



# NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



NARPO hosts reception at Police Federation Conference



**NARPO** - the voice of retired police officers

'To safeguard the rights of members and to promote measures for their welfare, with particular regards to pensions'



## Thinking of raising funds from your home?

Raising funds from your home using Equity Release could be one of the most important decisions you make in your life. Our independent advisors have helped a substantial number of NARPO members with this decision.

We only recommend plans covered by the Equity Release Council (ERC) and we never use pressurised selling techniques.

### We can help you decide if equity release is right for you

We will fully review your financial circumstances to make sure we fully understand your objectives and the options available to you before making a recommendation to proceed.

Releasing equity from your home is a lifetime commitment and will also reduce the amount of inheritance you can leave, so it's worth including your family in any decision you make. Our advisors can also help to explain how this may affect your tax position, eligibility for welfare benefits and your long term financial planning.

We only charge a fee if you go ahead with the plan. Our fee is £1,350 upon completion of the plan. Any commission or fee that we receive from the lender will be refunded to you. This is a Lifetime Mortgage or a Home Reversion plan. In order that you understand the features and risks, we will always provide a personalised illustration following consultation.

To find out more and to book  
a FREE no-obligation appointment:

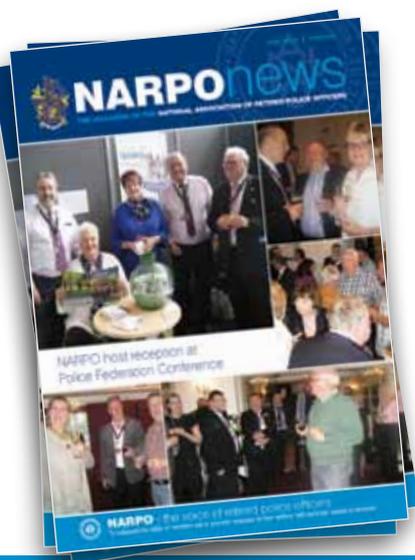
**Call 0845 600 8996**



We're open from  
9.00am - 5.00pm Mon-Fri

**Police  
Mutual**  
ALL PART OF THE SERVICE

# inside



## Front Cover:

NARPO NEC members attended the Police Federation Conference in Bournemouth where they staffed an exhibition stand at the Conference and hosted a reception for Police Federation officials and other interested parties.

## Mailing Information

It is important that you notify NARPO HQ of any changes to your address as soon as possible. Please quote your membership number which is printed above your name on the envelope in which NARPO News is delivered. **Tel: 01924 362 166**



Opinions expressed by authors and services offered by advertisers are not specifically endorsed by the Association.

The Editor reserves the right to refuse or withdraw advertisements at his discretion and does not accept liability for clerical or printer's errors, although every care is taken to avoid mistakes. Advertisements in **NARPO**news are accepted by the National Association of Retired Police Officers only on the understanding that the advertisers warrant that the advertisements do not contravene the Trade Description Act 1968, the Sex Discrimination Act 1975 and the Business Advertisements

Designed & Produced by © Wilson Design House 2015. [www.wilsondesignhouse.com](http://www.wilsondesignhouse.com)

(Disclosure) Order of 1997 and conform to the British Code of Advertising Practice. Articles contributed by the editorial staff may not be reproduced without permission in writing from The Editor.

NARPO News 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](mailto:hq@narpo.org)**

For further information about NARPO, its services, branches and approved advertisers, please visit our website at [www.narpo.org](http://www.narpo.org)

To facilitate a prompt reply when contacting the office by email, please quote your membership number or postcode.



05

Message from the editor



07

President's review



28

Police Treatment Centres



35

All About Dementia

09

Readers Letters



16

Benefits Latest

20

Police Pension Latest

22

What's on



26

Accounts

39

Useful Tips Whilst Working Abroad

41

Book 'em



48

Members' small ads



51

Time Out Puzzle



Email [hq@narpo.org](mailto:hq@narpo.org)



# Help protect loved ones by pre-paying funeral costs

You could save  
**£1,700**  
on funeral costs  
by 2021\*

## Pre-paying funeral costs can save thousands of pounds in the future

The longer you put off pre-arranging your funeral, the more money your loved ones may have to find in the future.

By 2021 the average cost of a funeral will be £5,438. If you purchase a Dignity Prepaid Funeral Plan today at £3,665, which is called the Pearl option and is Dignity's most popular plan, and funeral costs increase at their current rate of 6.38% per year, by 2021 **you will save yourself and your family over £1,700\***.

Regardless of how you decide to use the spare money you've not had to use for funeral costs, **one thing is certain**, with a Prepaid Funeral Plan from Dignity you will:

- Not have to pay a penny more than you already have for services provided by the Plan
- Continue living your life without the worry of ever increasing funeral costs
- Avoid loved ones being left with a large and unexpected funeral bill
- Ensure loved ones are well looked after by one of Dignity's 1,140 owned or approved funeral directors.

You can pay for your plan in one lump sum, spread the full cost over 1, 5 or even 10 years, or pay a deposit of your choosing and spread the balance with monthly instalments. No matter which option you choose, the cost of the plan will be fixed. As long as your plan has been paid for in full, your loved ones will never be asked for a penny more to cover the services included in the plan.

From the day you enquire about a Prepaid Funeral Plan from Dignity, to the moment your loved ones need Dignity, you'll always be treated with care and compassion. You'll be given open and honest answers, and have someone to call if you need help or support as their award-winning UK-based Client Service Centre is open 24 hours a day, 7 days a week, 365 days a year.



I am now in the happy position of not having to worry, or indeed think, about my funeral at all. I feel quite secure that my wishes will be followed while still leaving my children with the freedom to fine tune the service as they wish, with no financial worries. Many thanks for your help.

**Mrs Steele, Cheltenham**



For your no-obligation information guide about the Prepaid Funeral Plan from Dignity, contact Police Mutual today

# 0151 236 4511

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



# Police Mutual

\*2021 forecast based on the average increase of 6.38% each year between 2007 and 2014. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No.1073408. Registered office: Alexander House, Queen Street, Lichfield, Staffordshire, WS13 6QS. For your security, all telephone calls are recorded and may be monitored.

# Editor's message

## NARPO Conference 2015

The Annual Conference of our Association will take place on Friday 4th September 2015 at the Conference Centre in Southport. We are returning to Southport which we last visited in 2011. Much has changed in the Association in that time and in particular the way we deliver Conference has gone through significant change.

