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News from Gilbert House

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Message from the Chair

MLA Roger Spink— Government Services

We recently met with Drew Irvine Chair of FIPS and James Wilson Financial Secretary to consider if in the next few years Income/Pension drawdown was something we want to introduce in the Falklands for members of FIPS. It has been introduced recently in the UK.

Income drawdown, or pension drawdown, is a way of taking money out of your pension to live on in retirement. You have to be aged 55 or over and have a defined contribution pension (FIPS is a defined contribution scheme) to access your money in this way. With income drawdown, you keep your pension savings invested when you reach retirement and take money out of, or 'drawdown' from, your pension pot. Since your money stays invested, and it's usually in the stock market, there is the risk that your fund may fall in value. The upside is that investment growth can provide higher returns and see your pot continue to increase in value.

Income drawdown is worth considering if…

You want your money to continue to be invested
You want the flexibility to take sums out as and when you want
You want to take out different amounts each year
You want to manage your annual tax liability

Income drawdown might not be the best option if…

You want a guaranteed income each year
You want to avoid high charges
You're worried that you might run out of money
You don't want to be exposed to investment risk in retirement

Buying an annuity sees you using your pension savings to buy a guaranteed income to last for the rest of your life. Despite their poor reputation, annuities could still be the right option, especially if you don't feel comfortable with the investment risk of income drawdown. And the UK government has changed the rules so that new types of annuities may be launched in the future that share some of the flexibilities of income drawdown, such as being able to pass on your funds when you die or varying the amount of income you can take. You can also use part of your pension savings to buy an annuity, while leaving the rest in income drawdown. We await the recommendations on what rules FIG should introduce. It should be noted that if these changes are introduced it will take a year or two to draft the full policy and legislation necessary but please do feel free to give me your views if you think this would be a good development.

MLA Mark Pollard

Trade & Industry

I thought I would use my slot in this month's newsletter to help publicise a fantastic fund available to help people in the Falklands.

There is no way I can fit a description of Shackleton's adventures into this article but I would advise all to search out his incredible story.

The website describes the fund as;

"The Fund is a pragmatic, flexible way of commemorating the Shackleton achievements, stimulating human endeavour, initiative and research."

There are two types of funding available;

Academic - aimed for scholars to study in the Falklands and improve our understanding of science, geography, geology, history or other academic subjects.

Quality of life – aimed at bringing people into the Falklands or helping Falkland Islanders to visit other parts of the world in order to learn about sport, music, skills and activities amongst others.

The deadline for submitting applications for funding is 31st March each year. Whilst this may seem a bit early to be talking about the scheme, I think now is a good time to start planning.

There have been many academic studies and whilst some may go over many of our heads in terms of how technical they are, some such as the National Herbarium work can be appreciated by all. If there are budding historians, geologists or anyone wanting to do an academic study into anything Falklands then I can't recommend the fund enough.

Looking at the some of the previous recipients of funding for the quality of life grants brings up a fascinating range of community activities. Whether it is visiting musicians, potters, a shearing instructor, an archery coach, a songwriter, a netball coach, a sculptor, photographer and naturalist and many others.

If I were a sporting organisation or a club of any type in the Falklands I would be seriously considering whether or not I could find someone that could improve the way we do things in our Islands. This fund is the perfect place to look I would suggest.

More information can be found on their website along with the application forms: http://www.shackletonfund.com/

MLA Stacy Bragger

Education and Community

The author Bill Bryson once said that "history matters because it reminds us who we are, what we've done and what we might do better". The Historic Dockyard Museum last month marked the fifth anniversary of its opening. As was said on the day by the Museum and National Trust's (M&NT) Director Andrea Barlow the anniversary seemed almost surreal as it does feel somehow that it has always been there.

The Historic Dockyard Museum tells our story and what makes us who we are. It is a brilliant attraction that presents the Falklands in a wonderful way to visitors to the Islands. It is something that we should be proud of as a community and credit goes to all of the people who helped make the move from Britannia House a reality.

The M&NT staff have many plans for the future on how they can preserve and showcase our heritage and one thing that is being considered at the moment is empowering the M&NT to take responsibility on putting forward a heritage plan for the Islands. While FIG has responsibility currently for many of the key heritage sites, due to the long list of other work that needs to be done preserving heritage doesn't really get as much attention as it should. I believe that enabling the M&NT to take the lead makes a lot of sense as they will be able to drive projects forward with assistance from FIG. An ExCo paper is currently being developed and hopefully we'll be able to make progress.

