

SUMMER
2020



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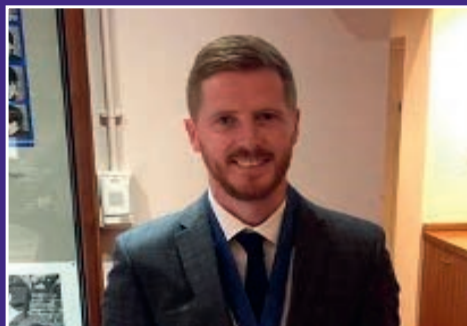
The Insurance
Institute of Liverpool
Chartered Insurance Institute

InTouch Liverpool



PRESIDENT'S MESSAGE

Phil Beattie - President, Insurance Institute Liverpool



Hello everyone.

I hope you enjoy reading this edition of In Touch. As someone who has helped put In Touch together, I know it takes a lot of time and effort from our contributors and proof-readers, all who do it voluntarily. Thanks to Marj Murphy who is the brains behind it and responsible for pulling everything together!

The start of my presidential term couldn't have started under more unprecedented circumstances. The ongoing COVID-19 pandemic has impacted everyone in ways that we could not have imagined. As a council our priority has been to ensure we do everything we can to protect the health and well-being of our local members. This has unfortunately meant that we had to cancel some planned events, such as revision courses, the AGM, and the Bowling competition. We are looking forward to when things can get back to normal but in the meantime, we are exploring different ways we can continue to support our members and continue to provide CPD and other offerings.

To be nominated as the 2020 President of the Insurance Institute of Liverpool (IIL) is truly an honour and I hope to be able to live up to the high standards that have been set by past presidents. I want to use

this opportunity to say congratulations and thanks to Emma Lynch, who has had a very busy and successful 12 months as President. I am also very pleased that Joe Carr has been nominated as Deputy President and look forward to working with Joe and the council over the next 12 months.

I would also like to say a huge thank you to Tracy Evans, who is moving on to pastures new having been the Regional Membership Executive and worked for the CII for over 14 years. Tracy has been the driving force behind the council and ensured we have been successful in achieving our objectives year after year. I know many of you reading this will know Tracy or have met her if you attend IIL events, or have been to the Annual Dinner. I was very pleased that Tracy won the Exceptional Service Award at the Annual Dinner in January; it was much deserved given everything that she has done for IIL over the years.

The IIL council is made up of dedicated volunteers and I am always impressed by the enthusiasm and energy of council members. Especially with the challenges we are seeing at the present time, members of council have been going the extra mile to ensure that we can continue to serve our members. Some of our council have been volunteering for many years and we also have new joiners this year who I'm looking forward to working with.

We are always looking for feedback, so if you want to talk to me or one of the other council members please get in touch. Please keep an eye on our website where we will provide all the latest information on activity and events.

Lastly I want to say thanks to our sponsors and supporters, Sedgwick, Griffiths and Armour and Medicash.

MENTAL HEALTH HELPING: YOURSELF HELP OTHERS

Neil Stewart

With each passing year, Mental Health is becoming less of a taboo subject. This should come as no surprise; suicide is the biggest cause of death for young men across the country and is sadly on the rise for females too.

In 2013 I lost one of my closest friends, when he tragically and quite unexpectedly took his own life. Although I was aware that he had had mental health issues, I, as well as others close to him, thought these were well in the past, and that he was content and happy.

The news of his passing hit me like a hammer blow. I felt a combination of denial, grief, anger, and guilt. Slowly, the denial, grief and anger began to dissolve, but I think I will always be left with a residual feeling of guilt. How couldn't I have seen something was not right? Why didn't he feel like he could talk to me? The truth is that my feelings of guilt may very well be misplaced. One thing I have since learnt, is that people who are struggling to cope, can often become experts at hiding what they are really feeling. Certainly, the last time I saw my friend, he seemed perfectly normal, as if he did not have a care in the world. But is there something I could or should have noticed?

I think my lingering feeling of guilt is born out of a frustration that I didn't have the skills to recognise that there was a problem. Even if I could have recognised that there was an issue, it is very possible that I wouldn't have had the confidence or the tools to deal with it appropriately. I mentioned in my introduction that Mental Health is now becoming more acceptable to talk about. This alone is a positive step forward, as it increases everyone's understanding. Online tools have also been developed to help equip us with the skills required to recognise when an individual may be struggling, and how best to approach this situation should it arise.

The first tool I would like to mention comes from a nationwide initiative called The Zero Suicide Alliance. Their aim is to reduce the number of suicides in the UK to zero. An ambitious number, but the Alliance quite rightly believes that, "one life lost is one too many".

Through the Zero Suicide Alliance's website (www.zerosuicidealliance.com), you can access their excellent, free, online training session. The session takes about 20 minutes to complete and will present you with three different scenarios. The training has had almost unanimously positive feedback, with people confirming that they felt more confident to approach people who they fear may be struggling to cope with some form of depression.

I would also like to draw attention to the Hub of Hope (www.hubofhope.co.uk), an excellent signposting tool which can help individuals find support specific to their needs. As well as being available online, it can also be downloaded as a smartphone app. One of the most useful aspects, is that it dovetails with Google Maps and Street View, which means someone suffering with anxiety can see exactly where they are headed before setting off, which lowers the chances of the individual giving up if the place cannot be found immediately. To briefly mention a couple more helpful links; www.ataloss.org is an excellent signposting website specifically for individuals who are coming to terms with the death of a loved one and www.mentalhealth.org.uk provides a range of tips to help look after your own mental health (ideal given current world events). I'm glad that Mental Health is taken more seriously now, and I'm pleased that our understanding and compassion for those suffering continues to grow. I would encourage everyone to arm themselves with more knowledge, take the Zero Suicide Alliance's training and encourage your friends to do the same. You never know when you might need it.

DESCENDANTS OF LIVERPOOL'S LITTLE ITALY - LIVING IN A CITY OF IMMIGRANTS

Chris Muscatelli

In 1918 dad's dad, Fermo Carlo Muscatelli, my grandfather, landed by ship in Liverpool from Italy, part of a diaspora of aspiring young men seeking to exercise their skills, crafts and talents in return for a fair day's pay and a chance to set down roots in a more economically favourable climate.

There is paper evidence to suggest that his original surname was Moscatell/Moscatelli but the name was changed perhaps due to clerical error on an official emigration document. Since Fermo later signed his marriage certificate with an 'X', he was perhaps not literate enough in either Italian or English to correct the original mistake.