This year a major part of Conference will be the consideration by delegates of proposed new rules for our Association but Conference is not solely about rules. We have tried once again to provide a Conference that will engage delegates and members alike. In addition to the essential updates on our financial position and our performance over the previous year we will have specific inputs from invited guests.

Sara Thornton CBE, QPM, formerly Chief Constable of Thames Valley Police and now the first head of the newly formed National Police Chiefs Council, the successor to the Association of Chief Police Officers, will address Conference. She will outline her views on the current state and future for policing in what continues to be a challenging climate for the service. Ms Thornton has kindly agreed to take questions from delegates following her presentation.

A panel discussion on the future of welfare will also take place on the morning of our Conference. Deputy Chief Constable Andy Rhodes the National Lead for Well-being and Engagement, Simone Sear, Head of Welfare at Racing Welfare and other invited guests will discuss their different approaches to welfare for those working and retired in their particular sectors of employment. Following a brief presentation from each panel member, delegates will get the opportunity to ask questions.

Once again we have engaged John Stapleton the popular television presenter and journalist to assist us in these question and answer sessions.

During the afternoon delegates will not only debate a range of motions on matters affecting the members but hear from our President Ian Potter on developments and future plans for the Association. The Annual Report, Conference Agenda and proposed new rules, with amendments proposed by various branches, are available on the Annual Report and Conference page of our website.

This will be our second Conference with the Live Group providing technical support, which has

assisted us in providing a more professional image of our Association. For those unable to attend Conference, we will once again be webcasting the Conference live and following Conference will post the event on YouTube. Members watching live will have the facility to contact Conference with comment or questions. A link to Conference news and to the event itself will be posted to our website at [www.narpo.org](http://www.narpo.org) during August 2015.

## Asbestos investigation and health advice

The Metropolitan Police is currently investigating a number of sites where firearms officers may have been inadvertently exposed to asbestos while training. As part of this investigation, they are asking all officers and related roles who trained between 1980 and 2007 to complete a self-notification questionnaire.

Health advice and information is available on this page: <http://content.met.police.uk/Site/asbestosinvestigation/>

We understand that 22,000 retired Met officers will receive letters from Equiniti about this issue, over the next 3 months, and there will be a "phased national release of information via each force area."

There is a helpline 08456 016977 (Mon-Fri 9-5) staffed by a trained nurse should people have worries or concerns. Where appropriate, they may refer individuals for a face-to-face nurse appointment at the Royal Brompton Hospital.

This information is repeated on our 'Notices' page at [www.narpo.org](http://www.narpo.org) where there are links to the relevant advice page quoted above.

## NARPO News - Shared information

Over recent months I have attended a number of Branch Annual Meetings. It is always good to meet members and get feedback and ideas. In the recent past, the NEC has tried to identify best practice or good initiatives and has used NARPO News to spread the message.

In discussions at local level and since, I have been asked whether we would consider articles from branches or individuals about issues affecting members but in particular about any good practices that branches might adopt in



assisting members. I think that we already get feedback from individuals through our letters page and we do print the occasional article from members but I did feel that it would be worthwhile if I made it plain that we are prepared to print articles from branches about how they operate and in particular any ideas they may have for improving the engagement of or service to our members.

Naturally articles are printed on the basis of space availability and interest to the wider membership.

## Commutation

The long running saga of the complaint to the Pension Ombudsman about maladministration of commutation factors between 1998 and 2006 has reached a significant point in that the lead complaint made by a retired firefighter, Mr Milne, has been decided. The complaints to the Ombudsman were triggered by the Fire Brigades Union, who soon after initial complaints were made came to an understanding with the Pension Ombudsman that he would deal with this complaint by investigating lead complaints but protect the position of other retired firefighters who had retired during the period in question to save the need for those officers to complain and in doing so assist with the administrative burden on the Ombudsman.

NARPO on behalf of our members reached a similar agreement with the Ombudsman sometime after the FBU, effectively protecting our members' interests in a similar way. The determination recently published by the Ombudsman makes it clear that commutation factors should have been reviewed in 2001 and again in 2004 following his consideration of Mr Milne's case but indicated that his findings should apply to all former firefighters and police officers who retired in the period 2001 to December 2006.

Further and a more detailed explanation of the history and current position in respect of this matter appears later in this magazine and on our website at [www.narpo.org](http://www.narpo.org) under 'Police Pensions'.

Best wishes

**Clint Elliott** - Chief Executive

# Extra wide or swollen feet?

try **Cosyfeet**

**NEW** styles  
and colours for  
men and women

**FREE  
DELIVERY**

with your first order  
Enter code **NAR0815**  
when shopping  
online. Offer ends  
01/10/15

We **FIT** feet others can't fit!

The original, extra wide, extra deep,  
**extra roomy footwear**

All our styles are an extra-wide fitting  
EEEE+ for women and HH+ for men.

**Specially designed to fit**

- Swollen feet • Extra wide feet
- Problem toes • Bandaging
- Bunions • Orthotics

What makes our shoes  
**different from the rest?**



Styles shown: 'Sandy' & 'Woody'

**3 ways** to request your **FREE** catalogue

**1.** Complete the  
reply slip below

**2.** Call **FREE** on  
**0800 731 0148**

**3.** Request online at  
**www.Cosyfeet.com**



**Yes, please send me my FREE 144 page Cosyfeet catalogue**

Mr/Mrs/Ms/Miss/Other: \_\_\_\_\_ Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

From time to time, we may make sections of our mailing list available to carefully selected companies whose products or services may be of interest to you. If you would prefer not to receive such mailings, please tick this box or let us know by phone.  **Offer ends 01/10/15**

**Return to: FREEPOST COSYFEET** (This is all you need to write but it must be written in capitals).

NAR0815

# President's review



## Pensions Freedom

New Pension Rules which were introduced earlier this year have given those over 55 years of age access to lump sum payments and a greater say in what they can do with the money in their pension pots and where they can invest it. Sadly this freedom of choice has a downside in that there has been a proliferation of text messages, e-mails, junk mail and cold calls from fraudsters targeting vulnerable individuals.

In the last six months it is estimated that 15% of pension savers have been approached and over £495 million has been lost to fraud and there remains a potential for another £4.7 billion to be in jeopardy in the next 12 months.

**BE WARNED** – never respond to any unsolicited request with regards to your pension pot no matter how convincing it may sound! It is prudent to take advice from a regulated financial advisor.

