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THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



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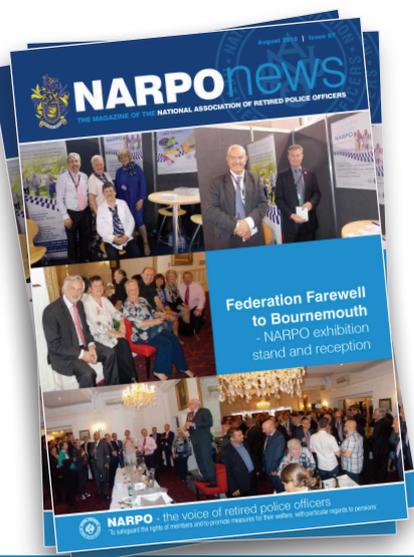
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NARPOnews - the voice of retired police officers

inside



Front Cover:

NARPO NEC members were proud to exhibit at the last Police Federation Conference in Bournemouth before their move to Birmingham next year. Photographs show NARPO NEC members on the stand and at the reception, spreading the word about NARPO. They all worked tirelessly throughout Conference making sure that Delegates and Observers alike knew who and what NARPO were and that we were there for them in their retirement. The photographs include the two NARPO competition winners and the NARPO President giving a short welcoming speech to attendees at the NARPO reception. Our thanks go to all those who attended the reception and made it such a success but most importantly to those NEC members who made everyone so very welcome both at the Exhibition stand and at the reception.

Mailing Information

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The Chief's Briefs

Welcome to the August edition of your member magazine and my hasn't a lot happened since the last edition in May?

The country has voted to leave the European Union and it is apparent that the majority of 'older voters' voted to leave the EU; with 61% of those 65 and over voting to leave. Maybe Government will get the message that older voters can influence major elections, we just need to get out there and vote. We can use this to influence Parliamentarians in the future, who I sometimes think do not realise the power of the older voter.

New State Pension

We are still receiving queries regarding the transition to the New State Pension and in particular the effect of 'contracting out' on the amount to be received. [see letters pages] So I thought I would give as brief an explanation as possible.

Throughout the last year we have posted regular updates and continued to highlight to members via NARPO News and the website Pensions page, the impact of being 'contracted out' on their state pension if they first become entitled to the state pension after 6th April 2016. We have continued to try to outline key facts that members should understand before assuming that the new 'single' figure pension amount will apply to them. As we have explained in the past this revolves around the nature of the current state pension, which offers two levels of pension namely; The basic state pension and the second state pension, originally, called SERPS now simply S2P. Public sector schemes, like the police pension scheme, were contracted out of the second state pension and members consequently paid a lower rate on National Insurance but were only eligible for the basic state pension of around £115.

The new single tier scheme means that there will be no contracting out and no second state pension. National Insurance will be paid at a single higher level than the current level for basic state pension. In addition, the Government have raised the number of

qualifying years for the full state pension to 35 years. Members who have been paying at the contracted out rate in the police service will not get a year for a year equivalent towards those qualifying years as they will have been paying at a lower opted out rate. We encouraged all members to seek a future state pension evaluation and then seek advice as to what options they may have to improve their state pension entitlement if they are not entitled to the full single tier amount. **It is important to note that members, who will receive the new state pension will be in no worse a position on retirement under the new scheme and will receive at least what they would have received under the old pension scheme.** In order to assist members, we have a direct link to the Government site explaining and advising on this situation at our 'Pensions' page at www.narpo.org. NARPO has also been involved with other public sector pensioners' organisations in writing to Government to seek a simpler form of explanation of individual member entitlements than was initially available. Those currently in receipt of a state pension who reached state pension age before the introduction of the new state pension scheme are unaffected by these changes. We continue to consider the impact of the new single tier state pension on these members.

Less than half those reaching State Pensions Age (SPA) shortly after 2016 will earn the full single tier pension of £155 per week.

The majority of individuals who have been contracted out, like Police Officers, will be winners as from April 2016 they will start building up more state pension each year than they do currently, providing that they have a number of years left to work before reaching state pension age. However, the losers include those whose foundation amount is less than £155 a week and who don't have enough years left between now and SPA to make up the difference.

Those who have already accrued more than £155 will not be able to accrue any more state pension after April 2016, but may have to continue paying higher NICs for no benefit.



There are a number of serious ongoing concerns that we will be raising wherever possible:

The plight of existing pensioners who might benefit from being included in the new scheme, the unfair indexation rules applied to the new and old pensions and the ceasing of survivors' and dependants' pension rights.

The Work and Pensions Committee has published a report on the impact of the communication regarding the new state pension in which they conclude that the new scheme has left many people confused about their entitlement [no surprise there then!].

The Committee also says the Department for Work and Pensions should now write to those people who stand to receive less in the early years of the new state pension than previously or have gaps in their contribution record, and clearly set out the person's circumstances, the projected entitlements and the means of improving them.

Together with other members of the PSPC we are also supporting a campaign known as Women Against State Pension Inequality (WASPI). The Campaign has been gathering momentum over the year and is a campaign group that fights the injustice done to women born in the 1950s (on or after 6 April 1951) regarding the changes to their state pension age. Their website can be found at: <http://www.waspi.co.uk> or via our website Pensions page.

This is the topic we are receiving most enquiries on so I make no excuse for dedicating this article to it and I hope this helps explain it for those who are still a little bit confused.

Keep safe and enjoy the summer (if it comes back!)

Steve Edwards - The Chief Executive



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President's Review



How time flies!

It is already summer - according to the calendar but I am not sure that the weather is quite what we should be expecting at this time of year.

Since the last edition of NARPO News, Branch and Regional Annual General Meetings have been held and there have been some resignations of Office Holders and Committee members and willing replacements have been elected. I should like to thank all those who have given of their time in "serving those who have served" and the hard work and effort they have put in to their roles. In similar vein I should like to thank those who have readily volunteered to fill the vacancies and for the work they will do in the future for their members.

There have also been some changes in the office at Wakefield. Sarah Chuimana left us during her probationary period as Deputy CEO and we are delighted that Alan Lees joined us at the beginning of June to fill this vacant post. Jill Beavis resigned from her position as a part-time Data-base Administrator and that vacancy has been filled by Louise Feather. I am sure you will join me in welcoming both of our new staff to NARPO.

I know she does not want me to do this but I will make an apology to Sue Ward, our Financial Controller. In a previous edition I mentioned the difficulties we had experienced in the office with resignations, sickness and previous staff coming in at short notice to cover the absences. Sue, despite some personal issues of her own and being under tremendous pressure, did not receive a mention from me. There is no doubt that Sue was outstanding in the performance of her own role and the extra work she did to fill the gaps which undoubtedly helped us through some very difficult times. Thanks Sue.

I had a very busy few months in March and April; I accepted invitations to attend eleven Branch AGMs around the country and even made it to the Isle of Man. I was delighted to be able to make presentations of five Life Membership awards during those visits. There was a trip to Belfast in May for the NIRPOA Conference and to Athlone in June for the Garda Retired Officers Conference and I am delighted that the Presidents of both those Associations and the RPOAS President will be attending our Conference in September.

I am still busy with the UK Police Memorial Names Group and have three meetings scheduled between now and September. I have also attended various meetings in the House of Commons and the Lords campaigning for Widows Pensions for Life and have attended the PSPC Executive meetings and AGM and will shortly, with Steve Edwards CEO, be attending an important meeting with the PolFed to discuss the way forward on a number of matters.

Several members of the Strategic Planning Sub-Committee and myself had the pleasure of attending the Police Federation Conference in Bournemouth, which was the last one to be held there before they move to a new venue and format in Birmingham for the next three years. Once again we had a stand in the Conference Exhibition hall, which attracted much interest from delegates and I am extremely grateful to those members of the NEC who staffed the stand and made it such a success. We also hosted a reception after Conference together with Linder Myers and I must thank Bernard and Suzanne from Linder Myers for their support in sponsoring the event. The reception was well attended and everyone had an enjoyable few hours whilst learning more about NARPO and the work we do. I also thank our Training team who ran a successful Access to Support Course at Wakefield, where members received input from a variety of organisations.

NARPO History Project

As you know we have commissioned an author to produce a chronology and history of NARPO for our Centenary year in 2019. Branches have been asked to provide information to the author and my thanks go to those Branches who have provided information and photographs for inclusion in this important piece of work. However we still need more and I appeal to all Branches and members to look in your archives and provide some history of your Branch, members, officials, memorabilia etc. that you feel may be worthy of inclusion. This is your chance to have some of your history included in this centenary celebration.

National Police Memorial Day

The National Police Memorial Day will be held this year in St Pauls Cathedral London at 3pm on Sunday 25th September. To register your interest to attend this important date in the calendar please email; nationalpolicememorialday@polfed.org or phone 07843 293958. This is a very moving and worthy remembrance service for our fallen colleagues.

Finally, the NEC have pledged to liaise and consult with Branches with regards to the proposed new rules for our Association and the first stages of that programme appear to have been generally well received. The Rules Sub-Committee are in the process of disseminating the feedback we have so far received and we plan to share it and our views with Branches in the next stage of the process and to provide a time-line for the subsequent progress towards a Motion to Conference 2017.

Best wishes

Ian Potter - President

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Readers' letters



info

You can post your letters to: **Readers Letters, NARPO House, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP.**

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Wasteful BBC Payouts

I read with great incredulity the letter from 'Georgina Skipper' in the May Issue of the NARPO News Magazine. In her letter she included the absolute tosh that the BBC are increasingly starved of cash. Meanwhile back on planet earth she must have forgotten about the around £4 Billion of our money they receive annually in the form of the TV Licence 'Tax', plus millions of other income from various sources. She went on to bemoan that the BBC under their latest agreement will have to fund themselves (out of OUR money of course) the free TV Licences for the Over-75's, and asked the Over-75's to consider not taking the free TV Licence! But in reality the Bloated Broadcasting Company will not begin to do this until 2020, and have wrongly in my considered view been granted that the TV Licence Fee will be increased in line with inflation.

Over the last eight years it is a matter of public record that the BBC have paid out £369 Million in 'golden handshakes', including £60 Million to senior managers, already having been on huge wages, and looking forward to fat pensions. One former Director General after only fifty-four days in the job received the eye-watering severance

payment of £470,000 – an utter disgrace. Another, an ex-Chief Operating Officer received a figure of £680,000.

But this is just the tip of the iceberg of the BBC's profligacy with our money. The list of BBC management earning more than the Prime Minister is a long one, and by my count at least 118. These people are not the 'much vaunted talent' but glorified pen-pushers, few of whom actually take any part in the creation or production process of programmes. Many have job titles that are frankly laughable, with my personal favourite being, 'Head of Strategic Change and Portfolio Management' – a somewhat amusing job title, but it comes with a very serious annual salary.

The moribund BBC is now no longer even a leading player in broadcasting when one looks at all of the competition. Yes it does still make a few very good programmes, but so it should with the billions of our money it receives annually! Many, many households in Britain like mine find that over all of the BBC's Channels, we only watch them at best for between 2% and 5% of our total viewing. So I suggest to Georgina Skipper that before rattling the begging bowl for the BBC and its finances, she looks at the salient facts and not peddles the BBC yarn that they are

struggling for money, for they most certainly are not. Unlike the rest of us in this country who have to live within our means, the more the BBC receives the more they waste, year on year. Their new flagship headquarters in London cost an eye-watering £1 Billion, and was greatly criticised in a damning National Audit Office report for costing to run annually £13,000 for every member of staff, three times more than similar commercial buildings. Not forgetting other recent BBC building projects such as those at Pacific Quay, Glasgow and Salford Quays, Greater Manchester, which cost many millions of pounds and went way over budget due to shocking governance. I also suggest that the BBC Trust's, 'Value for Money Committee' (yes there really is one folks) which oversees the budget, financial approval and the value for money process at the Trust disband forthwith – you just ain't cutting the mustard!

The BBC has even received millions of pounds from the European Union, which must surely create a serious credibility question in relation to their impartiality on EU related matters?

Robert H. Griffiths,
NARPO Denbigh Branch Member

featureletter

State Pension Deferral Risk

Some additional information on the consequences for any one you know who may be thinking of deferring drawing their State Pension.

For anyone retiring after 6th April 2016, they would receive the New State Pension of £155.65p a week - £8093.8 a year. If they defer drawing the pension for just one year, then for every 9 weeks deferred they will get a 1% rise*. This is 5.8% which is £469.44. This would increase the pension £8563.24, before any tax which might be due. *(The Old Pension – pre 6.4.16 – it was 1% every 5 weeks – 10.4% - deferred.) To recover the loss of one year's pension - £8093.8, they would have to draw the one year deferred pension for 17 years.

A person retiring now on the New State Pension age 65, deferring it until age 66, would have to live to age 83 to recover - almost, the one year's lost pension. If the £8093.8 pension was taken to age 83 – 18 years, the total drawn would be £145,688.40.

If deferred pension £8563.24 was taken to age 83 – 17 years, the total would be £145,575.08 – £113.32p less.

David Angell
TVP Oxfordshire

Membership Matters

I am an inactive member of NARPO (Merseyside Branch) for more than 20 years and content to remain so. My only input being reading the Narpo News and that received from my Branch. Notwithstanding and having previously never replied to any item within NARPO News, I feel I must respond to the Readers' Letter entitled Suffolk Branch Response to Letters in Narpo News' from Branch Secretary Les Jolley.

The answer is simple, it's in the title, i.e. The National Association of RETIRED POLICE OFFICERS.

George J. Jones
NARPO member

Readers' letters continued...

Membership Matters

I am pleased that Richard Gunter wrote to support Roy Buchanan and of course, by so doing, he supported me as well.

I am sorry if I inadvertently upset Jean Kathro.

I joined the Cadets in 1957, became a P.C. in 1959 and retired as a Sergeant in 1985. I married aged 21 in 1962, my wife was 19. I know that it was not easy for police wives. The money was very poor and it was a struggle. My wife put up with the unsocial hours and with all the other problems and I am grateful to her. The wives of many rural police officers, found themselves doing quite a bit of unofficial and certainly unpaid, police duty. I am afraid that I can't see however, why the wife or widow of a former police officer, would want to be a Member of N.A.R.P.O. unless she was herself, a retired police officer. (Time serving or out early on medical grounds.)

I fully agree with Patricia Sutton that the modern police uniform should not prevent police officers from presenting a clean, neat and tidy appearance, with pressed trousers and polished boots. I personally question whether or not, a total change from the traditional uniform was necessary. I don't think that uniform was completely impracticable.

