absence

Steve Bradley, Ian Diffenthal, Ian Driver (IRD), James Geering and Michael O'Connell

3. Minutes of Last Meeting (26th October 2023)

The minutes were approved, and accepted as a true record.

4. Matters Arising:

a) Availability of Prospect Guest Speakers – Unfortunately, Garry Graham has been off work ill and therefore unable to attend and, with Jez in London, it hasn't been possible to secure a guest speaker for the AGM. An update of Jez's report is still outstanding and FB will circulate this, when it becomes available. The chairman suggested that we again ask Neil Walsh to attend the General Meeting to update members on all things pension-related. FB to contact Neil and investigate other possibilities, either from northern or head office.

Action AGM2401 – FB to contact NO and H/O regarding guest speakers

b) Venue for NWRMG Meetings – Following a lack of contact from The County Hotel and what appeared to be its closure, the AGM was moved to an alternative venue – The Royal Station Hotel. Unfortunately, even though FB found The County Hotel to be closed, a subsequent check by JJ proved it to be open. The County Hotel have since contacted FB to complain about our non-attendance and their inconvenience and costs, but they have failed to claim any payment. FB will monitor but, it is unlikely that we will be contacted by The County Hotel again.

On the topic of venue, AB reminded the meeting of the Lancaster Friends' Meeting Room but attendees were concerned about parking etc in Lancaster. The new venue has been very well received, with a comfortable room and plenty of coffee/biscuits. Following a request by the chairman, all attendees voted to accept The Royal Station Hotel, as our new venue.

Update: The Royal Station Hotel has confirmed that they have availability for next year's meetings and dates are now confirmed. It has been agreed that, if coffee and biscuits are ordered, there will be no additional room charge. This also applies for committee meetings where lunch is ordered.

North West Retired Members Group (NWRMG)

5. RMG ADC 2024 Delegate Report

A written report was included in the minutes of the General meeting (25th April 2024), which was distributed to all NWRMG members in June 2024. FB provided a précis of motions' outcome and actions taken, on behalf of IRD.

A general discussion ensued, with attendees expressing concern about the number of motions guillotined, and inherent SOC issues. It was agreed that, since there will be no National Conference in 2025, action to address our guillotined motions, if appropriate, was better left until next year. With reference to the two motions that were remitted, HS2 and the electoral system, the former was again discussed; attendees cited extortionate cost and spend, waste with respect to rolling stock, compulsory purchase and poor planning (stations, current infrastructure, defrosting of points etc). In short, pursuing any further recourse was dismissed as little better than pointless.

On the latter of the two remitted motions, AB shared his analysis of the general election results, and how they would have looked if using proportional representation. Based on figures from Gov.UK Parliament, AB's results show that the number of seats achieved does not appear to reflect the views of those choosing to vote. Whether the result was actually affected by the turnout (60%) is unclear, but it is clear that, although the Labour Party only achieved 33.7% of the total vote, they achieved a huge majority, with FPTP clearly working in their favour. In contrast, Reform actually received more votes than the Liberal Democrats but won only 4 seats compared to the 70 seats won by the Liberal Democrats. Given the effect of FPTP, it seems unlikely that any of the main parties will ask for a referendum on proportional representation and, it is therefore important that as many people as possible use their vote. Compulsory voting, or compulsory attendance at polling stations, may go some way towards improving turnout. Again, possibly a motion for the 2026 ADC.

Update: Prior to the meeting, FB contacted Andrew Ruffhead to ask that he provide an update on our carried, remitted and guillotined motions. Andrew Ruffhead (AR) very kindly forwarded the request to John Ferrett but FB has yet to receive a reply.

Action AGM2402 – FB to contact John Ferrett and circulate the reply to members.

6. Nominations for Branch Officials (ratified by AGM)

- a) Chairman – Don Forrester
- b) Secretary – Fran Butler
- c) Delegates to RMG ADC – Ian Driver, Fran Butler & John Jenkinson (Deputy)
- d) NWRMG Committee Members - Don Forrester, Fran Butler, Alan Bradley, Ian Driver, Luis Eckersley & Yvonne Hargreaves
- e) National Committee Area Representative – Don Forrester
- f) Deputy National Committee Area Representative – Fran Butler

7. Motions to the RMG ADC 2025

No motions were presented but, following a discussion about communication and the perceived lack thereof, JJ was asked to prepare a motion asking the NC and NEC to document decisions made and subsequent actions taken.

Action AGM2403 – JJ to put a motion together and forward to FB for circulation to the committee

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Update: After JJ kindly produced a draft, the chairman advised that the actions in the draft motion have either been achieved, or are in the process of being managed via communication with Prospect Head Office. This negates the requirement for a motion to the ADC 2025.

