

## The Bedfordshire Association of Church Bell Ringers Members Update June 2014

Dear Member,

Here is the latest information update for you.

### AGM News

Over 50 members attended our AGM at Biggleswade on 17 May.

The following officers were re-elected:

President - Sue Silver  
Vice-President - Pat Albon  
Honorary Secretary - Terry Brown  
Honorary Treasurer - Barbara Fraser  
Honorary Peal Secretary - Anthony Smith  
Honorary Librarian - Pat Albon  
Independent Accounts Examiner - Richard Hillson

We elected two Honorary Life Members. Congratulations to Cliff Izzard from Kempston, and Derek Hammond from Bromham. Both have given tremendous service to ringing in Bedfordshire.

There are a few corrections to the annual report; details will be on the website as soon as possible.

Subscription rates for 2015 will remain the same as 2014.

In Any Other Business we covered:

- Association stand and mini-ring at The Bedford River Festival. **We need more help - please contact Sarah Ward as soon as possible**, phone 07512 662972, email [sarahlouise.ward@btinternet.com](mailto:sarahlouise.ward@btinternet.com) to offer your help on Friday 18, Saturday 19 and Sunday 20 July.
- Association stand and mini-ring at the St Albans Diocese 'Celebrate 100' event, to mark 100 years of the current diocese, at Keysoe College Equestrian Centre, Church Road, Keysoe, MK44 2JP on Bank Holiday Monday 25 August. Please contact Linda Garton, phone 07702 590024, email [linda@grangegardens.co.uk](mailto:linda@grangegardens.co.uk) for more details and if you can help in any way at this event. We are also encouraging towers to organise quarter peals to commemorate this centenary.
- Our insurance position – see below.
- The World War 1 centenary – we have been researching Bedfordshire ringers who lost their lives in WW1. We are encouraging towers to check their own church records so that we can get a complete list of ringers (not necessarily members), to pass on to Alan Regin who keeps the Central Council's Roll of Honour. We also discussed the possible public interest in commemorative ringing.
- Paying subscriptions by standing order – we're encouraging you to pay your subscription by standing order, please get a form from Sue Silver or set up through online banking:
  - Bedfordshire Association of Church Bell Ringers Account number 01418488.
  - Sort code 30-94-47
  - Use your name as the reference
  - Please let your District Treasurer know that you've set this up

### Our Insurance position

In response to recent enquiries, we reviewed our insurance position; was our policy with Ecclesiastical Insurance appropriate for our needs and did it represent best value for money for our members? Associations and Guilds generally have public liability, property or personal injury cover. Some Associations, such as the Hertford County Association, don't provide any insurance cover at all, because they believe it to be too expensive with little benefit.

Our policy had:

- £2,000,000 public liability cover for third party claims on the Association and individual members;
- Member to Member cover, if one member should sue another member;
- A very modest personal injury cover for our Technical Advisor.

We decided to keep this policy and add a small amount of property insurance for our assets including the striking competition trophies, President's badge and library contents. The cost of this policy is equivalent to approximately £1 per member.

We discussed this at length at the General Committee meeting in February and briefly at the AGM. It was agreed that details of our insurance policy would be put on the website and that we would investigate the possibility of joining Oxford Diocesan Guild's insurance scheme which might work out cheaper and perhaps give better cover.

It is very difficult to give definitive advice because there are so many different circumstances but the following may help you decide how this affects you:

- You should check the insurance position of your own church. Every church must have its own insurance cover. If you're teaching learners in your own tower then you're likely to be covered by your church policy, but upper and lower age limits may apply. If you are teaching outside your own tower then you'll need to check your insurance position at that tower.
- If you are doing more than 'routine maintenance' then you may not be covered by your church policy. You should seek specific advice for any project or work that could be considered as more than routine maintenance. Some policies require that only 'technically competent' people can do this type of work.
- Members of the Association of Ringing Teachers (ART) should check how they are covered through ART's insurance policy.
- We decided against providing personal insurance for every member because it is expensive and, generally, these policies may give a false sense of security as they have small payouts. For example a typical payout is unlikely to cover your loss of earnings if you were unable to work due to a ringing accident. But we will review this depending on the outcome of Oxford Guild investigations.
- Our Association Public Liability and Member to Member cover is a good member benefit.

This information, together with a copy of our policy will be placed on the website as soon as possible. If any members have experience of the insurance industry and can add any more advice, or help us make future decisions, please contact Terry Brown.

#### **Other news**

**Website** – the web address [www.bacr.co.uk](http://www.bacr.co.uk) doesn't seem to be working at the moment. Please use [www.bedsbellringers.co.uk](http://www.bedsbellringers.co.uk) until we can sort out what's going on.

**Ridgman Trophy** – Unfortunately our team weren't able to retain the Ridgman trophy at the competition held at Coggeshall on Saturday 7 June. Many thanks to Philippa Whittington, Anthony and Charlotte Smith, Pat Albon, Richard Horne, Barry Eglesfield, James Eggleston, Philip Jewell, Andrew Keech for representing the Association and especially to Russell Brown for organising the team this year.

**National Youth Striking Competition** – our young ringers are practising hard for the competition being held at Worcester on 5 July. At the time of writing the final team hasn't been selected but good luck to all. Please go to Worcester to support the team, you can be assured of a good day out.

#### **The Ringing Foundation.**

You may have read recent correspondence in The Ringing World about The Ringing Foundation's finances and fundraising. Earlier this year we received a letter from The Ringing Foundation for a donation to support their work. We discussed this at the General Committee meeting in February and agreed that we couldn't do this because our Association objects don't allow us to do so. We were also concerned because the letter gave very little supporting information about how the money would be used.

#### **Resourcing The Central Council's work.**

We also responded to The Central Council's request for feedback about its work and how this could be resourced in future. The Council provided a paper with an analysis of income they get from the current affiliation fee structure. The basic message was that the smaller Associations, like Bedfordshire, pay disproportionately more per member than larger Associations. An alternative, fairer, approach was proposed and we supported this. At the present time we don't know if or when the new approach will be adopted.

Thank you for your continued support. If you have any ideas or suggestions for events, activities or fund raising opportunities please contact us or your District Committee.

Kind regards

Sue Silver, President and Terry Brown, Honorary Secretary