I don't see the need for the Suffolk Police (or any other Police,) to provide a uniformed presence at the funeral of Retired Police Officers but if they wish to do so, fair enough. My wife is under threat of being haunted by my ghost for the rest of her life, if she allows the NARPO drape to be put on my coffin or if she allows anyone to attend my funeral in uniform or if there is anyone there in civvies, wearing a Long Service and Good Conduct Medal. (I am sorry to say that this practice has crept in, in the Thames Valley. What a nonsense and what a waste of money that medal is.) Old colleagues will be welcome, in civvies and without medals, IF any are left alive. At a youthful 75 years, I have already had 31 years on ordinary Pension, 5 years longer than I was in the job. I am sorry for those who will have to serve until they are 60. The best part of being a police officer, was being able to retire while young enough to follow a completely different way of life.

Geoff Allen
Retired Sgt 1246, Thames Valley Police

Mis-sold PPI

Some years ago when miss sold PPI came to the fore, I wrote to one of the main high street retailers with whom I had a budget card with, I asked them if I qualified for return of my insurance payments. They informed me that as they were not controlled by the FSA at that time they were not obliged to refund my premiums. Some years later whilst reading the NARPO Mag I read an advert from Active Credit Reclaim offering their services for reclaiming PPI. I wrote to them informing them of my previous dealings with said retailer. They took on my case, they got no joy with the retailer and finished up taking it to the Ombudsman, The Ombudsman ruled in my favour. A few days later I got a cheque from the retailer for just over £6,000. Active Credit Reclaim were very good in their dealings with me keeping me updated as to the progress of the case. If anyone has any doubt as to whether they have a claim, I would suggest giving them a call.

Hilary J Connolly
Ex Bury, GMP

Editor's Note: You can make a claim for PPI yourself without going through a third party, but if you do not want the hassle then a third party might be for you.

PCC v Police Authority

I am one of the majority of people who did not vote in the recent P&CC elections. I couldn't bring myself to vote for an American-style system which, in my view, is significantly inferior to the tried and tested British system it replaced.

What exactly were the objections to the old style Police Authorities? They were thoroughly democratic, being made up of locally elected councillors supplemented by a smaller number of local magistrates. They were representative and knowledgeable in the sense that they were drawn from all parts of their force area and knew the concerns and needs of people resident in their various localities. Their impact on the public purse was probably minimal compared to the present system because they were non-salaried and the support systems they needed [like office accommodation and clerical staff], were already in place and largely, if not exclusively, already paid for.

How can Commissioners, thoroughly

worthy people as they undoubtedly are, possibly "deliver" as effectively as did the system they replaced? With the best will in the world, they just cannot. In salaries alone, they are hugely expensive. As are their deputies, their support staff, office accommodation and day-to-day running expenses. And will not their organisation, like Topsy, keep on growing in size and expense? History of similar organisations suggests an uncomfortable answer. And how is a Commissioner to get "a feel" for the varying policing needs of people spread across vast areas? The force I proudly served was over 100 miles from end to end.

To change one's mind in the face of growing evidence is a sign of strength rather than of weakness. I would urge our government to see Commissioners as a less than successful experiment and to revert to an updated and version of our very British "Police Authorities". Tried and tested.

Jack Lloyd
West Mercia

Taxing Issues - Thanks Wordshop

I write to thank you for your article in the "Wordshop" section in our latest edition of the NARPO magazine.

After reading this piece, which related to the above Allowance, and also reading a similar, but less informative, article in the Money section of Saga magazine, I realised that we could be eligible to apply, as my wife is a non-taxpayer.

Instead of trying to phone HMRC, which I felt could be a lengthy process, I went online and in the space of a few minutes after I had posted the relevant details the application was submitted. Within a couple of hours, we received confirmation that the application was successful for this year by HMRC and that after they had carried out an investigation the allowance could be made retrospective from last year as well.

So good news all round, and once again many thanks for bringing this Allowance to your member's attention.

Ken Wright
Southend On Sea Branch



Any comments about the letters or other features in NARPO News?

If you have no time to write a letter why not e-mail your views to **depceo@narpo.org**



Police Long Service Medal

It was interesting to read that a petition is being sent to Parliament re the changes in the number of years to be issued with the medal. I could never understand that a long service bar was never issued for officers who served after the initial issue of their medal at 22 years.

The extra service bars are issued to members of the Reserve Forces & Cadet Forces and can also be seen on some of the older Special Constabulary Medals.

I served 33 years and fully enjoyed it and like many others forced out of the job I loved at 55 years of age.

With nothing to indicate the years I served on my LS & GC medal which I wear with pride on parade.

R M Coverdale MBE (PC 1540)
Ex Durham & Cleveland Police

Retired Officer ID Cards

So Andrew Hale, Ex-GMP (letters page May 2016) apparently believes that the integrity of officers who have served 30 years is superior to those who were 'medically' retired.

As a wheelchair using injured on duty retired officer with 23 years' service I find his comments offensive and disablist and I am surprised to read such discriminatory views in the NARPO magazine.

Mike Dunne
Bristol NARPO member

Flint House - An Excellent Facility

This is currently quite a talked about issue. I appreciate its financial dilemma and having to turn down retired officers. Flint House and the other convalescent facilities, though fundamentally important for the Police Force, have to work within financial restraints. Retired officers have a pension, and many have secondary well paid jobs, whereas serving officers have families and mortgages to deal with. So asking for some financial support could be a useful way forward.

When my son was in the MET he was psychologically damaged during student riots, to the extent he thought he was going to die, he had to attend Flint House three times. They turned him round making him able to get on with his life, to which my wife and I will always be thankful for.

It is a brilliant resource that has to be looked after.

Ron Bryan
Portsmouth and Hampshire

Membership Matters

It seems that Les Jolly is following in the footsteps of Neil Buchanan (not related) and making the same misunderstanding. I readily acknowledge the contribution made by non-police staff to the delivery of the police service but these people were never police officers therefore must be precluded for that reason from joining an association which is exclusively for retired police officers. It is such a logical concept that I cannot see why Les and Neil are having difficulty embracing it. Surely, we are all familiar with definitions from our training school days and we can all name many clubs, societies or institutions where membership is exclusive based on a definition.

I must stress I am not implying any inferior/superior factor but I am stressing in the strongest possible terms a factor of difference. I agree wholeheartedly with Richard Gunter's suggestion that if retired civilian staff wish to join an association then, by all means, go ahead and form one that would preclude me because I was never a civilian in the police. Were NARPO to open its membership to all police staff I would have to consider leaving as it would no longer have the attraction it has today. I sincerely hope that does not become necessary because I am proud to be a Member of NARPO.

Roy Buchanan
Retired Metropolitan Police

Editor's Note: Any member of Police Staff is entitled to apply for Associate Membership of NARPO.

Over 75'S TV Licence

I read with interest Georgina Skipper's letter re TV Licence for over 75s.

She suggests doing a little research before deciding whether to accept or pay for the licence.

I have always thought a lot of money was wasted by the BBC. The managers appear to be paid exorbitant amounts, many receiving more than the Prime Minister. The move to Salford was a costly process and almost £2 million was spent on travel to and from London last year. The BBC freely admits that over the last 2 years over £600,000 of equipment was lost or stolen. Wastage can also be seen on many news programs when there is unnecessary use of helicopters and main newscasters are transported to various parts of this and other countries merely to introduce a reporter already there.

Like many other organisations throughout the country the BBC must learn to survive cutbacks and I, for one, shall not feel guilty in receiving a free TV licence.

Ron Taylor
Gwent

Sing Into Retirement

I wonder if you might give me space to promote singing to retired and also other male persons who read your magazine. I am a retired Devon and Cornwall Officer who moved to the beautiful Cotswolds.

I have sung throughout my life, starting as a chorister in Sherborne Abbey, Dorset and later in the Plymouth Area Police Choir (PAPC), a mixed choir in Tiverton, a Barbershop Quartet, the Swindon Male Voice Choir in Wiltshire and lately the Wessex Male Choir, also based in Swindon, Wiltshire.

Singing is a fantastic way to keep the brainbox working, giving you a feeling of well-being as well as improving your health and breathing and lastly creates long term friendships that will last the rest of your life.

Wessex Male Choir has won International and National music awards. They have sung to an audience of 80,000 at Twickenham and Wembley, as well as with International choirs, at the London Marathon, with stars such as Paul Potts, our patron Aled Jones and with compere

Readers' letters continued...

Jane Hill from the BBC and Jane Asher for the Parkinson's UK charity.

Our choristers, unlike some male choirs who seem to be elderly, come from all walks of life and are aged from 20+ to 70+, the majority are still of working age.

If retired officers, and indeed any other male person who reads your magazine in the areas of Oxfordshire, Gloucestershire or Wiltshire, who can sing and who would like to know more about the Wessex Male Choir, can I direct them to our website www.wessexmalechoir.co.uk or alternatively contact Tim Yeoman on yeoman_tim@yahoo.co.uk

Tim Yeoman
Exeter and District

State Retirement Pension

I have recently read with interest a number of articles and letters relating to 'contracting out' of SERPS and the effect this would have on the final amount of State Pension I will receive on reaching State Pension Age and I wonder if you would consider printing the below in your 'letters page' of the Narpo magazine?

From April 2016, the new State Pension rates came into effect, with new claimants set to receive a minimum of £155 per week – very nice I thought and a welcome 'top up' to the monthly Police Retirement Pension I already receive !

I reach State Pension Age in December of this year and recently requested a 'Pensions Statement' from the DWP. The response I received was most disappointing, as I was informed that, due to being 'contracted out' and having paid a reduced rate of National Insurance contributions, I would receive £122 a week – a reduction of over 20% on the current 'minimum' rate.

I remember the time when we were informed that we were to be 'contracted out' of SERPS, however, I do not recall being provided with any information warning me about the consequences of doing so, specifically in relation to the effect this would have on the amount of State Pension I would receive when I eventually reached State Retirement Age. I further do not recall being given the option

to pay the full rate of NI contributions to make up for any shortfall, which would have attracted tax relief at the basic rate - had I been aware of the consequences and been given this option, I would more than likely have taken this option.

For some years now, we have been 'bombarded' with messages to make 'compensation' claims against Banks and Insurance companies, who were not 'up front' in relation to the information provided to clients on 'hidden charges', which resulted in their losing money – I wonder whether the same argument could be made out in relation to the reduced rate of State Pension which members will receive as a result of being 'contracted out'?

Do members have any views?

John Metcalfe
Cwmbran, Torfaen

Editors Comment: Please see Chiefs' Briefs for a fuller explanation.

National Fraud Intelligence Bureau/ Action Fraud Line

I served for thirty one years with South Yorkshire Police, and a further six years as a civilian investigator. Almost 20 years of that service was spent in the fraud squad, so I have a little experience to fall back on. In May this year I was contacted by my credit card provider, who queried certain transactions on my account. It transpired that one successful transaction, and two unsuccessful transactions has taken place involving the purchase or attempted purchase of shower pumps costing £350.00 each, from the same on line plumbers merchants. My card was stopped, a new one issued, and I was reimbursed for my loss.

I made a few enquiries of my own, spoke to the supplier, who was very helpful, established a delivery address in the West Bromwich area, and identified a name for the purchaser, which was probably eastern European in origin, and obviously may have been false. A search of Google maps showed me a view of the delivery address, with a foreign plated vehicle parked outside, and three properties directly across the road being renovated. Following discussions with my wife, I also established a location where my card details may have

been compromised, that being a hotel in the same area which we had visited six weeks previously while attending a funeral, and there had supposedly been a problem taking a scan of my card.

Equipped with all this information, I went on line to the Action Fraud website to report the crime, and pass on what I had learned. This is the way we are required to report these matters these days and if we were to go to a Police Station to try and make the report, you would probably be turned away and referred to the website.

It is not an easy website to use, with very narrow classifications for the type of offence you might be trying to report. However, at the end, there is a section for free text, so off I went and sought to pass what I had learned. Having done so, I pressed the complete button, and was advised that I had exceeded the allowed 200 words. It doesn't tell you this limit exists before you start, only when you finish. After much editing I submitted my complaint.

I received a bog standard on line acknowledgement, a reference and a password, and was advised that I would be updated within 28 days. You can perhaps imagine my utter astonishment when I was advised a month later that as there were no lines of enquiry to follow, my report had been filed and the case closed. I attempted to log back onto the system to express my displeasure but I cannot get back to the case with the reference and password provided as it is closed.

I may be old fashioned, but with a delivery address for goods obtained fraudulently, a name, and three pumps fitting into three houses under renovation all in the same locality, I would have thought there were grounds for further enquiries. This doesn't even touch on the fact that I provided a potential source in the same area where my card details, and possibly those of others, may have been compromised.

In the early part of my career not following up on that sort of information in respect of a reported crime would have been a disciplinary offence. If cases like these are being filed without further enquiries being made there is no wonder that fraud is the fastest growing crime on the UK at present.

Keith Oxley
Rotherham



Any comments about the letters or other features in NARPO News?

If you have no time to write a letter why not e-mail your views to **depceo@narpo.org**



Blood Bikes

Paul Brooks article (p 39) in the May issue about the organisation NW Blood Bikes was of personal interest to me.

Retired as a PC from the Met in 2004, with many years' service in Traffic, I was a long term blood donor & motorcyclist (albeit mainly fair weather in recent years). In August 2015 (page 25) Narpo magazine printed an incentive to all to seek a scan for Aortic Aneurism. As I have yet to reach the 65 years' criteria, I paid scant attention. In September 2015, after 2 days' work as a patient transport driver for an East Sussex hospice, I rode my solo home after work, and that evening collapsed with what I later discovered was an Aortic Dissection type A (which ruptures the thoracic aorta). Rushed to A & E by ambulance, I was transferred to Royal Sussex County Hospital in Brighton, where I underwent major emergency surgery. It is remarkable that I made it into surgery at all, as I had lost a considerable amount of blood already. By this time, it was the early hours of the

morning, and I was unaware of anything, but my wife told me later that at least 2 blood bikes arrived at the hospital, and she saw one of them delivering blood to the theatre area.

In Sussex there is a branch of SERV, based in the Brighton area, that undertakes blood & blood products transport out of hours, who were on hand to assist when I needed them. As part of the surgery I was given a new Aortic valve, and a coronary bypass; a few days later a pacemaker was fitted. I subsequently spent 7 weeks in hospital, the 1st 2 weeks in intensive care and under gradually reducing sedation. Virtually the whole of September is a blank to me, but returning home at the end of October, I have made a gradual & steady recovery since. I am now excused as a blood donor, (because of transfusion) & although DVLA have been informed & have approved my continued driving, I am not yet robust enough to get back on the bike; but am hopeful in a month or so to give it a try, if only to get the MOT renewed. I am quite OK getting around in the car, & have

a blue disabled badge: although I am particularly careful not to abuse the privilege.

Without SERV and similar organisations around the country including NW Blood Bikes, I would have been unable to see my 64th, or my granddaughter's 1st birthday. I look forward to a few years ahead of me, with a somewhat reduced standard of health, but I am only too aware that without blood donors & Emergency Rider Volunteers, I would not be around at all.

