



NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS

THE MAY MASSACRE



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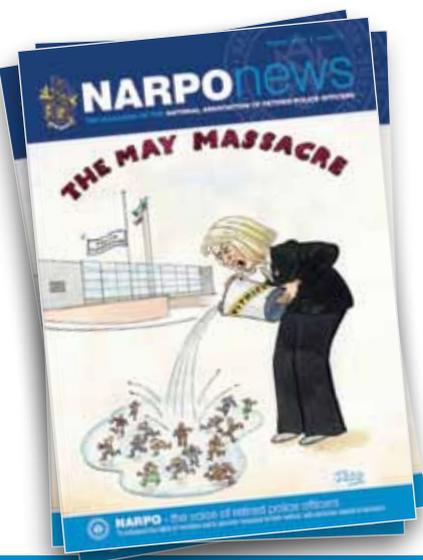
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inside



Front Cover:

JEDD gives his usual hilarious take on The Home Secretary's speech at the Police Federation Conference in Brighton.

Mailing Information

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NARPONEWS is published by The National Association of Retired Police Officers (NARPO),

info **NARPO House, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP. Chief Executive Officer. Tel: 01924 362 166 Fax: 01924 372088 Email: hq@narpo.org**

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Editor's message

Later Life Ambitions

In the February edition of NARPO News I indicated that NARPO would be engaged in producing a joint manifesto with other older people's organisations to influence policy towards older people in the lead up to the next General Election in May 2015. We have been working hard with our colleagues from the Civil Service Pensioners Alliance (CSPA) and the National Federation of Occupational Pensioners (NFOP) not only to identify those topics which affect older people but also to seek some solutions to the problems that arise in later life.

We have also been seeking allies in our endeavours to ensure that older people can continue to live in dignity in later life. This would include that they are free from poverty and can play, where able an active part in the social and economic development of their communities. Where they are unable to continue an active life we are seeking adequate, affordable care.

An article covering the outline of our joint campaign appears later in this edition of NARPO News. The theme of Later Life Ambitions will be a feature at our Conference at Brighton on Friday 5th September this year. During conference we will outline further details of the campaign and indicate how you, the members, can play an active part.

A Parliamentary launch of the manifesto is currently being planned for early September in the run up to our Annual Conference.

Annual Conference

We have this year tried in various ways to broaden the appeal of our Annual Conference to a wider group of our members. An agenda that goes beyond our traditional interests in policing, whilst still showing some interest and support for the service, was intended to appeal to those members who look forward to the challenges of later life. We are hoping to make further progress in establishing NARPO as a significant voice of those in later life in an effort to protect the interests of our members.

This does not mean that we have turned our back on the service and we are delighted to announce that the President of ACPO, Sir Hugh Orde OBE, QPM has agreed to address conference and take questions from delegates on the current state of policing. This input together with our usual updates on the state of NARPO and the discussions around Later Life Ambitions should make for an interesting and varied Conference. We are planning to build on this approach for the future.

If you are a member and this agenda appeals to you and you have not already registered as a delegate or observer, it is not too late to do so. You will need to approach your branch and the branch will need to register you before 21st August.

For those who find it impossible to attend in person, this year we are experimenting with a live web broadcast of Conference so that a much wider range of members can get involved in the future of our organisation. Further details and the Conference agenda will be available on our website at www.narpo.org.

Public Services

Pensioners Council

Along with other organisations representing public sector pensioners we have through our membership of the Public Services Pensioners Council produced a manifesto specifically addressing the concerns of public service pensioners. We are planning to circulate the manifesto widely through the membership of the PSPC. The manifesto is available on the PSPC website a link to which is available on our website at www.narpo.org click on 'Links' then other pensioner organisations or click 'Notices' for direct access to the manifesto.

Other Campaigns

In recent months we have agreed to support several campaign groups supporting issues which affect people in their later life. The Keep Me Posted campaign seeks that people have a choice of getting such things as bank statements and bills by post at no extra cost. As many companies and local and national Government seek to impose electronic bills



and accounts on the public, older people do lose out. The loss of comfort from not receiving a paper record or simply the difficulty and expense of providing home computer equipment can create very real problems for older people.

Whilst we do support that where possible older people should seek to achieve computing skills to help them in later life we also recognise, as do the campaign organisers, that for some this is impossible and an alternative at no cost should be available.

The Hands Off campaign seeks to retain universal benefits for older people. The campaign resonates with a key aim of our manifesto and the campaign organisers are looking for broad support as the General Election approaches.

Universal postage and the consequences of unfair competition is the theme of a Royal Mail campaign we have also given our support to. The campaign want Ofcom to (a) undertake a full review of direct delivery as a matter of urgency, and (b) determine quickly any regulatory changes needed to protect the Universal Service.

Her Majesty's Chief Inspector of Constabulary

In the last edition of NARPO News I told you that I had written to HMCIC Tom Winsor seeking both clarification and justification of remarks he had made in respect of the honesty of police and former police officers. Despite receiving an acknowledgement and sending a follow up letter I have still not received any response. I am determined that we will receive an explanation and am writing to the Home Secretary to see if she can put some pressure on Mr Winsor to justify his remarks.

Best wishes

Clint Elliott - Chief Executive

Help protect your loved ones from rising funeral costs

Give your financial arrangements a spring clean and start paying funeral costs in advance. It could save your loved ones money and worry.

Funeral costs are rising and at a higher rate than you might have expected.



More than 600,000 people have made provision for their funeral in advance with Dignity

In 2006, the average cost of a funeral was £2,225 and by 2013, this had risen to £3,594. That's an average increase of 6.53% each year. If funeral costs continue to increase at this rate, they are expected to reach close to £5,000 by just 2018¹.

If you already have financial arrangements in place, such as an ISA or savings, which you intend to take care of funeral costs in the future, you may find the value of your savings depreciating over time if funeral costs continue to rise. And if the lack of interest on your ISA has left you feeling frustrated this year, there

could be a better way to help cover future funeral costs than having to top up your savings each year to ensure you have enough saved.

Avoid future price increases

The Guaranteed Funeral Plan from Dignity, the UK's leading funeral plan provider, lets you pay for the funeral in advance, fixing the cost of the guaranteed services at today's prices. The plan will protect you and your loved ones from any further increase in these funeral costs, something you can't guarantee your savings to do.

Ensure your personal wishes are met

With the Guaranteed Funeral Plan, you can take care of the arrangements too. Although very often people detail what they want in their Will, this may not be read until after the funeral has taken place.

You can add any special requests into your Dignity Plan at any time. In doing so, you're giving your loved ones some peace of mind that everything has been taken care of and they won't have the added pressure of making

arrangements at an already difficult time.

Your funeral couldn't be in safer hands

You really are in safe hands when choosing the Guaranteed Funeral Plan from Dignity. Having launched the UK's first funeral plan back in 1985, they remain the UK's leading funeral plan provider having helped more than 600,000 people make provision for their funeral in advance.

When you pay for the plan, every penny of your money is placed into the totally independent, National Funeral Trust Fund where it is managed and protected by some of the most respected names in the financial industry. This means you can rest assured your money will be there when the time comes. All it takes is one simple phone call to Dignity to put the plan into motion.

Choose your preferred payment option

Dignity offer a number of payment options. You can pay with a single payment, or you could spread the cost over 12 months at no extra charge. Other monthly options are also available if you prefer.

You won't need to worry about topping up your savings to pay towards funeral costs once you have the Guaranteed Funeral Plan from Dignity.

“

I decided to make plans for my funeral to ensure that my nearest and dearest were spared hassle and expense at a difficult time.”



Mr Brian Mallett

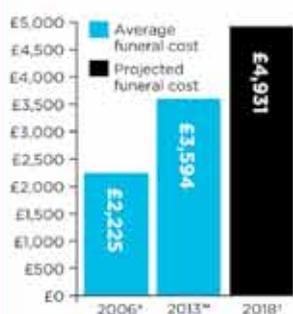
“

I wanted to save my loved ones the worry and expense of organising my funeral when the time comes. The Dignity Plan is easy to understand and was agreed with the minimum fuss and bother.”



Mr B. E. Tate

Rising Funeral Costs 2006 - 2018¹



* Mintel: Funerals - UK - January 2007

** Funeral costs research carried out by Matter Communications

¹ 2018 forecast based on the average increase of 6.53% each year between 2006 and 2013.

Request your free information guide today

For your free guide about the Guaranteed Funeral Plan from Dignity, call Roland Smith on

0151 236 4511

A few minutes now could help to save you and your loved ones both worry and money in the years ahead.



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President's review



NARPO President welcomes guests to the NARPO reception.



NARPO President with Police Federation Chairman Steve Williams and Nick Hartfree NEC Member at the NARPO stand.

This article comes to you from the pool deck of MV Queen Elizabeth whilst overlooking the beautiful city of Venice on a short cruise after quite a hectic few months of visiting Branch AGMs in six of our eight Regions. Whilst they all have a similar agenda the social attitude is quite varied and best attended seem to be those where a lunch or dinner is incorporated. In all cases there has been evidence of great commitment and energy from the Branch Officers and I take this opportunity to thank all officers around the country for what they do.

Over the last few months I have listened to several Chief Constables, Police and Crime Commissioners and Police Federation Officials who have acknowledged the important role that NARPO has to play in supporting retired officers and how NARPO is seen as such an important part of the "police family". In forces where that message is not being heard it is for NARPO to be saying it to CCs, PCCs and others and perhaps one way of doing that is by sending them an invitation for your next AGM?

I have also visited Glasgow and Belfast for the Conferences of the Retired Police Officers Association Scotland and Northern Ireland Retired Police Officers Association where a very warm welcome was extended and I am delighted that they will be similarly represented at our Conference in Brighton. In April I attended a service in St James's Square in London to commemorate the

thirty years since the tragic death of Pc Yvonne Fletcher and in June I joined the Metropolitan Police for their Memorial Day both of which were very moving experiences.

I was present together with our CEO and members from the Strategy Planning Group at the Police Federation Conference in Bournemouth where NARPO took an exhibition stand and held an evening reception for Joint Branch Board Officials and guests to try and encourage serving officers to join NARPO upon retirement. I wish to thank the Police Mutual and Linder Myers for their generous sponsorship and the NEC members who looked after the stand and who signed up over 60 new members.

In the last edition I mentioned having been called for my Abdominal Aortic Aneurism (AAA) scan and can report that it took just 15 minutes for the non-invasive procedure at a local surgery with the results being given immediately. If you have not been called for your scan in your 65th year or are older and would like this free health check do call your local NHS.

Having attended the AGM at Flint House and with our CEO having similarly attended the AGM at St Andrews, Harrogate may I encourage you to show your continued support for these splendid facilities by signing up for their lotteries. Your contributions, however small, will go a long way to help them continue their vital role.

Details of both Charities and Lotteries can be found on our website; just click on the Links page and follow the Police Charities link or call 01491 874499 for Flint House or 01423 504448 for St Andrews.

The Police Mutual NARPO Wellbeing Zone has now gone mobile. This is an online tool and mobile application that can help you: Assess and improve your wellbeing, lose weight, get fitter, eat healthier, manage stress and ask an expert. Just visit www.narpo.wellbeingzone.co.uk click 'Sign Up' and use the code NARPO1. The mobile application is available via the website home page.

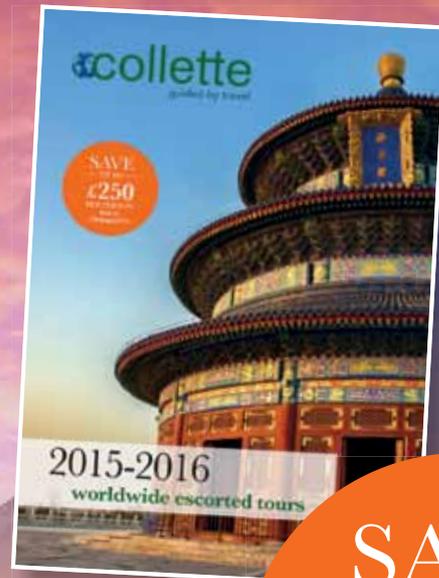
On 4 August between 2200hrs and 2300hrs there is to be a public Lights-out when you are asked to show a single candlelight to mark the 100 years from the hour on which Britain officially declared war and I invite you all to join me in marking this moment in history.

I wish you a pleasant summer and hope to see many of you at Brighton in September - I am off for a swim now and then more compulsory food!

Best wishes

Ian Potter - President

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Readers letters



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Or by email to **depceo@narpo.org**

Winner In A Villa!

If you recall, I won a week at one of the NARPO Villa's when I attended the Police Federation Conference in Bournemouth as a Fed rep. last year, 2013.

I booked it from 6th to 13th June 2014 - and went along to Villa Scylla in Italy, with my husband, two adult daughters and son in law.

Coincidentally I retired from West Midlands Police as from 12th June 2014 i.e. whilst we were there, how poignant as it was a NARPO prize - but what a reward the Villa was for my 30 years of police service! I just wanted to drop you a line to give a HUGE thank you to everyone involved in this wonderful arrangement.

The caretaker, Mr Alessandro Monti was really nice and really helpful; he didn't interfere, yet couldn't do enough to help us either.

The lady who did the cleaning was also really helpful and the villa was impeccably clean throughout upon our arrival - no mean feat with the size that it is. As for the Endymion Society who let us 'worthy people' have use of the facility for free - simply amazing - we can't thank them enough. As for the Villa - well! We were all completely enamoured and in awe of the place. It was absolutely beautiful and we

felt like royalty living there for a week - particularly when members of the public were passing by and peering through the gates, taking photographs of the place etc. The location was just stunning - Lake Lugano itself was beautiful - and what a great base from which to travel into Switzerland or further afield into Italy. We were also really lucky to get 'back to back' sun - reaching peak temperature of between 32 and 36 degrees!

The whole family had a fabulous week - without doubt one of the best holidays that we've ever had.

Any regrets? Yes - just one - Simply that we only had the Villa for one week rather than two weeks!!

Anyway, now that I qualify, I have just sent off my form and cheque to join NARPO. Without doubt I'll be applying to go across to the Villa again in the future!

I just wanted to send you this to express my gratitude and thanks to all concerned and hopefully to express the exuberance and thrill of the week that we had at Villa Scylla. It was absolutely brilliant!

Denise Clarke (Mrs)
(*now retired!!!*)

featureletter

The First Police Force

I refer to Pauline Plato's letter re. The First Police Force (February issue) and feel that there are a few historical inaccuracies that I wish to clarify.

Deciding the first police force is usually accomplished by relying on the date of the Act of Parliament under which a police force is created. We look at the Glasgow Police Act of 30 June 1800 and compare it to the Marine Police Act of 28 July 1800 and the answer is clear for all to see.

When this does not satisfy the enquirer, the origins of the forces should be compared by referring to documentation, not urban myths or unsubstantiated opinion.

The City of Glasgow formed a Police force in 1779 under Inspector James Buchanan. It was financed by fines in the courts but this system failed in 1781.

In 1788, six magistrates compiled a report for the Glasgow City Council outlining the powers, duties and uniforms of their proposed police force. This Report was printed and distributed to all City Magistrates and Baillies. As a result of the Report, a second Glasgow Police force was formed in April 1789 under Intendent of Police Richard Marshall, but they needed an Act of Parliament to support it financially. The delay in getting an Act due to the war with France caused this second Glasgow Police force to fail in 1791. On

30 June 1800 the Glasgow Police Act was signed by King George III, which ensured its financial sustainability and 175 years of service to the City.

Patrick Colquhoun, a Glasgow Magistrate and former Lord Provost (Mayor), had witnessed the short lived successes of the two Glasgow Police forces. In 1789, Colquhoun went to London and was given a magistracy in the Home Counties. He was alarmed at high crime rates in the London area and that these crimes were affecting the commerce of the nation, particularly in the dock areas. He wrote 'A Treatise on the Police of the Metropolis' (1796) suggesting a preventative police force for London quoting from his copy of the 1788 Glasgow Magistrates' Report in the book, in some parts, word for word. The book, with its extensive statistics and analytical approach was seen as 'a new science' and printed in five languages. He persuaded the West India Merchants to finance a private Thames Police Establishment in 1789 and joined forces with likeminded John Harriot, a former master mariner, who provided the practical application of organisation and discipline. Colquhoun established a Court at Wapping as Superintending Magistrate with Harriot as his deputy. Such was the success of the force, the Marine Police Act was passed on 28 July 1800, thereby making it a public, rather than private force, which continued until its amalgamation with the Met thirty-nine years later.