I've just returned to the Islands from attending the Labour and Conservative Party conferences with MLA Hansen. We were pleased to talk to key members of the Cabinet and Shadow Cabinet. Prime Minister Boris Johnson visited the stand and gave his strong support for the Islands. The Party Conferences remain one of the best opportunities we have to reach a wide audience and highlight Falklands issues. The conferences highlighted to me that we need to continue trying to inform the British public about why the Falklands matter. One particular area that I feel we need to give greater attention to when speaking about the Falklands overseas is our approach to conserving our environment. The conferences marked FIG London Representative Sukey Cameron's final party conference after 32 years and we thank her for her hugely significant work on behalf of the Islands.

MLA Ian Hansen

Health and Social Services

I am writing this from Brighton. No doubt it will be expected that this article will be all about Party Conferences in Brighton (Labour) from the 21st September until the 25th. MLA Bragger and I then attend the Party Conference in Manchester (Conservative) from the 29th until the 2nd October.

However, as we have only began these it would be remiss to make too much comment, apart from the fact we are not certain what to expect re Brexit in particular. We have been presenting our case very strongly referring to what might be the consequences of a no Deal Brexit.

So far the Labour Conference reaction has been positive.

I am of the opinion that we will get support from both parties, thanks to the hard work of Sukey Cameron, Michael Betts, Richard Hyslop and the FIGO team.

On Falkland Island matters at present it has to be difficult for farmers trying to shear in what looks like really rotten weather down home. As an ex farmer I can totally sympathies with the difficult decision--do I go for it and hope the weather changes -- or not?

Whatever the decision, I hope those that do not understand farming practices do not give our hard working agriculture workers a negative press/time, if something does go wrong. There is no doubt in my mind that the present farmers have the best interests of their stock in mind. Why would they not? They are their livelihood .

MLA Leona Roberts

Environmental and Public Protection

My role on the Executive Committee of the Commonwealth Parliamentary Association (CPA) meant that I had to be out of the Islands again recently to attend the AGM in Uganda. It's time-consuming, but we have to take our turn to serve on Exco, as part of the British Islands & Mediterranean Region.

This week-long event involved lengthy and somewhat challenging sessions – in particular an epic 12-hour sitting of Exco. However, as well as playing our part on the international stage, the CPA is an opportunity to connect with Parliamentarians from across the Commonwealth, to explain our situation and reinforce the self-determination message – particularly to those territories that have the potential to support us at other fora.

Secondary to this was a regional meeting of the Commonwealth Women Parliamentarians in Jersey. This was a fascinating event and I was also able to have some good side-meetings, mainly environment related, and hope to see some meaningful developments spring from those.

Another highlight was a reception with veterans, organised by the Connétable of St. Hellier, Simon Crowcroft. Cherie and I were delighted to arrive at the Town Hall to find our flag flying there and it was announced on the night that this will hitherto be flown on Liberation Day to celebrate our connection with the island.

It was wonderful to meet with Jersey veterans and their families in what was a very moving evening, which ended with us being invited to the local veteran's pub. If you are ever in Jersey, I suggest you visit 'The Dog & Sausage' and make yourself known. There is some great memorabilia on the walls and the regimental flags on the ceiling will soon be joined by one from the Falklands. I hope that we will be seeing some of those vets and their families returning soon.

On my last day I visited Sheffield where I spent a fantastic evening with their Royal Marine Cadets and Sea Cadets. This unit has renamed its HQ 'Falkland Training Centre'. The connection with HMS *Sheffield* is very special to them and they also particularly honour the memory of one of their former cadets, Rob Griffin, who was killed on landing craft, Foxtrot 4, in 1982.

Members of Rob's family attended, along with veterans and families, and a number of dignitaries and officials. I was happy to present the unit with a Falklands flag and to know that not only is this going to commemorate those who gave their lives in 1982, but ensures that a future generations of cadets in the north will know more about our Islands and maybe even feel some connection to a place they were largely unaware of.

MLA Barry Elsby

Development and Commercial Services

As much as I love the Falkland Islands it`s always good to get away for a couple of weeks as it tends to put things into focus.

This was certainly the case for me, Leona Roberts MLA and Cherie Clifford as we attended a meeting of the Commonwealth Parliamentary Association in Uganda in September.

This is a meeting of all Members of the Commonwealth. The Falklands comes under the British Islands and Mediterranean Region, which includes the Scottish, Welsh and English Parliaments as well as the Channel Islands, Isle of Man, St Helena, Cyprus and Malta.

The first couple of days are given over to the "Small Branches" and I was asked to lead a discussion on Brexit and its possible effect on us.

MLAs and our officials have worked hard to get our message across to the UK and I think other branches were surprised to hear at what level we operated, namely Select Committees, Ministers and all the UK committees set up to deal with Brexit.