Fermo was a terrazzo worker and the son of Jean Baptiste Moscatelli. He hailed either from Poltremoli, a picturesque but poor village north of Genoa or Calpi. Evidence is scant but oral accounts in the family have cited both areas as his birthplace. I tend to believe it was the former because dad favoured Poltremoli and since he could converse in peasant Italian with grandfather, I'm sure the subject was broached at some point or other. On the other hand, Fermo's brother, Peruchio lived in the Calpi area. Grandfather was by all accounts a grafter; tough, very strong and powerfully built, ('hands like shovels' according to family) and a private man, somewhat reticent in Scouse company because of a lack of English, although his proficient use of traditional Anglo Saxon probably got him by on many a building site!

It is possible that Fermo intended to work in Britain long enough to pay for passage to the United States as so many did; however, he fell in love with a local girl by the name of Christina McLachlan (with Irish lineage) and this branch of the Muscatelli clan was established. As in many working-class families at the time, a large number of children were born to Fermo and Tina following their marriage, including Austin, my father, in 1923.



Fermo worked hard and steadily. Examples of his craft can be seen in the ornate floors that occupy the commercial buildings around the Pier Head area including The Liver and Cunard Buildings. My grandparents set roots down in Little Italy, (for those who don't know, the area behind William Brown Street, decimated by the slum clearance of the sixties and to make way for the second Mersey Tunnel), eventually moving into one of the newer tenements in the area. There is a family story that Fermo laid terrazzo on the step of his tenement which was much admired by neighbours. Eventually a man from 'The Corpy' arrived and Fermo was ordered to remove the personalised artwork on account of possible jealousy from other families. Fermo offered to repeat the process on the steps of immediate neighbours. This was rebuffed and the step was dug up. In the early 1950s, Josephine 'Josie' Muscatelli, a working companion to her mother (Elizabeth Reid of Irish stock) was approaching her early twenties. Josie was an unpaid washerwoman to her dad

(Dominic Vermiglio) and six brothers. Josie was perhaps resigned to never meeting a life partner, her innate shyness militating against her ability to socialise with any confidence and anyway, spending most of her time hard at work.

One night however she was persuaded by her younger sister, Teresa and her boyfriend Johnny Smith (a local amateur boxer) to visit a pub nearby for a drink, to get out of the house and the constant supply of men's shirts to wash, but above all to listen to a local lad giving a song or two. Several of the songs were Italian O Sole Mio, Santa Lucia and an English favourite of Josie's: 'Let Bygones Be Bygones'. After the well-received turn, Josie Vermiglio and the singer, Austin Muscatelli, meet and melded two Italian families into one.

Mum and dad's respective families originated from the Little Italy area of Liverpool, the place where many immigrants established themselves after disembarking from the local docks.

World War Two figured heavily in the life of mum and dad's families. When war broke out in 1939, Fermo's eldest son, John, joined the British Army and fought abroad. John was killed in Egypt of wounds sustained when trying to remove a tanker truck from a military airfield during a raid by (ironically) Italian bomber planes. John was a very early casualty of the war.

In 1942 dad joined The Royal Artillery and was a veteran of the desert war and Monte Casino. Just prior to this event Fermo had been interred in a secure camp near Manchester, classed as a potential enemy alien. An official visited the camp to inform him of John's death. Fermo had pneumonia at the time. Victor Muscatelli, a merchant seaman was torpedoed and rescued three times. Mum's cousin, Tom Vermiglio was shot down over Holland, captured and spent a large portion of the war in prison camp. Whilst incarcerated, his family home in Liverpool was attacked by local lads incensed that Italians lived in their midst. So traumatic was this event for Tom's parents that he changed his name from Vermiglio to Vernon after the war.

The attitude from some indigenous Liverpoolians towards Italian and German settlers was appalling during the war. When dad returned home from basic training in 1942 prior to embarkation to the Middle East, he found the walls of the tenements where he and many Italian families lived festooned with anti-Italian sentiment and many years later he said that he and his younger brothers had many a 'straightener' with local bigots during and immediately after the war. One piece of graffiti described dad's family (and remember the family head was interred at the time) as 'Mussolini's bastards'.

On a personal level I can't help but think about some of the racism on social media and worry about where we are going...

Whether, Italian, Irish, Jewish, or Asian, working class economic migrants to this nation have combined with indigenous English to make us prosperous and powerful. Lets hope that this always continues.



City Of Immigrants by Steve Earle
I don't need to go travelling,
Open my door and the world walks in,
Living in a city of immigrants

THE LIVERPOOL SCENE – STAYING IN IS THE NEW GOING OUT

Clare Deane

www.liverpoolnoise.com

In light of the Coronavirus lockdown (at the time of writing) bands, venues, shows, gyms and fitness instructors have become more creative in targeting their audience in a new way. Clare Deane has looked at how Liverpool has become more imaginative.



BONGO'S BINGO

The alternative-rave-bingo sensation that is Bongo's Bingo has been using streaming platform Twitch to live stream their show every Tuesday, Thursday, and Saturday during the lockdown. Better yet, they've made it free for people to play at home using their phones. There's also quiz rounds and other hilarious antics during each two-hour broadcast. Watch at <https://www.twitch.tv/livefromthebungalow>

THE MIND MAP TV

Mental Health service, The Mind Map has launched regular Instagram Live sessions through their The Mind Map TV concept known as the Isolation Station For The Nation. The sessions feature wellbeing demos, music, comedy, cooking and much more. Visit their Instagram page for details <https://www.instagram.com/themindmapco/>

NETFLIX PARTY*

If you're looking for a fun way of staying connected to your friends and family then the Netflix Party lets you watch a film or tv show together by synchronising video playback and adding group chat to your Netflix shows.

NETFLIX

WHITE WOLF YOGA

White Wolf Yoga has a series of yoga classes on YouTube to help us all get through the Coronavirus lockdown. There's plenty of evidence to suggest that yoga is great for your mental health as well as being an amazing physical workout, so whether you're a total beginner or are looking to keep up with regular classes, White Wolf Yoga has got a range of beginner classes as well as more advanced classes like How To Do A Tripod Headstand! Visit the White Wolf Yoga YouTube Channel to start watching https://www.youtube.com/channel/UCBsOf3l4MOa5ksZm_MODZdg



JIMMY'S LIVE GIGS*

Jimmy's music venue has been working with local musicians and bands to bring a live stream by a different band each night. Performing from their living room, bedroom or even bathroom, you can enjoy a live set every night and maybe you'll even discover some new acts that you can go and see live at Jimmy's in the future! Head over to Jimmy's Instagram to find out who's performing <https://www.instagram.com/jimmys/>



WESTERN APPROACHES HISTORY LESSONS

The Liverpool War Museum at Western Approaches is providing a series of history lessons focusing on the Second World War. They'll look at what rations were, coding and Morse Code, evacuees and evacuation

*Only available on Chrome browsers on desktop or laptop computers. <https://www.netflixparty.com/>

THE GREAT OUTDOORS

At the time of writing we are still in lockdown and are looking forward to the day when we can take advantage of the great outdoors again. Clare has selected a couple of our favourite activities, in and around Liverpool for when that day comes The sun's out (at time of writing anyway!) and we know you'll be looking to make the most of the unpredictable British Summer Time so here's our guide to outdoor activities to do in Liverpool.



