

# THE GLOUCESTERSHIRE TEACHER

NEWSLETTER OF THE GLOUCESTERSHIRE ASSOCIATION OF THE NATIONAL UNION OF TEACHERS ~ AUTUMN 2004

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# NUT GENERAL SECRETARY TO VISIT GLOUCESTERSHIRE



Come and meet our newly elected General Secretary, **Steve Sinnott**, who will be in Gloucestershire on Wednesday 1st December. He has accepted an invitation to address a General Meeting of the Association in the evening. Details of the time and venue will be announced on the website [www.glosnut.co.uk](http://www.glosnut.co.uk) as soon as they are known. Details will also be sent to members nearer the date.

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## Review of Early Retirement Schemes

For a few years now the Authority has funded 2 early retirement schemes – one for teachers facing redundancy and the other on the basis of organisational efficiency. You may be aware that both those schemes are now under threat on the grounds of cost. The County Council Cabinet will be considering various options for changes to these schemes at its meeting early in December. However, this schedule would leave no time to run the "efficiency" scheme for this school year as applications would have to be in by

the end of December. LEA Officers are therefore recommending to the Cabinet that the current scheme continue for another year with one amendment: applicants must be over 55 years old and have at least 33 years of pensionable service.

The Authority invited the unions to contribute to the consultation exercise. The NUT's response can be found on our Association's website [www.glosnut.co.uk](http://www.glosnut.co.uk)

# GLOUCESTER CITY REVIEW OF SECONDARY SCHOOLS

The main recommendations following the Project Board's consultations will be considered by the Cabinet on 1st December. The principal recommendations were:

- To establish a new 11 -18 or 11 – 16 community co-educational comprehensive school on the Barnwood Park and/or the Central Technology College sites;
- To federate Ribston Hall High School for girls, The Crypt Grammar School for boys and the new community co-educational comprehensive school;
- To change the character of Oxstalls School to 11 – 18 or 11 – 16 C. of E. Voluntary Aided School with a proposed split of 50% Christian to 50% community admissions;
- To reduce the capacity of the four Grammar schools by the equivalent of 4 forms of entry by September 2006;

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## Some dates for your diary...

- **November 3rd**  
*Association General Meeting:*  
*Workforce reform – the new arrangements on cover;*  
*Motions to Annual Conference*
- **December 1st**  
*Association General Meeting:*  
*Meet Steve Sinnott our new General Secretary*
- **January 20th**  
*Association General Meeting*
- **March 9th**  
*Association Annual General Meeting*
- **June 22nd Association General Meeting**

# ARE YOU PAYING TOO MUCH TAX ? Get a rebate on your NUT subscription

Members of the NUT can claim a tax rebate on a proportion of their annual subscription. The claim should normally be made on the annual Tax Return when claiming for various tax allowances; this form contains a section to be used for making a claim in respect of subscription to professional bodies. If a member has not made a claim in this way, a request should be made to the local inspector of Taxes for Form P358, which must be returned to the local Tax Office.

Form P358 cannot be obtained from Union headquarters or Regional Office but the NUT Regional Office can inform you of how much you have paid over the last 6 years for which the relevant proportion of tax can also be reclaimed. You will need to tell us your membership number (or home postcode) in order for us to check what you have paid during that period.

For more information about taxation issues for teachers please also contact the NUT South West Regional Office.

Telephone: **01392 258028** (9am - 5pm weekdays)  
or e-mail: **south.west@nut.org.uk**

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## SCHOOL TERM AND HOLIDAY DATES

The following principles have been agreed between the Unions and the Gloucestershire LEA:

- Contractually, the school year should start on September 1st
- The first day of term for teachers should fall on the first Monday after 1st September
- The first pupil day should therefore fall on the first Tuesday after 1st September
- Terms will, as far as possible, be equalised
- The summer holiday will be at least 6 weeks
- There will be a 2 week break in early April
- School designated INSET days must be timed reasonably and not specified in the middle of teachers' holiday periods.

Holiday dates for the school year 2005/2006 have been agreed on the basis of the above principles and published to schools. The only staff training days designated by the LEA are Monday 5th September 2005 and Monday 4th September 2006.