This level of access is something we expect in all matters and we will see an increased use of Video Conferencing to enable MLAs and our officials to give our views to Select Committees etc without the need to always go to the UK.

As well as the Small Branch meetings, there were meetings of the Commonwealth Women's Parliament but I will leave Leona to comment on that and upcoming CWP meetings here.

After those first few days the rest of the Commonwealth arrived and much discussion took place, not just in formal meetings but, perhaps more importantly, over coffee or a drink in the evening.

Uganda is not a wealthy country and is still recovering from the effects of the Lord's Resistance Army terrorist group and HIV.

The two biggest causes of death are malaria which kills thousands each year, many of them children, and HIV which has left 2 million children orphaned after their parents died, the lucky ones in well run orphanages.

I left Uganda knowing that the meetings had been a success but also a strong reminder of just how lucky we are here.

MLA Teslyn Barkman

Natural Resources

Unsurprisingly, ensuring full-strength to the scrutiny committees of Government is important. We are exploring new ways to do this by lending support to the Public Accounts Committee. The exposing and thorough work of the PAC clearly shows what can be sharpened within government to protect public money. This is only an asset for the country going forward.

I'd like to congratulate the appointment of the new chairperson of the Public Accounts Committee, Nadia Knight, and wish her luck in taking up the task. For a government to run well we need all organs of scrutiny to function and the PAC is a constitutional cornerstone of this system.

The status-quo can be powerful and but shifting the tide isn't unachievable.

Two year's into this Assembly, we are halfway through and I'm particularly mindful of what we've done and what I can help to do better.

It is not this government's job to let issues slide into the next Assembly's term that are within our control. We were all clear from the outset that something needed to change to inspire progress for the Islands.

Investment into our infrastructure was a feature for every manifesto and the most ambitious budget ever was set in our first term. Typically, that doesn't mean we have done it all. With all the best intentions we have barely scratched the surface but we are starting a consistent process on key capital investment.

Within my portfolio scope recent progress is being made on a Port development, Maritime Legislation, vast policy and legislation for Hydrocarbons.

We also welcome a new designate Director of Natural Resources, Dr Andrea Clausen, who was formerly the Chair of the PAC too. I look forward to working with her and seeing how the Department develops with her leadership.

Earmarking an annual budget is one thing but ensuring political strength is consistent is another challenge. We are a country so vocal and interested in politics so transparency is key. The question of how to encourage more candidates from camp and that fully represent our community is a problem that needs to be demystified.

I'd like to help share insights into our legislative system. If you are interested in the functions and systems of the FI Assembly for any reason please get in touch.

Of late, Pensions have been much talked about on Social Media after people saw their predicted pension being well below what had been predicted when they were persuaded to sign up to the FIP Scheme following the Hay Management review.

How would they feel then if their Old Age Pension was frozen at the level at which they were first entitled to draw that pension?

Unlikely? Well that is exactly what happens to around 42 people who have chosen to retire in/or to the Falkland Islands.

To receive the UK Old Age Pension people have to pay National Insurance Contributions, much the same as in the Falkland Islands where people pay weekly Contributions towards their Old Age Pension. When the appropriate number of payments are made, (2200 in the Falkland Islands) contributors are entitled to the full weekly pension.

UK pensions are paid in full and are uprated annually UNLESS you retire to many of the Commonwealth Countries or to the British Overseas Territories – exceptions include Bermuda and Gibraltar. If you decide to retire to the Falkland Islands, for instance, your UK pension is immediately frozen at the rate set when you left the UK.

Tales are told of one lady, now 98, who retired in 1979 after a lifetime of contributions, on a pension of £17 a week. It is still £17 a week because she retired to Australia! Twins retired to North America, one to the USA and one to Canada. The one in the USA has his pension uprated annually but the one in Canada is drawing the same as when he retired. In the Falkland Islands we have pensioners drawing somewhat less than £100 a week.

Pensioners enjoying their retirement in the EU have been receiving an uprated pension but MP Amber Rudd has recently upset them by stating that post Brexit this uprating can only be guaranteed for the next three years.

Worldwide some 640,000 people receive uprated pensions while some 540,000 pensions are frozen. Across the UKOTs there are some 1,500 pensioners suffering the stigma of frozen pensions.

People qualifying for Falkland Islands Pension get annual upgrades where-ever they decide to settle.

Not only is this situation unfair, it is also discriminatory.

Next sitting of ExCo	Wednesday 30th October 2019
Next sitting of Legislative Assembly	Thursday 31st October 2019
Select Committee on the Constitution	Thursday 31st October 2019

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