SILENT DISCO SIGHT SEEING TOURS

Well this is a new one...Silent Adventures burst into our lives last year bringing a unique walking tour to Liverpool City Centre. It's not just aimed at tourists, it's amazing fun for music lovers too. <https://silentadventures.co.uk/liverpool/>

during WW2. Lesson 1 included looking at lockdowns during the war, a tour of the secret bunker, lessons on the people who worked in the bunker and the work which happened at Western Approaches during the war. <https://liverpoolwarmuseum.co.uk/visiting/isolation-lessons/>

GUITAR GROUP AT THE FLORRIE

Facebook Live Stream. Liverpool musician Timo Tierney has a regular Guitar Group class at The Florrie, which is continuing via Facebook Live each week. To join visit <https://www.facebook.com/Guitar-At-The-Florrie-1674642142782785/>

REEL TOURS LIVE STREAM FILM QUIZ

Gary Lunt runs Reel Tours, usually giving people a guided tour around film and tv set locations in Liverpool city centre. He also runs a monthly film quiz night at the Everyman Theatre bar, so he's set up Facebook live stream film quizzes to keep us all entertained and test our brains! Find out more about the Reel Tours Film Quiz via <https://www.facebook.com/ReelToursUK/>



CROXTETH HALL FARM

Spend some time at Croxteth Park Farm and make friends with a range of rare breed animals. The animals here are well used to contact with humans so it's a great place for kids too. There's a daily timetable of activities: from bottle feeding calves and lambs to meeting the meerkats

WHAT A LOAD OF BULL OR SHEEP OR PIGS?

Tracey Fisher

There are times when being asked a simple question can trigger a whole world unfolding relating to a previously little known aspect of our industry and the pivotal role it played and still plays in today's commercial world. One such question was "What do you know about the Cattle Traders' Insurance Company?"

It sounds like it's related to farming in some way but the position it played within the cattle market based in Birkenhead as part of that industry is fascinating. To set the scene, there was a livestock trade through Birkenhead from 1878 until relatively recent times in 1981 when it finally closed. The earliest recorded usage of the Birkenhead docks for large cargoes of foreign cattle is in September 1876 when Canadian cattle were landed at the landing stage at Woodside. During the 1860s and 1870s Britain was swept by a number



of epidemics of animal diseases that decimated the cattle and sheep population. Cattle plague, foot and mouth and contagious bovine pleuro-pneumonia swept the country. Even today these diseases have mortality rates between 20 to 70%.

By 1897 281,740 cattle and 268,611 sheep were imported into Birkenhead. Between 1800 and 1850 the population of Britain had doubled and by 1900 almost doubled again. This massive increase in population, coupled with the movement of labour from farms into the industrialised towns, poor

harvests and slowly improving conditions led to a demand and need for the import of foodstuffs from abroad into Great Britain and this is where Birkenhead lairage came into its own.

Once animals were landed from the vessels, they would be driven to a reception lairage. There was cattle run between Wallasey and Woodside and from the landing stage to Wallasey lairages. Once in the reception lairage, the animals would undergo veterinary inspection and if they passed, they would be moved to a lairage where they would be fed and watered. The time in the lairage allowed the animals to recover from their voyage with it being said that the quality of meat was improved if the animals were not fatigued at the time of slaughter.



There were various parliamentary acts passed to ensure humane slaughter of the animals after which the carcasses would

be moved for transport to the important markets of London, Birmingham and Manchester.

The main by-product of slaughter is the hides and skins of the animals and the tannery on New Chester Road in Tranmere developed as a result of the availability of this supply. The British Leather Company's operation here grew to be one of the largest in the country supplying great quantities of finished hides to leather workers.



The edible entrails, livers, kidneys etc were sold by butchers as were cattle stomachs after being boiled up into tripe. The fat from the animals was another major by-product and several fat houses were provided at the lairages to allow the treatment of fat to give a number of useful chemicals such as tallows for candles, oleo used in the manufacture of soap and later margarine and fats for cooking. Around the lairages, Thomson Brothers opened a gelatine and glue works in 1878 at the mouth of Tranmere Pool. Blood was also collected and dried, it found uses in adhesives and in food stuffs including black puddings.

And now we overlay the Cattle Traders Insurance Company. The company was founded in 1915 to provide insurance for those involved in the importation of mainly Irish cattle through Birkenhead. As can be seen from the original advertisement in the newspapers of the time, the original directors were in the main livestock salesmen who began to offer insurance in the form mainly of marine insurance to their fellow traders. In their annual report in 1936, it states that the Cattle Traders Insurance company was formed in 1915 to cover Irish cattle for marine risks and was gradually extended until all risks on cattle including certain diseases were covered.

It appears that their sole purpose was specialising in the requirements of cattle dealers who imported their cattle through Birkenhead Docks.

Unlike many companies at that time, the Cattle Traders Insurance Company did not have a fancy advertising strategy or logo. They were focussed on their target market being fellow livestock and cattle traders.

Their managing director was Richard Harry Higson who was also chairman of the Cattle Section of the Birkenhead Chamber of Commerce and he is seen to be working across the industry to promote and protect the cattle traders' industry.

They gradually extended their products to include those with connections to the cattle market trade including employer's liability to cover those working in the lairages.

The British Leather Tannery in Birkenhead



continued

CATTLE TRADERS MARINE INSURANCE CO., LTD.