Referring to the above historical explanation, it is clear that the practical application of a preventative police force had been set in motion in Glasgow in 1779, 19 years earlier than on the Thames (1798), both without Acts of Parliament. When finally passed, the Glasgow Police Act preceded the Thames Police Act by four weeks. I would suggest that under both sets of circumstances Glasgow Police is the earliest force.

I hope this extensively summarised explanation has illustrated the historical evolution of early policing in UK and helped to clarify an otherwise confused situation of claims and counter claims of primacy.

Alastair Dinsmor - Chairman
The Glasgow Police Heritage Society
www.policemuseum.org.uk

Readers letters continued...

American Police In England!

Having just received Issue 78, May 2014 of Narpo News and finished reading the letters pages the one about Brief Encounter with a Comedian reminded me of a different sort of encounter with anything but a comedian!

In the mid 1980's, the exact year is lost in the mists of time; I was a uniformed sergeant in the western area of Northamptonshire covering the large areas of Daventry, Towcester and Brackley at different times, sometimes on nights looking after the whole area. The virtual furthest part of the county from anything, and any other officer, was the extreme south-western corner where a short stretch of the A41, now the B4100, ran through Northamptonshire at Aynho; a salient surrounded by Thames Valley area. Other commitments permitting on nights I always liked to visit parts of the area that I felt were neglected through lack of officers on duty and who did not have the flexibility that I had. This particular night it was the turn of our bit of the A41.

As I drove along well into the early hours on what I seem to recollect was a very dark, moonless, night I noticed a car parked at the side of the road. I therefore stopped and checked it and found two lads inside. I could find nothing obviously wrong with them and they were no problem when all of a sudden another car drew up behind me, strange I thought, is this going to be a problem? I then realised it was a police car but not one of ours or Thames Valley. The make looked unfamiliar and the markings different, it was a fully-fledged USA patrol car, the door opened, on the left, and the driver got out, a very large American USAF policeman, he was a sergeant, who spoke to me in a typical Texan drawl and said, "You alright boy, do you need any help?" I then noticed the pearl handled revolver on his hip! I quickly replied before my two lads were spread-eagled with the revolver deployed that all was well. I thanked the Texan for his concern for his brother officer and the revolver did not leave its holster! It transpired that he was from the USAF Police detachment at the then base at Upper Heyford visiting a far flung detachment at a USAF communications station some distance away.

Subsequent to this I had a far greater involvement with the USAF police on enquires and socially, having the honour of being invited to their Annual Law Day Lunch at Upper Heyford on three occasions. Most of my involvement was with the base at

Croughton in Northamptonshire that is still there.

Another incident that stays in my mind from Croughton was on the A43 road outside the base by the 'back gate'. One Sunday evening there was a tragic road traffic accident at this spot, a triple fatal including at least one child. By the time I arrived the scene looked as if it was in the USA with USAF fire trucks and police cars dealing with the incident, they managed the scene well until reinforcements from Thames Valley and Northamptonshire Police and Fire Brigade arrived. This was literally an 'on the border incident' the collision occurred on the road in Thames Valley and the vehicles ended up off the road in Northamptonshire with a significant American input!

Dave Hayward MBE - Retired
Northamptonshire Police Sergeant

RNLI Volunteering

How inspiring it was to read about Angie, Jane and Chris putting their police trainer skills to such fantastic use in South Africa. I am certain that they made a valuable and memorable contribution to such a worthwhile project.

It should remind us all that many of the skills we gained in our time in police service are so very valuable in the volunteering world. I know that thousands of retired officers are employing those skills in a huge range of volunteering situations and it would be good to hear more about them.

If anyone is looking for a voluntary role, especially for a police trainer but by no means exclusively so, can I recommend the role of Education Presenter in the Royal National Lifeboat Institution.

We visit schools and youth groups promoting the work of the RNLI and delivering beach and water safety messages. You do not have to be by the coast, in fact it is often the children who live at inland locations who need the beach safety and water safety inputs most of all. The amount of time you give is for you to decide and much of the work is self-generated.

The RNLI are a great organisation to work with and we are well supported and resourced. You can be assured that your contribution will be valued not just by the RNLI but by the schools and youth groups we visit, many on an annual basis. Last year we reached over 300 thousand children and we are striving to

reduce deaths by drowning. I know that there are a number of retired police officers, retired specials and support staff, in the role and I know that there are many more who could make a huge contribution to the organisation. If you are interested in finding out more please contact RNLI Education manager Anthony Jones anthony_jones@rnli.org.uk

Jon Yabsley
Avon and Somerset

Speeding In France

The French government will now send fines to the UK for contraventions in French Regd vehicles this will affect holiday makers in hire cars etc.; a friend on holiday here who borrowed our car has today received a contravention notice in the UK.

The fines whilst not enforceable in the UK will be recorded against the named person by the police and may cause problems at entry points to France with passport checks on future occasions.

If the contravention is low i.e. just over the limit the fine is reduced to 45 Euros if paid within 45 days, the website to settle the fine is very efficient, I know from unfortunate experience, my fines have been for 2kph over the 110kph on the AutoRoute, I never received an endorsement in the UK!

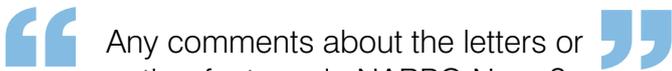
The current transport minister here has stated there will be no more fixed speed camera sites, the existing ones will all have advanced warning signs, however many are sited behind bridge supports and not easily visible.

The Gendarmerie are tripling the number of mobile camera cars this year, these are usually white Renault Megan estate cars with the camera, a small square box located in the lower part of the bumper, they detect following, overtaking and oncoming vehicles both while the vehicle is static and on the move. The speed limit on single lane roads may well drop to 80kph nationally in the near future I will forward any info when a decision is announced.

Lastly the requirement to carry at least one breath test kit in the vehicle has been dropped although the motoring organisations and channel operators will try to convince you otherwise at the ports.

I still recommend coming on holiday to France is still a very enjoyable place to visit - and better still a great place to live!

A bientôt
Derek Stedman



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**



What's Going On?

I have been retired for almost eighteen years now and I despair at what is happening to the service in which I was once proud to serve.

At the recent Federation conference, the Home Secretary's speech was, I believe, a watershed moment. I know that it is the police service's 'turn in the barrel' regarding cuts, changes to conditions of service, pay and pensions but with the World Cup almost upon us I suspect that Mrs MAY saw an open goal, and political opportunist that she is, believes that she has scored.

The acerbic, school-marmy address that stunned her audience into silence may have led the lay person to assume that she was imposing change upon the organisation. She knew, or ought to have known, that the overdue review of the Federation had already been instigated by the Chairman and that the reforms outlined by Normington were likely to be implemented despite her dramatic intervention. Her threat to impose reform was therefore an empty one as the national committee voted for the package anyway. Nonetheless, she put the boot in.

However; the public should be told that the Federation is not a 'union', a closed shop into which recruits are forced to contribute. They are automatically members but it is their choice as to whether they contribute and dare I say it, the Federation's money is the members' money. There is no other union or staff association for them. Mrs MAY can do as she pleases with Home Office funded salaries to top officials but her listeners may have been under the illusion that Federation funds are somehow under government control.

The service itself continues to be beset by a handful of notorious events going back decades and its reputation has been trashed. Hillsborough occurred when many officers were not even born, never mind serving. The Stephen Lawrence enquiry branded the entire Metropolitan force 'racists' whilst the 'Plebgate' scandal has left the public wondering whether they can ever believe a police officer's testimony again.

This constant battering is having its toll and morale is low, alleviated only temporarily here in Kent by that Channel 4 light entertainment classic 'The Police Commissioner.' Recent government decisions in the last ten years or so have been a disaster for the service. As with other vital organisations, money for policing has been slashed so that sworn police officers are the exception rather than the norm on our streets. The sight of a PCSO with

attendant T - shirted 'Environmental Protection' officers in our county town centre does not instil me with any confidence so what must the public think?

As for Police Commissioners, one could be forgiven for asking who exactly is running the police service. Our Commissioner, Ann BARNES appeared before a county crime panel last week to explain her role in the programme I have mentioned; some members thought she should 'consider her position.' She has no job description so found it difficult to explain her role during the programme. At least Mrs BARNES is independent which is more than can be said for most other Commissioners, backed as they were (in an election few wanted) by the main political parties. So which bright spark decided that politics should have any part in policing? Commissioners have the power to hire and fire Chief Constables, appoint staff, set up their own departments so perhaps we should be told.

All is not gloom and doom however. Next year police officers, their families and all those of us who remember better times get to vote and it may not be pretty.

Malcolm Brockman
Kent, retired

Foxtrot One-One

The feature in the February 2014 issue of Narpo News by Mark Williams on the murder of our three colleagues in Braybrook Street Shepherds Bush in August 1966 was interesting but inaccurate in parts, as have been several of the past reports of this tragic incident over the years, including parts of a book on the subject. I can say this with confidence because I was a TDC /Aid at Chelsea, immediately to be seconded to the Roberts Murder Squad at Shepherds Bush (FS) that day. After four plus decades I feel I should set the record straight.

Geoff Fox, Class 1 driver of the ill fated Foxtrot One-one was well known to me when, as a young cadet, he used to take me out in the old uniform Wolseley 6/99 R/T car and taught me a lot about the job on Shepherd Bush's ground. He was a really nice guy. I didn't know DS Head or TDC Wombwell very well, though our paths had occasionally crossed during our CID duties on adjacent police areas.

On the squad I was posted to one of many three man teams with a Flying Squad DS

and DC on Actions - ourselves covering and investigating all calls regarding the killers in Central London, north of London and Essex. Of course the first briefing was one of great sadness, mixed with a massive group anger to get those responsible. Emotions ran high amongst us. Outside the nick hundreds of the public were baying for the death of the perpetrator(s) and to bring back the rope. Though we were not authorised shots, we were each unofficially issued with a short nosed .38 Colt revolver and 12 rounds.

I wasn't asked to go to the murder scene thank goodness, but I was at the briefings immediately afterwards when we were shown black and white A4 official photographs of the awful scene and bodies. The information given to us then, at subsequent daily briefings and that put together over the coming months after the several arrests and interrogation was as follows:

The crew of F11 Q car (not a high performance engine but standard, as all Q cars were), a dark green Triumph 2000 PI automatic, were out patrolling when they saw local known criminals Roberts, Duddy and Witney in an old Standard Vanguard van outside the sub-post office in Braybrook Street. Witney had bought the vehicle, cash, the day before. It was pensions day and a large amount of cash was in there. The Q car stopped some yards behind the suspect vehicle and DS Head approached it on foot with Derek. Driver Fox stayed in the car, with the engine running.

Inside the car, Roberts and company each had a handgun, hidden in a coir sack, which they had purchased from a Greek newsagent/gun runner in North London who was getting guns from EOKA terrorists in Cyprus for UK criminals. The three were all known to the officers. As DS Head began to question them, Roberts shot him at point blank range (later Witney had confided that Roberts had said 'Kill the bastards, they know us'). The DS ran back to the Q car with the TDC, followed by Roberts and his mates. Already fatally injured, DS Head scrambled under the Q car, the only cover available to him, and died.

Geoff stamped on the throttle as the murderers approached and accelerated hard, the engine screaming and the gearbox in 'Drive' but the car did not move. It was subsequently found, on examination of Chris's body and the severe burn tyre marks on his rump and back, that the rear wheels of the rear wheel drive Q car were spinning against his bulk and could not get traction, particularly as the car was an automatic.

Readers letters continued...

The next I cannot accurately recall who did what now, but I think the events were as follows: Roberts calmly shot dead TDC Wombwell through the closed side window as he sat in the front passenger seat, possibly trying to use the force radio to call for help and one of the others shot Geoff dead through the windscreen as he was trying desperately to drive F11 away.

The registration number of the Vanguard was noted by several locals as it drove away at speed and the Met. ordered one of the biggest searches in history: Every garage and lock up in London was to be entered without exception and searched, forcibly if necessary, for this vehicle. Thousands of officers took part. The immense task was rewarded when the vehicle was soon found hidden in a lock up under a railway viaduct in Deptford, South London. The murderers' prints were all over it and the new owner, Witney, was soon arrested at home and blabbed.

We went through many dangers in the search for Roberts and his toe rag mates. Our team several times even had to guard his girl friend, whom we called 'Slack Alice', at her Victorian suburban house.

As our team of three took all the calls in the counties North of London, it transpired that on one of our investigations in Hertfordshire we three were only two fields away from Roberts on one occasion. He was not, as Mark says, found in a barn by the Constabulary officers, but camping out in a tent in a small copse surrounded by fields. He had several firearms with him, one of which was a rifle. The farmer owner had reported smoke coming from someone cooking in the copse.

An informant had told us months before that Roberts had gone to a Millet's store in central London after the murders and bought a tent, sleeping bag and cooking equipment. That he had caught a Green Line bus to the North of London and outside the Metropolitan Police Area. This was actually true and it was this that had caused us to search the woods close by where he was hiding.

Some time later I was posted to Bravo One-One Q car based at Chelsea, with a DS Eric Dell and Pc Dick as driver. Parked for our use was a dark green Triumph Dolomite Sprint (?). I checked the radio log. It was signed by the murdered TDC Derek Wombwell. I tore back both front footwell carpets. There unbelievably remained the detritus of murder, of congealed blood and shattered side and front screens glass, dyed red with the blood of our friends. No-one had cleaned it up.

We immediately went to the Chief Superintendent's office and complained loudly and bitterly and refused to take the vehicle into use. He at first dismissed our outrage, but eventually we convinced him (threats of going to the newspapers and shouting) and another vehicle, a Humber Hawk, was substituted. Later we found the Triumph was up for sale in a car sales place on the North Circular Road together with its awful history, though local officers removed the For Sale history after a call from us. I'm still bitter about it.

Mark's letter reminded me that when Duddy was brought back from Glasgow by plane his hair was brown. The following morning, after a night of highly professional and intense interrogation by the Flying Squad in the station cells at Shepherds Bush nick, his hair had turned white with fear. I swear this is true. He died in prison. Harry Roberts is still there. True, after 25 years Witney was released from prison against all our wishes and hid himself away in a drum in Bristol. Not widely known is that one evening not long after, he was watching television when there was a gentle knock at the front door. He opened it, verified to the gentleman visitor that he was indeed Mr Witney and was instantly blasted to death with both barrels of a 12 bore shotgun...

Roger Crowhurst
Rtd. Inspector Met. Police 1960-1988, and 26 years a journalist and columnist.

Michael Bentine

Re Ray Summerfield's letter NARPO NEWS ISSUE 78

Perhaps I can help. Michael Bentine was a member of my club, the Ham & Petersham Rifle and Pistol Club, Ham Street, Ham Richmond, in the 1960s, whilst living locally. He quite often taught members of the Metropolitan Police pistol shooting, he also instructed them at Bisleigh. My club used to be used on a regular basis, prior to the Met setting up their Firearms Training Unit.

Michel Bentine was a crack pistol shot and represented his country, Peru, in that sport. I was not a member at that time so the information was obtained from members who did know him.

You may well get a letter from my old SPS John Warner a long time member and was I believe instrumental, whilst a Chief Inspector in setting up the Met Firearms Training.

David Hardman
Met (1955-1992)

Another Encounter with a Comedian

I read with interest the article in the NARPO News, issue 78 where Ray Summerfield describes his encounter with the comedian, Michael Bentine, and maybe I can throw some light on his involvement with firearms and the Police Service through an encounter I had with him.

Sometime in the late Sixties whilst I was serving in the traffic department in South Shields, I was asked to go to a hotel in Newcastle to collect Mr. Bentine and convey him to the TAVR rifle ranges at Whitburn, situated on the seafront between South Shields and Sunderland, where he was to give a firearms display to some of my colleagues, many of them ex- military veterans. En-route we called at South Shields Police station and collected a bonnet from a car, which was waiting to go to scrap and proceeded to the ranges followed by an armed vehicle which had joined us, which I was informed was carrying the weapons that Michael was going to use for the demonstration.