8. General Discussion

- a) HS2 and the current debacle – Already discussed at item 5, attendees again stressed their lack of confidence, in this or the previous government's ability, to salvage anything from the HS2 project. Indeed, regarding the incompetency of politicians, please see www.railengineer.co.uk/pendolino-plan-for-hs2/, which further illustrates the poor planning, in this case associated with the purchase of Pendolinos. The article does suggest that we may be able to use the Pendolinos, but improved services or even comparable services are unlikely.
- b) Electoral Reform & FPTP – Already discussed at item 5, no further action required.
- c) WASPI – possible resolutions? – YH reported that she will be attending the County Labour Party (CLP) meeting later this evening. The meeting, which takes place every quarter, will be attended by Sir Lyndsey Hoyle. YH explained that the WASPI issue has been discussed previously and that she would be talking to Sir Lyndsey Hoyle, for an update. Although YH was not expecting anything positive, in fact her perception, that the government is 'anti-pensioner', has been born out in previous meetings. What's more, although Labour promised to address and compensate the WASPI women, the government has yet to fulfil that promise.

Update: The Parliamentary and Health Service Ombudsman (PHSO) found in March that the Department for Work and Pensions (DWP) was guilty of "maladministration" for failing to properly notify women of the changes to the state pension age. The PHSO recommended compensation payments of between £1,000 and £2,950 (see <https://inews.co.uk/news/waspi-threaten-legal-action-ignores-compensation-budget-3353507>). However, Rachel Reeves (Chancellor) ignored the call for payments, and the WASPI campaign group is now threatening legal action, if ministers reject the compensation recommended by the PHSO.

- d) Winter Fuel Payments & National Insurance Taxation Net – The chairman updated the meeting reference his correspondence with Julie Minns (Labour MP for Carlisle). Unfortunately, the government are not moving on the issue, claiming that it is necessary to manage the 'funding hole' left by the Conservative administration. Discussion by attendees again demonstrated the level of concern, particularly for pensioners close to the earnings threshold, and this in addition to the RPI/CPI change.

Regarding the National Insurance Taxation Net, this has been ongoing since 2011 with the Treasury keen to bring pensions into the NI net. This will make all pensioners 8% worse off, i.e. 28% basic tax. The upcoming budget (30th October 2024) will prove interesting, especially since it is likely that Inheritance Tax will also be increased/extended. Although, as pointed out by attendees and the chairman, it is possible to limit tax payable through gifting etc (see Inheritance Tax (IHT).pdf), this only applies when more than 7 years before death.

- e) Change in Government and the political impact for Pensions – As discussed in (d), a number of potential tax changes have been 'made known' but nothing will be confirmed until the 30th October 2024.

Update: Chancellor Rachel Reeves refused to answer questions about Winter Fuel Payment in her Autumn Budget speech but the benefit cut is going ahead (Ref: <https://www.gbnews.com/money/budget-2024-winter-fuel-payment>) and the decision is "projected to disenfranchise up to 10 million pensioners".

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The potential 8% increase in taxation, due to National Insurance did not surface and, pensions remain outside the National Insurance Taxation Net. However, from 2027, pensions will be subject to Inheritance Tax (IHT). Under the new rules, the value of pensions will be added to other assets when calculating IHT. For 'pots' of over £325K, a 40% tax will be levied on the excess.

9. AOB

- a) Retired Members Bulletin – WR asked if it would be possible for the committee to review the bulletin, prior to publication, and request that detail of issues and actions taken, be included. However, the committee believe this is already covered (see item 7 above) as regular updates from NPC, and minutes from both NC and NWRMG meetings are all distributed to members. Any members requiring further information should contact FB, who will forward enquiries on to the relevant persons/groups. The NC and specifically AR will be asked if the Bulletin can be made available from the Prospect website.
- b) Retired Members Obituaries – In response to a question from JJ and RG regarding access to information and the '404: Not found' error, on the Prospect website, FB agreed to forward details and liaise with H/O IT department.

Action AGM2404 – FB to discuss with DF and liaise with IT and/or AR, as necessary.

Update: The chairman has written to John Ferrett, who is currently substituting for Garry Graham, asking that he raise the '404: Not found' error with the H/O IT department. FB will monitor and chase progress.

10. Dates of 2025 Meetings:

The following dates, with all meetings to be held at The Royal Station Hotel, Carnforth, were agreed as follows:

- a) 10th April 2025 - General Meeting
- b) 21st August 2025 - Committee Meeting
- c) 16th October 2025 - Annual General Meeting (AGM)

Fran Butler
Secretary Prospect NWRMG

3rd November 2024