This company has just been registered with a capital of £10,000 in £1 shares, to carry on marine insurance in all its branches in Great Britain and Ireland, including the Isle of Man and the Channel Islands. The subscribers are:

	Shares.
T. C. Nelson, J.P., Mollington, Banastre, Chester, live stock salesman	200
R. C. Fraser, Stoneleigh, West Derby, Liverpool, live stock salesman	200
R. Brown, 5, Well-road, Birkdale, live stock salesman	200
P. Dolan, Moate, West Meath, Ireland, live stock salesman	200
M. Cuddy, 48, Seville-place, Dublin, live stock agent	200
R. J. Robinson, East Cottage, Woodchurch-road, Birkenhead, live stock salesman	200
R. H. Hixson, 96, Eccles New-road, Salford, bank manager	100

Minimum cash subscription, 25 per cent. of the shares offered to the public. The first directors (to number not less than three nor more than seven) are T. C. Nelson, chairman (chairman of T. C. Nelson, Ltd., Glasgow and Birkenhead); R. C. Fraser (of Messrs. Parker and Fraser, London, Liverpool, Birkenhead, and Manchester); R. Brown (chairman William Brown, Manchester, and of Richard Markindale and Co., Ltd., Manchester); P. Dolan (T. and P. Dolan, Moate, West Meath); R. Cuddy, and R. J. Robinson. Qualification, £50. Solicitors, Moore and Sons, Hamilton Chambers, Birkenhead; secretary, G. H. Ellis; registered office, Woodside Lairage, Birkenhead.

At the same time, the Cattle Traders Bank Limited was formed. From 1875, the partners of E. Reed & Sons became alive to the need for some form of credit finance in the cattle markets in which they dealt. They evolved a system of banking which, although quite unorthodox, proved most successful and brought them good profits. In brief, the large operators who collected

As time went on the Bank extended its business but progress naturally was limited by the amount of the cattle trade which could be handled by the Woodside Lairage, although the Bank did accept customers not connected with the Market. It is interesting to see the history of the bank was described as uneventful and it was taken over on August 28th, 1923, by the Bank of Liverpool and Martins Ltd. Both the Cattle Traders Bank and the Cattle Traders Insurance Company ended with their head office being based at Martin's Bank on Hamilton Street, Birkenhead. Their head office was in the Martin's Bank, 1a Hamilton Street, Birkenhead which is an address that survives today.

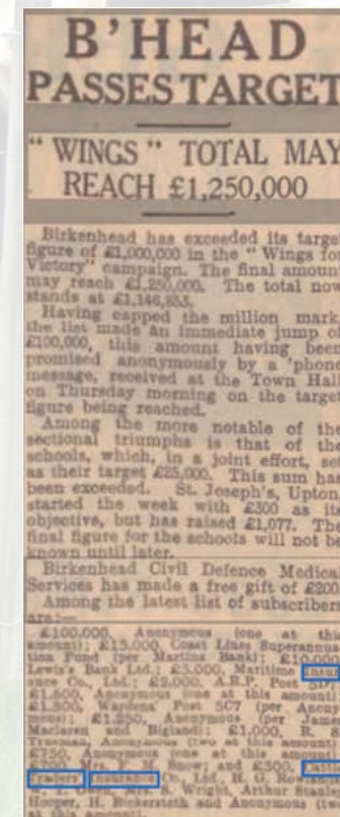
In the 1949 Policy Holder magazine, they are described as having always operated from the “opposite bank of the estuary”. Their head office was described as originally having been based in Ferry Buildings, Birkenhead. They are shown as underwriting marine, livestock, fire and accident business although the vast majority of it's premium income came from the marine account. In the same article,



It is not clear whether this came to pass once the company was absorbed by Eagle Star and maybe the final sentence in the article is nearer to the actual position "The Company serves an admirable purpose by specialising in the requirements of cattle dealers and while continuing to hold fast to this speciality, there is reason to anticipate a broader development in future years."

The lairages at Birkenhead and Wallasey were founded to supply Victorian Britain's need for meat without the risk of disease. As countries such as the USA and Canada

However, how many of our readers were aware of this hidden historic industry and how insurance has played its part over the years? Hopefully, this has given just a small insight into an incredible yet maybe forgotten story.





STONE CIRCLES – THE FIRST INSURANCE POLICIES

Daniel Clay - Author of James Cook Alien Contactee

'In ancient times, hundreds of years before the dawn of history, lived a strange race of people...the Druids
No one knows who they were or what they were doing
But their legacy remains, hewn into the living rock of Stonehenge'

'Stonehenge' by Spinal Tap

So says Nigel Tufnel with sombre gravitas, leading into the 'Taps classic spoof rock epic, 'Stonehenge'. In all fairness to his summary exposition, despite the endless academic research, there is still a wide range of opinion on the purpose of Stonehenge and the numerous other Megalithic and Neolithic stone sites strewn across the British Isles. No one really knows what the Druids were doing or even to what extent they were involved with the sites, if at all.

Theories have ranged from the fantastical – Stone Circles as UFO landing sites, to the more prosaic, Stone Circles as meeting places to trade in flint axes. Of course, given the length of time some of these stones have been standing, they are likely to have been purposed and repurposed for a number of different things over the millennia. To plot the age out a bit, Stonehenge was constructed around 3,000 BC. This places us 21st century types, with our wifi, social media and quantum physics, closer in time to the reign of the Roman Emperor Augustus than people at the start of the Iron Age, with their new shinier sickles, swords and smelting were to the builders of Stonehenge.

Although Stonehenge is the most well-known stone circle, being based in Merseyside puts us within prime striking distance of any number of stone circles and antiquarian sites. The intriguing Long Meg & Her Sisters in Cumbria along with the stunning vistas offered by Castlerigg for example. Even closer to home Wales' cup overfloweth with compelling sites such as the Moel Ty Uchaf Circle in Llandrillo and the circles in Pamaenmawr. In addition, there are a wide variety of sites such as Bryn Celli Dhu burial chamber in Anglesey. Mitchell's fold in Shropshire is another easily day trippable place of outstanding beauty and intrigue.

Right on our doorstep can be found the Calder Stones, erected around the same time as Stonehenge, prehistoric footprints of humans and aurochs in the sands of Formby and a recently discovered Mesolithic site at Lunt Meadows, just off the bypass.

Another slightly tenuous connection to prehistoric notoriety for our region can be found in the form of outlier singer, author and collector of toy cars, Julian Cope. Ok, he is actually from Staffordshire and lives in Avebury but his musical heritage and story is very much steeped in Liverpool. You may or may not know that his work 'The Modern Antiquarian' is widely regarded as the best guide to Stone Circles and other British Antiquarian sites ever to have been published.

Beautiful and haunting though these sites undoubtedly are, the question of 'why?' is never far away. Counterintuitively, Rupert Soskin of the excellent 'The Prehistory Guys/ Standing With Stones' podcast, once remarked that when you consider the number of such sites we are aware of throughout the British Isles and the amount that will have been lost due to construction of towns, roads, multiplexes and the like, that the volume of them compared to the population of the time, would have meant they were almost ubiquitous and arguably banal. This might be oversteating it somewhat, but they were clearly important and important to lots of people. So much for what we do not know, what do we know about them.