At the ranges Michael commenced to demonstrate the use of several weapons and their origins as to how they came to be in his possession. The first weapon he fired into the bonnet of the car we had taken with us blew a very large hole into the metal.

This was a Magnum a gift to him from the FBI who used the firearm to stop a vehicle by blowing up the engine. The next demonstration was with a pair of Colt 45's with Cowboy holsters. Another gift, this time from the actor Douglas Fairbanks Jnr. and so the demonstration went on with other weapons. During our time with him he told us of his experience as a rear gunner during WW2 and even though he did not mention the fact, was probably one of the many aircrew shot down in Germany during the conflict. This may explain why he shot the German dispatch rider so that he could use his motor cycle to get back to base?

Whilst I have not specifically confirmed Michael's role as a firearms expert, he was obviously approved by the Home Office. Coincidentally, the Acting Chief Constable of South Shields at the time, Mr. Tom Barnes, was a former Army Major and spent some time working at the Home Office, which may have been the connection.

Bill Rowe BEM
L'Auverergneuse, France

What You Need to Know to Start a Small Business?

I am a Chartered Accountant and business advisor and have helped hundreds of people start a small business including many former Police officers. Perhaps this could also be you? But where can you get help and what are the current top tips?

Let's start with the big picture. The Government views small business as one of the growth engines in the UK economy. This good news is helped by the UK now growing at the fastest rate of any developed country. Lower corporation tax rates are succeeding in encouraging big business to see the UK as a good place to do business. Small business ultimately feeds off big business. This backdrop is now boosted by the radical pension changes announced in the 2014 budget which could help you leverage earnings from a small business to great effect particularly when you can involve your husband/wife/partner.

Where can I get help?

There is FREE government funded help out there and your starting point will be here:

UK - www.gov.uk/browse/business

This replaces the old Business Link government funded service and there is then additional focused help for some areas as follows:

England - www.enterprisenation.com
Northern Ireland – at www.nibusinessinfo.co.uk

Scotland - www.business.scotland.gov.uk

Wales - www.business.wales.gov.uk

You should also check out the government backed initiative www.startupbritain.org for inspiration and ideas and www.prime.org.uk the Prince's initiative for mature enterprise.

To help you get started my current top ten tips, and in no particular order, are:

- Talk and talk with other former Police officers and staff who have started a small business and understand their lifestyle, the quality and consistency of their work and, importantly, how they get their work.

- Underestimate the importance of your network in getting work at your peril (especially those great people you worked with 10 years ago- where are they now?) Tip- try LinkedIn and don't burn any bridges as it is a small world out there.
- Poor planning is a hallmark of many businesses that have struggled however I do understand why many folk struggle with the concept of a business plan. Tip- I'll simply borrow a quote from the man who led D-Day in this 70th anniversary year. Eisenhower had said "I have always found that plans are useless, but planning is indispensable". I promise that planning will help you tease out opportunities (or threats). If you struggle with this try asking a colleague who now runs a business or your accountant for some to help to get you started.
- Make sure your accountant is qualified and holds a practicing certificate and knows how to help you lever tax breaks and mitigate tax risks. Tip- check out who will be your day to day contact and then, after taking a deep breath first, ask for the firms hourly rates, who regulates them, check they hold professional indemnity insurance and that they know your business sector.
- Invest in yourself through training or buy in specialist skills. Tip-marketing and selling skills do not come easily to everyone but you are never too old to learn new tricks!
- Understand the differences between the trading options available to you. These include a company OR a partnership OR working as a sole trader. In addition some contractors may work through an 'umbrella company'. Tip – if you get your work through an agency you will probably find that the agency has rules on the type of business set-up they want.

- Join a professional or trade association that provides a free legal helpline for business questions and tax investigations insurance. Tip- consultants and contractors check out www.pcg.org and for other businesses try www.fsb.org.uk
- Consider the benefits of insurance (public liability insurance, professional indemnity insurance, product insurance and more). Tip- some firms offer these as a bundle for a slight discount so do shop around and ask other business owners for recommendations.
- Buy the Good Retirement Guide 2014 which is packed with general advice on finance, leisure, tax and contains over 50 pages of guidance on starting a small business.
- Don't end up wishing you had done this (or at least thought about it) years ago.

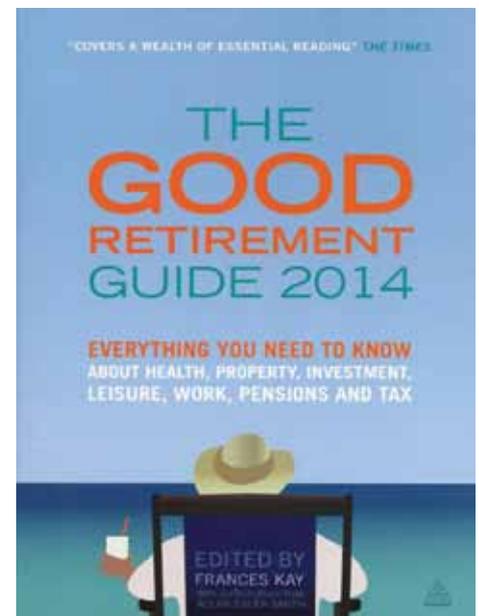


Photo: The Good Retirement Guide 2014 "Covers a wealth of essential reading." The Times
Allan Esler Smith (www.allaneslersmith.com) is the co-author of the Good Retirement Guide 2014 and NARPO have secured a special 35% discount and free postage and packaging which members can access by entering the code GRG35 at the checkout of the publisher Kogan Page at <http://www.koganpage.com/search/?searchTerm=Good+Retirement+Guide>

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Benefits update

State Benefits

- On 14 May the latest Pensions Bill was given royal assent and became the Pensions Act 2014. This Act covers the following provisions:
- Implementation of a new system of single-tier State pension to replace the existing basic State pension and the additional elements that sit alongside it. The new system will only affect men born on or after 6 April 1951 and women who were born on or after 6 April 1953. Anyone who has already reached State pension age (SPA) on or before 5 April 2016 will remain on the current system and will not be affected by the change (even if they have opted to defer drawing their State pension).
- Introduction of the new Class 3A voluntary National Insurance contributions, available to those reaching SPA before 6 April 2016.
- The acceleration of the planned increases in the SPA; the SPA will now rise to 67 in 2028, earlier than originally planned.
- The automatic review of the SPA in future, through a regular and structured method, in line with increases in longevity. This follows the Chancellor's Autumn Statement in December 2013, in which it was implied that the planned SPA rise to 68 would take place in the mid 2030s, followed by a rise to 69 in the late 2040s.

The first review will take place in the next Parliament, and will report by 7 May 2017. Subsequent reviews will take place during every Parliament, with each report published within six years of its predecessor.

- Introduction of a new Bereavement Support Payment to replace existing bereavement benefits for new claimants.
- A number of other measures relating to occupational and private pensions, including changes to automatic enrolment, transfers, service charges, quality standards and a range of related issues. These changes are aimed at improving the options available and increasing flexibility

within occupational and private pensions.

For more detailed information on the Pensions Act 2014, visit www.gov.uk/government/collections/pensions-bill.

- Since January, EEA migrants who arrive in the UK looking for work must wait three months before they can claim income-based Jobseeker's Allowance. These rules limiting migrants' access to out-of-work benefits also applied to Child Benefit and Child Tax Credit as of 1 July this year. (This will not apply to those who are employed or self-employed.) Evidence such as bank statements or tenancy agreements will need to be provided to HMRC to show that the claimant has been resident for at least three months. After the three-month waiting period, EEA jobseekers will only be able to get Child Benefit and Child Tax Credit for six months. After six months, only those who have a job offer or compelling evidence that they have a genuine chance of finding work will be able to continue claiming, and then only for a short period.

The new rules will apply to people arriving in the UK for the first time, and to those returning after an absence of more than 52 weeks.

- Changes to Maternity Allowance (MA) mean that if your baby is due on or after 27 July 2014 and you help your partner run their own business, you may be able to claim a new, lower rate of MA for 14 weeks.

To qualify you must not be eligible for Statutory Maternity Pay (SMP) or the higher amount of MA for the same pregnancy. In addition to these conditions, for at least 26 weeks in the 66 weeks before your baby is due, you must:

- be married or in a civil partnership with someone who is self-employed
- not be employed or self-employed yourself
- take part in the business of your self-employed spouse or civil partner
- not be paid for the work you do for the business.

For you to qualify, your spouse/civil partner must be registered as self-employed with HMRC and should pay Class 2 National Insurance.

General

- On 4 June, the Queen gave her annual speech at the State Opening of Parliament ceremony. Within this, a number of new Government Bills were outlined, and these included the Pensions Tax Bill, Private Pensions Bill, National Insurance Contributions Bill and Childcare Payments Bill, the repercussions of which have been touched on in previous issues of Benefits Update. To find out more on these and other forthcoming Bills, visit www.gov.uk/government/publications/queens-speech-2014-what-it-means-for-you.
- The Child Support Agency (CSA) stopped taking new claims for Child Maintenance on 30 June this year. From 1 July, the Child Maintenance Service (CMS) replaced the CSA, bringing with it a new system designed to encourage parents to reach an agreement on maintenance payments between themselves, only using the service if it is not possible to reach an agreement.

In future, parents wishing to make a fresh claim for maintenance must first contact Child Maintenance Options, an independent and free-of-charge service which helps explore the options available for separated families in order to help them reach an agreement on maintenance. It is then up to the family to decide whether they wish to continue the process themselves without further support, or whether they feel the need to apply for maintenance through the CMS, in which case there will usually be a combination of fees charged for using the service. (Exceptions to the fees include cases involving domestic abuse.)

For an explanation on the new system, visit www.gov.uk/child-maintenance/how-to-apply.

- It is thought that around 5.5 million people have paid the wrong amount of tax to Her

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INSPIRED COMMUNICATIONS



Majesty's Revenue and Customs (HMRC) through the Pay As You Earn (PAYE) system following errors by HMRC. The figure is for the 2013-14 tax year, and involves both overpayments (expected to affect around 2 million people) and underpayments (estimated at around 3.5 million people). Those affected will be contacted by HMRC with a rebate/information on how the underpayment will be collected in the future. Tax officials estimate the average error to be around £350.

The 5.5 million errors for the most recent year show an increase on the previous tax year, where the number is thought to have been 5.2 million.

- From 1 July, Individual Savings Accounts (known as ISAs) become 'New ISAs', or NISAs, as a result of changes to the savings product announced by the Government earlier in the year.

Under the previous rules, the annual ISA limit allowed people to put up to £11,520 into an ISA each year, with a cap of £5,760 of that limit being applied to cash savings (the rest of the limit was available for anyone wishing to save in a shares ISA). Following the launch of the NISA, the annual limit in 2014 will be £15,000, and this can be used in full for either cash or investment, or a mixture of both.

The introduction of the NISA has brought with it a loophole which will allow some 16 and 17-year-olds to save up to £19,000 tax free. Anyone who qualifies for a Junior ISA (JISA) will be able to save £4,000 into the JISA in the current tax year, as well as being in a position to open a cash NISA and take advantage of the new £15,000 if they wish to do so (stocks and shares ISAs have a minimum age limit of 18). The Government has confirmed that this is possible, also making clear that anyone holding a JISA and a NISA will have their JISA converted to a NISA when they turn 18, meaning that the two will remain as separate tax-free accounts (although they can be consolidated if preferred).

To find out more about the NISA, visit www.hmrc.gov.uk/isa/new-isa-faq.pdf.

- Energy watchdog Ofgem has confirmed it is to refer the 'Big Six' suppliers in the energy market to the Competition and Markets Authority (CMA) for a full competition investigation. The move follows the watchdog's own investigation, after which Ofgem highlighted 'possible tacit co-ordination' amongst firms, based on the size and timing of price increases, implying that suppliers may be working together to manipulate the energy market. The CMA has powers which extend beyond that of Ofgem, and it is expected that the investigation will seek to discover whether there are any features in the market which restrict or prevent competition.
- Payday lender Wonga has come under scrutiny in recent weeks as news emerged that the company has issued a number of letters from fake law firms, intended to scare customers with outstanding debt into paying arrears, and in some cases charging 'legal fees' for the letters themselves. Wonga sent out the letters between 2008 and 2010, and has now agreed to pay around £2.6 million in compensation to those affected, which is thought to be around 45,000 people. Police and staff from the Financial Conduct Authority (FCA) met recently to discuss whether there should be a criminal investigation into the case.

From 1 July, controls on payday lenders have been tightened as the FCA work to improve transparency and protect customers who may be entering a contract without being fully aware of the terms.

- On 13 June the Consumer Contracts Regulations came into force, extending the amount of time consumers have to return goods ordered 'at a distance' from

seven working days to 14 calendar days. The new rights apply to any contract made from 13 June 2014 in the EU only – they will not apply to purchases made from non-EU countries.

For a detailed explanation of the new Regulations, please visit www.which.co.uk/consumer-rights/regulation/consumer-contracts-regulations.

- A further price review of mobile costs within the European Union has sparked further cuts in the existing caps applied for calls, texts and data when travelling in the EU. Since 2007, prices have been dropping, and from 1 July, the new caps to be applied in the EU are as follows:

From 1 July 2014	Prior to 1 July 2014
Data €0.20/MB (16p)	€0.45/MB (36p)
Outgoing calls €0.19/minute (15p)	€0.24/minute (19p)
Incoming calls €0.05/minute (4p)	€0.07/minute (6p)
Texts €0.06/text (5p)	€0.08 (6p)

The EU monthly data cap (the maximum you can be charged in one month for using data in the EU before it is cut off) remains at €50 (£40), a limit which was fixed in 2010.

These caps don't apply elsewhere in the world.

If you have a benefits query you can contact Wordshop direct quoting your NARPO membership number:
Email: sbc@wordshop.co.uk
Fax: 01935 812800 or
Post: Benefits Information, Consultant, Wordshop, 7 Tilton Court, Digby Road, Sherborne, Dorset, DT9 3NL.

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Please enclose a cheque payable to "PPHA" if ordering by post. Orders by telephone and/or email will be accompanied with an addressed return envelope for you to send Norma your cheque.

THINK! drink drive campaign

The THINK! drink drive campaign team are looking for retired Police Officers to share their memories and experiences of policing Britain's roads since the '50s.

It has been 50 years since the first public information film aired on Britain's TV sets, urging people not to drink and drive. THINK! are planning a campaign around this as a means of communicating key anti-drink drive messages. The story will essentially be that - while we should recognise the invaluable gains that have been made in reducing drink drive deaths and injuries over this time - we should also take stock that there are still nearly 300 lives being lost on our roads because of drink driving; and that is unacceptable.

To bring the story to life we would like to speak to police officers about what they encountered over the course of their career in respect to drink driving, such as any shifts in public attitudes and any technological and legal developments.

If you would like to find out more about contributing to this campaign and sharing your stories, we would love to hear from you. Please contact:

Claire Farman
Senior THINK! Campaign Manager
Claire.farman@dft.gsi.gov.uk
0207 944 4338

Quickbooks Simple Start Accounting

I've just completed 9 years as Branch Secretary and Treasurer to Wiltshire Branch and am writing this at the request of our Financial Controller, Sue Ward, in the hope that it may encourage other Branches to use this excellent and easy software for recording their financial transactions, preparing their year-end accounts and making Branch accounting a whole lot easier by producing year-end accounts in a standardised format.

We've been using this software for two and a half years and have found it very easy to use and a vast improvement on the handwritten accounts that existed 9 years ago when I became Treasurer, and also the rather extensive Excel spreadsheet that I designed as a first attempt at computerising our accounts.

What's good about it?

- IT'S FREE !!!!!
- No need for any book-keeping or accountancy knowledge.

- Ease of use – one line entry into your Bank Register or Petty Cash Account automatically takes care of double-entry book-keeping.
- Quick reconciliation of Bank Statements.
- Balance Sheets and Profit & Loss Accounts in a standardised format automatically produced at the touch of a button.
- One-click zoom-in to items on Balance Sheet and P&L Statements to identify and print underlying entries.