## Bus Pass Bonus

I am reliably informed by a recent visitor to Italy that they were allowed to travel free on buses using their English Bus Pass as proof of being of pension age – quite an amazing situation when you consider that they cannot be used in Scotland or Wales! If you have any other examples I can share please let me know.

## Conference First

I recently attended the An Garda Sciochana Retired Members Conference in Killarney, Co Kerry and was made to feel very warmly welcome. This was the first such visit by a President of NARPO and in my introduction my visit was described as being “the start of an historic liaison between our Associations”. It was interesting to note that they have similar issues regarding welfare and social support, the impact of historic enquiries and quite vicious attacks on their pensions which have seen their payments reduced. I am equally delighted that our two Associations have agreed

this exchange arrangement and we look forward to greeting the GSRMA President at Conference in Southport.

## Rules

I have been asked to clarify a matter pertaining to the proposed new rules for NARPO and can confirm that there is no suggestion within them that spouses and partners of Full members will be denied access to any of our member services, or the welfare and social activities provided by Branches. Likewise there is no suggestion that they will have to join as “Additional” members to be eligible for such member services, indeed, why would they need to? as the “gateway” to all these benefits is through their relationship to the Full member.

As an example, the Police Mutual offer all types of insurances to all family members of a Full member of NARPO and our own travel insurance can be purchased for a single, couple or family arrangement. I am happy to state that these arrangements will continue and that there is no “disenfranchisement” of spouses or partners as seems to be an impression expounded by some.

## A New Broom

Clint Elliott was appointed as our Deputy CEO in 2006 and in 2009 he became the CEO of NARPO.

At the NEC meeting held in July he announced his intention to retire from office in January 2016. As a consequence, at that meeting the NEC considered their options in relation to filling the Chief Executive role and unanimously decided to appoint Steve Edwards (our current DepCEO) as CEO Elect to take over the role from Clint in January.

In consequence of that decision the NEC have instructed the Secretariat Sub-Committee to advertise the vacant post of Deputy CEO and are hopeful that a suitable applicant might be identified to fill that position in early 2016.

## NARPO Villas

Steve Edwards and I recently met with Lord Wolf of Barleugh who kindly allows our members the use of his Villas free of charge through the auspices of a charity he has established. I am delighted to announce that he has agreed to allow the arrangement to continue, but unfortunately we will no longer be able to allocate the main building of the villa Endymion in Holland as it is required for use by his family. The villa cottage remains available to NARPO members. The villa Scylla and cottages in Italy remain totally available and we have arranged for two large fans to be placed in the cottages as they have no air conditioning.

Good news from Holland is that he has recently purchased some apartments in the centre of Amsterdam and has offered us the use of one of them as a replacement for withdrawing the use of the main villa. I understand that the property has typically steep and narrow stairs so will come with a health warning and a large suitcase ban! The property is under refurbishment at present and we will let you know as soon as it becomes available.

Best wishes

Ian Potter - President

RELAX! WITH UP TO 4,000 USED CARS PRICE CHECKED DAILY,  
COMPREHENSIVELY CHECKED & GUARANTEED

# YOU'RE SURE TO FIND YOUR PERFECT CAR!



**BRAND NEW**

PEUGEOT 208 DIESEL  
1.6 BLUE HDi ACCESS A/C 3DR

**NOW ONLY £157.93 PER MONTH\***

48 MONTHS (9+47)



**BRAND NEW**

NISSAN QASHQAI 1.5 DCi  
VISIA (SMART VISION PACK) 5DR

**NOW ONLY £221.00 PER MONTH\***

48 MONTHS (9+47)

**PART  
EXCHANGE  
WELCOME**

**FULL VMC  
MILEAGE AND  
HPI HISTORY  
CHECK**

**FLEXIBLE  
FINANCE  
AVAILABLE**

**NATIONWIDE  
DELIVERY  
TO YOUR  
DOOR**

**BRAND  
NEW CARS  
ALL MAKES  
AND MODELS  
AVAILABLE**



**15 REG**

FORD MONDEO 1.5  
ECOBOOST TITANIUM 5DR 5K

**NOW ONLY £19499**



**60 REG**

CITROEN C1  
1.0i VTR + 3DR 34K

**NOW ONLY £3984**



**60 REG**

VAUXHALL ASTRA  
1.6i 16V EXCLUSIV 5DR 78 K

**NOW ONLY £5303**



**11 REG**

SKODA OCTAVIA  
1.6 TDi CR S 5DR 63K

**NOW ONLY £7105**



**61 REG**

VOLKSWAGEN GOLF  
1.6 TDi 105 S ESTATE 5DR 69K

**NOW ONLY £6999**



**09 REG**

BMW 318D  
M SPORT 4DR 57K

**NOW ONLY £9999**

Hassle Free, Risk Free Car Purchasing for Narpo Members and their Families



**NARPODRIVE**

Call **0845 122 6921**

**narpodrive.co.uk**

\*Based on personal Contract Hire (PCH) payment profile 9+47. Finance subject to status. Terms and conditions apply. Applicants must be 18 or over. Guarantee/indemnity may be required. We can introduce you to a limited number of carefully selected finance providers. We may receive a commission from them for the introduction.

FOLLOW US ON:



# Readers letters

**info** You can post your letters to: **Readers Letters, NARPO House, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP.**  
Or by email to **depceo@narpo.org**



## Which Was The First?

I note the rivalry that exists in recent articles in the magazine as to which was the first Police Force. Having reached that stage in life that in the words of Robert Burns, "he looks and laughs at all that". It did, however, remind me of a story told to me by my father who was a serving officer in Renfrew & Bute Constabulary. If my father said it was true – it was true!

An eagle eyed member of the public considered it his duty to report that he observed two police officers, in uniform, drinking in a public house adjacent to Renfrew Ferry on the Clyde. Enquiries revealed that it was not Police Officers but two Tramway Inspectors of City of Glasgow Tramways Department. The tramway system spread its tentacles beyond the city to the surrounding counties and the case in question terminated at Renfrew Ferry.

Under the circumstances it was quite feasible that the upstanding member of the public had been mistaken in his observations as the pub was dimly lit and the tramways uniform bore a similarity to the police uniform. At that time there was no standard design of police uniform. I remember my father's winter uniform, knee length leather gaiters and boots, which I used to polish, tunic, cape, pill box hat with Prince of Wales Feathers as a cap badge. I myself was privileged to wear The Feathers on my epaulettes in the same Constabulary till they disappeared on amalgamation.