Well, one thing that does seem to be a common theme is the circular nature of them and the uncanny alignment with solstices and equinoxes. This level of fascination with the movement of the sun and its impact on human life is wholly understandable. After all, this was humankind, detecting patterns, plotting out how long it would take for the cold and barren winters to pass and spring to return, when they should hunt for certain animals in certain areas and other matters literally of life and death. The circles would have enabled those in the know to measure and assess risk, to know if a winter had lasted longer or been harder than expected, to begin to keep records. In some ways, skills that fast forward 5,000 years are used in insurance to predict and anticipate outcomes and assist people in offsetting risk.

Now this isn't to say that a fur clad member of the ancient Deceangli tribe would have entered the Moel Ty Uchaf circle to pay a premium of 3 flint axes,

which in the event the wild boar would not be around in sufficient numbers come Spring would mean he could claim 40 salmon from the actuarial Archdruid but the ability and skills to plot out risk and outcome to a sophisticated level, would have begun to interface with human experience. In some respects, then, the architects and utilisers of the circles can be considered proto-insurers. The Stone Circles acting as the insurance they would no longer be caught out by not being able to predict what was likely to happen next.

Pre-history remains elusive and fascinating in equal measure. In terms of more speculative theories, Spinal Tap in 'Stonehenge' back away from their initial reticence to boldly sing 'Stonehenge, where a man is a man and the children dance to the pipes of Pan'. Some have theorised that such sites are built along ley-lines, mystical lines providing energy and good vibes across the globe if you know how to tune in. A common legend, for example as with Long Meg and Her Sisters, would have you believe they were witches turned to stone for dancing on the Sabbath or some such (although as the stones were almost certainly positioned before notions of witches and Sabbaths, this seems unlikely).

As for the UFO landing site premise, it does stretch credulity slightly to think that interplanetary travellers would need large stone guidance systems to land safely. Incidentally, the Moel Ty Uchaf Stone Circle is basically in the exact same spot that the Berwyn UFO Mountain Crash supposedly occurred in 1974. I'm just saying.

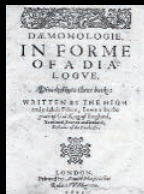


"THOU SHALT NOT SUFFER A WITCH TO LIVE"

Ann Cline - In Touch's own taphophile

In the King James Bible, published in 1611, the King changed Exodus 22:18 from "You must not allow a sorceress to live" to read "Thou shalt not suffer a witch to live" but why?

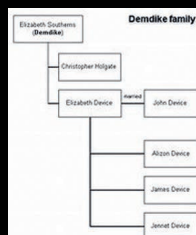
The fear of witches in the pre-modern era was very real and the Pendle Witch trials took place at a time when England was transitioning into Protestantism. In 1597, King James I had published "Daemonologie" a dissertation covering necromancy, divination, black magic and the relationships between them. It also made a study of Demons and how they interacted with Man and paved the way to hell. Perhaps most important of all, it outlined the reasons for persecuting a person in a Christian Society.



The gunpowder plot seven years before the Pendle Trials had only increased the Scottish King's distrust of Catholics, who were viewed at the time to be dangerous dissenters who needed to be suppressed; ordinary people who failed to turn up to church and take communion, were reported to the authorities.

In most villages at the time, there would be a "Cunning Woman" - a woman with healing powers that could help the sick with her potions, and use spells and charms to help their neighbours find lost

things. Witches on the other hand, were blamed for using curses and spells to cause blighted crops, sick livestock, illness and even death. Naturally, they were in league with the Devil himself and could conjure him and his demons by using sacrifices and rituals; they could change form or invoke their spirits to inhabit animals that they would call their "familiar"



"Old Demdike" was a cunning woman, living in Malkin Tower in Pendle, with her daughter Elizabeth Device and Elizabeth's three children, Alizon, James and young Jennet.

During a walk down a country lane in March 1612, Alizon, chanced upon a peddler, John Law who was walking in the opposite direction. None of the Devices were strangers to begging, but when Law ignored Alizon's pleas for some free pins, she took exception and cursed him.

At that precise moment and with the most unfortunate timing, Law endured a massive stroke and fell to the ground, unable to move or speak. Alizon blamed herself and had she not been so contrite, there wouldn't have been any tale of the Pendle Witch Trials to tell. She had called into the local inn where Law had been taken, to beg for his forgiveness. Law's son was outraged

by this and reported the whole incident to the authorities.

When confronted, Alizon confessed but told the authorities that she knew of other witches in Pendle, namely "Old Chattox" and her daughter Anne. Chattox was also a "Cunning Woman" and business rival to her grandmother, Old Demdike. The difference here was that Chattox was said to be a true witch, using her powers for harm, not good.

The authorities were subsequently informed that on Good Friday 1612 a meeting of witches was held at Malkin Tower, so on April 2 1612, Roger Nowell promptly made his first arrests. The Devices weren't going down alone though and the four of them accused a further eight from amongst their neighbours and friends of being witches.

Jennet, who had been present at the party, was left behind after the arrests and although we don't know for sure where Jennet stayed in the intervening period between April and August 1612, she was rumoured to have stayed with Nowell himself. Many thought she had used her time there being rehearsed in her testimony.

On 18th August 1612, the first day of the trial, Jennet aged 9 asked for her screaming mother to be removed from court, before denouncing her as a witch! The accusation was supported by her brother James, although not happy to share the limelight, Jenett also accused him of witchcraft!



It is thanks to one Thomas Potts furiously taking detailed notes on the proceedings, that we have his "Wonderfull Discoverie of Witches" giving a blow by blow account of the proceedings.



A day later, on 19th August 1612, ten "guilty" witches were hanged for their offences. Death was not quick and to prevent slow strangulation, grim accounts tell of their family and friends pulling at their legs to hasten their ends.



In a truly ironic twist, on 22 NOV 1634, Jennet Device herself was accused by a local boy, aged 10, of being a witch. Jennet was believed to have ended her days incarcerated at Lancaster Castle.



MUSIC & MENTAL HEALTH AT LIVERPOOL PHILHARMONIC

Peter Garden - Executive Director Performance & Learning, Royal Liverpool Philharmonic

Here at Liverpool Philharmonic our mission is to enhance and transform lives through music. We are a thriving, forward-looking music organisation with a distinctive programme of excellence in performance and learning extending into communities throughout the Liverpool City Region.

We are home to the world-renowned Royal Liverpool Philharmonic Orchestra who, since 1840, have continually performed the highest-quality music to the widest audiences, at our iconic Art-Deco concert hall in the city's Georgian Quarter, nationally and internationally.