- BACK and FORWARD buttons to move quickly to previous screens in the same way as you can with an Internet Browser.
- Year-end Accounts quickly and easily produced – requires just a couple of clicks.

What's not to like?

- NOTHING !!!!!
- The hardest bit (and that's relatively easy) is the initial set-up. You just need to customise the Chart of Accounts to include your regular sources of income and expenditure, and exclude those accounts which you'll never use.

Brian Reed
Vice-Chairman, Wiltshire Branch
viceschair@narpo-wilts.org.uk



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Official Government Test Environmental Data. Fuel consumption figures mpg (litres/100km) and CO₂ emissions (g/km). Vauxhall Corsa Excite and Corsa Limited Edition: Urban: 39.2 (7.2) – 64.2 (4.4), Extra-urban: 62.8 (4.5) – 83.1 (3.4), Combined: 51.4 (5.5) – 74.3 (3.8). CO₂ emissions: 129 – 100g/km.†

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What's on?

Dates to remember for your diary



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

LEICESTER CITY POLICE ANNUAL CHRISTMAS DINNER

WEDNESDAY 19th NOVEMBER 2014
7.30pm for 8.00pm

By kind permission of the Chief Constable.
Venue: Main dining hall at FHQ, Enderby.
Price held at 2013 of £19.00. Full
Christmas Fare. Free raffle. Bar available.
Smart/casual order of the evening.
No formalities/speeches.
Just a time to meet up with colleagues.
Reminisce of times prior to 1967.
Cheques payable to NARPO for £19.
Closing date 1st November 2014
To Mr. M J Messam, 4.The Paddock
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Are holding a DINNER DANCE
Saturday 13th September 2014
At Southport Old Links Golf Club
For further information and to book contact
Len Waltho 01704 543210
lenwaltho@hotmail.com

LEICESTERSHIRE POLICE 6th WIGSTON REUNION FRIDAY 14th NOVEMBER 2014

To be held at Wigston Liberal Club
Wigston (Opposite Wigston Police Station)
Buffet, Raffle and entrance fee of £7
Silent disco. No formalities
To secure admission, send cheques
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Mr J Dutton, 5 Herrick Way, Wigston
Harcourt, Leicester LE18 3LR.
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given, encashment confirms admission.
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to 4PM, BARNSGATE MANOR,
HERONS GHYLL, UCKFIELD.**
Cost per head is £16 which includes a substantial
buffet lunch and coffee. Cheques payable to: East
Sussex Reunion may be sent to Frank Perchard,
c/o Battle Police Station. All former members of East
Sussex Constabulary whatever their function are
welcome.

WEST SUSSEX CONSTABULARY REUNION

The fourth Reunion of the former
West Sussex Constabulary will be on
SUNDAY 19th OCTOBER 2014
12.30pm for 1pm
**AT WORTHING GOLF CLUB, LINKS
ROAD, WORTHING BN14 9QZ**

Cost is £14 per head which will include a
buffet with tea and coffee. A licensed bar
will also be available.
Cheques made out to West Sussex Police
Reunion should be sent to Alan Skinner at
193 Kings Drive, Eastbourne BN21 2UH.
All enquiries to Alan at 01323 724313 or
e-mail alan@193kings.co.uk

WEST HAMPSTEAD AND HAMPSTEAD ANNUAL REUNION

FRIDAY OCTOBER 10TH 2014

The EW and EH Old Comrades
Association will be holding their annual
reunion on Friday October 10th at 6pm
at Bushey Sports Club. If you haven't
already received details, it means we
don't have your contact details or our
records for you are out of date.
So, wherever you are now, if you'd like
to be at the reunion in October to help
make it as enjoyable as it was last year,
please contact me as soon as possible,
by phone or email and I'll make sure
you receive your invitation without delay.
Looking forward to hearing from you!
Anne McDaid EW (Retired)
Email: annemcdaid3088@gmail.com
Phone: 01908 510180

West Midlands Police 'C' Division re-union

Saturday 11 October 2014 12noon to 6pm
Venue is West Midlands Police Sports
Club, Tally Ho!, Pershore Road,
Birmingham, B5 7RN.

Ticket are £10-00, a buffet will be provided.
email: Cdivision_reunion@hotmail.com
co.uk with your details or
telephone 01543 302742.

HASTINGS & ROTHER BRANCH

We have organised a trip to see 'Once' the
musical at the Phoenix Theatre London on
Thurs. 18th. Sept. 2014.
For further information and to book contact
Jill Bailey Wootton 01424 445507
jillwootton9019@gmail.com

The Leman Street/Arbour Square (Tower Hamlets) Bi-Annual Police Reunion

To be held on Friday 10th October 2014
From 5.00pm until 11.00pm At The
Bancroft Rugby Football Club, Buckhurst
Way, Buckhurst Hill, Essex IG9 6JD

Tickets are now available at a cost of £12
per person, (cheques made payable to)
T.W. BOWN (n.b. not BROWN)
ADDRESS as below. There will be a
licensed bar and buffet, dress is casual.
Contact Terry Bown at: Flat 19, Abbots
Court, Ullswater Crescent, WEYMOUTH,
Dorset DT3 5HE Tel. No. 01305 775132
Mobiles 07767 858451 or 07881 940999
eMail: terrybown.206h@dsl.pipex.com

'THE RECIDIVISTS'

'The Recidivists' is a group of retired
detectives who have served on the Divisions
of the old 3 Area (East and North East
London), Central Squads or have lived in
the East and North of London. It has been
holding 3 luncheons a year at Chigwell
Sports Club which are attended by between
30 and 80 members each time. It was
inaugurated about 18 years ago.
The dates for these luncheons for 2014 are:-
6th March-12th June and the 4th December
If you would like to attend one of these
reunions and enjoy a few hours reminiscing
and having an excellent lunch, then please
contact Maurice Marshall (01494 262964),
'Sandy' Sanderson (01245 328079) or Mick
Carter (07702 862572) for further details.

"Cally" TSG MET

Did you serve on 1TSG based at
"The Cally" from 1987 -1994 ?

If so meet your old pals for a pint at the Crosse
Keys PH, 9 Gracechurch street EC3 on 26
November 2014 from 1800 hrs. No tickets, no
cost ...just turn up and have a beer
Enquiries : davidagladwell@hotmail.com

NEC Members Promote the Benefits of NARPO at Police Federation Conference.

Members of the NEC attended the Police Federation Conference in Bournemouth where they staffed an exhibition stand spreading the NARPO word to our serving colleagues and encouraging them to become members of NARPO when they leave the Police. NARPO also hosted a reception for Branch Board Officials and other influential people in conjunction with Linder Myers solicitors.



Their attendance at conference was a huge success and many serving officers visited the Exhibition stand and were impressed by the services NARPO have to offer.

During the Conference NARPO held a prize draw for Conference attendees. We are very pleased to announce that the winner of £100 of National Garden Vouchers was: Mark Scrutton from Hertfordshire and the winner of £100 of Marks and Spencer Vouchers was: Jasmine Desmond from Avon and Somerset. Congratulations to both of them, we hope both they and many other serving officers join NARPO upon their retirement.

Buckinghamshire Donation

- Barbara Marchant, Chair of TVP
- Buckinghamshire Branch gives a cheque, for over £600, to Professor Sir Colin Berry a Trustee of the Police Rehabilitation Trust. The money was raised from raffles held at the branch's social functions.



'I Remember When' Book Donation

- Tony Keep, TVP Berkshire member, presents a cheque for £1200 to Professor Sir Colin Berry a Trustee of the Police Rehabilitation Trust. The money was raised by the sales of his book "I Remember When...". The book was initially sponsored by the TVP Berkshire Branch.



The Story Behind "I Remember When..."

Tony KEEP first had the idea for "I Remember When ... " in 2011 when talking to another retired colleague about things they had done in the past, before computers and personal radios. Tony thought that if the memories were not written down, they would be lost forever.

Always a supporter of the Police Rehabilitation Trust, (he was the Chief Inspector responsible for the Police Operational Order when Flint House was opened by The Queen Mother), he thought that it would be a way of raising money for The Police Rehabilitation Trust, and Flint House.

The idea was put to the Berkshire Branch of NARPO, who supported it and sponsored the initial printing. Memories were obtained from the 3 TVP branches of Berkshire, Buckinghamshire, and Oxfordshire.

The book is not only about memories, but is also a comparison with today's policing in Thames Valley. Support was given by the Chief Constable Sara Thornton, CBE, QPM, who wrote the forward.

In his research Tony enjoyed three "Ride Alongs" with operational officers from Reading,

Loddon Valley, and Roads Policing at Taplow, experiencing modern day policing and the effects of technology. (Tony retired in 1995). The book was published and printed in 2012 and then the aspect of selling the book started. Two boxes, 64 books were immediately donated to Flint House for sale to people attending Flint House. The value of this initial donation amounted to £894.72.

Monies so far raised have paid for the printing cost (initially covered by the Berkshire Branch of NARPO) and we are now pleased to donate a cheque today for £1200.00. With this cheque, (and the value of the books initially donated to Flint House), current monies raised amounts to £2094.

The National Archives at Kew, have deemed the book to be of historical interest and have placed a copy in the Library of the National Archives for reference purposes. A copy is



also in the library of the College of Policing at Bramshill.

If anybody wants a copy the book costs £6.99. (If all are sold this equates to another £2500 to be donated).

Please contact Tony on tonykeep@btinternet.com



Accounts

Income And Expenditure For The Year Ended 2013

INCOME

	2013	2012
Precept (40%)	502,122	481,195
Affiliates Subscription	14,913	13,774
Legacy	284,171	0
Sale of Supplies	3,527	4,441
Less: Cost of Sales	<u>-2,741</u>	<u>-4,453</u>
Sale of Diaries	9,408	2,820
Commissions/Royalties	91,203	90,149
Advertising	134,101	115,274
Taxed Dividends (Gross)	11,288	9,273
Aviva Interest	1,122	1,002
Bank & Close Bros Interest	<u>20,102</u>	<u>21,121</u>
THIG Schemes	83,475	85,551
Square 7	22,412	9,752
Deutsche Investment	4,772	-841
NARPO Contact	5,000	5,000
	<u>1,184,875</u>	<u>834,058</u>

EXPENDITURE

NARPO News Printing	87,108	90,771
NARPO News/Newsletter Distribution	144,617	124,928
National Advertising Campaign	5,734	4,303
Printing and Stationery	1,512	1,640
Postage and Telephone	8,273	9,372
Office Expense	21,764	20,474
NARPO Contact	10,043	7,097
Branch Officers Training	17,031	21,960
Staff Training	228	46
General & Water Rates	8,208	7,978
Insurance	5,288	5,938
Salary Costs (Gross)	192,446	187,572
N.I. Contributions	18,271	17,854
Pension Contributions	<u>15,602</u>	<u>15,697</u>
Computer Expenses	8,987	10,342
NEC Expenditure/Regional Meetings	64,142	58,870
Conference Expenses (net of income)	35,075	40,503
Membership Cards	0	-183
Audit	4,500	4,200
Parliamentary	6,295	6,295
Professional Expenses	22,454	9,887
Corporation Tax	4,245	3,972
Renewal of Trade Marks	0	-4,000
Depreciation	15,779	16,226
Repairs to Property	378	443
Foreign Bank Fee	177	141
Bad Debt	-20	212
Donations	500	0
	<u>698,637</u>	<u>662,538</u>

EXCESS OF INCOME OVER EXPENDITURE

486,238

171,520

2013 Minimum Subscription was £18.96

2014 Minimum Subscription increased to £19.56 (Branch £11.74/Precept (40%) £7.82)

Balance Sheet as at 31st December 2013

	2013	2012
FIXED ASSETS		
Building (NARPO House)	128,474	128,474
Building Additions:		
Balance at 1st January 2013	11,954	12,503
Additions	3,546	9,312
	15,500	21,815
Less: Depreciation	<u>6,140</u>	<u>9,861</u>
	9,360	11,954
Office Furniture and Equipment:		
Balance at 1st January 2013	8,818	10,556
Additions	<u>24,231</u>	<u>4,627</u>
	33,049	15,183
Less: Depreciation	<u>9,639</u>	<u>6,365</u>
	23,410	8,818
Coat of Arms	7,200	7,200
Ceremonial Chains of Office	5,877	5,877
INVESTMENT AT COST		
Property – Hawkridge House	250,000	0
Aviva Distribution Fund	24,255	24,255
Deutsche Bank Portfolio	<u>648,220</u>	<u>336,907</u>
	922,475	361,162
CURRENT ASSETS		
Stocks for Resale	1,908	2,663
Sundry Debtors and Prepayments	78,380	67,506
Unity Trust Bank	340,200	577,296
NARPO Contact Account	14,778	6,297
Close Bros Fixed Term Account	700,000	550,000
Cash in Hand	<u>21</u>	<u>52</u>
	<u>£1,135,287</u>	<u>£1,203,814</u>
CURRENT LIABILITIES		
Sundry Creditors and Accruals	30,834	13,688
Value Added Tax	7,409	5,792
Corporation Tax	<u>3,956</u>	<u>4,173</u>
	<u>£42,199</u>	<u>£23,653</u>
Net Current Assets	<u>1,093,088</u>	<u>1,180,161</u>
	<u>£2,189,884</u>	<u>£1,703,646</u>
ACCUMULATED FUND		
Balance at 1st January 2013	1,703,646	1,532,126
Surplus for the year	<u>486,238</u>	<u>171,520</u>
	<u>£2,189,884</u>	<u>£1,703,646</u>



Retired but with more to give?

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We are one of the largest providers of specialist behavioural health services for children and adults in the UK; providing services for more than 2,400 individuals in 249 services. We work with over 140 public authorities and employ more than 6,000 people.

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where 30 years
went?

Believe there's
more to give
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a new career,
with excellent
training and
promotion
opportunities?

We know you
have skills,
talent and
experience
we want to
harness.

To view the full range of opportunities and how to apply, please visit
www.vacancies.cambianguroup.com

Alternatively contact Sue Boden on 01590 646851
or sue.boden@cambianguroup.com

When is a Residence Order Not a Residence Order?

By Cara Nuttall, Family law, Slater & Gordon

Many readers will have had family members or friends who have been involved in Children Act proceedings, or been through such proceedings themselves. Although many people refer to 'custody' and 'access' these terms (as we have explained previously in our articles) have not actually been the law for 30 years, having been replaced by Residence and Contact orders in the 1989 Children Act.

Members may well have seen news in the press in recent weeks about a 'revolution' in family law and 'the biggest change in a generation' along with references to the end of residence and contact. The net result is that many people are confused about what they are now asking for, or, if they already have an order, what they now have and its effect.

In short, the key effects of the changes are not terribly significant aside from the change in terminology, however there are a few things which have changed, and which it is worth knowing about if a court application appears necessary.

Residence and Contact no longer exist. Instead, the courts now made Child Arrangement Orders which set out how a child's time will be divided as between the parents, specifying with whom a child 'lives' and with whom they 'spend time.' Any order made before the changes came into effect in April 2014 is retrospectively altered whereby it will be considered as a Child Arrangement Order, with the new terminology;

Old orders remain legally valid and do not need to be amended as they are considered to be automatically updated. Their status as enforceable orders is not effected;

A warning notice, which used to automatically attach to an order for contact is no longer an automatic provision, but must be consciously added in. If a person has the benefit of an order whereby the child is to spend time with them, it is necessary for them to consider whether they require the added protection of a warning notice in case a breach occurs and enforcement;

Mediation is not a choice! Whereas there was previously an expectation that people would try mediation before issuing an application, it is now compulsory and the court will refuse to issue a children order if an application has not attended a mediation assessment meeting (MIAMS) unless one of the exceptions apply. In order to avoid delay, it is advisable to raise the possibility of mediation right at the start of discussions or disagreements, otherwise any application can be delayed quite some time.