Why did an officer in Renfrew & Bute Constabulary in Scotland wear The Prince of Wales Feathers on his uniform? That is another story.

The Chief Constable John Robertson raised the matter of miss identification at a meeting of Chief Constables and produced a band of black and white diced cloth with buckles. He suggested police officers should wear this band on the cuffs of their uniform to indicate firstly that they were police and when worn were on duty. Like all good ideas the matter was not progressed.

Great rivalry existed amongst Forces and under secrecy Percy Sillitoe, Chief Constable, City of Glasgow Police, suddenly had his officers turned out throughout the city with the black and white dice adorning their helmets and caps. It was immediately liked by the public, spread to neighbouring Forces and with some variations became synonymous with and a trade mark of the police throughout the world. The dice became known as "The Sillitoe Tartan". Percy progressed up the ladder and became Sir Percy Sillitoe, head of MI5. His auto biography "Cloak without Dagger" is worth a read.

I believe this story to be true but do you know otherwise of the origins of the black and white diced police logo?

The ancient title Prince of Wales also carries the titles, "Duke of Rothesay" a holiday town on the Isle of Bute and "Baron Renfrew" making the two towns Royal Burghs. Yes we do spell it differently in Scotland but pronounce it the same as Borough! This was the entitlement for R & B Constabulary to wear the Prince of Wales motif on the uniform.

**David Smith**  
NARPO Affiliate member Scotland

**feature**letter

## Lasting Power of Attorney

May I say from the outset that this is in no way any criticism of Linder Myers solicitors for their article and very sound excellent advice on Lasting Powers of Attorney, which I heartily endorse. I would however, like to inform those contemplating applying for LPA's that it is very easy and not at all difficult to obtain these under one's own steam, without the cost of Solicitors or other agencies.

I have in the past year obtained three sets of LPA's, one for my mother, one for my wife and one for myself. The first step is to contact either by post or phone, I recommend the latter, the Office of The Public Guardian, PO Box 16185, Birmingham, B2 2WH. Tel: 0300 456 0300 and tell them which LPA you require. There are two: Property and Finance or Health and Welfare. I advocate obtaining both. You will then receive the complete package consisting of forms to fill in and advice booklets on all you need to know.

When completing the forms make sure you follow the instructions to the letter and if you have any difficulties the Office of the Public Guardian are only a phone call away and are very helpful.

Once complete it costs £110 per LPA and when received by the Office of the Public Guardian it takes about 12 weeks to register before being returned to you. When implementing the LPA's I have found that on the whole businesses and banks etc. will, with a little nudging and reminding that it is a lawful document, accede to one's requests – some however need a kick, so be prepared to stand your ground.

I hope this will be a little helpful guide to the fact that it does not entail a lot of work or money to obtain these very valuable and reassuring documents.

**Ken Rowland**  
London Branch

## Police Convalescent Home, Harrogate

Let me first agree with Jim Fletcher, Vice Chair, (such a wooden expression!) of Sheffield Branch of NARPO when he stated that Harrogate is a wonderful place, but let me now correct him and take him to task for most rudely more than suggesting that I and my wife (aged 84 and 87 years respectively) merely sought a "freebie HOLIDAY" at Harrogate.

Had he read my letter properly he would have realised that I was happily prepared to pay for our weeks stay there (which amounted in fact to £150) as I so obviously continued with my application and this, together with many many years of contributions from both my wife and I, hardly constitutes any "freebie". Does this call for any apology Jim?

Smilingly, it just has to be a little more humorous for a Yorkshire man, who reputedly and in his own native tongue doesn't do 'ewt for newt' (i.e. 'anything for nothing') for more than suggesting that this Lancastrian is 'tight' with his money. Bring on another War of The Roses-with handbags!

# Readers letters continued...

Jim certainly wished it to be circulated that he handed over (on behalf of his Sheffield Branch) a most commendable donation to Harrogate, then Harrogate he must concede, with it's wonderful advantages is far more accessible to him and our Yorkshire colleagues than for the vast amount of the remainder of us. If pushed, I could well and will relate, that in 2006, when Secretary of the St. Helens Branch of NARPO (still a small and vibrant branch of NARPO) my first popular task was to organise a coach trip to Harrogate where we were shown around and took tea, leaving a most handsome donation behind us. Touché.

What has not been raised by any of your critical correspondents on this subject is that my Doctor's Report (which I repeat for one correspondent, cost £25) was by the admittance of the home not considered, as the nurse stated that "She could not read the doctor's writing". Over my considerable years I have probably had more than my fair share of operations (two hernias etc.) and in fact I returned to the Liverpool Royal Hospital on the 19th of February, 2015, for a further investigative operation on my throat, which has been ongoing for the past three years. As any applicant to Harrogate grants permission for his doctor to be contacted, why didn't the nurse contact him if SHE was unable to read his writing and pursue HER duties efficiently and properly instead of just, as she went on to do, write off our application?

As, over the past few months there has been a downturn in both my own and my wife's health, the time to derive any benefit from the wonderful Harrogate has now passed us by, but hopefully some good will come from this correspondence and the elderly will now be granted SOME representation on the 'Selection/Admission Board' at our Harrogate, which we don't have at present and which we should undoubtedly press hard for!

Finally, I would ask Jim Fletcher at Sheffield, particularly as a representative of older NARPO members, to remove his blinkers and consider if these circumstances are to disguise ageism within Harrogate. This is a name of which I dare speak Jim, for, in my book, ageism be thy present name, Harrogate!

**W.E.Guest,  
St. Helens**

## Turkey Tour - A Different View

My wife and I have just returned from a holiday in Turkey (27/02/15). The holiday was booked through the company RSD Travel Ltd. and was advertised through the NARPO magazine.

The holiday was not a great success as it did not meet our expectations and also did not fully provide what was stated on the itinerary.

Our flight from Birmingham via Stanstead arrived in Turkey at approximately 1.20am. Turkish time. We then met up with our tour guide Serkan Sevim who took us to our hotel, the LYKIA WORLD a five star hotel. We would have arrived at the hotel at about 2.30am. Turkish time. There was no one to help with the transport of luggage nor was there a welcome drink as promised. Our party consisted mainly of elderly people, some in fact well into their eighties and a welcome drink would have been beneficial to all.