Beyond the stage, we constantly push boundaries in order to achieve community-wide access to music and have built a reputation for harnessing the power of music for altogether different purposes. In particular, our Music and Mental Health programme is now becoming a national benchmark for its reach and impact.

Since 2008, we have worked closely in partnership with Mersey Care NHS Foundation Trust to support people across the Liverpool City Region, living with a range of mental health needs and learning disabilities, with over 10,000 service users and their families and carers having participated since 2008.

The programme creates pathways and progression routes including independent visits to Liverpool Philharmonic as well as sign-posting to other activities. We deliver a variety of activities within in-patient settings and community settings, including Mersey Care's expanding Life Rooms facilities, and at Liverpool Philharmonic Hall.

Our aim is that the programme will develop confidence, skills and hope for the future, reducing isolation and exclusion of



often highly marginalised individuals at very challenging times in their lives.

We expanded the programme in 2019 to include musicians leading activities for people living with dementia in partnership with Cheshire and Wirral Partnership NHS Foundation Trust and Wirral Council, and with people with learning disabilities with Wirral Council. With the generous support of the Foyle Foundation, we launched even more music and mental health community courses in our second performance venue, the Music Room, enabling us to welcome referrals from GPs, NHS Trusts and other mental health support services.

Sessions and activities include creative music making, informal adult learning opportunities, composition and song writing, improvisation, performances, singing, employability opportunities and skills development. The programme also includes supported concert and rehearsal visits to Liverpool Philharmonic Hall.

At the heart of every session is a person-centred approach to recovery, using music to increase people's confidence, reduce isolation, develop new skills and create new opportunities for independent living. Our specialised team of Liverpool Philharmonic lead musicians deliver the sessions and a further fifty Royal Liverpool Philharmonic Musicians have been involved with the programme.

With support from the Medicash Charitable Foundation, we deliver a series of Dementia-Friendly Concerts each season. These relaxed and intimate concerts are performed by musicians from Royal Liverpool Philharmonic Orchestra in the Music Room. We designed these concerts specifically for people living with dementia and their friends, family and carers so that each and every audience member can enjoy and interact with music in a safe, welcoming environment.

Our staff have also played a key role in supporting high-profile anti stigma and advocacy activities in the city, championed by our Chief Conductor, Vasily Petrenko. For example, we have taken part in Mersey Care's Zero Suicide Alliance programme, supported the Big Brew and other Mental Health Awareness campaigns and have contributed to the All-Party Parliamentary group on Arts, Health and Wellbeing.



In 2017 we launched a bold five-year plan to roll out our programmes across Liverpool City region, also expanding our programme at Liverpool Philharmonic Hall. Over the next five years, we will develop plans to deliver our ground-breaking work in new in-patient and community settings.

With our partners, our shared vision for 2023 is a Liverpool City Region where any resident living with mental health can access, enjoy and benefit from music to support their recovery and wellbeing.

"During the long process of recovery, the music sessions have helped me as some kind of anchor I can hold on to." Service User

"There are methods other than medication, to help people living with mental health problems. We know the music programme is working, the service users tell us it's working and it's making a difference. People with poor mental health lose their social networks and through creative projects we can help them recreate these and build new ones as part of their recovery. Being socially active and culturally engaged creates a new lease of life." Mersey Care Manager.

"One of the most memorable sessions I have had, was with someone who had been in and out of services for 40 years. I had gone to the session with another member of the orchestra and we ended-up playing a Beatles song. This gentleman decided to join in and sing with us. He began to cry and get quite emotional, it turns out the song had been played at his mother's funeral but his emotions had never come out. He had been planning to leave the centre that day, but after that he stayed on. He said that it had helped overcome the tension inside him. He has now been 'clean' for three years and credits it to what happened that day." Musician.

"Always amazed how music makes lots of the old Peter/Dad that we know is in there shine through." Family member who attended a Dementia Friendly Concert.

For more information about the project please contact Rosalind Stockill, Trusts, Foundations and Corporate Partnerships Manager at Liverpool Philharmonic: rosalind.stockill@liverpoolphil.com

CONFESSIONS OF A CANAL BOATER

Paula Swanick - Pavis, Wellbeing Team

Chirk Aqueduct

About 15 years ago my husband, Steve, started researching his family tree and discovered some of his family, on his father's side, worked canal boats in the early 19th century for a living. They lived in Chirk Bank, right on the canal. This sparked Steve's interest into canals and canal boats. So, about 14 years ago we bought our first canal boat which we moored at Chirk.

I thought that we should at least have hired one first to see if we (I) would like it. However, Steve was determined to have his own canal boat. It was only a 30ft boat, where your bedroom was the dining room, so you had to put the bed up and down each day. The main beauty of a small canal boat is you can turn it around anywhere rather than cruise for miles to a winding hole (turning point) long enough.

So, the adventure began. We set off on our first canal boat holiday to Llangollen. After 2 days I thought I would not make it as the pace was so slow. I wanted to call my sister and get her to pick me up and take me home. On the third day I finally dropped down a couple of gears and adapted to the way of life on a canal boat. Slow. Cruising speed is 3-4 miles an hour which is walking

pace. If you wave to the man walking along the tow path with his dog, they will already be in the pub at the end of your cruise before you get there.

My first challenge on the trip to Llangollen was negotiating a lift bridge which was quite hard work and it was my first introduction to a windlass (a spanner type affair used mainly to open paddles on lock gates). From Chirk to Llangollen there are no locks, just one lift bridge, the Pontcysyllte Aqueduct and the narrows (only enough room for one boat) to negotiate. Sounds simple but the Llangollen canal is a honey pot, and very popular for hiring a canal boat for a holiday. Negotiating the canal with hire boaters is no easy challenge. We have been t-boned more than once by a hire boat with an inexperienced helmsman. I think I should mention at this point too that Steve is a Master Mariner and has 45 years of ship handling experience, with 15 of these being a Marine Pilot on the Manchester Ship canal.

We had our first canal boat for 3 years but turning the dining table into your bed each night started to become mundane, so Steve started looking for a bigger boat.



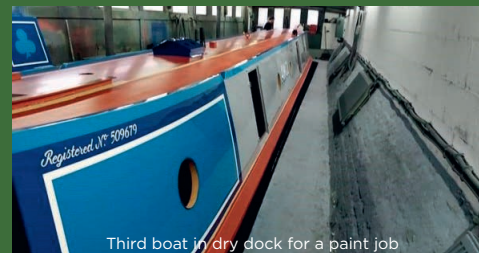
Our second boat



Our third boat



Vintage engine



Third boat in dry dock for a paint job



Tree down on the Llangollen canal

We decided on a 35ft boat which is just big enough to have a fixed bedroom. The luxury. However, one of us had to sleep up against the bulkhead. Guess who drew the short straw. The cruising continued for several years. By now Steve had set his sights on a canal boat with an engine room. A couple of our friends have canal boats with an engine room and Steve was green with envy as you can work on the engine without having to crawl under the floorboards.