Proceedings will be shorter. Courts are under strict time limits and requirements to end proceedings at the first possible opportunity unless exceptional reasons apply. Proceedings for arrangements for children are now becoming far swifter from start to finish. It is therefore important to be well-prepared before issuing an application, as the time to get a case in order can sometimes be surprisingly slow and so often in children matters, thorough preparation and detail is the key to success.

The changes have their supporters and their critics. The extent to which they bring about quicker and cheaper justice remains to be seen, but for the time being anyone struggling with arrangements for children should be assured that the recent changes have stressed the importance of a child knowing both parents, and the changes are aimed at reflecting that. It is hoped that the changes, in time, can ensure that fewer separated families suffer the pain of a loss of contact after separation. Fingers crossed that is indeed the case.

The family law team at Slater & Gordon have over 16 years' experience working with police officers and personnel on a range of family law services. NARPO members receive; up to 30% off current hourly rates, an hour free initial consultation and the option of fixed fees on all services.
T: 0808 175 7978 www.slatergordon.co.uk/narpo



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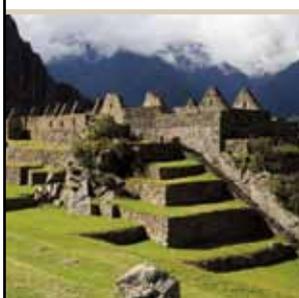
The Celebrity Xpedition is undoubtedly one of the most luxurious vessels to visit the islands offering fine accommodations for just 98 guests.

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Peru is legendary among world travelers looking for exciting new experiences. Stunningly endowed in both natural and man-made attractions, the country offers much more than most trips can even hope to take in.



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01606 33095

info@offthebeat.co.uk
www.offthebeat.co.uk



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Later Life Ambitions

There are less than 10 months to go before the 2015 General Election, and politicians from all of the parties are beginning to 'press the flesh' and push forward their policies and pet projects. Charities, big business, and lobbying groups are getting in on the act, trying to make sure their messages form manifestos and that their particular interests are represented.

With so many competing priorities, it is critical that the voices of pensioners are heard loud and clear. Politicians need to understand the power of the 'grey vote', which decided the vote in over 320 parliamentary seats in 2010, and represent our needs and aspirations are represented.

Later Life Ambitions will make this happen. Working with The National Federation of Occupational Pensioners' [NFOP] and The Civil Service Pensioners' Alliance [CSPA], Later Life Ambitions is our campaign to put the voices of older people, and our membership, at the forefront of politicians' minds.

Together, we represent almost a quarter of a million people, who have the power to sway elections, particularly when the race is as close as it expected to be in 2015. As I write the make-up of the next parliament is wide open, with Labour showing only a slight lead over the Conservatives.

Later Life Ambitions is about creating a better, aspirational, future for older people and we want the involvement of you, our best advocates. We want to harness your voices, and those of your friends and family, so that we can tackle the big issues that are regularly discussed at branch meetings, in the pages of this magazine and at our Annual Conference.

Later Life Ambitions will involve a wide range of activities and actions between now and May 2015, such as public events with senior politicians, the publication of a 'manifesto' document, pledge cards, and a publicity campaign. There will also be a number of opportunities for members to share your views and we will be running regular surveys and polling which will ensure the right messages are getting to the right people at the right time. This is what will make our campaign different from those run by other organisations. Whilst we will work in partnership with other campaigns where appropriate, Later

Life Ambitions will build our profile with politicians, policy makers and the media, in turn attracting new member interest.

We are currently putting our final touches on the campaign ahead of a formal launch in Parliament in September, kindly hosted by the influential Chair of the Work and Pensions Select Committee, Anne Begg MP. But, as we draw closer to the election, and the campaign ramps up, we will continue to update you on progress via the pages of this magazine, on the website and our AGM and conference.

I am very excited about the potential of this campaign to change the way politicians think about older people, and I hope that you be inspired to get involved.

What are we calling for?

Later Life Ambitions aims to secure a better future for pensioners and future generations of pensioners. We want politicians to recognise that we have a growing ageing population, and older people present a real opportunity for innovative new solutions and ideas.

Universal benefits

- Preserve and protect Universal Benefits
- Stop the threat of means testing. Universal Benefits – it's not fair and it is costly.

Pensions

- Protect the "triple-lock" system of uprating pensions.
- Put an end to the 'two tier' pensions system, by treating current and future pensioners the same.
- Reduce further closures of defined benefit (DB) schemes.
- Introduce 'automatic payments' for state benefits such as Pension Credit.

Transport

- Simplify concessionary travel by enabling the use of the concessionary bus pass as the Senior Rail Card.
- Enable concessionary travel passes to be used throughout the UK and across national borders between England, Scotland and Wales.
- Require local authorities to provide and maintain a minimum standard of accessibility to public transport and introduce audio-visual passenger information.

Social care

- Drive greater professionalization of the social care sector.
- Empower the CQC to undertake a greater level of monitoring, inspection and regulation of care homes and other social care services.
- Reform Local Authority procurement of social care services, to ensure that self-funders are not disadvantaged in the commissioning process.

Independent Communities

- Introduce tax incentives for those downsizing to make better use of housing stock.
- Introduce clear national targets for the development and construction of older peoples housing.
- Ensure that local authorities recognise the housing need for older people in their local plans;
- Reform planning to make older peoples housing schemes more viable.
- Make housing adaptations universally available.

Manifesto Launch

The Manifesto will be launched in Parliament on the 2nd September and will feature at the NARPO Conference in Brighton on the 5th September.

Slater & Gordon Lawyers.
Still proud to be part of your police family life.



Exclusive
Discounts for
NARPO
members

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Divorce after retirement can be extremely complicated especially when you have taken your lump sum and your primary source of income is your pension. The family law team at Slater & Gordon Lawyers, formerly RJW, have over 15 years' experience dealing with police pensions and work alongside Slater & Gordon's specialist team of children lawyers who are experts in advising parents and grandparents on child residence and contact. So no matter your circumstance you can be reassured that you are getting the best possible advice.

Our dedicated team offer NARPO members:

- Up to 30% off current hourly rates
- A hour free initial consultation
- A fixed fee divorce & dissolution service

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*associated office.



FORMERLY

Russell Jones & Walker

Slater & Gordon (UK) LLP is authorised and regulated by the Solicitors Regulation Authority and the Financial Conduct Authority for insurance mediation activity.

Insurance news

Seven things you might not know are covered by our NARPO home insurance...

With summer in full swing, it pays to check your home insurance policy covers you for those types of situations that can crop up. Here are seven things you might like to know may be covered by our NARPO home insurance....

1. Items taken outside your home

You might think your possessions are only covered when they're inside your home, but you can choose to add them to the **personal belongings** section of your contents quote. This provides **worldwide cover** (great if you're going on summer holidays) for things like jewellery, cameras and mobile phones against accidental loss, damage or theft. Many travel insurance policies often have low baggage limits (especially for individual items), so personal belongings cover could potentially provide wider cover. Our minimum cover is **£2,000, with no single item worth more than £2,000**. If you have a single item worth more than this, you'll need to specify this when you get a quote.

2. Garden cover

Enjoying the fruits of your labour in the garden this summer? With contents cover, if your garden is damaged by the likes of malicious acts, theft or being hit by vehicles, the **cost of re-landscaping up to £2500 will be paid**, with a £250 limit for any one tree, shrub or plant. Under buildings cover, you can choose to upgrade so that if your garden - **including fences** are damaged because of fire, storm or accidental damage, you'll be covered **up to £1000 for each claim**, with a further £250 for the cost of removing fallen trees.

3. Replacement locks

Losing the keys to your external doors and windows can be an inconvenience. Under contents cover, we'll pay the cost of replacing the locks or lock mechanism should they be accidentally lost or stolen.

4. Domestic emergency cover

When emergency situations arise in the Home, such as the breakdown of the main heating supply, plumbing and drainage problems, or loss of domestic power supply or roof damage, it's good to know **Domestic emergency cover is included as standard** with our NARPO home insurance. Cover is provided 24 hours a day, 365 days a year and will pay up to **£500 for parts, materials and labour charges**.

5. Tracing and accessing leaks

Under buildings cover, if your home is damaged due to water escaping from water tanks, pipes, or fixed heating systems, the cost of removing and replacing any other part of the buildings necessary to find and repair the source of the leak, will be paid **up to £5000** for any one incident.

6. Pairs, sets and suites

You can choose to upgrade your cover so that if part of a pair, set or suite is damaged, **the cost of replacing the undamaged items will be met if repair or replacement cannot be made**. This might include your bathroom or kitchen under your buildings cover (up to £10,000), or your whole three piece suite or dining room furniture, even if only one chair was damaged (under your contents cover).

7. Legal and tax advice

Our NARPO home insurance policy comes with free legal and tax advice.

As an optional extra, if you add our family legal protection to your buildings or contents cover, it can help protect you and your family if you need to **pursue or defend your legal rights** in a number of situations including:

- Disputes with your neighbours, like boundary disputes, noise or other legal nuisance
- The sale or purchase of goods and services
- If your identity is used by another person to commit fraud or other crimes.
- Employment disputes, such as a claim for unfair dismissal or redundancy, or if during the course of your employment a criminal charge is brought against you.
- Pursuing a claim for death or injury against a negligent third party

As with all policies, certain terms and conditions apply.

Our home insurance

We tailor your level of cover to your specific requirements and promise to be here when you need us most. Which is why almost 90% of our members renewed their home insurance with us last year.

All our policies come with **interest free monthly payment options**, and there are **no administration fees** to make changes to your policy.

And don't forget families of NARPO members can also benefit from the outstanding service and quality of NARPO car and home insurance. This includes **partners, brothers and sisters, grandchildren and children** of NARPO members.

Call us on **0845 758 5878** to discuss a quote. We'll even pay any cancellation fees **up to £125** when you switch to us.

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Our home insurance is provided by Royal & Sun Alliance Insurance Plc.

NARPO MEMBER'S £22,000 REFUND FROM BANK

With years of experience in the Payment Protection Insurance miss-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 miss-sold 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 thoughts 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 miss-sold 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% 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.

THE PAYMENT PROTECTION INSURANCE SCANDAL

BANKS SET ASIDE £BILLIONS TO COMPENSATE MIS-SOLD CUSTOMERS

ARE YOU DUE A REFUND?

NARPO MEMBERS

IF YOU HAVE "EVER, EVER, EVER" HAD A LOAN OR CARD

DO NOT DISREGARD!!

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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!!!

TVP NARPO Visit Force Training Centre



Picture shows Chief Constable Sarah Thornton and NARPO member Nigel Eagling

The Thames Valley Chief Constable Sarah Thornton, hosted a NARPO visit to the force Training Centre at Sulhamstead on 22nd May.

Some 60+ members from TVP NARPO attended, this began at 5pm when Mr Ken Wells showed visitors around The Force Museum, this was followed by a talk on The Great Train Robbery by Tony Keep, a number of the visiting NARPO members had in fact been involved in this investigation.

Mr Steve Bottom was able to demonstrate a new state of the art IT enabled Vauxhall Astra Sport Police Car and then it was off to Holdsworth Hall, here we were plied with tea, coffee and cake and then for a welcome from The Chief. She explained the problems currently facing the force, how savings are being made and how TVP is still working hard to protect the public.

We then had a brief talk from PCC Anthony Stansfield, he was complimentary of TVP and the progress it's officers have made in bringing down the burglary rate.

ACC Brendan O Dowda gave a talk about The South East Regional Organised Crime Unit and Counter Terrorism.

This was followed by Director of Information Amanda Cooper who spoke of how TVP have now moved into the 21st Century and is being equipped with some state of the art IT equipment.

We were then taken to the new state of the art Officer Safety Centre. This is the first time that a TVP Chief has hosted such an event, speaking with other NARPO members we all thought it was very good and that the visit had been well worth it.

A thank you on behalf of the visitors was made by David Marchant.

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Your quick and convenient local health checks can help you understand your risks early, so you can take action before they become serious health problems. We offer a package of tests that includes 43 medical readings – relating to stroke, heart, liver, kidney, vital organs and lungs. What's more, if any issues are identified you can discuss in confidence using our **FREE GP Helpline** service.

It's a quick and easy way to keep a regular check on your overall health and help avoid serious health issues. For example, as you age, fatty deposits known as 'plaque' can build up in your arteries – this is called 'Peripheral Arterial Disease' (PAD) and 75% of people with PAD will suffer a heart attack or stroke if left untreated. We can check for this using painless sensors placed on your arms and legs – you only need to remove your shoes and socks.

Your full body MOT includes checks for other serious conditions

Liver disease has increased by over 25% in the last decade – the sharpest rise being in those aged over 50. The good news is your local screening includes checks for liver and kidney disease, so you can take action early if you are at risk.

Get 43 Health Readings for just £99 – Save £101

The Bluecrest Vital package covers health risks from stroke, heart disease, liver and kidney function,

iron levels, lung function and even bone health. With this special £99 package you'll save £101 off the individual list price.

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Alternatively, you can choose to upgrade to our Vital Plus package for only £30 more. With this special package you will also address your risk from blood clots and vascular dementia with your heart rhythm check – it takes just 10 minutes. A cardiac consultant will read your heart rhythm trace to check for signs of atrial fibrillation which can increase your risk of stroke up to 5 times. You will also receive a body composition scan looking at dangerous visceral fat levels that can build up around your vital organs as well as your metabolism and metabolic age; bone and more.

Why have a Bluecrest Health Check even though you have a GP

It's a good idea to get regular checks with your GP, but doctors normally recommend you for tests if you show symptoms and many of the conditions we screen for do not show symptoms in their early stages. After your screening you will be sent your Personal Health Report, containing a full breakdown of all your test results, explained in plain English.



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New 24/7 GP Helpline for 1 year	FREE	FREE
Total	£200	£300
NARPO Reader Discount	-£101	-£171
NARPO Readers' Special Package Price	£99	£129

Releasing Money From Your Home

In the last 10 or 15 years, the subject of releasing cash from your home – or ‘equity release’ as it’s commonly known – has become a hot topic, with the UK population living longer and property prices on the rise. A recent survey suggested that homeowners over the age of 65 are sitting on property assets worth around £800 billion, with the rise in house prices over the previous year alone accounting for £33 billion of that (Source: Equity Release Council’s Market Report, Spring 2014).

At the same time, many people find themselves struggling to keep up with the cost of living and stuck in the classic trap – they are ‘asset rich but cash poor’. At Police Mutual we’ve been advising NARPO members for years on equity release, strangely, often advising against it rather than recommending they go ahead. We’ll come to that in a minute, but first of all, what is equity release?

There are essentially two types of plan: a Home Reversion and a Lifetime Mortgage, with several variations along the way. Under a Home Reversion plan you sell part, or all, of your home to the plan provider and become a ‘Lifetime Tenant’. You can stay in the house for as long as you like and won’t be charged any rent. However, when the house is sold – usually on death or you going into care – the provider will take their agreed share of the proceeds. The disadvantage of a Reversion plan is that the cash lump sum you receive at outset will be less than the value of the actual percentage of the property sold to the provider - often substantially so - although there is the peace of mind that there will always be something left for your children, unless you have sold 100% of the property under a full Reversion plan.

A Lifetime Mortgage is simply a loan secured on your home, but unlike a conventional mortgage you don’t have to make any monthly payments of capital or interest during your lifetime. Instead, under this type of plan – a ‘Roll Up’ Lifetime Mortgage – the interest rolls up and is compounded until the end of the plan. Interest rates are usually fixed, so you at least know how much will be owed at any one time, but under present rates, expect the interest to roughly double the amount you owe every 10 or 12 years.

Under this type of scheme, what is left when the house is sold depends on the length of time the plan is in place and what happens to property prices in the meantime. It is possible that nothing will be left for your children, although all plans we recommend are covered by the Equity Release Council’s No Negative Equity Guarantee, which makes sure there will never be a debt to the Estate.

In recent years, some Lifetime Mortgage providers have introduced Interest Only versions, under which you can choose to pay some or all of the interest due each month. With fixed rates you are protected against rising payments and, if you pay all the interest, the debt will remain the same over the years.

Every recommendation we make is based on the client’s individual objectives and circumstances. Where the individual can afford the monthly payments we usually recommend an Interest Only Lifetime Mortgage, rather than the Roll Up version. This limits the likely future effect on the estate.