We were given the keys to our rooms and had to carry our own cases about a 150 meters to our rooms in corridors which were not lit and searching in the dark for our room was very difficult. The tour guide did assist us in this but not immediately, it was down to the certain individuals who happened to have a torch that assisted the most. This was a very poor introduction to the holiday and not what should be expected from a so called 5 star hotel. Once into our rooms they were comfortable and were of a very good standard.

Whilst travelling from the airport to the hotel the tour guide informed us that because of the late flight into Turkey the last day of the tour would now become the first day so we could have a lie in to recover from the late flight. We were later to learn from another tour party on the same itinerary that their last day was to become their first day, but they had landed from Gatwick during the day so did not require the lie in.

This change in the itinerary appeared to be required by the tour operator so as to get further payment from the members of the tour party. This additional payment of £195 plus tax per person was required if you wished to have the cultural tour and lunches whilst in Turkey. If no payment was made then it appeared one stayed at the hotel and made their own way around. This aspect of the holiday left people with a sour taste as the holiday was advertised as "A CULTURAL TOUR". If you did not pay this extra £195 you did not get your

Cultural Tour. Reading the small print it did explain the additional cost but if you did not pay up you would not have had much to eat as the restaurants chosen while out on the tour were so far away from others we were obliged to eat where we were told.

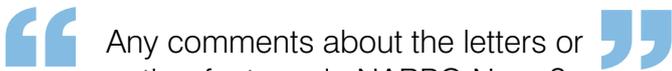
Day one of the tour commenced with a visit to three sites which included the Roman theatre. Lunch, as stated above was in the only restaurant available for miles around. The only place we had to pay to get into was the Roman theatre. On this first day we should have had some free time, this did not materialise. We returned to our hotel and were informed by the guide that it would be an early start the next day. He arranged for early wake up calls and stated that his name would be put on a card in reception so we could place our luggage there to be safe. The card did not appear so that morning our cases were left all over the place and therefore not that secure. When questioned about the lack of the card he blamed the hotel staff. When we came down to breakfast just after 6.45am. there was no cereal or milk and hardly any other food so one could not have a good breakfast, before leaving. Again not a 5 Star Hotel service.

On leaving the hotel the guide did explain what the day held for us, but after a while he sat in his seat at the front of the coach and went to sleep, only awaking when he had to say something, not a very good impression. He also fell asleep on the return journey. This appeared not to be the case with other guides as when their coaches overtook one could see the guides up on their feet talking to their clients.

The number of the sites we visited were worth doing but when we visited what we were told was an ancient Greek town with a very old church, all we saw was a town which was like a bomb site, the roads had collapsed, full of holes and mud and water all over the place. There were very few shops and having spent well over an hour there it was a complete waste of time. The guide disappeared and was only seen when he returned to the coach.

The second hotel we stayed at was the ALTINYAZI in Cappadocia, listed as 5 star. Maybe 5 star in Turkey but in fact only a Premier Inn class in the UK. The hotel though was clean and comfortable but did not provide double rooms as advertise in the original holiday literature. In fact none of the hotels stayed in provided double rooms for all persons.

The tour of the Cappadocia region was in fact very interesting but consideration should



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**



have been given to the elderly people on our tour who could not keep up with the tour guide who getting off the coach said "follow me" and went off without waiting for the ones who could not walk as fast. Some of the aspects of the caves should have been explained better. The layout underground was physically challenging for our age group. Our guide did however mention that it could be claustrophobic. In fact people on other coaches were leaving via the entrance because they could not wait to get out.

The meals at the Altinyazi Hotel were ok but the service was not again a 5 star service. This hotel was in fact a ten minute walk into the town, the guide not informing us of this, but some of us did venture out and found a bit of the real Turkey. The guide could have been a bit more informative.

Having spent three nights in the Cappadocia region we returned to our original hotel the Lykia World. This return was utter chaos. Having unloaded our cases from the coach the porters put them on a trolley to bring to our rooms, but some of us just wanted to get to our rooms and freshen up after a long journey (this is the trip where the guide was asleep for most of the journey). Having been told where our rooms were we set off not knowing it was a distance of 400 meters from reception. Having reached the rooms none of the keys supplied fitted, so all of us were outside our rooms trying to get in. The guide appeared a little later and I did remonstrated with him due to the inefficiency of the hotel. He would not accept any blame for this and did not do much to help. The more elderly in our group who allowed the porter to bring their luggage were then abandoned to get their luggage in some cases up or down a stairway, and walked some 400 meters to the room and being physically exhausted. I had to return to the reception on two occasions to get my key changed, a total distance of some 2000 meters. This was totally unacceptable, again not 5 star service. Staff on reception were not very obliging. This was possibly because they were under pressure. Later on I spoke with other tour parties who had returned to this hotel and they had the same problem with their keys not allowing them access to their rooms. We could not wait for the next day to get out of this hotel. When asked the question as to how many years your organisation been using this hotel the guide replied 3 years. With such bad service I suggest you stop using it. The hotel is far too big and impersonal with an even longer trek to the restaurant where the lack of staff also appeared to put under pressure.

The next hotel was a city one in Antalya. Before reaching this we had to go through the visits to the Jewellery, Leather and Carpet places where we had to undergo some high pressure sales people trying to sell their items. Some people did purchase carpets, jewellery and leather goods. These visits could not be put down as cultural but the carpet warehouse was interesting. We could have done without all of these visits and gone to the city of Antalya and again seen a bit of Turkish culture. We were eventually given this free time and were able to look around the old town and port etc. Unfortunately the sun was soon setting so not so good for photos, this was a shame because it was very interesting, not enough time was devoted to it. Something to be borne in mind for future trips.

The additional cost of £195 plus tax per person seems excessive as there were only four places of interest where a charge was made, the cost also included lunches which I do not think would have cost more than £20 per couple per day. The cost worked out at about £57 per couple per day.

Overall the holiday was a big disappointment the extra payment of £195 per person although mentioned in the small print was "forced" on to you because if not paid you did not get a CULTURAL TOUR as stated in the original paper work.

As stated the hotels did not provide double rooms throughout or 5 star service as stated on the advert. The guide Serkan Sevim was pleasant enough and knew a great deal but he did not consider his clients as to their mobility and ages etc. when out exploring the ancient monuments.

I trust that on receipt of this letter you will note the problems that were experienced, not only by our group but also by others. Also that changes will be made to better accommodate the type of client you are targeting through their respective magazines.

I also feel that some recompense should be forthcoming due to the lack of double rooms not being provided as stated. The problems associated with the Lykia World hotel and the lack of the full support of the tour guide.