The search for the "forever" boat started. 8 years ago, we finally bought a 57 ft boat which had a traditional style back cabin, a fixed bedroom, a slightly bigger kitchen, bathroom, lounge and of course an engine room. If you are going to have an engine room apparently the must-have item is a vintage engine. I think it was the engine that Steve was attracted to rather than the boat. A Lister JP2, 1949 industrial engine (probably a tractor engine in a former life). The family we bought it from had the boat built around the engine. We then moved moorings to Ellesmere. The cruising there is pretty, and Ellesmere is on the Llangollen canal but with more than a few bottle necks in terms of lock flights, so you have to time your leaving to avoid hire boats.

As this boat was to be our forever boat, the project began of doing it up and making it more comfortable. A new paint job and solar panels were installed just over a year ago. We also moved moorings again to Nantwich. During our time cruising the cut, we have had many adventures, made lots of friends, learned a lot about the canal history of England and Wales and seen some strange and wonderful sights. The biggest mystery of all though is the Great British weather.

We tend to cruise away for long weekends locally as much as we can, with one extended cruise a year. We even stay on the boat on the moorings at Nantwich on occasion. Nantwich is a very pretty town with lots of shops, bars, restaurants and pubs. There are even 12+ charity shops!

For our cruise this year we're hooking up with friends who have a canal boat and we intend to cruise down to Stourport. You can lock out from here from the canal system and onto the River Severn. We probably won't go out onto the Severn as we have done it once before when it was nearly in flood. We cruised to Worcester, but it was very fast flowing and scary.

Apparently, Worcester floods quite a bit....

We visited the Camp House Pub last time we went there but this is it in February 2020. The mooring for the pub is on the Severn on the other side of the pub about 30ft down so you can see how much the river has risen. Steve's ultimate dream is to cross the Mersey from Ellesmere Port to Liverpool Marina. I do not fancy that and will get the train over and meet him in the club house!



Camp House Pub

HOW TO BUILD HEALTHIER HABITS THAT LAST

Declan Doyle - Wellbeing Consultant, Health@Work



As most of us fail miserably to nail down our health kicks for 2020, isn't it about time we grasped how healthier behaviour works once and for all? Indeed, behaviours is just another word for habits, habits, of course, are just learnt behaviours that we have become accustomed to doing over time, and most of the time we don't realise we're actually doing them.

SO HOW DO WE FORM THEM?

Essentially all habits work the same way. It starts with a cue, something that triggers a response which we act on that leads to some sort of reward. This is known as the "habit loop" system and the more we do the behaviour, the more the "loop" gets reinforced until eventually, it all becomes automated.

For example, consider someone who's walking down the street and suddenly they sense a smell (cue) of their favourite food, the smell triggers a craving to seek out the food and before you know it, they're getting stuck into a full-size pizza! (reward).

NOW CONSIDER IF THE SAME PERSON, WALKS THE SAME STREET AND EVERY DAY GETS TRIGGERED BY THE SAME CUE. CAN YOU SEE HOW EASY IT IS TO FALL INTO THE SAME PATTERNS OF BEHAVIOUR AND EVENTUALLY FORM AN UNHEALTHY HABIT?

That is why it is important to notice the cues that trigger us during our day. Cues can be many things from the emotions we feel, the people we are with and the environments we spend most of our time in; all can impact how we behave and how we act over time. That is why it is important to notice what the cues are first and set your own triggers that align with your goals. For that we need to build our very own habit systems.

BUILDING NEW HABIT SYSTEMS

To build new habits, it's important to start small. If you try to consciously remember your new habit, it won't work - its best to build a new habit on top of a behaviour you're already doing. The best way we can give ourselves the highest chance of success is to create an "anchor habit". An "anchor habit" is an in-built habit system that we use without thinking, for example, you put your shoes on after you have put your socks on, or you brush your teeth after you wake up. You've done these things so often that your brain has wired these behaviours to be automatic responses that we are not even aware we are making.

The system is simple; you add a tiny behaviour to something you're already doing naturally. Have a go at building some new habit systems using the format below:

When/After I [**CURRENT HABIT/ACTIVITY**], I will [**NEW HABIT/ACTIVITY**]

If you are unsure where to start, examples have been provided below to give you some ideas.

- After I make my breakfast, I will eat a piece of fruit
- When I get my morning break, I will drink a full glass of water
- After I open my laptop , I will take 5 deep breaths
- When I get home at night, I will make my lunch for the next day
- After I eat my breakfast, I will go for a ten-minute walk
- When I get my lunch break, I will walk outside for 15 minutes
- When I arrive home, I will put on my trainers and walk around the block
- After I come down stairs I will do 5 press ups
- After I get into work, I will take the stairs every morning

Can you see how much easier it is to start building new habits on top of those habits we currently do naturally? Staying consistent becomes much more achievable when we start small as opposed to changing too many things at once.

REWARD YOURSELF EACH TIME

Lastly, it's important that your brain associates the new behaviour with pleasure. Habits literally exist because rewards await them. The great thing is the magnitude of the reward doesn't matter for small actions.

Little awards like giving yourself a pat on the back or high fiving your partner can be enough to reinforce the habit loop and rewire your brain. Make sure to finish with a reward that resonates with you either way.

TRACK YOUR HABITS

Once you've set up your new habit system, one of the best ways to keep yourself accountable is to track your progress, which is why we've included **habit tracker** to track your progress. Simply tick each day [✓] when you complete a habit or mark [✗] when you don't. At the end of the week you can give yourself a percentage by dividing your completions by seven and multiplying the answer by 100. Remember if you miss a day or two that's not a big deal. **Aim for progress not perfection.**

Habit Tracker

Use the Habit tracker by placing an X each time you do your habit. As time passes by, the tracker becomes a record of your habit streak. Position this tracker where you will see it every-day to remind you to track your progress. For example, on your fridge door, desk or on the back of your front door.

Weekly Habit Tracker							
Week:	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Habit 1:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit 2:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit 3:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Week:	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Habit 1:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit 2:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit 3:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Week:	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Habit 1:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit 2:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Habit 3:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reasons to track

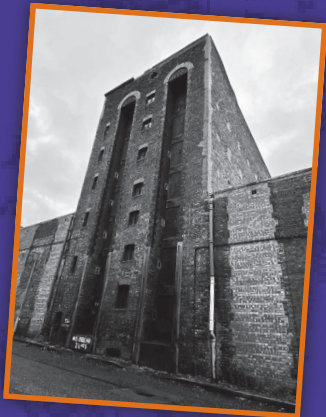
1. A streak of habits supports motivation. When you see progress, it encourages you to continue the path.
2. It provides instant gratification that creates a positive association with the act.
3. It provides measurable data on how you are progressing against each habit that allows you to make informed decisions on your next move.