Another alternative is the Flexible Lifetime Mortgage, where you could start off by drawing down a relatively small sum – say, £10,000 or £15,000 – but have a guaranteed cash reserve which enables you to come back for more during a specified period in the future if you need it. This prevents interest building up on monies which you have not yet had the benefit of.

Under most plans, as well as your Solicitors’ costs you can expect to pay a Valuation Fee up front and an Arrangement Fee to the lender, which can be added to the loan or paid separately. Police Mutual charge a flat rate fee for arranging

equity release schemes of £1,350, so no one can accuse us of favouring one firm over another due to higher commission payments. Any commission we do receive is rebated back to the client. Expect to pay a total of around £2,000 for set up costs. As we said earlier in this piece, we put more people off equity release schemes than end up becoming clients – not because we think there is anything wrong with them in principle, but because we think they should be looked upon as a last resort.

If you need to raise money, and are prepared to move home, downsizing may be the best alternative, or it may be that someone’s family are more than willing to help them out. For smaller sums, and subject to affordability, conventional finance like a bank loan may be a better alternative.

We only recommend schemes covered by the Equity Release Council (formerly SHIP) provisions, and these include that you must employ your own Solicitor who will ensure you fully understand the implications of any plan, and we would advise people to keep their children informed at all stages if appropriate.

We’d be very happy to discuss whether Equity Release is the right thing for you so, in the first instance please don’t hesitate to request our Fact Sheet by calling 0845 600 8996 or emailing advice@pmas.co.uk. Not only are we independent, we are also IMPARTIAL – if it’s not the right thing for you, we’ll let you know!

To understand the features and risks of a lifetime mortgage or home reversion plan ask for a personalised illustration.

ALWAYS CHECK THAT ANY MORTGAGE WILL MEET YOUR NEEDS IF YOU WANT TO MOVE OR SELL YOUR HOME OR YOU WANT YOUR FAMILY TO INHERIT IT. IF YOU ARE IN ANY DOUBT, SEEK INDEPENDENT ADVICE.

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NARPO

Questions from Members



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

No connectivity? Try these steps before calling your ISP

Firstly, ask yourself the basic questions – is everything plugged in? If you use a dialup connection, is the phone free of messages and can you get a dial tone? If you use wireless, is the wireless on your computer switched on and connected? Some have a physical wireless switch, or a key combination to activate it. The symbol often looks like a sonar symbol.

The next thing to try is to switch off and back on your ADSL modem/router (such as a BT home hub, or whatever device your ISP supplies you), which reboots it.

If you still don't have any connection to the outside world, check that every phone line in your house that is plugged into a telephone, fax machine etc. has an ADSL filter on it. It is important that every socket in use has one of these filters so as to not mix up phone data and Internet data.

If all filters are in place, it's possible one or more of them is faulty. To make it as easy as possible to eliminate the fault – unplug all other devices and phones in the house apart from the socket that your ADSL modem is connected to. See if the connection comes back. If it does, plug your other devices (phones, fax machines, etc) in one-by-one until the problem returns. Now you have identified the culprit, try replacing the ADSL filter on the device – you can get these from electrical shops. If replacing the ADSL filter doesn't work, the device itself may be at fault and could be causing noise on the line. Consider speaking to the manufacturer for a workaround or replacement.

If after all of this the problem is still occurring, it is likely to be a problem with either the computer, the ADSL equipment in your house, or the ISP's infrastructure itself. At this point, call your ISP. The technician may ask you to confirm the status of the lights on your ADSL modem/router or go through some basic troubleshooting instructions on your computer itself.

To solve common problems with Internet Explorer, such as script errors, arbitrary crashing, images not appearing, problems with addins or slow operation, a full settings reset is often the quick and easy answer. This applies to all versions from IE 7 onwards.

To reset Internet Explorer to factory settings, go to Tools -> Internet Options -> "Advanced" tab and then reset down at the bottom. Click the reset button once again to confirm, and wait for the operation to complete.

If you cannot open Internet Explorer, then you can still attempt a reset "outside" of it, by going into the Control Panel (Start Menu -> Control Panel) and navigating to "Internet Options". The instructions from there on apply the same: Go to the advanced tab and click reset.

Member Q&A Question

Hello, I wonder if you could help me? I keep getting a reminder to update Java, I don't understand what this is - is it necessary? I did try updating it some time ago and ended up with a lot of other things downloading on my computer which I had to delete.



Answer

Java is used on most computers so it's fine being on there, the automatic updater program contained within Java just downloads program updates.

Question

I have an iPad with plus net as my provider and use it to play Words with friends on a regular basis. My main opponent is also using an iPad with a BT provider. both of us have been frozen and cannot communicate with each other by this means at all. We have tried everything we know, which is very little, but to no avail. All I get is a small message saying an updating is taking place which may take a minute or two. Can you help, please.

Answer

Deleting the app and then downloading it again from the app store, may fix this. It is also a good idea to do a restart of the iPad by holding the home and power button simultaneously until it goes off and reboots with the Apple logo.

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

Boots and The Phonak Hearing Aid Myth

The myth in Boots stores; that Phonak hearing aids are much better than other manufacturers, is still evident to this day on their price list. The "best" technology category is priced from "£2,325.00 to £2995.00" per aid. That's £5990.00 for TWO! The "Best" level is reserved mostly for Phonak products. So with so many complaints from members who have previously paid these prices without success, we decided to uncover why their sales centres are motivated toward selling Phonak and why with even 50% off, you still may not be getting the great deal you thought you were.

Although advertised as Boots Hearing Care, it is in fact a Welsh company called David Ormerod Hearing Specialists who have a concession to sell hearing aids in Boots stores. Members tell us that they are informed Phonak technology is much better than Widex and even Starkey Hearing Technology (also on their price list), so spending more money to "upgrade to Phonak makes sense". Does being reassuringly expensive mean you get something better or is it just massively overpriced technology? Is the retailer relying on your lack of knowledge and using a trusted brand name to get your commitment to buy?

Sonova Holdings has a substantial share in David Ormerod and also owns Phonak the hearing aid manufacturer. Sonova ensure they have two retailers, Ormerod and Boots onboard, so they are guaranteed a route to market for their product brand - Phonak! Have a look at Sonova Holdings' website: www.sonova.com It's very cosy and not competitive when you understand tech.

Boots also offer a completely outdated version of Starkey Technology, the X Series. Their price goes up to a whopping £1445 per aid or £2,890.00 for TWO! We would remind members that they can purchase the very latest up to date, top of the range 16 channel Starkey 3 Series 110 technology for just £1,895.00 for two, through the charitable partnership with NARPO. We even make a donation of over £90 to the Star Benevolent Fund within that price. NARPO's NEC awards donations annually.

We all love and trust the Boots brand. Most of us remember as children being led around Boots for what seemed like hours on a Saturday. Perhaps it's time to realise that when it comes to buying hearing aids, you do so from David Ormerod, not Boots?



St Andrews Rehabilitation Centre,
Harrogate



Marie Jensen of Hearing Star
with Fundraiser Deborah Rack

The Police Treatment Centres Charity

We were delighted to attend the AGM for the Police Treatment Centres Charity and to be given a tour of the facilities at St Andrews Rehabilitation Centre, Harrogate. The Star Benevolent Fund has been supporting the Centres over many years, and made a contribution in partnership with NARPO. The Star Benevolent Fund receives a donation of over £90 for every pair of hearing instruments supplied through this unique charitable partnership. The NEC award donations primarily to police charities.

The facilities and staff were first class. We were also shown the Duke of York wing. With smart new accommodation available, NARPO members can book a stay there at very reasonable rates, should you wish to enjoy a visit to Harrogate and the beautiful local area. Just like a posh Premier Inn, perfect! The charitable partnership with NARPO also supports Flint House, Goring in the South and we hope to visit there very soon.



Marie Jensen

Did you know that there's no need to pay high street prices for hearing aids? As a NARPO member you can avoid the brand, product and price lottery and receive **genuine** value and service through the NARPO Charitable Partnership with Hearing Star. Only the very best 16 channel technology, with the option of wireless technology. Many benefits include a members service, home appointments, £995 deposit option with 0%APR.

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The PC Nicola Hughes Memorial Fund



The PC Nicola Hughes Memorial Fund (Registered Charity No. 1156398) was established in memory of my daughter, Nicola Hughes, I'm sure you are aware of the tragic circumstances in which we lost Nicola in September 2012.

Nicola was aged just 23 years old when she lost her life alongside her colleague, PC Fiona Bone, she had been a Police Officer with Greater Manchester Police for just over three years and was a response officer at Hyde Police Station on the Tameside Division.

Nicola loved her career in the Police and was proud to say 'I'm a Police Officer', she hated the shifts, the cold and the rain, but then again I think most of us have hated one of those at some point.

Nicola prided herself on her dedication to doing a good job of everything she did, she was meticulous in her attention to detail with her first arrest file containing more witness statements and pages than her Sergeant had ever seen from a trainee Police Officer.

She was small in height and stature but had a huge personality and possessed courage & wisdom beyond her years; the same Sergeant described her as having the body of a lion cub with the heart of a Lion. This alone summed up Nicola.

Nicola loved to help people and demonstrated this on a daily basis in the contact she had with the general public, she loved children although was not planning a family because as Nicola put it, 'they drain you financially and make you put weight on'.

Since losing Nicola we have established a charity in her memory; PC Nicola Hughes Memorial Fund the charities aims are to assist children who have lost a close family member through violent crime, this assistance will come in the form of providing learning & employment opportunities for those children who are now suffering from financial hardship in the aftermath of such circumstances.

We hope to be able to provide help if they want to continue in education, or help to access training courses to secure employment or just the simple things like school uniforms and shoes when the family budget is now somewhat reduced because Mum or Dad are no longer there.

We have had a number of events take place over the past few months in order to raise funds, one of which was my participation in the North Pole Marathon in April this year, we also had 1819 police Officers from all over the country taking part in our 'Run To Remember' this saw them all running 2 miles per day for a continuous 125 days.

We are also pleased to announce that certain partner agencies are coming on board with us and offering their services or discounts for members which again will boost donations.

For more information on our recent and future activities and also to check out our partner discount services please visit us at www.pcnicolahughesmemorialfund.co.uk Also if you tweet @PCHughesMEM

Thank you, Bryn Hughes

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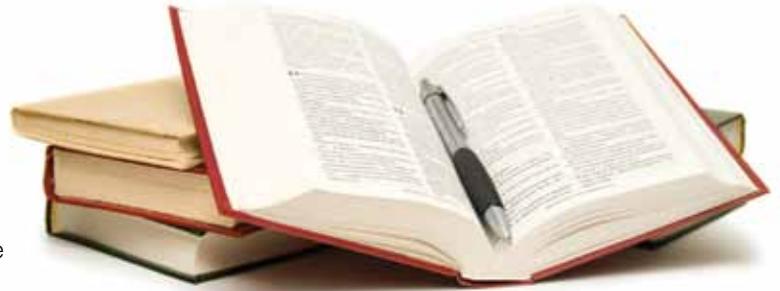
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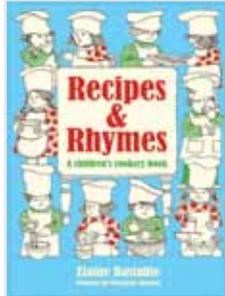


Recipes and Rhymes

By Elaine Bastable

This is a unique and rather wonderful cookery book in which every recipe is based on a traditional nursery rhyme or a well-loved poem. Children will love making delicious and inventive new dishes such as Simple Simon Pies, Jolly Ginger Buns and Hot Dragon Toasts. This is real cookery that any child can manage by themselves or with the occasional helping hand from a parent or grown-up. All the rhymes are beautifully and wittily illustrated by the celebrated illustrator Margaret Gordon, best known for her drawings of The Wombles, and all the recipes have been tried and tested by a team of enthusiastic young chefs.

Elaine Bastable was one of the best-known home economists in the 70s and 80s, and worked with top food photographers to produce editorial, advertising and packaging for clients.

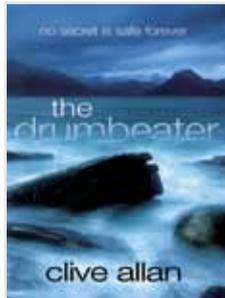


ISBN-10: 0957683529. ISBN-13: 978-0957683525

The Drumbeater

By Clive Allan

Clive Allan has drawn upon thirty years' experience as a police officer and a profound knowledge of the Scottish Highlands in his crime thriller, The Drumbeater. When skeletal remains are found buried on a beach near the remote Scottish village of Glendaig, the evidence points to murder, to a crime dating back seventy years to World War Two. The task of unravelling the mystery falls to history graduate Neil Strachan, now a career cop, fast tracked into a new role on Northern Scotland's Major Enquiry Unit. When Neil calls upon German naval historian, Matthias Fuchs, to help identify the remains, a name soon emerges, that of a dashing young U-boat ace who mysteriously disappeared in 1941: Korvettenkapitan Max Friedmann. A tale that will ultimately reveal a secret that could have changed the course of World War Two.

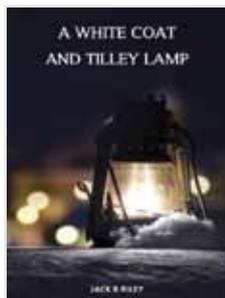


ISBN-10: 1783062193. ISBN-13: 978-1783062195

A White Coat & Tilly Lamp

By Jack B Riley

Come and meet some of the characters that Jack B. Riley encountered during his early years in the Police. Meet 'Madam Inspector' who taught Jack to swim, the little old lady who didn't want to go on an armistice parade and join him on his first traffic duty and at his first post-mortem. Share the experiences of Jack as he walked the streets of a Yorkshire mining town, finding two 'burglars' on his first night out on his own, having a history lesson from an old farmer and proving a match for his Sergeant at dominoes! Travel with him as he was transferred to a mill town and encountered a 'gentleman' of the road. Meet his colleagues both male and female as they worked and played together and how they gave support at difficult times in his personal and working days. Above all, be prepared to laugh and cry!

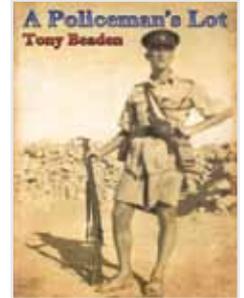


ISBN 978 0992780203

A Policeman's Lot

By Tony Beaden

This true account of the adventures of a young man who, after service in the RAF during the War and several years in the British police, joined the Colonial Service as an Inspector of Police in Uganda and rose eventually to the rank of Senior Superintendent with a stint as Acting Assistant Commissioner prior to and after that Country's Independence. It is told with candour and dry humour and includes tribal warfare, murders, and many brushes with death in the form of venomous snakes, a mad bull, scorpions, Mau-mau, a crazed murderer, crocodiles, a bout of yellow fever and a serious injury sustained during a rescue attempt following an earthquake.

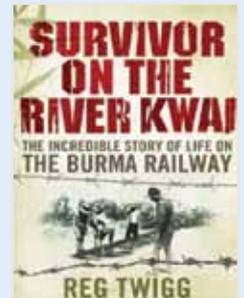


ISBN-10: 1848971435. ISBN-13: 978-1848971431

Survivor on the River Kwai

By Reg Twigg

February 1942. A young British soldier is caught up in the worst defeat in the history of the British Army, the fall of Singapore. Reg Twigg spends the next three years in hell, moving from jungle camp to jungle camp and building the Burma Railway for the all-conquering Japanese. Beaten, tortured, starving and forced to watch his comrades die, Reg fights for his survival, stealing from his captors, trapping animals and even making his own tobacco. That Reg survived is testimony to his own courage and determination, his will to beat the alien brutality of camp guards who had nothing but contempt for him and his fellow POWs. He was a risk taker whose survival strategies sometimes bordered on genius.