**Roger Walton,**  
*Gloucestershire NARPO*

## Wordshop - An Excellent Service

I live abroad and I recently e-mailed the FREE NARPO Benefits service 'Wordshop' regarding Benefit and Pensions for my Wife.

I should like you to know that I received a very rapid response ( a very rare occurrence in this day !).

The information was exactly what I had requested, expertly detailed and in total clarity, answering every point that I had raised, and giving sensible advice .

Thank you for supplying the contact information, and I shall also contact KIRSTY JORDAN of Wordshop, to thank her.

What a great help it has been to us and our "ex" problem.

**Adrian L.**

## Membership

May I express my hostility to opening up the membership of NARPO to those who were never police officers. It is essential that NARPO retains its integrity as an association for retired police officers not other occupations or functions within the service. I also see no need for Associate status being offered to those who, again, were not serving police officers.

Many years ago I carried out a project which looked at elitism in the police service. I examined forces in the UK and several law enforcement agencies abroad who were reputed to be elitist. I was able to say in my conclusions that where elitism existed it was the driver of efficiency, quality and pride.

I am proud of NARPO. I find people respect the association because it is restricted to those who served as police officers. It is efficiently run and provides a quality service to its members. If some regard that as exclusive or even elitist then so be it but, in my view, that is the way it should be and should remain.

**Roy Buchanan**  
*Retired Metropolitan Police*

# Readers letters continued...

## The Importance of the Police Family

The President's Review (May 2015) commenced, 'I was saddened to ...' As I read his article I too was saddened at its tone. Whilst appreciating the need for revision and update of NARPO rules I and many of our members believe that the proposal to regard spouses/partners as associate members and being required to pay a separate subscription is a retrograde step that will have many practical complications.

Furthermore, I am disappointed that the opportunity to embrace members from the wider police 'family' and use the undoubted skills many of them would bring to NARPO from their own police service days, such as accountants, human resources, IT, promotion/marketing etc, has yet again been lost. As a retired police officer, I am proud to be a member of the National Association of Retired Police Officers but not to the extent that I believe our organisation should be wholly focused on those who hold that status. Society and the police service have changed and continue to change and NARPO has to change with it – it cannot remain rooted in the last century. The Police Federation has moved forward in recognising the role special constables play in 21st century policing and they have become accepted within their membership.

The Suffolk Branch has a forum on its members' website which has attracted the highest ever number of comments. Overwhelmingly these voice opposition to the proposals but praise our ethos of creating a Branch that recognises inclusiveness and equality. Our Branch has just over 1,000 registered members including over 40 associate members the majority of whom have a spouse or partner who is currently considered to be a member of our organisation without the need to pay a separate subscription. Many of these people, both associate members and spouse/partners, add value to the way we operate – they assist and support our welfare, social and administrative arrangements. To discourage their involvement is likely to reduce our numbers in an organisation that will face a future shrinking pool of retired police officers.

There is Branch-wide concern that the entrenched views of the past will stifle the future of NARPO. The contribution made by spouses and partners should be

properly recognised without them needing to become separately paying associates (which might mean their departure from NARPO and that of some aggrieved retired officers). I would also contend that we should be encouraging appropriate people to join NARPO as Associate Members – this is going to be hard to achieve if, as the President infers, we should rely on past occasions when decisions have been made to deny active membership to those who have worked alongside us for many years in supporting roles; in effect treating them as outcasts.

We respect the democratic process that will decide at Annual Conference whether or not the motion of the NEC to amend the rules should be adopted but certainly our Branch will not be supporting what has been proposed.

**John Saunders**  
Chairman, Suffolk Branch

## A Ghostly Apparition?

I was interested in the letter regarding the sighting of a 'phantom constable' in St Leonards, Hastings and it prompted me to share my 'experience.'

In August 1939 my parents married at a small old church about a mile and a half outside Llandudno. Twenty or so years later I drove past the church late one evening, alone on my way home to a nearby village.

I turned off the main road into a small, well-used lane just as it began to rain. I dipped my headlights upon seeing a stationary figure ahead at the foot of a left hand bend, and I decided to stop and offer him or her a lift. I noticed that the lone figure wore a duffle coat or something similar and had pulled up the hood, probably in view of the sudden downpour; or so I thought. After stopping, I straight-away opened my window ready to invite the person into my car, only to find myself alone; there was no sign at all of anybody at the scene nor anywhere nearby.

Many years later the road bend as described was modified in the interests of safety and an expressway now dissects the lane nearby. As some readers may know, however, an ancient footpath leads from the church and across the lane, en-route to a manor house (now a hotel) in nearby woods. Further on, still within

the wooded area, one may pass via stone steps, down the hillside towards Conwy where, long ago, access to the weekly market was by ferry boat. The pathway and the stone steps are known locally as: 'The Monks Walk'.

It goes without saying that the apparition was sufficiently 'real' to cause me, without hesitation, to stop in order to offer the person a lift, and, of course, shelter from the rain.

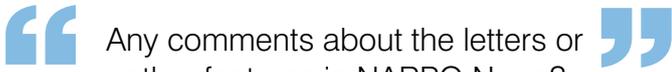
Did I see, in fact, an echo from the past, or the ghost of a monk from long ago? I would be interested to hear from anyone who, knowing the area, feels that they too saw or sensed 'a presence' at or near the spot on a particular occasion. Let's be careful out there!

**Gareth Jones**  
Flint Branch

## Good Morning From Canada

I have just received the May edition of NARPO News and read the Election Special on page 26 by Esther McVey and am amazed by her hypocrisy. She states that the PM has supported and protected pensioners in this parliament, and that protecting pensioners is at the heart of the 2015 manifesto and that the conservatives are building a Britain that rewards work and helps pensioners to financial security. Well, clearly she has neglected to mention the 500,000 living in former commonwealth countries, and others, who have had their pensions frozen from the moment they left the UK. Had those pensioners all moved to, let's say, the USA, or Israel or Macedonia or Bosnia or Serbia or the Philippines and there are more countries where those pensioners would continue to get the annual pension rise. Now, if that is rewarding and protecting pensioners?