BOOTLE CASTLE, EFFINGHAM STREET

Graham Stanley - Director of FILESAFE Document Storage Solutions Ltd

Effingham Street is one of those places that you would drive past on a regular basis and not give it much thought. However, this little street, known locally as the 'windy' street is steeped in history and character.

Situated off Derby Road one of the busiest roads heading towards the centre of Liverpool's commercial and business district, Effingham Street is lined on both sides with purpose-built warehouses which house many local thriving businesses such as, a secure document storage company, a window & door manufacturer, building contractor and a theatre company.



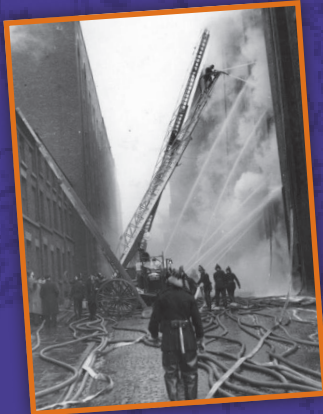
Effingham Street has even had its time in the limelight. It has been used as a backdrop for a music video for the Manic Street Preachers 'Some Kind of Nothingness' and Jimmy McGovern's BBC drama 'Broken' starring Anna Friel, Sean Bean & Adrian Dunbar who filmed scenes there in purpose-built sets within one of the warehouses.

HISTORY

William Miller, a solicitor from Liverpool purchased a piece of land in 1824. He then built a mansion, known locally as 'Bootle Castle' as it was designed to look like a castle. The road heading east, formally known as Balliol Road was later changed to become Millers Bridge named after the eccentric solicitor.

Years later 'Bootle Castle' was demolished and work began on the docks. Liverpool was fast becoming an integral cog in the shipping industry. So along with the docks, suitable warehousing was also needed.

The warehouses were built in the early 1880's and completed around 1884. The warehouses at the time were state of the art, using methods in construction to reduce the chance of collapse in the advent of



fire. These methods include 14-inch-thick brick walls (both internal and external), concrete floors on each level, cast iron columns encased in concrete, reducing the amount of wood and timbers in construction, and enclosed stair wells.

Effingham Street was constructed to house goods and wares from ships coming into the neighbouring Brocklebank Dock. Getting items from the ships to Effingham Street and then from the street below into each of the 7 floors above was no easy task. The warehouses were designed so that each floor had a pair of 8ft steel gantry doors open up to a recess in the external warehouse wall. The recess housing a hoisting system above which allowed items from the street below be hoisted up, warehouse staff

on each floor would wait on the edge of each floor, with the gantry door open with hooks in their hands and grab the rope nets of cargo and drag them onto the awaiting floors above.

There was a small row of terraced houses located on the western end of the street on the north side, near to the dock. Unfortunately, these houses no longer exist and are now replaced by a newer section of warehousing, thought to be constructed around the mid-20th Century.

According to Goad's Fire Insurance Plans of 1890, it stated that all warehouses on Effingham Street were owned by the Hughes family.

In the early 1890's, on the southside of the street, some of the warehouses were damaged as a result of fire, resulting in the unfortunate death of fire fighter Irvine and a severely injured fire fighter Paton. According to the Liverpool Mercury newspaper dated Saturday 30th July 1892, the fire broke out around noon the day before (Friday 29th July 1892), by 10pm around 50 fire fighters were on the scene

to tackle the blaze which had now spread to the whole southside of the street. It is believed that the fire started in one of the warehouses storing cotton and due to its nature, caused the fire to spread uncontrollably the way it did.

WAR

A resident from the terraced houses on Effingham Street, a 21-year-old Private Peter McFarland who lived in 1 Effingham Street was posted to France in May 1916. An attack of trench fever necessitated his being invalided home. On his return to duty he was attached to the Machine Gun Corps (52nd Company). Unfortunately, Peter was wounded on the 11th June 1917 by a shell fragment and admitted to hospital where he passed away two days later.

In 1920 the IRA attacked and destroyed a number of warehouses in Liverpool & Bootle, including those located in Effingham Street. Further warehouses and terraced houses on Effingham Street were severely damaged during the second world war.

TODAY

Due to the damage caused by the 1920 IRA attacks and bomb damage during the second world war, the warehouses fell into disrepair. With later disuse and changing needs it was decided that the majority of the warehouses in Effingham Street be reduced from their former 7 storey construction to single and 2 storey warehouses. Only 2 of the original towering 7 storey buildings remain today and they provide us with a visual representation of the former glory of Effingham Street and how it used to be.

Maybe next time you're in the area, take a walk or drive down Effingham Street and look at the remaining warehouse towers. See for yourself the history that lies within its walls and think about the stories of the men, women and children who worked and lived here over the past 135 years.



THE INSURANCE INSTITUTE OF LIVERPOOL HELD THEIR 2020 AGM ON THE 22ND APRIL

Phil Beattie - President, Insurance Institute of Liverpool

This year the AGM was held remotely as a video call due to the ongoing COVID-19 pandemic. Seventeen council members attended, and the video call went to plan with no technical issues experienced!

The AGM is the time when the council welcomes new council members and formally appoints roles within council. This was Emma Lynch's last meeting as President. Emma gave an overview of some of the achievements of the past year and thanked council members for their support.

Some council members even managed to stay on the line for a virtual toast once the AGM had concluded! Full minutes can be obtained by contacting the Institute office.



Note from Marj Murphy News desk

As this is likely to be the last Intouch for some time I would, on behalf of the Newsdesk Team, like to thank all our super talented authors who have produced articles over the last four years. I am extremely grateful and in awe of our regular contributors who have written such amazing articles time and time again. Final thanks and huge applause to Tracy Evans for all her invaluable encouragement and support.

Have you received In Touch but are not getting emails from the Insurance Institute of Liverpool? If you have not opted in to receive emails you really could be missing out. Regular emails are sent to members providing information on local news, dates for your diary and upcoming social, charity and CPD events. If you would like to receive email updates, please update your preferences in your CII account. To do this log into your CII online account at cii.co.uk and go to 'manage my preferences'. Here you can opt in to receive email updates. Further details and bookings for events can be found at:

www.cii.co.uk/liverpool

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