Tony Larlham
London Branch

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What do Police Officers do in their Retirement?

The heroic age of polar exploration

Michael C. Tarver, formerly of the Cardiff City Police, is a polar historian and self-publishing author. He has written two books which deal with that 'heroic age'. In this article he invites those in retirement to become armchair explorers and adventurers.

As a reading subject for the retired who seek armchair adventure, exploration with intrigue and excitement, there is no better subject which offers all the components of daring do than the 'heroic age' of polar exploration. Stories tell of attempts to reach both the North and the South of our planet to find out what was there. All took place in the early sailing days of steam assisted ships, hostile seas in higher latitudes, followed by attempts to transverse the worst conceivable terrain on Earth.

With the exciting exploration of the solar system we see in the news today, the progress of scientific investigation in Space which never ceases to fascinate. A probe landing of a meteor, photographs being transmitted back millions of miles showing the planet Pluto, the progress of science continues, as man pursues his question 'with the need to know'. We have seen dramatic advances recently, yet little over one hundred years ago on Earth itself, neither extremities of the Globe to the North nor the South, had even been reached. A race among nations was on to reach both Poles to find out what was there. Today, both polar regions are regularly in the news as their scientific importance and significance to our weather systems and environment is realised.

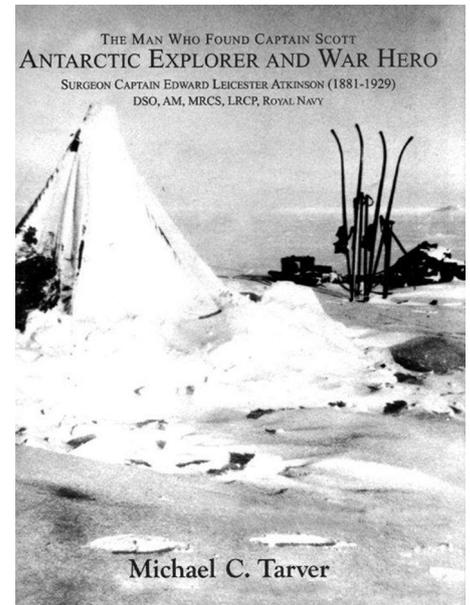
But men had to get there to discover what was there and to do so, overcome the challenges offered by hostile seas and the virgin terrain of ice and snow. All this in the days of wooden sailing ships with hulls that would flex in the ice and with men inadequately equipped and clothed for the tasks.

Explorers from many countries set out with expeditions to conquer the regions. In the North it was the Norwegians, the Swedes, the Germans and the Americans. In the South, again it was the Norwegians, the Swedes, the Germans, the Russians

and the French. Of the British we think principally of Scott and Shackleton who gave us the enduring stories of their attempts to reach the South Pole, in addition to many scientific discoveries.

To become interested in the adventures of these men, you must at first read the books which they themselves wrote and told of the adventures encountered with the great men they took with them. Robert Falcon Scott's last three-year Terra Nova expedition in 1910 consisted of 65 men and Ernest Shackleton's 1914 trans-Antarctic attempt, involved 54 men and two ships, *Endurance* and *Aurora*. Read Shackleton's own story in 'South' Read Scott's own story, 'Voyage of the Discovery' 1901-1904. You can read Shackleton's own story of his most successful expedition, 1907-1909, in *Nimrod*, as told in 'The Heart of the Antarctic', when he came to within 97 geographical miles of the South Pole. In 1912, Scott and his party of four died on the return journey, having reached the South Pole but only in second place to Amundsen. The story of Scott's last expedition is encapsulated in what is considered to be the finest travel book of all, 'The Worst Journey in the World', written by expedition member and participant in that southern polar journey, Apsley Cherry-Garrard.

There are polar stories, written by participants in polar exploration which illustrate the many aspects of adventure taken to the 'very edge.' The strength and character of men who volunteered and participated, shines through as they confronted the difficulties encountered. Most went on to serve in the Great War which followed and many gave their lives to that cause.



Of interest to historians, the question has again recently been raised and which was queried in 1913, on return of Scott's last expedition to Britain. Could Captain Scott have been saved? This question is raised in the recently published biography of one of the expedition surgeons, Lt. Edward Leicester Atkinson RN. Here the author deals with the logistics of that fateful southern polar journey. There is a study of sledging dogs and Scott's attitude to dogs and their use and reliance as transport. A study of this question would enable the reader to make his own mind up as to whether or not Scott could have been saved.

I can promise readers that those with an enquiring mind, a necessity never lost to a retired police officer, will not be disappointed as each story unfolds. Each story reveals questions and tells of adventures, bravery, deprivation, survival, death or near death, explanations of which can only be answered by delving further into each story told by the characters and personalities involved. The versions of their adventures can be followed up and developed as each man tells his own story providing endless hours of armchair adventure and admiration.

WordShop

Benefits update

State Benefits

- On 23 June, the UK voted to leave the European Union (EU). Although it is too early to say with any certainty what this means and how it will impact on benefits, it is important to note that the State Benefits system is governed by the UK parliament and not the EU (with the exception of some benefits for non-UK citizens).

Therefore, the vote to leave the EU will have no direct effect on benefits at the present time. However, should a new government decide to make policy changes, this could then have an impact on State Benefits.

Consumer rights are largely protected by UK law, although in accordance with EU directives. Until the UK formally leaves the EU, all EU legislation will remain in force. Consumer rights will continue to be protected unless and until the UK legislation is changed.

- The roll-out of Universal Credit (UC) continues, with UC now available to all types of claimant – people in and out of work, those on low incomes, single people, families, and those with disabilities – in Harrogate, Richmond (North Yorkshire), Inverness, Hammersmith and Ryedale.

It replaces the following six benefits with one monthly payment: income support, income-based jobseeker's allowance, income-related employment and support allowance, housing benefit, child tax credit and working tax credit.

People claiming UC will have 24-hour access to a simple online account in order to manage their claim, report changes of circumstances, check details of their claim and find the date of their next payment.

The roll-out to the full Universal Credit digital service is set to be completed by mid-2018.

- The government has amended the hospitalisation rules for children and young people in receipt of Disability Living Allowance (DLA) or Personal Independence Payment (PIP).

Currently, there is a time limit of 84 days in hospital, after which the child or young person would see their DLA/PIP claim end. From 6 July, the amended rules mean that no such time limit applies to any patient who was under the age of 18 at the time of admission.

PIP was introduced to replace DLA for claimants between the ages of 16 and 64. In general terms, a child will be invited to claim PIP in place of DLA once they have reached their 16th birthday; however, if the child is still in hospital at the time of their 16th birthday, they will continue to receive DLA until they leave hospital.

- The Jobseekers Allowance Amendment Regulations came into force in May 2016. Where a claimant satisfies the conditions for a short period of sickness (two weeks) and then goes on to an extended period of sickness (13 weeks), the short period of sickness is disregarded in calculating the maximum two short periods of sickness allowed in a 12-month period. Also, where the claimant's original health condition changes, it ensures that an extended period of sickness can still apply.
- More than 100,000 people in their 50s are about to receive a letter from the government with the news that they will not qualify for any State Pension. The new State Pension requires a minimum of 10 years of National Insurance contributions and many housewives or stay-at-home parents will find that they have not worked for long enough.

Letters are being sent from the Department for Work and Pensions to thousands of people to warn them that they may not have enough qualifying years, which means that they have no entitlement to any State Pension at all.

There is some confusion because there used to be a 10-year minimum rule up until 5 April 2010 when it was scrapped, only to be re-introduced with the new State Pension on 6 April this year. This means that anyone who reached State Pension age between 6 April 2010 and 5 April this year, who had worked for a minimum of one year, was still entitled to some State Pension.

The mailing comes as the result of concerns that large numbers of people may not even realise that they will not be able to rely on receiving a State Pension income. It is thought that older women who took on traditional roles in the home, or took extended periods of time off work to raise children, are most likely to be affected.

- Those over the age of 18 can access information about their State Pension by using the new online Check your State Pension service. It provides a personalised estimate of what someone will receive based on their National Insurance record. It can highlight any gaps in NI contributions and whether these can be filled with voluntary contributions. If your State Pension estimate is lower than the full amount of new State Pension (£155.65 per week in 2016/17), you may be able to increase this amount by adding qualifying years. More information is available at www.gov.uk/check-state-pension.
- The Department for Work and Pensions has updated the communications it sends to claimants of Personal Independence Payment (PIP), following an independent review of the service provided.

Newly improved letters began to be issued in March this year, and the decision letter was updated in June. Communications will continue to be evaluated for their effectiveness in the future.



- The government's commitment to take more services online continues, with the Department for Work and Pensions transferring some of its departments to new digital processing systems. As a result, some of the contact details for various departments have changed; if you need to contact the Department for Work and Pensions in writing, please check the correct address using the website www.gov.uk to ensure that you have addressed your item correctly.

General

- In May, a new website was launched by the Pension Tracing Service to help people find their lost pension savings. It is estimated that there is currently around £400 million in unclaimed pension savings; money that people have previously saved for their retirement.

The new website aims to help people track down their hard-earned savings more easily and quickly. It is simple and free to use, providing trace results immediately. Over their working life, people have an average of 11 jobs which means they could also have up to that many pensions to keep track of.

By entering the details of a former employer into the tracing service database, people will be provided with contact details for the pension schemes they may have paid into. The database holds contact details for more than 320,000 pension schemes.

Now that there is greater freedom and choice in pensions, it is anticipated that demand for the Pension Tracing Service will increase as people become more engaged with how they use their retirement savings. Visit www.gov.uk/find-pension-contact-details.

- A report by the national fraud and crime reporting centre Action Fraud has highlighted a recent increase in scam telephone calls purporting to be from Her Majesty's Revenue and Customs (HMRC).

One of the reported scams involves an automated telephone message which informs the person receiving the call that they are the subject of a law suit raised by HMRC – the automated call then gives them a series of options to press on their telephone, including by text message, asking them to call back urgently regarding payment of an overdue debt.

For more information on current scams to be aware of, or to report an attempted incident, visit the Action Fraud website at www.actionfraud.police.uk.

- A debate on the government's decision to freeze the £21,000 threshold for student loan repayments will be held on Monday 18 July, following a petition which received over 130,000 signatures.

The government had originally promised to raise the threshold each year to reflect increases in earnings, but the u-turn came last year after it chose to implement the freeze, ignoring the 84% of consultation replies which were against the move.

- A consultation into the capping of early exit charges for members of occupational and personal pension schemes has been opened by the government. Aimed at further increasing the pensions flexibilities introduced from 2015, the proposals build on previous measures to give scheme members greater freedom over their retirement savings, and it is hoped that those wishing to flexibly access their savings early will not be faced by the barrier of exit charges they may currently face.

- In a recent report ordered by the Charity Commission, it was revealed that trust and confidence in charities has fallen to the lowest recorded level since monitoring began in 2005. The findings show that trust in charities was measured at 6.7 out of 10 in 2014 and has fallen to 5.7 out of 10 this year.

This drop in trust can be attributed to critical media coverage of charity practices, distrust about how donations are spent and a lack of knowledge amongst the public about where their donations go. This is added to by perceptions of aggressive fundraising tactics.

- The Financial Conduct Authority's consultation into a possible deadline for PPI claims ended earlier this year, and the FCA is currently collating the information received. We will notify the outcome once it is known.
- According to figures released by the Department for Work and Pensions (DWP), household incomes have risen to a record high, with the fastest growth in 10 years. The average weekly household income is now £473 and the number of people classed as being on low income has fallen by 300,000 since 2010.

The report says that these figures are the result of an improving labour market, with the number of people in work also at a record high, and the protection of pensioner, disability and carers' benefits. Additionally, income inequality, the gap between the richest and the poorest, is down since 2010.

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- No disruption or mess
- Preserves appearance
- Manufacturers 30 year Guarantee
- Fair trades 10 year insurance backed guarantee
- Costs less than a new roof

The most complete answer to bathing difficulties yet!

Shower heaven IN JUST ONE DAY!*



**FITTED
IN A
DAY!***

Do you struggle to get in and out of your old bath? Worried about your safety? Then let Aquability turn your bathing difficulty into shower heaven with the amazing All-in-One Shower.

Designed to fit in the same space as your old bath, the All-in-One Shower's unique construction enables it to be FITTED IN JUST ONE DAY* with NO MESS, NO FUSS and NO RE-TILING either!

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- **Optional luxury fold down seat**
- **Optional grab bar**
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Aquability are a long established, caring, trusted, family-owned business and are one of the country's leading walk-in bath and shower company with literally thousands of installations nationwide every year.



AQUA CLEAR
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Protects against the build-up of grime, lime scale and stains.

**OVER
20,000
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Shower standing or sitting down

FOR MORE DETAILS AND A FREE BROCHURE CALL **FREE ON 0800 316 0110**

ASK FOR EXT. 55845 Lines open 24 hours 7 days a week. Visit www.aquability.com

Or return coupon to FREEPOST RRGY-AHAX-AHSX, Aquability UK Ltd, Farnborough, GU14 0NR.

Please contact me to arrange a **FREE** no-obligation Home Survey

Please send me a **FREE** brochure on the Aquability All-in-One Shower **55845**

Name _____

Tel _____

Address _____

Postcode _____

AQUABILITY
EASY, SAFE BATHING

Send to FREEPOST RRGY-AHAX-AHSX, Aquability UK Ltd, Farnborough, GU14 0NR.

* Time based on straightforward fitting.

Brighton Bomb book

Interviewees wanted

I've already done over 40 hours of interviews for the book, inc with some key Sussex & Met retired officers. Fascinated by the story of the investigation. If you had any involvement, or were there on the night, please contact me, Steve Ramsey - details below. Happy to explain more about my background (magazine journalism) and the project first.

07575 874 888 / 01323 891328
steve@vivamagazines.com
ramsey.steve@ymail.com

How Handy Are You?

Exclusively recruiting skilled retired police officers

- Flexible Full-Time & Part-Time Opportunities
- Related Qualifications Not Required

Enjoy the freedom and flexibility of being a self employed handyman/woman without the hassle and cost of setting up from scratch. Use your current skills to help people in your community and earn additional income.

Trust in Blue (TIB) are looking for punctual, reliable men and women with extensive home maintenance experience to join their national network of trusted self-employed handypeople across the UK.

www.trustinblue.com/careers

The Police Treatment Centres here for you in retirement

Thank you to the many hundreds of retired officers now making regular donations to the PTCs to maintain eligibility for treatment – we really value your support.

We look forward to meeting you in Torquay!



We continue to offer retired officers first class treatment week on week.

"I feel that I am leaving the centre a stronger, fitter and happier person all round."

"I cannot praise my physio enough for treatment, advice, care and understanding."

"The treatment and exercises have dealt with my injury in one week."