# Do you need advice about your pension?

Do you need advice about your pension, AVCs, stakeholder pensions or buying back past added years? Are you wondering what to do with that lump sum when you retire?

The Teachers' Provident Society and Teachers' Assurance Company were founded by the NUT many years ago to help teachers with their pension arrangements. Nowadays they are free-standing companies but still very much part of the Union's "family". Their knowledge of the Teachers' Pension Scheme and teachers' finances generally is unrivalled in the market place. The local contact in Gloucestershire is

**Linda Daws on 01242 702216**

## The Teachers' Pension Scheme

An article based on information provided by Teachers Provident Society

### ARE YOUR BENEFITS THERE WHEN YOU NEED THEM MOST?

As with other benefits of the Teachers Pension Scheme, the amount your family will receive in the event of your death are directly linked to two things:-

- your length of service and
- your final salary.

However what this means to you as an individual is hard to determine. The following gives a brief summary of the death benefits that will become payable should you die whilst you are a member of the Teachers Pension Scheme.

### DEATH GRANT

In the event of your untimely death whilst you are in pensionable employment the Scheme will pay a death grant which is a tax free lump sum of

#### **TWICE YOUR FINAL AVERAGE SALARY**

(for part time teachers this lump sum is 2x full salary).

There is no minimum qualifying period of employment for the death grant. The Death Grant can be paid to the person(s) nominated by you on form DG1 (obtained from your NUT Regional Office, employer or Teachers' Pensions (0845 6066166)), to your widow/widower or, if you are unmarried when you die, to the person dealing with your estate

### FAMILY BENEFITS

● **Qualification** To qualify for family benefits you must have 2 or more eligible years of service.

If you are a married man all service from 1st April 1972 is eligible service for family pensions.

If you are a married woman, all service from 6th April 1988 is eligible for family pensions.

In certain, limited, circumstances it is possible to purchase service prior to these dates and/or (in the case of unmarried teachers) nominate a financially dependent adult family member to receive a pension. Please refer to Teachers' Pensions leaflet 861/873 (obtained from your NUT Regional

Office, employer or Teachers' Pensions (0845 6066166))

**It is important to note that the Teachers Pension Scheme does not recognise non-married spouses. If you are not married to your partner, they will not receive a pension in the event of your death.**

● **Short Term Pension** If you die in service your widow/er will be paid a short-term pension equal to your pensionable pay for three months from the day after death. This will also be paid to your children for the same 3 months.

● **Long Term Pensions** A Long Term Pension will be paid to your widow/er unless he/she remarries or cohabits. To qualify for children's pension your children must be:

- unmarried,
- under age of 17 and/or
- since attaining age 17 be in continuous full time education or training lasting at least 2 years for a trade or profession without a break of more than 1 academic year or incapacitated by age 17 and unable to earn a living due to ill health.

If you die in service before the age of 60, your family pension will be enhanced by extra service if you have at least

5 years of qualifying service to 31st March 2000 or  
2 years qualifying service on or after 1st April 2000.

The following examples give you an indication of how this could affect you

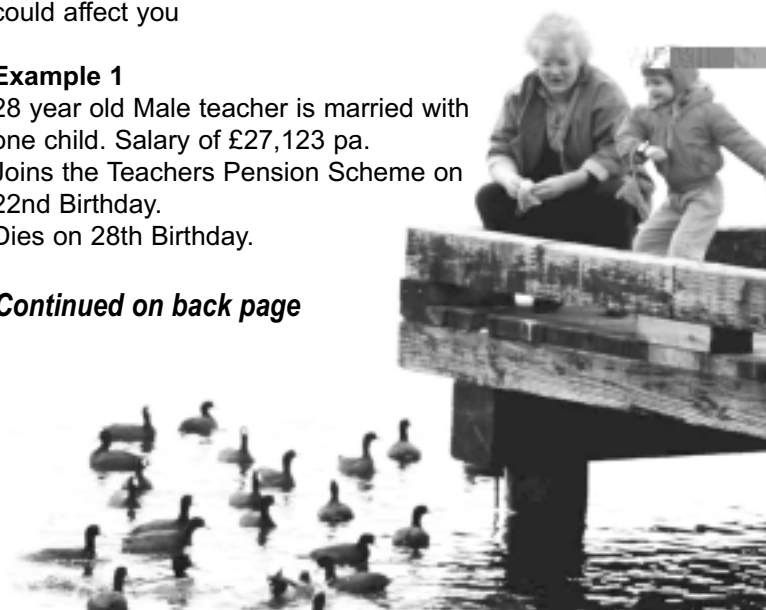
#### **Example 1**

28 year old Male teacher is married with one child. Salary of £27,123 pa.