Some people, including some politicians and Ms. McVey may be one of those, thinks that all frozen pensioners around the World are fighting to get the full state retirement pension. That is not the case. Frozen pensioners are only asking to be treated the same as those in the UK and all the unfrozen countries who paid sufficient contributions to obtain a full pension. Those who worked in the UK for less than the required number of years to



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**



qualify for a full pension should only get the annual rise based on the number of years they contributed, that is common sense. It is stating the obvious to say that if that half million souls came back to the UK tomorrow they would not only instantly get the pension they deserve, but all the other benefits that one gets on retirement. Obviously that is not going to happen, we all make life choices, mine was to move to Canada. Ministers bang on about reciprocal agreements with those unfrozen countries, a reciprocal agreement is not needed, a simple stroke of the pen is all that is required. The cost to unfreeze pensions, less than 1% of the annual pension budget. The source of money used to pay pensions is from the fund built up from member contributions, including contributions from those whose pensions are now frozen.

A short scenario for you. Ron says I moved to the USA, they call us Limeys. Bob moved to Australia where they call us Poms, both moved 7 years to those countries. Ron says America rebelled in 1776 and left the Commonwealth but the UK treats me as if I had never left. Bob says Australia is a member of the old Commonwealth but the UK treats us like outcasts. Ron says I retired in 1999 my pension was £66.75 a week, I now get £84.25 a week. Bob says I retired at the same time and got the same as Ron on retirement I now get the same as I got in 1999 £66.75 – no change. I am not sure how any right minded person can say that is fair and equitable. All this information has been gleaned from [www.britishpensions.org.au/discrimination.htm](http://www.britishpensions.org.au/discrimination.htm). So, the message is simple, if any of you are considering retiring abroad for a better life, to be with grandkids etc, think carefully.

**Peter Sullivan,**  
*GMP retired*

## Blood Bikers

I spent over 30 years as a policeman, 28 of which were on traffic, bikes and cars, and like many officers I saw a lot of death and destruction, but also people badly injured, spending many an hour in A&E, even taking the injured to an A&E.

In 2011 I met an ex Paramedic motorcyclist who was trying to set up a Blood Bike group in the North West, there having been several for many years in the South of

the UK, but none in the North. We put the word out and the Nationwide Association of Blood Bikes helped spread the word for us and in May 2012 with a staff of 20 riders and Controllers we went live, serving two local hospitals. It took quite a while to build up the trust with these hospitals, and in our first year we received and carried out 812 calls. We have just passed our 3rd anniversary and are almost at 13,000 call outs as we now cover every hospital in Lancashire and South Lakes, from Furness General to Wigan and Southport and Blackpool to Burnley and Nelson.

We carry whole blood, platelets, samples for urgent analysis, donor breast milk and much more, in fact everything that will fit on a motorbike and is urgently required. We have approximately 250 members (there is a constant turnover) with 150 Riders, 20 – 30 Controllers and many fundraisers, but we need more as the figures suggest we are getting busier every day. Up until now the hospitals have used taxis out of hours and weekends and Bank Holidays. East Lancashire Hospital Trust had a budget of £35,000 just for taxis out of hours, so we saved them that last year.

We use liveried Emergency bikes, but many riders use their own bikes, so if there are any retired police motorcyclist out there, still with a love of Biking, why not contact your local Blood Bike group, if you live in Lancashire or the South Lakes area, go on our website and hit the "Contact" button. [www.nwbb-lancs.org](http://www.nwbb-lancs.org) and our Membership Secretary will give you a call.

**Paul Brooks**  
*(Chairman North West Blood Bikes Lancs & Lakes) Lancashire Constabulary - Retired*

## Thank You - Hearing Star

As the wife of a retired police officer and NARPO member, I am writing to tell you of the recent wonderful service provided by Kevin Howlett and Marie Jensen of HEARING STAR.

I have been deaf in one ear all my life and of late I had noticed that the hearing in my good ear was deteriorating.

I tried a visit to a High Street hearing aid retailer and confirmed that my hearing was in deed not up to scratch.

When prices of aids were discussed I felt that they were very expensive and was unsure what to do.

My husband drew my attention to an advertisement in the NARPO magazine and I thought, well, I've got nothing to lose so I got in touch with HEARING STAR.

Am I glad that I did? I was totally amazed that the whole business could be conducted in the comfort of my own home, from the hearing test to supply and fitting of the aid.

From the moment that Kevin Howlett stepped over my threshold I felt that I was getting a professional service.

The hearing test confirmed the obvious. Kevin explained everything in a concise and understandable manner with none of the 'sales patter' associated with the High Street and I had no doubt at all when making the decision to purchase an aid, especially when Kevin explained that the aid was hundreds of pounds cheaper than the High Street. Also, the supply of spares and servicing in the future was very reasonable.

Whilst waiting for Kevin to return with the aid I expressed doubts to my husband about whether it would be any good for me and if it actually would improve my hearing. He just said to re-read some of the testimonies of other retired officers and to remember that Kevin had said my hearing would definitely be enhanced by the aid.

Sure enough, when Kevin returned, he fitted and tuned the aid and the transformation was unbelievable.

I could hear everything. Suffice to say that my husband doesn't mutter under his breath any more after years of hearing me say 'pardon'.

Both our lives have improved tremendously, with no more frustrations of repeated sentences and disruption of conversational flow. I am hearing noises now, like bird song etc. that I haven't heard for decades.

In summation I have to say that the service and personal contact with both Kevin and Marie was friendly and totally professional. I regard and treat Kevin as a friend now and all this without having to leave home.

**Olwyn Berry**

A BENEFIT FOR THE RETIRED POLICE STAFF

www.partnersprogramme.co.uk

LOGIN: POLFED



MEET THE NEW

CORSA

**NEW CORSA  
EXCITE 1.4i 90PS 3DR (A/C)**

**£149 PER MONTH  
OVER 23 MONTHS  
WITH A £2,384 ADVANCE RENTAL**

To find out more visit: [www.partnersprogramme.co.uk](http://www.partnersprogramme.co.uk), call 0844 875 2448\* or visit your Vauxhall Retailer.

associate partners

www.partnersprogramme.co.uk



VAUXHALL

**Official Government Test Environmental Data. Fuel consumption figures mpg (litres/100km) and CO<sub>2</sub> emissions (g/km). New Corsa Excite 1.4i 90PS 3dr (a/c): Urban: 42.8 (6.6), Extra-urban: 65.7 (4.3), Combined: 54.3 (5.2). CO<sub>2</sub> emissions: 121g/km.\***