"I felt very supported at the PTC and in safe professional hands in all areas. I have had a very healing experience on a physical and emotional level."

Also on offer...

Charity Lottery

– Your chance to win £1,000 every month!

"I would encourage everyone to contribute to the lottery to support the PTCs and the great work they do."

Join online or ring our hotline on 0370 058 5957



B&B at The Police Treatment Centres

– still only £100 for a double room (Friday & Saturday nights)

Book online on our website. Bookings for 2017 will open in November.

"What a lovely place to stay! We've really enjoyed our weekend here. Beautiful grounds, relaxing lounges, lovely breakfast. Spotlessly clean room and friendly and helpful staff."



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Harrogate HG2 0AD
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Castlebrae, Castleton Road,
Auchterarder, Perthshire PH3 1AG
Call: 01764 664 369

Email: enquiries@thepolicetreatmentcentres.org
Visit: www.thepolicetreatmentcentres.org

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Companies House No. 07822534

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 youtube.com/thepolicetreatmentcentresorg



The Police Treatment Centres

What's on?

Dates to remember for your diary



info You can email your 'What's on' details to depceo@narpo.org

8th Annual Wigston Re-Union

Wigston Liberal Club

Friday 11th November 2016 @7.30pm.

All welcome. Entrance fee, buffet and raffle inc @ £7 per head.

Bar available, Silent disco and no speeches. Mix, talk and reminisce with old colleagues.

We are unable to accept payment on the night. Numbers are limited.

Cheques payable to : Wigston Sub-Div Re-Union, to: Mr J. Thomas, 3, Grafton Drive, Wigston, Leics LE18 3WT.

(Receipt by e-mail if inc with cheque)

EYNSHAM HALL PTC REUNION COURSE 1/77

I am trying to organise a 40 year Reunion for Course 1/77 who attended EYNSHAM HALL PTC, Oxford.

The Training Course consisted of about 100 Officers, which included 20/25 from Merseyside Police. The remainder came from several Southern Forces.

If anyone is interested in attending a Reunion, can they please contact me via E-mail; Michael_charlton2@sky.com or Mobile 07530815449.

THIRD NATIONAL POLICE TRAINER'S REUNION

SATURDAY 15 OCTOBER 2016
-BROOKLANDS HOLIDAY INN,
DODWORTH, SOUTH YORKSHIRE
S75 3JT

The reunion will be open to anyone who served at any of the training centres in England and Wales. (Including CPU and the Police Staff College)

Reception 6pm for 7pm in a private lounge with Cash Bar, and a happy hour! Three Course dinner in the lounge with 3 choices per course, plus coffee & mints and wine.

Cost of the meal is £22.95 per person A special rate of £50 Bed and Breakfast for 2 people has been negotiated.

Contact details for further information or if you have any questions are

Dave Tingle email dave@tinglefamily.net
Phone 01909 772173

Brendan Lally email bplally146@sky.com

1971 SUSSEX POLICE CADET 45TH ANNIVERSARY

Tuesday 20th September
- Brighton Marina.

To celebrate 45 years since the 1971 intake of Sussex Police Cadets an anniversary reunion will take place at Brighton Marina on Tuesday 20th September 2016.

For further details please contact Peter Hayes on peterhayes999@gmail.com

Help needed to take wheelchairs up Snowdon

I am a retired Met Police Officer and wheelchair user following an assault on duty. At present my dog is being trained to be my Support Dog and I really want to raise money to contribute.

On the 2nd September 2016 I have organised an event to take wheelchair users up the Llanberis path of Snowdon. To do this we need able bodied persons that can pull the chairs. Currently we have just enough people for two teams but there are four wheelchair users that want to do this. As it stands if we do not get more participants we will have to tell two people that it will not be possible and I want to try my best to avoid this.

Any persons raising £250 for Support Dogs will get free accommodation at Bangor Uni for two nights. It stands to be a fabulous event that will be a very satisfying achievement and if we can raise enough to make a dent in Jupiter's training costs it will make a difference for a small charity. If you are interested in doing this, or know someone that is, please contact me a.jdavidson@virginmedia.com

Leicester City Police 800 Club

All former colleagues are invited.

12md Sunday 20th November 2016
Police Headquarters. St Johns, Enderby,
Smart/casual dress. Full Christmas menu.
Cheques for £21 payable to NARPO.

Not later than 25th October 2016 to - Mr M J Messam. 4 The Paddock. Kibworth Beauchamp. Leicestershire LE8 0JU.

WEST MIDLANDS POLICE - DUKE STREET/PARK LANE TRAFFIC REUNION

Saturday, 29th October, 2016 - 12.30pm until 6pm at the Lord Knight Suite, Tally Ho Conference Centre, Birmingham.

Includes basket meal - £10 per person.

Cheques made payable to 'Traffic Reunion'

- Contact Ken Wareham 01564 703022 - email kh.wareham@btinternet.com - 2 Willow Drive, Cheswick Green, Solihull, B90 4HN.

50th Anniversary and Reunion Force Firearms Unit, MET Police.

22nd October 2016, Park Plaza, London.

Gala Dinner & Dance - 7pm till late.

Ticket details: <http://buytickets.at/sco19socialclub>

1960's Metropolitan Police Cadet Corps

There will be another re-union of members of the first intake of the Metropolitan Police Cadet Corps, who joined on 3rd October, 1960, to take place on Sunday, 2nd October, 2016, at 2 p.m. For those who have attended previous re-unions, please note that there is a slight change of venue.

All those wishing to attend, please inform Taff James on rb.james@ntlworld.com for further details.



National Police Memorial Day 2016,

Sunday 25th September,
St Pauls Cathedral, London, 3pm.

Details to follow

To register your interest, please email nationalpolicememorialday@polfed.org or phone 07843 293958.

A little paddle over Easter

Some NARPO members, particularly ex-cadets, will have completed the Devizes to Westminster Canoe Marathon. The race first began in 1948 and is the oldest and longest (125 miles) in the world. It is renowned as one of the ultra-endurance events and people come from all over the world to participate.

As a keen sea-kayaker I had always wanted to 'do the DW'. I was a police cadet in Suffolk in the late 70's, but 'our forces thing' was the Snowdon Seven mountain race, which I did twice and have no desire to do again! I never got to do the DW and could never find anyone stupid enough to do it with me!

The mystique and legends surrounding the race just grew and grew for me over many years. Steve Redgrave tried and quit the race. People had died whilst training for it. Those that had done it warned me not to do it. I then mentioned the race to my boss, retired officer, Gary Lydford. We both work for BOC and in 2015 we decided to do the 2016 Senior Doubles DW and raise money for the British Lung Foundation.

The race is held every Easter. Many take part in the 'Endeavour Class', where the course is completed in 4 days and is not 'raced', but The blue-riband event is the senior doubles, where kayaks (boats with cockpits) or canoes (open boats) are paddled by two people and race non-stop, from Saturday to Sunday, with support-crews helping to 'feed and water' you at points along the route.

Quick young and extremely fit crews in lightweight super fast boats weighing 15kgs can do the course in 15 to 20 hours. This is phenomenal, considering there are 77 portages (Locks) along the 125 mile route, where the boat must be lifted out of the water and carried round. Our kayak weighed 48 kgs!

The course begins in Devizes on the Kennet and Avon canal and after 50 miles you join the Thames, before joining the tidal Thames at Teddington Lock after 108 miles. There is then a painful 17 mile paddle to Westminster Bridge. If you make it then you and your paddle partner are given a much prized DW medal.

A great deal of planning and training went into preparing for the race. We began training in September 2015. It's recommended that you do over 500 miles training. We did most of our training over the winter on the Norfolk Broads and were out twice a week and also did gym sessions.

We did some big distances and saw lots of

Otters and Seals as we paddled the deserted, and very cold, Broads. We knew we had to punish ourselves in training to fully prepare for the race. Our last training paddle was 50 miles and we felt confident about the race. Looking back we were very naive.

We travelled to Devizes with our two support crews, both had serving and ex-cops in who we trusted to motivate us along the way. One had done the race three times and the other had failed in his attempt through injury. Their two vehicles were packed with spare kit and lots of food and water (dehydration is common in the race)

After scrutineering of our boat and kit, we were cleared to race. Our boat was the subject of much mirth from participants and race officials, due to its size and weight, and at 12.30pm on Easter Saturday we launched at Devizes Wharf and our race began.

This Easter was some of the worst conditions that the race has known for decades. Storm Katie made our DW particularly brutal, and forced organisers to cancel the 4th day of the Endeavour Class, on safety grounds.

The race is arduous and brutal. We witnessed capsizes and several competitors falling over in the slippery mud at portages. I remember two women running past us at a portage, carrying their canoe, with one having blood pouring from her face after a fall. They paddled on. Hardcore.

It sounds gross but you cannot keep stopping for a pee so you end up peeing yourself. You are cold and wet so it warms your legs for a brief time! From 50 miles I wanted to quit and by 86 miles I was paddling with my eyes shut. At 96 miles I was starting to really feel cold and at 108 miles at Teddington Lock, the team had to dress me in dry warm kit for the final 17 mile paddle to Westminster. I tried to eat some food but just vomited up whatever went down. I was in a bad way.

32 hours and 5 minutes after setting off we finished at Westminster. Gary walked up the steps to the cheers of our support team and



families who had come to greet us. It was dark, cold and raining sleet. I was asked questions by a medic and started to fall over. I had to be carried up the steps by two DW volunteers. My brother was there but I was in such a state that I did not recognise him. He said he's seen better corpses than how I looked!

I was put in a hot shower for 30 minutes and then two of the lads dressed me. Gary and I then got in the back of his car and our wives drove us home. Gary was hallucinating on the journey home and kept shouting. I was so cold and in pain that I thought I was going to die. I got home and went to bed fully dressed and stayed there for 4 days, only getting up to go the loo. I could not eat. I'd taken so much Ibuprofen during the race that my stomach was 'not good'. I'd torn the tendon in my right arm and only now, in May, is it getting better, after a lot of physio and acupuncture.

We came 96th in the race. 101 finished out of 140 starters. We raised over £3500 for the British Lung Foundation. Gary has declined to do the race....."Never Again".

Me, well, I'm hooked! DW 'veterans' say that the race gets under your skin, that you will either want to do it again, or swear that you will never go near a kayak again.

Easter 2017 I will be doing the race with my 22 year old step-son and we will be raising money for the Alzheimer's Society. Wish us luck.

Neil Boast - Suffolk NARPO



Accounts

Income And Expenditure For The Year Ended 2015

INCOME

	2015		2014	
Precept (40%)		544,277		529,195
Affiliates Subscription		13,574		15,886
Hawkrigde House Rent Income		14,434		10,654
Sale of Supplies	1,697		1,470	
Less: Cost of Sales	<u>-1,480</u>	217	<u>-1,283</u>	187
Sale of Diaries		8,933		9,786
Commissions/Royalties		111,029		97,607
Advertising		134,488		128,421
Taxed Dividends (Gross)	20,331		19,660	
Aviva Interest	836		1,094	
Bank & Close Bros Interest	<u>20,170</u>	41,337	<u>19,548</u>	40,302
THIG Schemes		89,819		106,796
Tilney Bestinvest (Sale of Investments)		2,007		20,000
NARPO Contact		5,000		5,000

965,115

963,834

EXPENDITURE

NARPO News Printing		70,658		83,556
NARPO News/Newsletter Distribution		136,492		136,491
National Advertising Campaign		3,955		4,906
2019 Centenary Costs		2,000		0
Printing and Stationery		8,222		-424
Postage and Telephone		8,893		10,323
Office Expense		31,107		20,020
Access to Support Course		9,953		10,144
Branch Officers Training		6,824		14,477
Staff Training		0		180
Pension Seminars		8,744		0
General & Water Rates		8,545		8,383
Insurance		5,842		5,760
Salary Costs (Gross)	197,876		198,770	
N.I. Contributions	17,184		16,767	
Pension Contributions	<u>15,160</u>	230,220	<u>15,505</u>	231,042
Staff Recruitment		4,012		0
Computer Expenses		9,418		9,501
NEC Expenditure/Regional Meetings		64,171		58,019
Federation Conference		7,933		6,538
Conference Expenses (net of income)		53,871		57,402
Audit		6,000		6,000
Parliamentary		6,295		6,295
Professional Expenses		18,830		26,962
Corporation Tax		7,404		8,197
Rules Revision		1,216		33,366
Depreciation		12,466		16,591
Repairs to Property		413		6,151
Foreign Bank Fee		215		162
Bad Debt		-5		-16
Donation		150		900

723,844

760,926

EXCESS OF INCOME OVER EXPENDITURE

241,271

202,908

2015 Minimum Subscription was £19.80

2016 Minimum Subscription remained as 2015 at £19.80 (Branch £11.88/Precept (40%) £7.92)

Balance Sheet as at 31st December 2015

	2015	2014
FIXED ASSETS		
NARPO House	128,474	128,474 128,474
Building Adds B/fwd	2,681	9,360
Additions	1,300	0
Less: Depreciation	<u>-1,828</u>	<u>-6,679</u>
	2,153	2,681
Furniture & Equipment B/fwd	13,498	23,410
Additions	14,074	0
Less : Depreciation	<u>-10,638</u>	<u>-9,912</u>
	16,934	13,498
Coat of Arms	7,200	7,200
Ceremonial Chains of Office	5,877	5,877
INVESTMENT AT COST		
Hawkridge House (Property)	287,176	287,176
Aviva Investment	24,255	24,255
Brewin Dolphin	251,294	0
Tilney Bestinvest	<u>694,562</u>	<u>683,124</u>
	1,257,287	994,555
CURRENT ASSETS		
Stocks for Resale	977	1,664
Sundry Debtors/Prepays	93,153	65,422
Vat	0	0
Unity Bank	271,696	306,122
NARPO Contact	5,459	29,066
Close Bros Fixed Term Investments	900,000	900,000
Cash in Hand	<u>59</u>	<u>64</u>
	<u>1,271,344</u>	<u>1,302,338</u>
CURRENT LIABILITIES		
Sundry Creditors/Accruals	45,814	52,676
VAT	2,447	1,177
Corporation Tax	<u>6,945</u>	<u>7,978</u>
	<u>55,206</u>	<u>61,831</u>
Net Current Assets	<u>1,216,138</u>	<u>1,240,507</u>
	<u>2,634,063</u>	<u>2,392,792</u>
ACCUMULATED FUND		
Balance as at 1.1.15	2,392,792	2,189,884
Surplus (Loss) for the year	<u>241,271</u>	<u>202,908</u>
	<u>2,634,063</u>	<u>2,392,792</u>

Spotlight on?

North West
Region

Storth Village Post Office in Cumbria

Retired police officer and NARPO member Maggie Roberts has joined a group of eleven volunteers who have been trained to run the Storth Village Post Office in Cumbria.