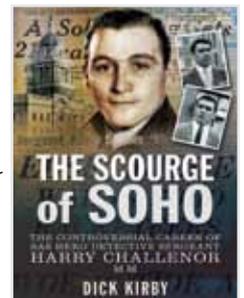


ISBN-10: 024196511X. ISBN-13: 978-0241965115

Scourge of Soho

By Dick Kirby

Detective Sergeant Harry Challenor is undoubtedly one of the most controversial policeman of all time. Born into grinding poverty in 1922, Challenor served with the prestigious Special Air Service during World War Two, was parachuted behind enemy lines, was captured twice, escaped twice and was awarded the Military Medal for his bravery. Joining the post-war Metropolitan Police, Challenor began his one-man crime crusade. After four years with the elite Flying Squad, Challenor was sent to London's West End to clear up crime in Soho. Pimps, racketeers and crooks were rounded-up and often found themselves in possession of a bewildering assortment of armaments of which they denied all knowledge. Policeman-turned-author, Dick Kirby, has interviewed former friends and colleagues of Harry Challenor and has meticulously studied court records and official documents to write the sensational and extraordinary story of the man whom became The Scourge of Soho.



ISBN-10: 1781593507. ISBN-13: 978-1781593509

Worth knowing

If it's interesting, we will let you know...

info You can email your
'Worth knowing' to
depceo@narpo.org



The Chairman of the Blackpool & District branch, Brian McVittie stood down after 14 years in the Chair at this year's AGM. The picture is of Brian receiving his Life Membership certificate presented to him by Steve Edwards, Deputy CEO

Chichester Branch AGM



The Chichester Branch AGM was held on Sunday 27th April at The Chichester Park Hotel and was attended by 98 members who enjoyed an excellent lunch following the meeting.

Carol Wiseman, the Social Secretary of the Branch, is shown being presented with her Life membership certificate by Secretary Les Mann. Carol has worked tirelessly for eight years in organising numerous and varied social activities for the Branch, examples of which include river and ocean cruises, coach tours throughout Britain and Europe, theatre trips, social evenings and cabarets. Up to 100 members regularly attend these events, a testament to Carols hard work and dedication to the Branch. Branch Chairman Barry Wiseman presents a cheque for £1,000 to Larry Culver of the Kent, Surrey and Sussex Air Ambulance. This donation was the proceeds of raffles held at the Branch social events during the year. Larry is himself a Narpo member at North Sussex Branch.



100th Birthday

On Tuesday 29th April 2014 two members of the Norfolk Branch Committee joined the family of Marjorie Browne to celebrate her 100th birthday and delivered flowers, card and chocolates.

Marjorie is the widow of the late Sergeant Frederick Browne and together with Fred was a very active member of the Norfolk Committee for many years and attended every local AGM up to 2011. On 11th September 1981 Marjorie and Fred were elected as joint Life Members of NARPO in recognition of many years of outstanding and loyal service to the Association. Norfolk Chief Constable Mr Simon Bailey sent flowers and a card on behalf of the Norfolk Constabulary and, of course, she received her card from the Queen.



At a meeting of the Denbigh Branch of NARPO (NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS) held at Denbigh Golf Club on 18th June, 2014, the association's highest honour was bestowed upon Retired Police Superintendent W. Derrick Parry [left] by current Branch Chairman Dick JONES. Mr. Parry had retired from the North Wales Police in August, 1989, following which he joined the ranks of NARPO. He was elected Chairman of the NARPO Denbigh Branch in April, 1997, and his tenure of office continued for 17 years until he relinquished the post in April, 2014. During these 17 years, Mr Parry was elected on no fewer than three occasions as Chairman of the NARPO North Wales Liaison Committee (Denbigh, Flints & Gwynedd Branches) in Oct 1998 - June 2000, Nov 2005 - June 2007; and June 2011 - Feb 2013. He also served on the NARPO Wales Region Committee for 17



years until February, 2014. Best wishes are extended to Derrick and Celia for a long and happy retirement.

Life Membership



Cornwall Branch Chairman, Jim Doney presenting a Certificate of Life Membership to Mrs Margaret SANDERS at the Branch meeting held on 24th June.

Margaret was the Branch Social Secretary for many years when she organized coffee mornings, day-long outings, holidays abroad and our regular Christmas meal. Our Branch is greatly in her debt



The Lincolnshire Branch held its AGM/Reunion in May and Chief Constable Neil Rhodes was the principal guest. Mr Rhodes presented a Life Membership Certificate to Chairman Lew Hudson in recognition of his outstanding contribution to NARPO at National, regional and local level. Lew will continue as Chairman.

Peter Toghill, West Bromwich Sub Branch is awarded Life Membership for his services to Staffordshire Branch NARPO as Welfare Officer. He is seen here receiving the award from Staffordshire Branch Secretary, Desmond Lockwood. West Bromwich Sub Branch comprises mainly members who served in Staffordshire County Constabulary prior to local authority reorganisation in the 1970's. Its members retain affiliation to the Staffordshire Branch of NARPO, even though some went on to serve in the newer West Midlands Police.



Thank You Margaret

Margaret Morgan was an executive committee member of the Gwent branch of NARPO for 18 years during which she was the Secretary/Treasurer for 5 years.

In 2006, she was elected to represent Wales region on the National Executive committee and worked on the Conference Arrangements Committee, Misconduct committee and Training Committee. She also represented NARPO on the national council of the National Pensioners Convention. Margaret also served on the executive committee of the National Pensioners' Convention in Wales.

In her NARPO role, Margaret was a member of the Pensioners' Forum Wales and has been the Deputy Chair of the Forum for the past two years.

Margaret also represented the Forum on the Welsh Senate of Older People, which is an amalgamation of the four major pensioner organisations in Wales. In 2011 she was elected as the first ever Chair of the Welsh Senate of Older people. In this role, she represented over 50 older peoples' organisations in Wales and was also a member of the National Partnership forum and forged close links with the First Minister, Welsh Government and the Older Peoples' Commissioner.

She never missed an opportunity to raise the profile of NARPO with various agencies.



Retirement of JOHN CHURCH MBE, from Northamptonshire Branch NARPO. At the Northamptonshire branch AGM held in April, John Church MBE retired from the committee and his position of Chairman of the Northamptonshire branch of NARPO after 17 years. As John was unable to be at the AGM owing to health issues, the Chief Constable Adrian Lee visited him at his home to present him with a certificate which recognised the contribution he had made towards the Force Welfare Fund the Benevolent and Orphans Fund, he was also given a gift of two bottles of wine (from the Chiefs own wine cellar). Stewart Slinn the newly elected Chairman presented John with a personally inscribed presentation clock from Northamptonshire Branch of NARPO, as a token of thanks for all the years of dedication, time and hard work John had committed on behalf of NARPO members. John's wife Susan was presented with flowers as a gesture of thanks from the branch committee. The photograph shows John Church (Centre) together with Chief Constable Adrian Lee and Branch Chairman Stewart Slinn

Rental Ads

Members' Holiday Property Small Ads

England

CORNWALL - FOWEY

Izzyminx Holiday Homes fully equipped with everything you need for a quality holiday. Choice of: Seaview (2bed/2bath), Harbour House (4Bed/2bath) and Captain's Lodge (4 bed/2bath). All within short walk of beaches, shops and pubs in town centre. Doggies welcome. Join NARPO colleagues who already love it here in fabulous Fowey. For further information visit www.izzyminx.co.uk or Tel: 07813 890768

CORNWALL - ST IVES

Detached 3 bedroom bungalow at Riviere Towans, Hayle, 100 yards from long golden sandy beach. Large lounge with TV/DVD. Kitchen with washer, dryer, fridge/freezer, microwave. Separate dining area, Sky 51" 3D TV, Spa bath, patio, BBQ. Sleeps 5. Unlimited broadband. No pets or smokers. From £300 pw. www.cahayabintang.co.uk Tel: Christine or Fred 07840 761869 or 07853 106193 for booking and information pack.

COTSWOLDS - WATER PARKS

Privately owned - Fully equipped Lakeside chalet at Hbourne Holiday Park. 2 bed, sleeps 4+. On site: indoor/outdoor pool, bar/restaurant, play areas seasonal entertainment all inclusive. Great location to tour/fish/golf. Up To 30% discount on brochure prices for NARPO colleagues. For info pack call 017973639342 email: stu@mckie.co.uk website www.vaila.co.uk

CUMBRIA-KIRKBY LONSDALE

Superior cottage enjoying central location hidden away in a peaceful courtyard. 3 bedrooms (1 en-suite), parking & garden. Newly renovated Chapel cottage boasts oak beamed ceilings, & an open fireplace along with contemporary decorative design. Ideal base to explore both Cumbria & The Dales. No smoking/pets. Tel: 07968504065 www.chapelcottagekirkbylonsdale.com

CUMBRIA - B & B N° KENDAL SOUTH LAKES

Luxury, environmentally friendly 4* Silver awarded Bed and Breakfast, Situated in a peaceful, rural, wildlife haven. Egyptian cotton linen; Goose Duvets, heated bathroom floors, pressurised showers and beautifully comfortable beds. Using locally produced organic food and products to create imaginative dinners and breakfasts. www.west-barn.com Tel: 01539 766335

CUMBRIA - LAKE DISTRICT KESWICK

Hazeldene Bed & Breakfast Accommodation. Superb location convenient for town centre, Lake Derwentwater, Theatre and local walks. Clean comfortable spacious en-suite bedrooms. Private Parking. Free Wi-Fi throughout. Lovely views. See for yourself on our live webcams www.hazeldene-hotel.co.uk email: info@hazeldene-hotel.co.uk Tel: 017687 72106

N / DEVON - ILFRACOMBE

SINGLE PERSON self-catering studio-flat; 250yds from harbour, within walking distance of amenities / attractions. Fully fitted & equipped with en-suite facilities; TV / DVD / radio / linen / electricity & central heating included. £125 - £250pw. NARPO colleagues welcome. NO SMOKING / PETS Tel: 01271 866550 - E-mail: bollo58@sky.com

DEVON - OTTERY ST. MARY

Garden Apartment bed and breakfast, sleeps 2 non smokers. Private Patio. Own entrance. Parking. TV/DVD. Sorry no pets. Discount NARPO rate £55 per night - minimum 2 night booking. Additional property at Kereven, Brittany. Visit www.gardenapartment.org.uk Tel: 01404 815990/07921723695. Email: gardenapartment@btinternet.com

GLORIOUS EXMOOR

"A beautiful spot" 200 acre beef/sheep farm. AA & ETB FIVE STAR GOLD AWARD B&B. Farmhouse (1086) overlooking Exmoor National Park. 3 Quality en suite bedrooms. Full central heating and log fires. Much farm produce used. B&B from £35 PPN optional EM £20 Tel: 01769 550262 Mob: 07793526260 Email: kerscott.farm@btinternet.com Web www.devon-bandb.co.uk

ISLE OF WIGHT

Retired Victorian railway station, nestled in the South of the island, converted into enchanting cottages sleeping up to 5+1. Large secluded gardens. Spectacular views of surrounding countryside with bridle paths and fishing nearby. Short breaks available. Pets welcome. View website for details: www.whitwellstation.co.uk 01983 730667

NORFOLK - WELLS-NEXT-THE-SEA

Choice of two stylish fully equipped Victorian Coastal Cottages - two/ three bed. Period features, wood burning stoves, furnished to a high standard. Close to Quayside, shops, restaurants and beach. Harbour / meadow views. Non smoking, pets welcome. NARPO discount. Phone 07976 720022 or visit www.norfolkdreams.com

NORTHUMBERLAND

Coastal cottage, Beadnell. Sleeps 4. Bedrooms: main double bed, 2nd 4' base, 3' above bunk. Bathroom: hb/wc/over bath shower. Lounge: twin settees, HD FreeviewTV/Video/DVD. Dining area: Fully equipped galley kitchen, washer/dryer. French doors to enclosed garden. Double drive. Non smokers. Tel: 07974 745624 email: dunesview_6@yahoo.co.uk

NORTHUMBERLAND - Gateway to Hadrian's Wall

Peaceful 2 bedroom cottage, sleeps max 4. All inclusive rates. Warm, cosy and comfortable. Well equipped. Oil central heating plus wood-burner. Rural situation near village of Greenhead with an excellent pub. Beautiful views. Pets welcome. Only 5 mins from Hadrian's Wall. Perfect for a relaxing or walking holiday. www.hadrianswall-stanegatecottage.co.uk Tel: 01697747443

NORTHUMBERLAND - WARKWORTH COAST

Beautiful property, sleeps 6. 2 king-size bedrooms, one twin which converts to superking. One ensuite, one family bathroom both with bath and shower. Cosy lounge with open fire, dining table seating 8, fully equipped kitchen plus AGA. Large enclosed garden. Tel: 07900 932 263 bibbidibobbidiburrows@gmail.com

SHROPSHIRE

Luxury Pine Lodge on lovely quiet site close to Bridgnorth, Ironbridge and other local attractions. Fully equipped, 3 bedrooms, 2 bathrooms, sleeps up to six in comfort. 2 parking spaces, No smoking, no pets or children under 14. Contact Jane on: 01746 761622 or 0781 7244928. Email: jlet05@hotmail.com See www.virtualshropshire.co.uk/astbury

YORKSHIRE DALES

Recently refurbished two bedroomed self-catering cottage with panoramic views near to Hawes is the ideal location to explore the Yorkshire Dales. SKY TV, Wi-Fi, heating/linen/towels included. Narpo discount. No smoking/pets. Website www.thecoachhousehawes.co.uk brochure telephone 01969 667375.

YORKSHIRE DALES

C16 cottage in Wensleydale, with beams and other original features, and log burner. Sleeps 4 in two bedrooms, one double, one twin. Warm, cosy and comfortable. Village location, ideal for walking. Well behaved dogs welcome. No smoking. 10% NARPO discount. 01480 531648 verityladds@hotmail.com Website: www.lightfoothouse.co.uk

Scotland

ISLE OF LIVING, ARGYLL, SCOTLAND

Delightful cottage overlooking the sea, sleeps 4, dogs welcome. Half hour from Oban. Quiet; ideal for walking, wildlife or just relaxing. Open fire, Sat. TV, fully equipped. No smokers. Run by NARPO member. Website: www.goluing.com email hello@goluing.com or 07901 663798

NESS - ISLE OF LEWIS

Self catering cottage Sleeps 6 (1 double 2 twin rooms) Equipped to a high standard. All linen provided. Ideally situated for walking, cycling, and bird watching. Lots of lovely beaches nearby. 10% discount for NAPRO Contact: Marlyn on Phone: 01851 810334 or marlyn@uwclub.net

PORTREE - ISLE OF SKYE

Self-catering house owned by retired BC/TDX. Comfortable sleeps 9 in family room, single and 2 doubles. 3 shower/bathrooms. Ideal base for walking, climbing or Wildlife watching break. Off street parking, 10 minute walk to town centre. For rates and availability contact Angus on: lv51_9dr number12@rocketmail.com or 07799446991.

Wales

NORTH WALES - SNOWDONIA

The Old Farmhouse traditional family run Bed and Breakfast built 1844 secluded rural location ideal for Snowdonia National Park, fishing, cycling, walking, hiking, water sports. Close to Betws-y-Coed, Bala Lake and Conwy Valley. Website: www.theoldfarmhousebb.co.uk Tel: 07775777412

PEMBROKESHIRE - Cefn Du Holiday Cottages

Pet friendly, Holiday Cottages and newly converted Barn, 4/5 star sleeping 2/8 with secure gardens set in 60 acres of beautiful countryside close to the Preseli Hills, the famous Pembrokeshire Coastal Walks and picturesque towns of Cardigan and Carmarthen. NARPO Discount. Contact John Myatt Tel: 01239 831530, virtual video on www.cefnudholidaycottages.co.uk email: info@cefnudholidaycottages.co.uk for further information and brochure.