Joins the Teachers Pension Scheme on 22nd Birthday.

Dies on 28th Birthday.

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After enhancement is applied to service the following would be paid:

Annual Pension for Widow	£2034
Annual Pension for Child	£1017
Total	£3051 per annum

### Example 2

As above, but teacher is not married to his partner.

No Widows Pension	
Orphans Pension for child	£1356 per annum

Further details about benefits payable to beneficiaries are provided in Teachers' Pensions leaflet 450 (obtained from your NUT Regional Office, employer or Teachers' Pensions (0845 6066166))

As service and income increases, so do the family benefits. It is often the case for many teachers that their children are at their youngest and most dependant when the teachers' service is at its shortest, and the family benefits from the Teachers' Pension Scheme are at their lowest.

Nobody wants their family to suffer and it is worth taking a little time to understand exactly what your family would receive in the event of your death. There are lots of products you can use to address any shortfalls and have peace of mind for both yourself and your family.

The Teachers Provident Society is the Union's recognised provider of financial advice. Part of the service available from Teachers Provident Society is a review of benefits – pension, ill-health, family – within the Teachers Pension Scheme.

**Teachers Provident Society may be contacted on 0800 378 722.**

**Our local contact is Linda Daws on 01242 702 216**

Teachers' Provident Society are only able to advise on their own product range and those of selected providers.

The information contained in this article is correct at time of going to press (September 2004). The current government review of the Teachers Pension Scheme could mean that benefits may alter in the future and NUT members are advised to check with their NUT Regional Office (South West Region – 01392 258028 or south.west@nut.org.uk ) prior to making any decisions based on this information.

The NUT are of the view that, in particular, key areas of an improvement package could include the introduction of benefits for unmarried partners; spouse's pensions payable for life; death in service lump sum increased to 3 times' salary; and improved children's pensions. The NUT will keep members informed of future developments about the review of the Teachers' Pension Scheme.

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# GLoucestershire ASSOCIATION NUT CONTACTS

If your District isn't listed then contact the Association Secretary.

Members can make contact with all the Officers listed below through the Association's website

### Gloucestershire Association's Divisional Secretary:

Andy Johnson: 01285 655 022  
secretary@gloucestershire.nut.org.uk

### Berkeley Vale District Secretary:

Nigel Meredith: 01453 546 795

### Cirencester District Secretary:

Dave Sutherland: 01285 654 416

### Cheltenham District Secretary:

Ian Morgan: 01242 578 793

### Forest of Dean District Secretary:

Geoff Davies: 01594 544 036

### Gloucester District Secretary:

Garry Wheeler: 01452 531 342

### Newent and Tewkesbury District Secretary:

John Pemberthy: 01594 564 508

### Stroud District Secretary:

Mike Davis: 01453 883 995

### Union Learning Representative:

Garry Wheeler: 01452 531 342  
garrywheeler@blueyonder.co.uk

### Health and Safety Adviser:

Colin O'Hare: 01285 653 695

### Supply Teachers' Secretary:

Claire Price: 01242 244 582

### Retired Teachers' Secretary:

Pearl Harris-Clarke: 01452 616 620

### National Executive member:

Max Hyde 01217 453 942  
max@piscator.demon.co.uk

### Regional Office in Exeter: 01392 258 028

south.west@nut.org.uk

Update your membership: 0845 300 1666

Want to join? 0845 300 1669

National Union's website: [www.teachers.org.uk](http://www.teachers.org.uk)

Local Association website: [www.glosnut.co.uk](http://www.glosnut.co.uk)