Retired police officer and NARPO member Maggie Roberts has joined a group of eleven volunteers who have been trained to run the Storth Village Post Office in Cumbria.

The post master retired at the end of March 2016 and the Post Office powers that be wanted to close the post office. Storth is isolated as far as public transport is concerned and the loss of post office services would have been a heavy blow to the elderly and infirm living in the village. As the post office is situated within the Storth Community Village Shop, which is already run by volunteers, they asked if they could run the post office part of the shop as well.



With support from the Tim Farron, the local MP and the retiring post master Rob Crompton the Post Office eventually agreed. This is believed to be the only volunteer run community post office in the North West and possibly the UK!

Oldham Midsummer Dinner



At the Oldham Midsummer Dinner in July the Chairman, Mr Donald Goodman (left), was presented with a 'Life membership' award for his many years of long and dedicated service to the Oldham Branch. This award was presented by NEC member Mrs Sandie Wilde. MA. Donald has served the branch with distinction and the award is richly deserved. At the same event a 'Life Membership' certificate was also awarded to the present



Secretary, Mr. Frank Housley (right), who has served over many years as Secretary, Membership Secretary, and Treasurer of the Oldham Branch. The framed certificate was presented by Mrs Sandie Wilde. MA. of the NEC Committee. The two officers were warmly thanked by Sandie for their loyalty and service over the years to the Branch. Both Donald & Frank expressed their thanks for this recognition of their services.

Blacon Community Awards

David Moore, a former city police officer who turns 90 next month, was the proud recipient of the Harold Tomlins Community Award. He was nominated for his extensive voluntary service to Blacon, in particular being the driving force in establishing Blacon Youth Club inside the former army huts off Westen Avenue. David was also responsible for starting a 5-a-side football team – later becoming the 11-a-side Blacon Youth FC which continues today. David continued to run Blacon Youth Club when it was transferred to Blacon High School and helped to secure it's many provisions. He was also instrumental in assisting the local church and youth council's, later becoming a church warden at Holy Trinity Church, assisting the clergy, visiting sick and elderly residents and sponsoring local schoolchildren on educational trips abroad.

Bob Laing Gets His Life Membership



Bob Laing receiving his Life Membership Certificate 21 April 2016, for his 19 years' exemplary service as branch secretary and treasurer of the Bury NARPO. Bob, a retired police inspector from Lancashire, joined his local branch in August 1994 and was later 'persuaded' to become Branch Secretary. He was joined by 58 of his colleagues and friends as branch President Andy Williams made the presentation to rapturous applause.

Spotlight on?

South West Region

Life Membership Certificates and Badges

At the Branch Annual General Meeting at Police Headquarters, Portishead, North Somerset, on Saturday, 19th March, 2016 the Branch had sought sanction from the National Executive Committee of NARPO for, what is to us, a rare bestowal of Life Membership Certificates and Badges.

Mr. Andy Marsh, the recently appointed Chief Constable and acknowledged by the Avon and Somerset Branch as our Branch President, kindly agreed to make the presentations. Mr. Marsh returned to the Force as Chief Constable only a couple of months ago but had served for many years

among some of our, dare we say younger, NARPO members.

John Vincent retired from the Force and joined the Avon and Somerset Branch in 1984. He remained a dependable member, especially active in his own area of Weston-Super-Mare and helped to organise the pre-Christmas socials there from long before joining the Branch Committee. With the Branch ever growing in size, John responded in 2008 to be our first Branch Welfare Officer, taking a considerable interest in the roll from the start and developing aspects of it from which we all benefit.

Rod Deane retired from the Force and joined the Branch in 1999. He soon joined the Branch Committee and, in 2013, became the Branch Chairman. He also is the Chairman of the Avon and Somerset Constabulary Male Voice Choir. Rod, often assisted by his wife, Jill, works tirelessly to help to keep the 'police family' ethos that we all so highly value alive in our area, from their home in the lovely little City of Wells.

Both John and Rod are most deserving of the honour that has been bestowed upon them and our picture shows John on the left and Rod on the right, flanking Chief Constable Andy Marsh.



Former Exeter Police Reunion

The Reunion was held on the 31st March 2016 being the 50th anniversary of the last day of the Exeter City Police Force as the following day we were amalgamated with Devon County Police to become Devon & Exeter Police. One year later we were amalgamated again to become Devon & Cornwall Police.

The event was held at The Devon Hotel Matford Exeter and was attended by 88 former officers of the Exeter City Force together with wives and partners. Some of the ladies were widows.



Bournemouth Branch 70th Anniversary Tea

Never ones to miss the opportunity for a party over sixty members of the Bournemouth Branch gathered at the Hinton Firs Hotel on the East Cliff on 22nd June, to celebrate the 70th Anniversary of the Branch. Following a splendid tea the celebration cake was cut by retired Sergeant Mike Round (at 91 the most mature member present) and our guest from the force – Chief Superintendent Jane Newall, head of Operations in Dorset. The chairman, Derrick Porter, who with his wife Rae had organised the party, presented Jane with a crystal plaque for the force to remember the occasion.



Photographs: The first with Derrick Porter the chairman and Chief Superintendent Newall receiving the plaque. The second with former Sergeant Mike Round and Miss Newall cutting the cake.

The Bank of Mum & Dad

I was at a police retirement seminar recently and was refreshed to hear the speaker encouraging the audience to invest or spend their commutation and not to look upon it as something to put aside for their children's inheritance.

This is my view too and I am enjoying spending my children's inheritance and reminding them regularly that I am doing so. I was therefore interested to read in the press recently about the Bank of Mum & Dad. This is the term the media have adopted to refer to what many of us have been doing as parents and grandparents, which is to financially support our children even after they have left home.

With ever increasing house prices and a wish to be on the property ladder, many young people can not afford to buy a property without help from family. Parents and grandparents are rethinking the idea of passing on their assets on death and instead are helping out now. As my son and his wife have just had their fourth little girl, as a grandparent, this could be a very expensive prospect.

Whilst seeing a child or grandchild becoming a homeowner is rewarding, there are some points which are important to consider.

If the money is a gift, and you die within seven years of giving, there could be inheritance tax implications, and the payment could be included when calculating the value of your estate. If the money is a loan, and repayment is expected, it is important to make sure that there is a clear understanding of the repayment terms. It is sensible to have a legally drafted document which sets out what has been agreed. A legal document can still provide flexibility, for example if a child's financial circumstances change and you wish to suspend payments. Importantly, it provides clarity for both parties, and if there is more than one child, it can ensure there is not resentment or misunderstanding between siblings.

If your child (or grandchild) is buying their home with a partner or a partner moves in at a later date, and you have contributed towards the purchase of your child's property, it is important to protect your investment in the event that your child's relationship breaks down.

Different rules apply on the breakdown of a relationship depending on whether the couple are married or cohabiting. In the event of divorce, both parties can claim a share of the marital pot which would include your financial help.

It is possible to protect your financial gift, and there are several ways of doing this. What is important is to be aware that whilst the Bank of Mum and Dad seems to be open for an increasing amount of business, Mum and Dad should take both legal and financial advice, before taking on any new customers.

As always, please give either Suzanne or myself a call if there is any issue you would like to chat about. We shall both be at Conference in Torquay so we also look forward to catching up with many of you then.

With very best wishes,

Bernard Seymour,
Senior Partner, Linder Myers LLP
Freephone: 0800 042 0700



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MANY
MORE STYLES
AVAILABLE
ONLINE



BV36 PENNY LOAFER



BV41 PENNY LOAFER



BV1 SEMI-BROGUE



BV135 SANDHURST



BV9 MONK



BV8 MONK



BV44 OXFORD



BV82 KEMPTON



BV7 QUARTER BROGUE



BV83 KEMPTON



BV170 DURHAM



BV246 SANDHURST

We are delighted to offer NARPO News readers the chance to purchase any pair of shoes from this superb collection for just £35, saving £65 on the original price.

Our shoes are handmade by Samuel Windsor craftsmen using Goodyear Welted construction and the finest, premium grade leather uppers and soles. Timeless, sophisticated, understated, yet coolly confident – they will never go out of style.

- Many more styles available online including rubber-soled shoes, deck shoes and boots
- Free shoehorn and spare laces with every pair
- Available in sizes: 5, 6, 6½, 7, 7½, 8, 8½, 9, 9½, 10, 10½, 11, 12, 13, 14

Please add £5.95 postage and packing per order. Offer subject to availability. Our 'was' pricing refers to the original selling prices offered on our website www.swshoes.co.uk, and in our retail store between April 25 and July 25 2016 (items sold at 'was' prices represent the lower proportion of sales).

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feefo  96%



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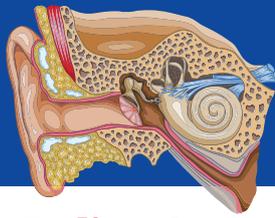
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NARPO Members benefit from industry first, terms & conditions change supporting the welfare of retired police officers.

NARPO and Hearing Star formed a charitable partnership six years ago, to support the welfare of members. A founding principle being, to always act in the best interests of members. This principle has led Hearing Star to make an industry first change in the charitable partnership's terms and conditions in order to safeguard NARPO members against further deterioration of their hearing. Hearing Star reports that the most common complaint from new enquirer's relates to their existing sales shop asking them to

change their hearing aids far sooner than expected. Reasons range from 'your hearing has got worse' to 'you have reached the limits of your hearing aids'. Hearing Star recommends that members should only change their hearing aids between 5 and 8 years.

Hearing Star want members to be safe in the knowledge that sufficient volume is specified on new orders, so they now guarantee members gain (dB) for five years. It is clear that understanding reserve gain (volume) available at the time of purchase is commonly missed by members. Hearing instruments can be ordered with different levels of gain (dB)

and an instrument that has little in reserve will typically need changing much sooner. This is because age related loss is progressive, so ordering a lower gain (dB) can mean changing your hearing aids at year 4 instead of year 6 or 8.

Thinking long-term, you may end up spending much more in retirement on hearing aids than you expected, and a lot less on enjoying yourself.

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Police Mutual News

Police Mutual, here not just for you, but your family too

As Police Mutual enters its 150th year of serving the police family we wanted to share with you how the modern Police Mutual ethos is helping Police Officers, Staff, Specials and their families' live healthier, happier and longer lives.



Getting the family involved

“Many of our members forget that their families – from spouses, parents and children to in-laws – have access to Police Mutual products”

says Police Mutual CEO Stephen Mann.

“As part of the Police family, they could be using our fantastic financial services products – regular savings plans, ISAs, mortgage products and advice, car, home and personal insurance to name but a few – and benefitting from much more personalised customer service than they could expect on the High Street,”

he continues.



We sat down to work out the pennies and called Police Mutual, which resulted in me securing a small loan on my own regular savings plan.

She used the loan to buy a second hand Mini which she loves and even named 'her' Miss PMS after Police Mutual! When her friends ask her what it stands for, she says Police Mutual Savings! Most of her friends know 'dad' is in the Police and tell her how lucky she is to have such a facility available.

This gave me an opportunity to talk to my daughter about the fact that saving for key life events is always a good idea. She has since taken out her own regular savings plan... with Police Mutual of course.”

Family benefits from top-notch customer service in its hour of need

NARPO member Suffolk said that he had received a call from his adult daughter saying the following after her home was burgled and car stolen: “Dad, when you gave me the details of Police Mutual you probably didn't realise how excellent they are.

They've been brilliant! No automated answering service or buttons to select, but straight through to an efficient and sympathetic human who has put my mind at ease and been so helpful about our claim and changing the locks.”

Elderly mother invests in an ISA for the first time

NARPO member Dorset said; “Since retiring in 2009 I've been really impressed with the NARPO motor insurance provided by Police Mutual. I always compare and they have never been beaten. I'm conservative with my investment risk and Police Mutual fits my risk adverse personality perfectly! So much so that 'all' my investments are in various Police Mutual funds.

Even my 85-year-old mum has now joined Police Mutual, investing in an Options ISA for the first time in her life!!”

How far does the Police family reach?

You may feel like everyone you know is connected to the Police, but have you ever thought about how true this is? Next time you go to a family BBQ or Sunday lunch try to work it out. It's like six degrees of separation, but with real financial advantage.

This month we asked NARPO members to share stories of their family members feeling the benefit. Here are three examples of Police Mutual products benefitting members of the Police Family at every life stage:

Daughter learns the value of saving over credit

NARPO member Northamptonshire said; “My daughter passed her test at 18 and wanted a shiny new first car. She thought credit was best, and found the car deals at the big dealerships very appealing, until she eventually realised that the car would never actually be hers and that she wouldn't be able to drive it after 10pm due to the black box set up.

Pass on the benefit

Feeling inspired to let your family know that they are entitled to Police Mutual's fantastic range of products too? Simply direct them to policemutual.co.uk



*Average combined premium saving of £120 is based on 28% of all NARPO car and home insurance members who provided their existing premium and switched their insurance (inbound sales only) from June 2015 - May 2016. PMGI limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS136QS. Calls to 03 numbers usually cost no more than to geographic numbers (01 or 02) and are usually included in call packages, please check with your phone company if they are included in your package. For your security, all telephone calls are recorded and may be monitored. Our car and home insurance is provided by Royal & Sun Alliance Insurance plc. *No personal detail will be exchanged from Police Mutual to Gourmet Society. Full terms of these offers are available by emailing us on info@pmas.co.uk

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Brexit and volatile investment markets

How you can benefit and reduce your risk

On the morning of Friday 24th June 2016 Britain awoke to find that, by a 51.8% to 48.2% majority, it had voted to leave the EU. So what does this mean for the investors?

Interestingly, in our previous article on the potential impact for investment markets in the event of an 'out' vote, Tom Stephenson of Fidelity commented:

'The initial impact is likely to be felt in the currency markets because of Britain's large current account deficit which makes us dependent on capital inflows from overseas investors.'

'One set of potential winners from a Brexit-fuelled devaluation of the Pound could be UK-based international earners. Many UK stocks have a big US exposure too and a cheaper Pound could make them more competitive.'

It appears that Tom's comments have indeed come to pass with the Pound presently down by around 13% against the Dollar and 11% against the Euro. The FTSE 100 market is up by around 2% compared with the closing value of 6338 on the day of the vote (as at close on 6th July 2016).

Despite the FTSE gain, the general consensus amongst fund managers and economists is that we're in for a prolonged period of volatility, not just because of the Brexit vote but also because of uncertain economic conditions, particularly in the US and China.

So should I stay away from investing at this time?

It is quite tempting therefore to sit on one's hands during times such as this, however, the truth is that the biggest investment gains are often made in volatile periods when opportunities tend to be at their greatest.

For existing investors, with diversified portfolios, you should have seen a welcome increase in the value of your portfolio. How long term this increased value will be maintained is unknowable at present. The important thing here is to review your portfolio to ensure that you're in good quality funds with an overall asset mix that suits your risk appetite.