South Wales - Holiday Lodge

The National Crime Officers Association are pleased to offer their holiday lodge in a beautiful woodland estate near Amroth, South Wales to NARPO members at reduced rates. Details of the lodge can be found at www.carslodge.co.uk. Contact Dave Johnston Email; carslodge@btinternet.com Mobile; 07920 781212

Ireland

WEST CORK

Beautiful West Cork. Homely and privately owned S/C properties of quality. Outstanding beaches and scenery. Discounted ferry packages, under occupancy reductions, detailed colour brochures with personal recommendations to restaurants, traditional music, walking and fishing. Accommodation from £175 per week. Chris and Kathy Brown 01778 571968 www.perfectirelandholiday.co.uk

Cyprus & Greece

CYPRUS - PERNERA - PROTARAS

2 BEDROOMED APARTMENT IN GOOD LOCATION. Sleeps 6 comfortably. Furnished to a high standard. Balcony and communal pool. 700m to beautiful beaches, good restaurants and bars. Car not essential. Airport pickup if required. www.apartment-joanne.co.uk Details: Anne Mulligan 01942 832760 or mob: 07787428162 Email: mulligan.mulligan@btinternet.com

France

BRITTANY

Renovated country farmhouse, two bedrooms, master en suite, second double plus single bed. Family bathroom, Living area, TV, wood burning stove and kitchen. Garden, BBQ, Excellent tourist base. Second two bedroom cottage available nearby (sleeps 5). £250 - £550. Contact Chris Smith smithdavid-et-christine@wibox.fr, 0033987878399 or 07887744688.

LANGUEDOC

3 storey village house, double and twin bedrooms, sleeps 4, roof terrace. Well equipped, Village amenities near Pezenas, Beziers, Canal Du Midi. 20 mins to Med coast. Montpellier, Carcassonne 1 hour. Spanish border 11/2 hours. From £43 daily. Contact 01825 763164. NARPO member

Midi-Pyrenees

Between Albi & Cahors in the beautiful Gorges de l'Aveyron well appointed & comfortable converted barn, 2 double ensuite bedrooms, large private pool, quietly situated on edge of small village. Spectacular countryside, medieval villages & markets galore! Recommended by Member. Contact: Denise Robbins, djrobbins@orange.fr, telephone: +33-563240191

NORMANDY

Renovated stone cottage, two bedrooms en-suite. Situated in beautiful Normandy countryside, 5km from the town of Mortain. £250 to £350 per week. www.latourablere.com Alan & Isabel Hamilton Ward. Tel: 0116 2393081, e-mail: alanguard@btinternet.com

NORMANDY, DOMFRONT

Delightful Warm Cosy Cottage by King Henry II's castle in nearby Medieval Heaven. Five-star reviews. Just for two, furnished as a lovely home, self-catering, fully equipped, central heating, log fire, beautiful meadow, amazing views. Restaurants, bars, cafes. Contact: Graham and Emily Swain. info@ourlovelyhomeinfrance.com 02392 712344 www.ourlovelyhomeinfrance.com

NORMANDY - MANCHE

Three quality cottages set in peaceful Normandy countryside. Owl Barn (wheelchair access throughout) and Chestnut cottage, sleeps 4 Cherrytree Cottage sleeps 10. Perfect for Atlantic beaches, D Day locations, Bayeux, Mont St Michel, Golf, cycling and Normandy sight-seeing. Visit: www.bonhom.com Contact: Alan or Liz on 0033 233 471498

SOUTH OF FRANCE

Inland from the Mediterranean resort of Agde and within the conservation area of the Chateau De Margon. Lovely gite which sleeps 5/6 in 3 bedrooms plus 1 bathroom and additional WC. Private gardens and pool. Satellite TV and free wi-fi. Contact: jomargon@tiscali.co.uk or 01584 875831.

Italy**CENTRAL ITALY**

Spacious quiet Country house within 6ha land in unique Marche-landscape. Perfect for children, parents, grandparents, pets. Large swimming pool, open fireplaces, terrace, 6km to seaside, fully equipped. 3 apartments (all combinable) from £480pcw. Fly Ancona Airport 45min. www.rosipina.eu or call Aaron Jakob +43 699 17448800, email: aj@rosipina.eu

TUSCANY

Stylish, Rustic and Romantic Medieval Village House situated in the foothills of the Tuscan mountain's. Stunning location with breath-taking panoramic views. Near Pisa, Florence and Lucca. Sleeps up to 6 people, but also great for couples. NARPO discount. Phone 07976 720022 or visit www.tuscanlife.eu

TUSCANY

4 Beautiful Villas set in 10 acres of picturesque Apennine Mountains. Suit couples or families. Stunning views of castle where Michelangelo was born. Heated salt water pool, Medieval Towns to explore, great local restaurants, peace and tranquility. NARPO Discount. www.villaditoscana.com Tel. 0785 122 0540 UK email freyaItalia@hotmail.com

Portugal**ALGARVE - LAGOS**

Luxury Apartment, close to Meia Prai Beach. 2 en-suite bedrooms, beautifully furnished, fully equipped kitchen, huge south-facing balcony, fabulous sea views, short walk to Marina and town centre, car not necessary. Also luxury 4 bed villa with pool same area. Tel 01743 358772 mobile 07854 614450, email: EConacher@gmail.com

ALGARVE - LAGOS

Our apartment "Ahoy" is no longer available for rental, as we will be using it ourselves having sold our villa. May we thank all past clients for choosing ourselves.

Spain**COSTA BLANCA: PANORAMAGOLF, VILLAMARTIN**

Family or golfing holidays. Ground floor apartment: Sleeps 6, 2 bedrooms, 2 bathrooms, fully equipped. T.V. Garden. Communal Pool. Restaurants, bars walking distance. Beaches and golf courses nearby. Airport transfers and Reduced green fees arranged. From £160 per week. peterpangolf@gmail.com

COSTA DEL SOL - BENALMADENA & CALAHONDA

Enjoy seven nights in beautiful fully equipped self-catering apartment sleeping four in frontline beach resort in Benalmadena Costa or lovely spacious sleep six apartment in Calahonda from just £129 per week. Website: www.holidayoffersinspain.com Tel: 0034952444327 Email: reservations@diversifiedresorts.com

JAVEA, COSTA BLANCA.

Modern two bedroom apartment, balcony, roof terrace and pool, 200 metres to beach. Short walk to Port and Town. £320 to £395 per week. Web site: www.xabiasurapartment.com Alan & Isabel Hamilton Ward. Tel: 0116 2393081, e-mail: alanguard@btinternet.com

COSTA CALIDA

Lovely 2 bedroomed penthouse apartment on Terrazas de la Torre golf resort. Overlooking large pool. The newest of the Polaris resorts providing a wonderful location for great holidays. Local attractions/beaches within easy reach. £150 - 200 p.w. Contact details: www.ruseinthesun.net or Tim on: 07834 371753

MENORCA

Luxury villa with 3 air conditioned bedrooms sleeping 7. One bedroom en-suite. Large secluded garden, with pool and ample space for alfresco dining. Newly refurbished. 200 metres from the sea. References available and discount for NARPO members. Tel: 0208 449 7049 email petermcmorton@hotmail.com

Canary Islands And Madeira**Tenerife - Costa Del Silencio**

One bedroom apartment Costa Sol complex close to sea. Quiet area with all amenities. 2 exclusive pools, free unlimited WiFi, Smart TV, UK TV channels, washing machine and iron/ironing board. Balcony complete with furniture. Email debbie@clearbluewater.info - website www.clearbluewater.info

LANZAROTE - COSTA TEGUISE

Luxury one bedroom bungalow on quiet beachfront resort with 3 pools. Equipped with full kitchen, sat TV, WiFi, fans and safe. Restaurants, bars & shops nearby. 120 metres from beach. Tel: 01452 611873

TENERIFE - COSTA DEL SILENCIO

Seafront apartment. One bed frontline seafront apartment, (sleeps 4). Atlantic View complex, quiet area, Costa Del Silencio, English TV, washing machine. 2 Pools. Checkout: www.atlanticview.info for pictures, information and availability. £225 per week. Tel: 01278 760865 or email: jonmattick@hotmail.com

MADEIRA - FUNCHAL

Luxury 1 bedroom (king size bed), 5th floor sea view apartment. Fully equipped with many extras. 2 balconies. Lift. Private Parking. 5 minutes from harbour 10 from town centre. From £395 per week. Longer stays negotiable. No Smoking. Temperature sub tropical all year. Tel: 01222 794077. Email: lyngadd@btopenworld.com or www.luxurymadeiraapartment.com

North America**CENTRAL FLORIDA**

Elegant and spacious re-furnished 4 bed-roomed home, in gated community. Centrally located, 20 mins from Disney. Private screened pool, multi-gym Facilities available. Full Wi-Fi, cable TV and telephone. From £450 p.w. Please see website for further info and photos. www.davenport-house.us.com Tim and Karen Young. Tel: 01905 354786 or tim.young@zen.co.uk

DISNEYWORLD - FLORIDA

Luxury 4 bedroom, (2 en-suite), 3 bathroom villa with 2 lounge areas. 30ft lagoon shaped west facing pool and sundeck, surrounded by privacy hedge and overlooking open area. Games room, internet, six cable TV's etc. From £495 per week. NARPO member 01531 651723/07973 391431 for details, www.woodvillevilla.com for VIDEO tour with commentary. Email: colin@woodvillevilla.com

DISNEY - FLORIDA

Luxury 4 bedroom, (2 en suite), 3 bathroom villa, sleeps 8, in quiet gated community overlooking lake. Centrally located, 15 minutes from Disney, private heated, screened pool, games room, full WiFi, computer, cable TV and telephone. From £425 pw Contact Mark & Cath Smith on: silversmith414@gmail.com or 07557441961 Web: www.silversmith414.com

FLORIDA - DISNEY

Luxury spacious 4 bed 2 bath villa. Beautifully furnished. Large private heated pool. Not overlooked. 6 miles from Disney. Near to all shops/restaurants/tennis/golf. Accommodates 10. Fully equipped plus high chair/cot/stroller. Flat screen hd tvs/dvd free telephone/ wi-fi From £400 pw. Tel/Fax 0151-726-0943 frnk.thompson@gmail.com. www.thompsonsflovidavilla.com.

FLORIDA - DISNEY AREA

Spacious 4 bed 3 bath (2 en-suite) family villa in gated community 15 minutes from Disney world. Private, screened, west facing pool, extended sundeck overlooking conservation area. 2 lounges with 42" flat screen HD cable TV, video, DVD, PS2. Wireless internet access, games room. Close to shops, golf, restaurants, from £540 p/w. Dave & Julie Hart Tel 01924 251132. www.hartsvilla.co.uk

GULF COAST - BRADENTON - SARASOTA

Fully equipped 4 bedroom villa that sleeps 8. Private south facing heated swimming pool overlooking nature reserve and small lake. Beach, shops, restaurants and numerous golf courses nearby. Verizon FIOS HD TV package and WIFI. www.captivapalms.com Call: 07977 591926 email: captivapalms@yahoo.com for more information.

FLORIDA - GOLF/DISNEY

4 Bedroom, 3 Bathroom villa, 2 en-suite, sleeps 10. Two lounges, dining and breakfast rooms. Screened pool and deck overlook fairway. Flat screen TV's. Phone, Cable TV and Wifi. Gated golf community. On site security. Club house/sports bar. From £450 per week. Contact NARPO member on 01625530043. Email: woolleyrh@aol.com Website: www.Bythefairway.com

FLORIDA - DISNEY

4 bed/3 bath very popular luxury villa with private pool, free WiFi, games room, HDTV, PS2, DVD, High Chairs/Cots located in Rolling Hills genuinely near Disney, Celebration, Old Town and Golf and with some of the best eating places on your doorstep. Contact NARPO member on 01307 464422 or www.orlando-villa-vacations.com

ORLANDO - FLORIDA

Heron's Flight. Luxury 4 bedroom villa - private, heated pool. Sleeps up to 10. Quiet setting overlooking lake - 15 minutes to Disneyworld. Close to golf courses, shops and restaurants. Internet access and free international telephone calls. Special NARPO prices start from £350 per week. Visit our website www.rentspringlakes.co.uk Tel/Fax: 01423 322564, email: info@cgcharlwood.com

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Peter Swan

Time out puzzle 79

Compiled by Ted Dilley

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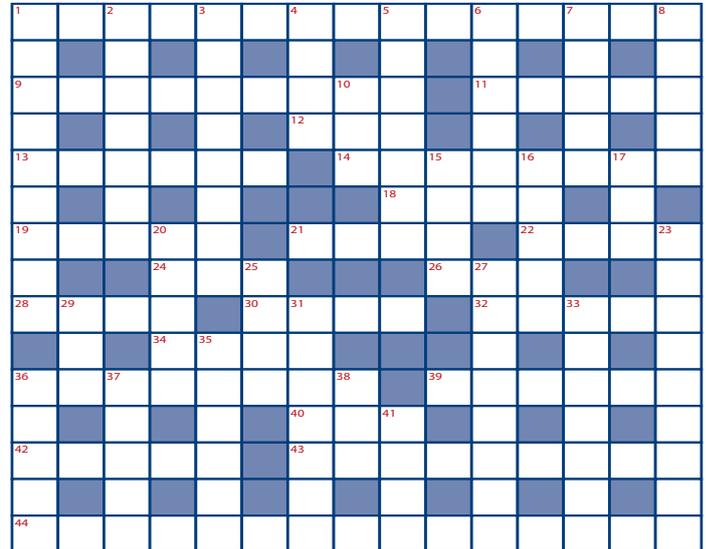
Win £75 M&S Vouchers - How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **16th September**, with your name, address and membership number.

Across

1. John Masters novel about India filmed in 1956. (7, 8)
9. Railway viaduct - subject of a disaster and a lamentable poem. (3, 6)
11. Abstinence tends to make one thus. (5)
12. The passive female principle of the universe. (Chinese philosophy) (3)
13. Lowest commissioned rank in the US Forces. (6)
14. Surname of businessman employed in 1977 by British Leyland to rescue them. (8)
18. Former name of the Irish Republic. (4)
19. Where the curate crept? (5)
21. Familiar name for the highest accommodation in a theatre auditorium. (4)
22. Name given to a method of defogging an airfield with burning petrol. (4)
24. A call when a point is not counted in certain games. (3)
26. The definite article. (3)
28. Fence stake. (4)
30. God's Little ---- (Erskine Caldwell book title) (4)
32. Dropped a clanger. (5)
34. Florence's river. (4)
36. Sends goods by a public carrier. (8)
39. "If you ---- us, do we not die?" (Shylock) (6)
40. Scouring cleaner, now outdated. (3)
42. Loin cloth. (5)
43. Learning. (9)
44. 1980s event in which many of us were involved. (3, 6, 6)

Down

1. Yellow flower with species meadow, bulbous and creeping. (9)
2. Adventure originated by tales of a Greek hero. (7)
3. To assume eminence without justification. (8)
4. Abbreviation of a 500 mile motor race in the USA. (4)
5. Turned over. (7)
6. One who shares a lead in a film? (2-4)
7. Push something solid into a softer medium, like a stone in unset concrete. (5)
8. Insulting slang term for insignificant but annoying people. (5)



10. Scottish give. (3)
15. Archaic form of "knew". (4)
16. Bring something to one's notice. (5)
17. Journey's --- (R.C. Sherriff book title) (3)
20. Admissions or denials in Court. (5)
23. An official order. (9)
25. A taste, usually sharp. (4)
27. One who believes that pleasure is the most important thing in life. (8)
29. Fuss. (3)
31. Arrange a meeting. (7)
33. Italian operatic composer and gourmet. (7)
35. Italian town on the Adriatic coast near San Marino. (6)
36. Young trainee for a uniformed service. (5)
37. "...has caught the Sultan's turret in a of light." (Fitzgerald)
38. Title awarded as an honour. (3)
41. People who are easily fooled. (4)



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Crossword solution for issue 78

Across

1. Southern Railway 9. Ellipse 12. Atelier
15. Sneak 16. Dames 17. Pawn 18. Tired
19. Etna 20. Rother 22. Aspirate 25. Carlisle
27. Permit 30. Upas 33. Scoop 35. Oder
36. Tepee 38. Bambi 40. Between
41. Braille 42. Recommendations

Down

1. Sleeper 2. Ullswater 3. Hope 4. Reekie
5. Readers 6. Idem 7. Whist 8. Yardage 10
11. Sat 13. Tad 14. Lee 21. Ras 23. Pip
24. Armadillo 25. Clumber 26. Licence 28.
- Turrets 29. Robbed 31. Attic 32. Sew
33. See 34. Par 35. Obi 37. Perm 39. Mast

Crossword Winner

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