For new investors the likelihood of future market volatility is a dilemma. Market timing will be important but jumping in and out of markets on a regular basis is problematic. Even veteran investors such as Neil Woodford or Warren Buffett avoid trying to catch the top or the bottom of the market. The message here is that it is impossible to time markets perfectly, so it is best not to attempt to.

Phased investment – drip-feeding your investment gradually over time

This creates a problem: we want to invest and achieve the best returns for our future but we don't want to put our hard-earned capital at risk at the wrong time. One way to approach this is to drip-feed one's lump sum into the market. In fact, during volatile times this strategy allows an investor to benefit from what is known as – please forgive the jargon – '*Pound-cost averaging*'.

So how does it work?

The diagram below shows how the share price of a periodical investment (represented by the dots) can fluctuate over time. It can be seen from the bars an investment of £100 per month buys a lower number of shares when the share price rises but a higher number of shares when the share price falls meaning that, in the longer term, the investor can benefit from a falling market.



Police Mutual IFA will always consider this strategy of 'drip feeding' capital into the markets over a period of time for our clients, say six to twelve months. This can work particularly well in uncertain times such as these. It must be pointed out, of course, that if the markets were just to rise over the period of phasing-in the investment, then simply investing a lump sum at the beginning may have proven a more profitable strategy. However, for those investors who want to gain access to the potential growth opportunities offered by the stock market, but feel we may be in for a little more volatility in the months ahead, 'drip feeding' may not only prove a profitable strategy but also one that provides the required peace of mind.

If you have any questions about *Pound-cost averaging*, phasing investments or would just like to discuss the best mix of investments to meet your future needs, please call us on 0345 600 8996 or email advice@pmas.co.uk

Investments can fall as well as rise. You may get back less than you invest.

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Innovative, Multi-skilled, Force Wide, Search Team

For over thirty years, Anthony Cooke gave a dedicated service to Cheshire Police. Serving in a number of departments including Traffic, IT and specialist search teams – he latterly became part of an innovative multi-skilled force wide search team which included highly trained dog teams.

After extending his service for a number of years, at the point of his retirement in 2008, Anthony built on the skills he had learned throughout his career, by gaining additional experience in a commercial company and decided that this was his new career.

"After leaving the job I joined a local company who were involved in providing and managing specialist search personnel and dog search teams. The skills gained from the police gave me a good start and we supported a large number of venues, including high profile international sports grounds, the national transport infrastructure and other venues both in the UK and abroad."

Having learnt the groundwork first, the involvement with this business gave Anthony the ambition and also the foundation to make the step towards creating his own company, Accted Ltd. He now provides specialist search facilities and advice to high risk environments. His teams work across the UK in a variety of locations and are now hugely successful in obtaining large contracts and tenders.

By keeping his contacts with his former colleagues, Anthony has been able to increase his business network "I joined NARPO for many reasons, but the opportunity to keep in touch with my ex-colleagues was one of the main ones. I was also introduced to EPIC (Ex Police in Industry and Commerce) a business networking organisation. I had never heard of it whilst I was in the job, but soon realised how useful it could be"

Anthony has found the information, contacts and business advice to have been invaluable, especially at the start of his new career. The networking within the association EPIC and the information and contacts gained from speakers and exhibitors at the EPIC seminars have been crucial in assisting in his setting up the company and complying with the various requirements such as insurances, contracts, policy documents, and more. This was not just at the start but still continues.

Anthony mentioned that anyone transitioning from their career in the police into the outside world need as much support and advice as possible to ensure the transition is easy and correct. "I am a firm believer in organisations like EPIC and NARPO where colleagues who have gone before can support and advise and help make the new life a great success"

Anthony doesn't believe in putting all his eggs in one basket – he has now diversified his business interests and invested in other companies also. He has also been fortunate to have combined his hobbies and outside interests with business by investing in a climbing equipment franchise.



He has learnt a great deal since embarking on his own venture after his lengthy police career. He now enjoys a successful second career in business and is happy to pass on his advice and tips to others:

One thing he was told early on and is a great piece of advice is:

"If you want to go big, don't try to go it alone, hang onto the coattails of those who are already big and you'll fly a lot faster."

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Rates subject to change. Correct as at July 2016.
*Representative example APR is 4.9%. Amount of credit £7,000, Term: 3 years, Interest: £529.40. Administrative fees £0. Monthly payment of £209.15. Total repayment £7,529.40.
[^]Money could be in your account one working day after an approved loan application.

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Computer Know How



Frustrated with your computer? Just ask us and we will help

Tablet or phone really slow? It might be a simpler fix than you think.

Most of us have had it happen. The shiny new device from a couple of years ago that is no longer shiny and not feeling very new, grinding to a halt. Too slow to do much useful you wouldn't be the first to consider replacement.

As devices age, performance issues can creep in, not from physical degradation but from software updates and an increasing footprint of the user interaction. More software and added features requires more processing power, like loading a car with slightly more luggage each trip you make.

However, there are things that can be done to mitigate the not so graceful ageing of electronic gismos, and one important thing is to make sure the device's memory isn't full. If there's less than 10% of free space on your mobile phone or tablet you'll generally notice a dramatic decrease in usability, without necessarily knowing what has caused it, and it's not an uncommon thing to happen.

On iOS (Apple iPad, iPhone, iPod) you can check available space by going to settings -> general -> about. Look at capacity/available. If the available space is less than 10% of the total and your device is slow, this will be a large contributory factor. Clear out apps, photos and other content you don't use to regain space and speed.

On Android, enter settings, and scroll down to "storage". This gives you a breakdown of what's using space on the device. Same applies; clear out anything you aren't using if you're tight on space and you should see a speed increase.

Clearing out unused data from your device and freeing up its memory is one of the easiest and most effective measures you can take to regain its former glory. The same applies on desktop and laptop computers.

iOS 10 on the horizon

Just recently Apple announced the upcoming release of iOS 10 for Apple mobile devices. The software update is more than just a buff to iOS 9, the key features being enhancements to Siri, better integration with 3rd party apps, a redesigned lock screen and an upgraded messages app. Message bubbles can now be sent with varying size intensity so as to symbolise a whisper or a shout through text. Interesting.

The new OS will also have better call handling and integration from third party apps like whatsapp and skype, and 3D touch, the iPhone 6S' variable pressure sensing touchscreen will have more usability.

It's possible that at release, it may not even be referred to as iOS "10" as Apple is unifying all its product names and is leaning towards a trend of removing the version number. In a recent keynote screenshot it showed simply the following naming conventions: macOS, iOS, tvOS, watchOS, which are the software counterparts to their lines of hardware.



Persistent Windows 10 upgrades

Microsoft has come under some fire recently for its enthusiastic nature of pushing the Windows 10 upgrade for Windows 8.1 and 7 users, enlisting it as a "recommended" update which by nature sees it fast tracked through the windows updating process.

Not everyone is happy with the process and its nature of virtually "installing itself" has caused some panic. It can be stopped though, and one of the best methods is by using Steve Gibson's "never10" utility, which at the click of a button allows you to enable, or disable automatic Win10 upgrades.

You can get it by googling "never10" and clicking the top link, or by typing the following into your web browser's address bar: www.grc.com/never10

The app is simple and self explanatory, and enables you to see if the automatic upgrade is enabled, and turn it off (or on) at your behest.

Windows 10 will no longer be provided as a free update to 7/8.1 users after the 29th of July 2016.

Send your email queries to NARPO@bc-group.co.uk and one of our IT Consultants will reply to your mail in layman's terms or call Nicky Kidd on 01369 706 656

NARPO MEMBER'S £22,000 REFUND FROM BANK HOW MUCH COULD YOU BE OWED?

With years of experience in the Payment Protection Insurance mis-selling business, we've claimed refunds for people all over the country. Having helped a large number of serving Police Officers, we didn't want NARPO members to feel left out. Even now, with the widespread press coverage, a huge number of people still haven't investigated whether they have been mis-selling this insurance, and are due a refund. Many are even unaware that they had taken it out, whilst others felt pressurised into purchasing it. At **Active Credit Reclaim** we realise that some members of the public are a little daunted by the thought of dealing with a claim themselves. Some are too busy, or cannot find any paperwork. If you have **EVER** had a credit card, bank loan or HP you may have been sold this insurance, and if it was mis-selling to you, the lender could owe you **£1000's!**

FREQUENTLY ASKED QUESTIONS

"I've had loans and credit cards in the past but I don't have them anymore. Can you still help?"

Yes, so long as you can remember who you borrowed from we will apply to the lenders at no cost to you, and ask them to send us details of all loans and credit cards you have held with them. Once we receive this information we will update you with our findings.

"I'm pretty certain I've always refused this type of insurance in the past. Is it still worth investigating?"

Yes. Many people tell us that they don't think they have been sold PPI in the past, but often we will find evidence that clients weren't aware of. It will cost you nothing for us to find out for you. You may be surprised.

How much does your service cost?

We charge no upfront fees whatsoever. If we investigate your lenders and find no evidence of PPI being sold to you, we will advise you and close the file. There is no charge for this. Our success fee (25% + vat of refund) is only payable IF we win your claim. If we do not win, you owe us nothing.

How much is the average refund?

If your claim is upheld, the lender will have to refund all premiums paid PLUS interest as compensation. The average refund is approximately £3000.00.

Just some of our recent successful claims for NARPO members

Mr L awarded over **£22,000** from **Lloyds TSB** for mis-sold PPI on his **loans and credit card**

Mr F awarded over **£7500** from **MBNA** for mis-sold PPI on his **credit card**

Mr D awarded over **£10,000** from **Barclays** for mis-sold PPI on his **overdraft**

Mrs T awarded over **£2700** from **Co-operative bank** for mis-sold PPI on her **loans**

Mr L awarded over **£9500** from **Blackhorse** for mis-sold PPI on his **loans**

Mrs A awarded over **£9500** from **Barclays** for mis-sold PPI on her **credit card**

Mr K awarded over **£2600** from **Halifax** for mis-sold PPI on his **loans**

Have you had a Barclays overdraft?

Barclays added PPI to a huge number of overdraft facilities. One NARPO member was awarded over £10,000 for the mis-selling of this insurance on his current account.

**To find out more –
call us: 01707 649 665
or 01707 649 688**

Email us: activecreditclaim@btconnect.com
or go to activecreditclaim.co.uk and "request a call back"

Remember, we are here to help YOU!!!

Retired Police Officer Meets His Royal Highness, The Prince of Wales

A retired police officer from Chichester has met His Royal Highness, The Prince of Wales during an official charity visit to Bath on Monday (1 February).

Mark Hillman, a volunteer Ambassador for Send a Cow, was formally introduced to the Prince during his visit to Send a Cow's head office where he was invited to meet Trustees, Country Directors and to see the charity's new office extension.

As part of his visit, His Royal Highness also came face to face with Mark's life-size Holstein cow called Milky May which he takes across the country promoting the work of the charity.

It is the second time that Mark has met the Prince of Wales after His Royal Highness presented him with the Queens Police Medal in 2006.

Mark said: "It was wonderful to meet His Royal Highness again, this time in my role as a Send a Cow Ambassador. He was really interested in what I do as a volunteer and thought it all seemed like really good fun. I did offer him the chance to milk Milky May but he politely declined!"

Visiting in his capacity as Duke of Cornwall, His Royal Highness is both President and landlord of Send a Cow – an international development charity established almost 30 years ago by West country dairy farmers. Today the charity operates in seven countries in Africa and works closely with African smallholder farmers and communities to secure their future, an approach His Royal Highness warmly supports: "I do congratulate you on all your work, it's very important to keep smallholders going. It's vital."

Send a Cow provides some of Africa's poorest people with training, tools, seeds and livestock to lift themselves out of poverty. His Royal Highness has been the charity's landlord for 27 years and its President since 2009.



During the visit, His Royal Highness took a tour of the building site and unveiled a plaque which will be installed on completion. He also viewed plans for an African garden designed by TV gardener and Send a Cow supporter, Toby Buckland.

The charity's Chief Executive Simon Barnes escorted His Royal Highness throughout the visit and presented him with a previously unseen photograph of Her Majesty the Queen as a young Princess which he and his wife, Lucy, had received as a wedding present: "I'll see if Ma-ma remembers it," said His Royal Highness, "and remembers what she was wearing when it was taken."

His Royal Highness visited Send a Cow in his capacity as Duke of Cornwall as the Duchy of Cornwall owns many of the properties in the village of Newton St Loe where Send a Cow is based. The estate is currently extending the charity's headquarters with a new building to accommodate its increased staff.

A Gift for the Prince of Wales

The Prince of Wales will be gifted with a special, previously unseen photograph of his mother, Queen Elizabeth II when she was a young Princess. The photograph was taken by Canadian photographer, Lawrence Audrain in 1939 when he was invited to take photos of the Royal family at their home in Windsor, ahead of a visit to North America. Whilst many of the images featured in Canadian newspapers, some were unpublished. Years after Lawrence Audrain's death, the photographs were discovered in the attic of his home and inherited by his daughter, Lisa Gibson, who is a personal

friend of Send a Cow Chief Executive, Simon Barnes.

In fitting with the spirit of Send a Cow's 'pass on principle' whereby families are encouraged to pass on their first born livestock or seeds to help benefit other households, Lisa Gibson passed on the photograph to Simon Barnes and his wife Lucy when they married, and Simon is now gifting the photograph to the Prince.

About Send a Cow

Founded by Christian farmers in the UK at the height of the milk crisis in 1988, Send a Cow is an international development charity with a difference. It works hand in hand with some of Africa's poorest communities, encouraging them to decide which families – many of them widowed or child-headed households - need help to thrive. It provides a proven package of on-going support and practical training, including farming skills, gender equality, sanitation and money management - alongside livestock and tools - to ensure some of Africa's most marginalised people have the confidence, knowledge and skills to help themselves. Within a few months malnourished families are eating regularly and are able to pay for children to attend school. Within a year farmers are diversifying their income streams to ensure they survive the hungry months and unexpected disasters like drought. Send a Cow doesn't put cows on planes anymore, but it has already lifted over 1.3m people out of poverty and it has big plans to give millions more the hope and the means to secure their own futures from the land.

Book 'em!

info **Ordering books:** All of the listed books are available via online retailers or you could ask your local book store by quoting the relevant ISBN reference. NARPO does not stock these books.

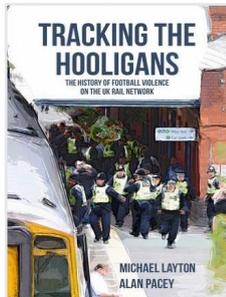
Tracking The Hooligans

By Michael Layton & Alan Pacey

'On an average Saturday, some thirty trains carried police escorts of between two and eight officers. Officers sometimes reached the destination with their uniforms soiled with spittle, and other filth, burnt with cigarette ends, or slashed.'

Charting the history of violent acts committed by football hooligans on the British rail network and London Underground, numerous retired police officers offer a frightening, and often humorous, insight into how they battled 'the English disease'. Recalling incidents of random, mindless violence, as well as organised acts carried out by some of the country's top hooligan firms, the authors document the times where nothing but a truncheon and the power of speech stood between order and chaos.

ISBN-10: 1445651807



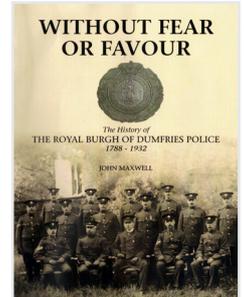
Without Fear or Favour

By John Maxwell

The history of the Royal Burgh of Dumfries Police (1788-1932)

Retired Dumfries police inspector, John Maxwell, spent thirty years as a police officer. Over a fifteen-year period he researched the history of policing in Dumfries and Galloway and has produced a remarkable insight into the development of policing in Dumfries from the earliest policing in the region in 1788 to the amalgamation of Dumfries Burgh Police with the Dumfriesshire County Police in 1932. In 1788 David Staig, a former Provost of Dumfries, travelled to London with a clerk and convinced the Parliament of King George 3rd to sign an Act of Parliament (The Beer Act) (27G.3.c.57.) which authorised the council to gather taxes.

ISBN 978-1-907931-48-2

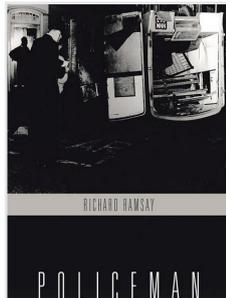


Policeman

By Richard Ramsay

In this highly readable book, Richard Ramsay recalls policing through his 30 years' service. His experiences are matched with national events that effected policing, such as the miner's strike and the IRA bombing campaigns on mainland Britain. In doing so, the author provides a history of policing for the period 1964-1994. The first six years of Ramsay's career were in Hampshire and the rest with The Metropolitan Police. Nearly half of the book covers Ramsay's first seven years as a policeman. The early years usually tend to be the most memorable. There are numerous fascinating incidents, such as when a man with a loaded .357 magnum revolver was detained near Westminster Cathedral leading to speculation that a plot to assassinate Pope Paul John II may have been prevented. The author served at Rochester Row, Chelsea, Wimbledon and Staines, as well as NSY.

Author House 2015 ISBN 978-1-5049-3603-3

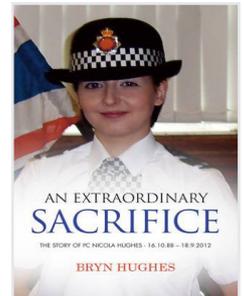


An Extraordinary Sacrifice

By Bryn Hughes

On September 18 2012, PC Nicola Hughes and her colleague PC Fiona Bone were shot dead by a psychopathic criminal called Dale Cregan who had lured the young officers to his doorstep by making a false 999 call. The crime shocked the whole of Britain. While Cregan serves life sentences for the murders with a recommendation that he should never be freed, Nicola's father Bryn, a former prison officer, constantly relives his memories of the day he lost his daughter. To try to deal with his grief and to create a force for good from an act of evil, he has set up a charity in her name which has raised hundreds of thousands of pounds to help young people who have lost someone close through crime. The police and the people of Britain have united to help him. Now Bryn has told Nicola's story, from the joy of her birth through to the terrible circumstances of her death.

ISBN-10: 1861513976

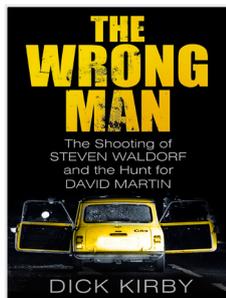


The Wrong Man

By Dick Kirby

David Ralph Martin was a cross-dressing criminal who carried out a string of sophisticated offences in the 1970s and '80s. A prolific burglar, car thief, fraudster and gunman, he possessed a deep loathing of anyone in authority. In addition, he was a master of disguise and a veritable Houdini when it came to escaping from prison. After shooting a policeman during a botched burglary, he escaped from court on Christmas Eve, 1982. When police believed him to be in a yellow Mini in the Earls Court area with his girlfriend, they opened fire, only to discover they had shot an entirely innocent man – a 26-year-old film editor named Steven Waldorf. The investigation became a cause célèbre at the time, and was subsequently taken over by Scotland Yard's Flying Squad, of which the author was a member.

ISBN-10: 0750964138

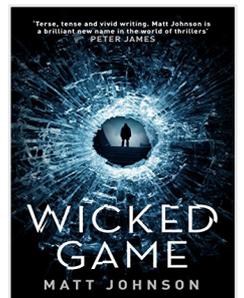


Wicked Game

By Matt Johnson

2001. Age is catching up with Robert Finlay, a police officer on the Royalty Protection team based in London. He's looking forward to returning to uniform policing and a less stressful life with his new family. But fate has other plans. Finlay's deeply traumatic, carefully concealed past is about to return to haunt him. A policeman is killed by a bomb blast, and a second is gunned down in his own driveway. Both of the murdered men were former Army colleagues from Finlay's own SAS regiment, and in a series of explosive events, it becomes clear that he is not the ordinary man that his colleagues, friends and new family think he is. And so begins a game of cat and mouse "a wicked game" in which Finlay is the target, forced to test his long-buried skills in a fight against a determined and unidentified enemy. Wicked Game is a taut, action-packed, emotive thriller.

ISBN-10: 1910633410





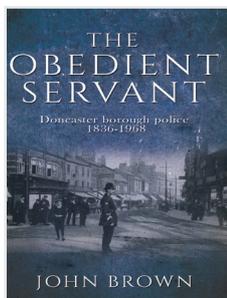
featurebook

The Obedient Servant

By John Brown

John has written an enthralling and insightful book into the history of Doncaster and its Police force from 1805, well before the formal inception of the Borough Police (later a County Borough) and then from its formal inception in 1838, through to its demise in 1968, when it was amalgamated into the West Yorkshire Constabulary (and later into the South Yorkshire Police, of which the borough is still a part.). John has uncovered some wonderful anecdotes, showing the sometimes hectic, and very occasionally troublesome, early years of the force. As a former Doncaster Borough Officer (1966 - 68 only), I strongly recommend this book to former colleagues, and indeed, to anyone interested in the history of Doncaster. A 'must read' book - well done, John!

ISBN 9781785890383

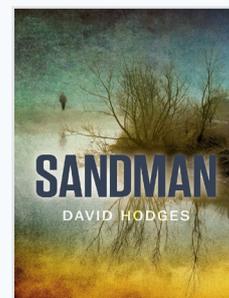


Sandman

By David Hodges

Feisty Detective Sergeant Kate Lewis is back and this time she needs all her wits about her as she takes on one of the most gruelling and risky investigations of her career. When the body of missing journalist Ellie Landy is found in the River Parrett by a news crew covering the worst floods the Somerset Levels have suffered in living memory, police assume it is an accidental drowning. Kate disobeys orders from the top and probes the death, as she suspects this was no accident. When another woman dies in suspicious circumstances, Kate finds herself drawn ever deeper into a nightmare of murder, treachery and perversion. 'Great read! It follows on from this author's other books following Detective sergeant Kate Lewis's fight against crime. If you like a crime thriller that you can't put down, try this one.'

ISBN-10: 0719818354

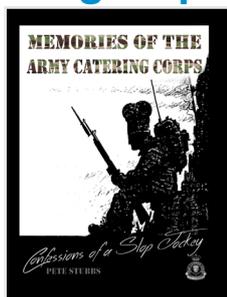


Memories of the Army Catering Corps

By Pete Stubbs

A light hearted and amusing look at life in the now obsolete Army Catering Corps, as seen through the eyes of someone who joined in what was, the very different world of 1977. A young recruit, enduring the bullying NCOs of the basic training era and working through many postings and different experiences, before leaving in 1991 at the rank of sergeant. The book takes the reader to places around the world, including the war torn 1970's Northern Ireland and allows them a behind the scenes experience of the cookhouses of many different types of units and at each rank up to and including the illustrious cook sergeant.

ISBN 9781519790989



Welsh Soldiers, Civilians and Eisteddfodau in WW1

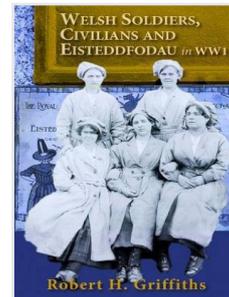
By Robert H. Griffiths

The history of Wales and its people in the tumultuous war years of 1914 to 1918, with the emphasis on the northern part of the country. Included are interesting stories of bravery, endeavour, struggle, tragedy and loss among soldiers and civilians, all striving to live 'normal' lives amid the 'war effort'. Over 30 black-and-white illustrations.

Author Biography:

Robert H. Griffiths is a former police officer turned local historian. He lives in Denbigh.

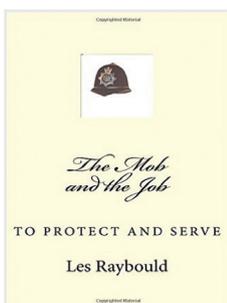
ISBN: 9781845242398



The Mob and the Job

By Les Raybould

This the story of a man who all he ever wanted to do was be a police officer. It was necessary for him to seek gainful employment until it was time for his national service. He served in the Royal Military Police in Singapore before realising his dream by becoming a serving officer in the Metropolitan Police Service.

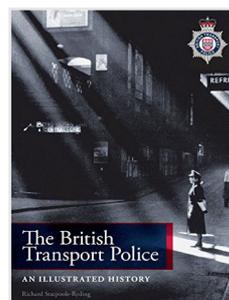


ISBN: 9781519434729

The British Transport Police

By Richard Staepoole-Ryding

The British Transport Police has the most diverse history of any police force in the world. It can trace its origins back to 1826, and is made up from over 240 railway, dock and canal forces. Early railway companies maintained their own police forces, but following the First World War these smaller companies were amalgamated into four large companies. In 1948 following the nationalisation of the transport infrastructure the force took responsibility for policing the railways, ports and canals as the British Transport Commission Police, the first national police force in the United Kingdom. The BTC was dissolved in 1963 but the force remained as the British Transport Police.



ISBN-10: 1445651041

Land's End to John O Groats by a couple of retired Police Sergeants

My name is Paul Thompson, I retired from Nottinghamshire Police as a Sergeant in 2004, I went straight into the cycling industry managing a Mountain bike shop in the heart of Sherwood Forest, my good friend Tony Todd is also a retired Nottinghamshire Police Sergeant and is now a DSA approved driving instructor and runs his own driving school.

Both of us enjoy cycling and over a pint of beer in late 2014 I foolishly suggested that we should take some time off from our busy lives and do a proper cycling tour – but what to do?

Land's End to John O Groats is an iconic ride for any British Cyclist. Doing the ride from south to north (Land's End to John O Groats) is commonly called LEJOG, doing it from the other direction is called JOGLE. We decided to do LEJOG as the prevailing winds are more favourable, the disadvantage is that the toughest 3 days of riding through Cornwall and Devon are at the start, no easy beginning to the ride then.

Shortest distance from South to North is 874 miles but as that took in some major 'A' roads and the threat of heavy fast moving traffic Tony was insistent we should pick a quieter more scenic route, more importantly whenever possible no 'A' ROADS.

The CTC (Cyclists Touring Club) route for LEJOG used quieter 'B' roads but increased the mileage to nearly 1000 miles.

The date for the ride was chosen as early June 2015 as that gave both of us 5 months to train for this epic journey. We decided we'd do the ride unsupported – no back up vehicle to carry clothing, food, water and scant spare mechanical bits, it would be us, our panniers full to bursting and the open road. I did insist that we had accommodation booked for each night, I couldn't be doing looking for a bed for the night after a hard day in the saddle.

So bikes suitable for the job were bought, panniers, lights, high viz clothing obtained and training started.

Although it wasn't a pre-requisite on doing the ride, both Tony and I thought we could raise some money for charities, I chose the John Eastwood Hospice because my immediate next door neighbour died in there early 2015 and the Royal British Legion as I'm ex HM Forces.

For those of you who know about bikes and long distance cycling you will know that the 'butt / saddle' interface can become very

uncomfortable when cycling many miles and the weapon of choice is always a Brooks leather saddle. This icon of British cycling dates back to 1882, trouble is for the first 600 – 800 miles of use the saddle feels as though it's splitting you in half, after that it's like sitting on air – so they say!

So a Brooks B17 special edition saddle was bought, fitted to the 'LEJOG' bike which was in turn clipped into a 'turbo trainer' and off I went, well actually nowhere really except the 'den' in the back garden, every evening for the first 3 months of the year. My wife became a cycling widow as I pounded away on the trainer, racking up the miles. Tony's wife also lost him during the evenings as he too was in his summer house clipped to his trainer.

In late March the weather improved enough to ditch the turbo and get out on the LEJOG bike proper, and would you believe it – they were right about the saddle, very comfortable.

We decided to do the ride over 13 days as this reduced the average mileage per day to about 80, manageable we thought, we would still have plenty of breaks per day and take in the sights. Closer to the start date Tony had organised the accommodation and I organised getting to the start point by Hire Car. We'd pick the car up in Mansfield and drop it at Penzance, then cycle the 13 miles to Land's End.

Clothing was selected, unselected, weighed, selected again, and binned again. We had to keep down the weight as much as possible. In the end despite my best efforts my bike including everything I thought I'd need weighed close to 60lb.

All too soon the date for the off arrived, the hire car was loaded with the bikes and kit and off we went. The journey down to Penzance was surprisingly easy, but as the miles racked up both of us began to realise that Britain's a bloody big place. We hit Penzance in glorious afternoon sunshine, bikes unloaded, checked, panniers attached, maps and Garmin GPS consulted and away we went on the 13 miles to Land's End, it was a bit unnerving to now realise we were all by ourselves at the bottom



of the country.

First we had to get that iconic photo by the side of the 'totem pole' at Land's End.

After 13 days of riding I pulled in at the John O Groats totem pole, then after handshakes all round and photos, I looked at the mileage I'd done and it was 995.8 miles since Land's End – Made it at last!

Some facts and figures

995.8 miles from land's End to John O Groats, but with the 13 miles to Land's End and a further 17 miles to do from John O Groats to Wick for our last night way our total distance ridden was 1026.

We'd climbed over 58,000ft in elevation in 13 days, Mt Everest is 29,029ft high, so we'd climbed 2 Mt Everest's.

We averaged 76 miles per day, I'd burnt an average of 5000 calories in exercise per day My bike fully loaded weighed 60lb, we didn't have any punctures or mechanical issues, and no 'close shaves' with other road users.

Was it an adventure? Damn right it was! Would I do it again? Well we'll have to see about that won't we!



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Former Chief Inspector is New Chairman



The new Chairman of Pembrokeshire County Council is Councillor Tony Brinsden, NARPO Member and a former Detective Chief Inspector. Councillor Brinsden was installed as Chairman at the Annual Meeting of Pembrokeshire County Council held on Friday 13th May. Councillor Brinsden, who has been County Councillor for Amroth since 2004, supported a number of high-profile criminal cases in Pembrokeshire during his career in the Regional Crime Squad. Based mainly at Llanelli CID, Councillor Brinsden worked on the investigation into a major drug-smuggling operation at Aberbach in 1985, and supported the Pembrokeshire investigations into the Scoveston and coast path murders committed by John Cooper. On his retirement from the police force in 1995, he returned to his native Llanteg and spent some years working for the Welsh Blood Transfusion Service before setting up a private investigation business with a former police colleague, which continued until he was elected Member for Amroth. He was born and brought up at Stanwell, a smallholding at Llanteg, and attended Crunwre and Amroth primary schools and Narberth Grammar School. In his spare time, he enjoys taking one of his three MG sports cars out for a spin and taking part in classic car runs. His consort during his year of office will be his wife of 53 years, Margaret. The couple have two children, Helen and Andrew, and five grand-children. The new Chairman, Councillor Tony Brinsden, is pictured seated (centre) with Mrs Brinsden.

Denbigh Branch Life Membership



At the recent A.G.M. of the Denbigh Branch, two of its long standing Officials stood down, both having served for 23 years. In recognition of their efforts on the branch's behalf, the Chairman Richard Jones presented them with Life Membership in recognition of their work on behalf of the Branch. The pictures show the Chairman presenting certificates to Gwyn Roberts the Secretary and the Treasurer - John Povah.

Life Membership Award for Vice President



Brian Burdus is shown receiving his NARPO Life Membership from the Chief Constable of Nottinghamshire Chris Eyre at the Nottinghamshire Annual General Meeting on Friday 22nd April at the Ramsdale Golf Club near Nottingham. NARPO President Ian Potter also attended to mark the occasion.

Clive Cowey Secretary/Treasurer of the Dyfed Powys Branch Retires

Clive Cowey has been Secretary/Treasurer of the Dyfed Powys branch for the last sixteen years. At this year's AGM, he retired as Branch Secretary, although he has retained the position as Treasurer.

At the AGM he was awarded Life Membership and is seen here (centre) receiving his Life membership certificate from the Branch President, Mr Simon Prince. Mr Prince is retiring this summer and will be joining NARPO. Also in the photo is Branch Chair and NEC member Phil Hopkins.



Gloucestershire Branch Award of Life Membership

At the 2016 Annual General Meeting of Gloucestershire Branch Honorary President & Gloucestershire Chief Constable awarded Branch Executive Committee Member Barry Williams with Life Membership in recognition of his long and continuing service to the Branch.



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Childhood Memories: Dinky Toys and Corgi Toys

Many readers of this magazine, of a certain age will well remember the golden age of Dinky and Corgi toys which spanned the time period 1945 to the 1960's.

I was a child of this age, and I suppose I could be classed as a "Diecast Anorak", as I still have a small collection of Dinky and Corgi toys in pristine condition in their boxes.

I hasten to add that they were played with, but I was always careful to place them back in their boxes after my play time was over.

My small collection which has remained with me is very personal to me, in that the majority of my diecast models were either purchased by me from my pocket money or bought for me as Birthday or Christmas presents.

Examples of this fact are as follows:- During the War a Jewish Airman named Max Lincoln was billeted with my Grandparents in the Stafford area, as he was stationed at the RAF base 16 M.U. at Stafford. I assume that my Grandparents must have shown him extreme kindness during his stay. As after the War had finished, and he had returned to the London Area to the family cosmetics business. Every Christmas he would send me and my sister presents.

Two of my most cherished models, the Corgi Ford Zephyr Estate Car number 424 and the Corgi Bentley Continental Sports Saloon, number 224 came my way as a result of his generosity.

Another model, the Dinky Hillman Minx, number 175 was purchased for me as a Birthday present when I was about 8 or 9 by a best friend David Kirkland who is sadly no longer with us. I noted on the box that the model cost 3 shillings and 3 old pence, equivalent today of little more than 15 new pence.

Yet it is remarkable how these diecast models, in good condition have appreciated in price, many of them including mine command prices of between £80 and £100 pounds today.

One Christmas my Father along with other presents bought me the Dinky Supertoy Centurion tank, number 651. To my disappointment it did not arrive with the Dinky Supertoy Mighty Antar tank transporter. Obviously in my sub conscious mind I always harboured the desire to marry up my Centurion Tank with the Mighty Antar tank transporter. So a couple of years ago I broke with the tradition of my toys being personal to me and went onto the Internet and purchased myself the said tank transporter. This now takes pride of place, carrying my Centurion tank on a shelf in my study.

As a result of this purchase I became interested in the origins of the Mighty Antar Tank Transporter.

The Thorneycoft Antar was designed in the 1940's and the first entered service in 1951. The mighty Antar was the standard tank transporter for the British Army for decades, it had 10 wheels on 3 axles, 2 drive axles at the rear each with two pair of wheels, the front axle doing the steering was un-driven. The Antar was designed from the beginning as an off-road, heavy haulage vehicle.

Originally the Mighty Antar was a fixed steel body based tractor unit powered by a V8 Meteorite engine built under licence by the Rover car company. The tractors were paired with the Dyson trailer and used to carry the new heavy Centurion tanks.

Refined versions of the Mighty Antar tank transporters were used by the British Army until the mid-1980's eventually being phased out by a modern replacement vehicle.

Following my digression from the collectable theme I suspect that my diecast collection would be much larger today had my Father not been a big softy, in that when the children of visiting relatives or friends of the family came to our home whilst I was away serving somewhere in the Staffordshire Police area, on leaving he would present them with one of my Dinky or Corgi toys.

The moral of this story is to tell your Grandchildren to take care of their toys, as one day if they are looked after they will appreciate in value.



Mark Judson

Chairman Staffordshire NARPO and
Number 3 Regional NEC Representative

Calling all iPad or Android Tablet Owners

If you ever find your tablet frustrating, aren't quite sure how to do things or just think you might not be getting all you should from it, read on...

Tablets are becoming hugely popular. And no wonder - they're lighter and easier to carry around than a PC. You can sit in a comfy armchair and browse the web or even video call your family around the world.

They're easier to use than PCs in lots of ways, too.

But there's a catch. In fact, two.

Catch number 1:

They're different from PCs. So if you already know how to use a PC, you have to start again.

Catch number 2 (the big one!):

There are lots of important features that are "hidden". There's no button for them, saying "click here". And you simply can't work it out. You need to know to slide the screen from the left, or drag the thingy-me-bob to the right.

Someone needs to tell you these things - it's just not possible to work it out as you wouldn't even know they're there!

If I ran the world...

If I ran the world, these devices would come with a proper manual. But when they do come with a manual, it's on the device, so you can only get at it if you already know how to use the thing!

And when you do get at it, it's usually written assuming you already know how to use it - which makes it a bit pointless.

That's why I've written these books: *iPads One Step at a Time* and *Android Tablets One Step at a Time* (ideal for all Android tablets - Nexus, Hudl, Kindle Fire, Samsung Galaxy Tab and so on...)

Plain English - that's not all...

They explain how to use the device, in plain simple language, with pictures of the screen showing exactly where to tap or slide your fingers. No jargon!

But that's only half the story

Part of the problem people have with these devices is that it's not always obvious how to use them. That's where these books come in.

But the other problem is that it's not obvious *what* they can do. There are thousands of "apps" out there that let it do all sorts of things and if you don't know about them, you might be missing something you'd find really useful.

That's why I've published a sort of

companion to the iPad & Android books:

Get More from Your Tablet: 62 free apps that let your tablet do all sorts of things

It's an 80 page book covering the apps that I think you might find useful. The main types of apps that are worth knowing about. It tells you what's out there and how to get hold of it... then how to use it and (most importantly) why you want to!

"Better than WHSmith's Best"?

As soon as these books came out, I started getting comments like:

"Thank you for producing such a superb book - it is really helping me. I had bought one (a book) in W H Smiths a short while ago and couldn't get on with it at all!" - J.S.

and "I am delighted with the new book on tablets, so many things I didn't understand before, being of the 'retired brigade' it's a great help." D Wadsworth

The price? Each book is just £11.97, plus one lot of p&p at £2.99. Good value if it helps you get the most out of your expensive tablet... but there's more:

That's not all - there's more...

If you order one of the One Step at a Time books (either the iPad version or the Android one) and the "Get more" Apps book at the same time, I'll throw in a free gift.

It's a copy of a booklet called *A Tablet Assortment: Little-known tricks, tips and handy facts that make using a tablet much easier and make it work better.*

Not the snappiest name, I know, but it "does what it says on the tin". Order your books now, and I'll let you have one free as a thank you.

Free trial: send no money now

You can have the books on trial so you can check them out. Pay nothing until



you're happy that they're worth it.

If for some reason you don't think they'll help you, send them back and owe nothing (but I don't think you'll want to for one minute).

It makes it as easy as possible for you to see how they could help you.

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CUMBRIA - LAKE DISTRICT KESWICK

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CUMBRIA-KIRKBY LONSDALE

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Wales

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Cyprus

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Email: dk_maxwell@hotmail.com

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Fully equipped 3 bedroom apartment, 2 bathrooms, sleeps 6, air con, communal pools, private roof terrace and balcony, tv/dvd + Wi-Fi. Complimentary welcome pack. Car hire and transfers from Larnaca can be arranged. www.ownersdirect.co.uk/accommodation/p1921317 (Ref. p1921317)
Tel: John Bryce, ex CoLP - 07486 141681.

France

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Italy

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Portugal

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ALGARVE - VAL FORMOSA

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Spain

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Canary Islands & Madeira

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Turkey

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North America

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web: www.geoffs-place.com

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Time out puzzle 87

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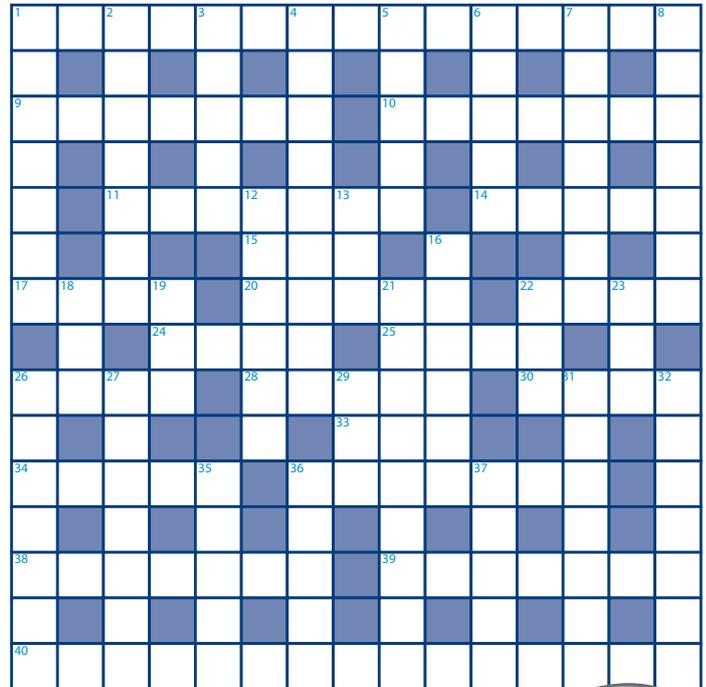
Win £75 M&S Vouchers - How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **30th September**, with your name, address and membership number.

Across

- 1. Despite (15)
- 9. "I often think it's -----" (Gilbert, Iolanthe) (7)
- 10. English town with a fruity vale, (7)
- 11. "Life is real! Life is -----!" (Longfellow Hiawatha) (7)
- 14. Remove trousers in fun. (5)
- 15. Kimono sash. (3)
- 17. Flair. (4)
- 20. Classical order of architecture. (5)
- 22. Mid-month in a Roman calendar. (4)
- 24. Appertaining to you. (4)
- 25. Neither a.m. nor p.m. (4)
- 26. Yarn. (4)
- 28. Musically slow (5)
- 30. New Zealand parrot. (4)
- 33. Craft. (3)
- 34. Invest with. (5)
- 36. Follower of Christ. (7)
- 38. "O ----- of creation," (Milton Paradise Lost, book 9) (7)
- 39. Legendary equine creature. (7)
- 40. Short-lived airline of the 1980s, based at Prestwick. (8,7)

Down

- 1. Britain's largest bat. (7)
- 2. Painting method using egg yolk with the pigment. (7)
- 3. Bring upon. (5)
- 4. Early flowering drooping plant of the buttercup family. (9)
- 5. Common, but non-violent crime. (5)
- 6. Infinity. (2,3)
- 7. First name of a leading character in Washington Irving's The Legend of Sleepy Hollow. (7)
- 8. Legendary department store at Holborn Circus. (7)
- 12. Raised lump on animals and plants containing bacteria, (6)
- 13. Title indicating an honour. (3)
- 16. Propels oneself on two small wheels. (6)
- 18. "The lowing herd wind slowly o'er the ----" (Gray, Elegy) (3)
- 19. Familiar first name of famous Welsh politician of the 40s and 50s. (3)



- 21. Bring in. (9)
- 22. It used to go into school wells. (3)
- 23. Large North American deer. (3)
- 26. Red grouse may be shot from August the ----- (7)
- 27. Digs. (7)
- 29. Woolly surface on cloth. (3)
- 31. Majestic. (7)
- 32. Marks over letters changing length or pronunciation. (7)
- 35. Surrey town near Sutton. (5)
- 36. District of Birmingham. (5)
- 37. Slang term for a fool. (5)



Name: Membership No.: Telephone No.:

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Crossword solution for issue 86

Across

- 1.The Lake District, 9.Incandescence,
- 10.Thresher, 12.Potter, 13.Roe, 14.Catkin,
- 18.Ear, 19.Ace, 20.Vex, 23.Cay, 25.Specie,
- 28.Bah, 30.Hookah, 32.Yale lock,
- 34.Temperamental, 35.Indeterminately

Down

- 1.Triptych, 2.Excerpt, 3.Agnostic,
- 4.Exeter, 5.Inch, 6.Tonda, 7.Inertia,
- 8.Tyburn, 11.Rosebay, 15.Kay, 16.New,
- 17.WVS, 18.Exe, 21.Ephemera, 22.Ned Kelly,
- 24.Adopted, 26.Chortle, 27.Chilli,
- 29.Hawaii, 31.Admit, 33.Veer

Crossword Winner

Congratulations to Winner **Mr G. Clements - NARPO member Thailand** for winning our 'Time Out Puzzle' in the last issue.





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