Personal contract hire offer on New Corsa Excite 1.4i 90PS 3dr ecoFLEX (a/c) in Carbon Flash on orders received between 2 July 2015 and 7 October 2015, subject to availability and status. Age 18+ only. Figures based on a non-maintenance contract hire package with advance rental of £2,384, then 23 monthly rentals of £149.00. Excess annual miles over 16,000 charged at 6.64ppm. Excess charges also apply if you breach manufacturer servicing or maintenance guidelines or if the car exceeds BVRLA Fair Wear & Tear guidelines for its age/mileage when it is returned to Vauxhall Leasing. Package includes Road Fund Licence and Vauxhall Assistance. Guarantee/indemnity may be required. Prices and details are subject to change without notice. **You will not own the car.** For full specification and Ts&Cs contact your local Retailer. ALD Automotive Ltd., trading as Vauxhall Leasing, BS16 3JA. Authorised and regulated by the Financial Conduct Authority. For Partners Terms and Conditions go to [www.partnersprogramme.co.uk/legal-notice-and-privacy-policy](http://www.partnersprogramme.co.uk/legal-notice-and-privacy-policy). Offer applies to pre model year 2016 vehicles only. \*Calls are charged 7p per minute for landline customers, plus a call set-up fee. Calls from mobile phones are typically charged between 5p and 41p per minute, depending on the provider and the number called. #MPG figures are official test data and may not reflect real driving results. Correct at time of going to press 02/07/2015.

## New: Calling all iPad or Android Tablet owners...

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

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

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

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

### Catch number 1:

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

### Catch number 2 (the big one!):

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

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

### If I ran the world...

If I ran the world, these devices would come with a proper manual. But when they do come with a

manual, it's on the device, so you can only get at it if you already know how to use the thing!

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

That's why I've written these books: *iPads One Step at a Time* and *Android Tablets One Step at a Time* (ideal for all Android tablets)

### Plain English - that's not all...

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

### Only Half the Story...

That's only half the story, but I don't have room to explain what I mean by that here. So I've put together full information on the books - who they're for, what they cover and so on.

What's more, the books also come with a small free gift - no room to explain that here, either!

### "Better than WHSmith's Best"?

I only published these books last month, but already I've had

comments like:

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

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

### Don't buy now, do this instead

Anyway, I'm not trying to convince you to buy them now. Instead, why not let me send you full information about the books and how they might help you? It's free and gives you the whole story. (And don't worry, we won't pass your address to anyone else!)

### Quick and Easy to Get Yours

Yes, please send me a free info-pack about iPads One Step at a Time and Android Tablets One Step at a Time. It's free & there's no obligation.

Name

Address

Postcode

NP0615A

Post to The Helpful Book Co, 13B Devonshire Rd Est, Millom, Cumbria, LA18 4JS or call 01229 777606

Why not ring or write off for the full information now? That's no obligation at all and we won't share your details with anyone - we'll just pop an information pack in the post to you straightaway.

Ring Louize, Simone or Laura on 01229 777606 or send the coupon below in the post. Or email your name and postal address to us at [NARPO@helpfulbooks.co.uk](mailto:NARPO@helpfulbooks.co.uk)

You don't even need to know which type of tablet you have: the infopack will explain how to tell.

There's no obligation, no cost. You have nothing to lose so why not do it now, while you think of it? Best not risk losing the details, give us an email or call today or fill in the details on the coupon.

Only available direct from the publisher.

Best send for info now

Just Published

# CRUISE TO THE USA, CANADA, BERMUDA & THE AZORES

16<sup>th</sup> April 2016 • 34 nights • *Balmoral* • L1608

Departs Southampton • Members prices from **£3,150\***



## Members' Discount Scheme | Fred. Olsen Offers

This cruise really will feel like 'home from home' as we sail from 'Old England' to New England, visiting towns and cities in the United States which share their name with places in the UK, as well as beautiful Caribbean destinations.

In Bermuda, a visit to the Royal Naval Dockyard – with its array of Georgian-style buildings – will evoke memories of the days when this served as an important outpost of the Royal Navy fleet. An overnight stay in New York affords time to absorb the razzmatazz of Broadway, take in panoramic city views from the Empire State Building, or sail the Staten Island ferry for unrivalled views of the Statue of Liberty and the iconic skyscrapers of Manhattan.

From Baltimore, visit America's capital, Washington D.C., and marvel at the iconic landmarks, you'll have seen in a thousand films and TV shows, including the Lincoln Memorial, the Washington Monument

and of course, the White House. Visit the Canadian Museum of Immigration and be moved by the stories behind the people who passed through Pier 21 in Halifax, searching for a new life in this beautiful and scenic part of Canada.

### Itinerary

**Southampton, UK • Ponta Delgada, Azores • Hamilton, Bermuda • St. George's Island, Bermuda • Norfolk, USA • Baltimore, USA (for Washington D.C.) • New York, USA • Newport Island, USA • Cruising Cape Cod Canal • Boston, USA • Gloucester, USA • Portland, Maine, USA • Halifax, Nova Scotia • St. John's, Newfoundland • Ringaskiddy, Ireland • Southampton, UK**

**£200**  
on board spend  
exclusive for NARPO  
members

**10%**  
member discount  
on all Fred.  
cruises

 **Fred. Olsen Cruise Lines**  
Bringing the world closer to you



To redeem, book online at [www.fredolsencruises.com](http://www.fredolsencruises.com)  
or call our reservations team on **0800 0355 110**  
and don't forget to quote your NARPO discount code **NARPO10**



\*These terms and conditions are in addition to Fred. Olsen's standard Terms and Conditions which are available on our website, [www.fredolsencruises.com](http://www.fredolsencruises.com) and on request. Both must be read before booking. All offers may be withdrawn or amended at any time without prior notice and are subject to availability. FOCL may, from time to time, run special offers which cannot be combined with this "member discount". All prices quoted under this "member discount" offer as exclusively available to qualifying members and their travelling companions. Lead price includes 10% members discount, based on two sharing an inside cabin and subject to availability. This offer must not be extend to any unrelated third party. All guests booked under this scheme are requested to refrain from disclosing the fare they have paid to any other persons on board. You must quote your Discount Code at time of booking and discount will not be applied retrospectively. Bookings can only be made direct with Fred. Olsen Cruise Lines. Single supplement is 100%. This is an adult only cruise. Cruise price includes cruise, meals, entertainment, port charges & all taxes. Travel insurance, gratuities & personal expenses are not included. This offer cannot be combined with Oceans member's discounts. All bookings are bound by the full Terms & Conditions shown in the current Fred. Olsen Cruises Worldwide brochure and are subject to change and availability. E&OE.

 **ABTA**  
Travel with confidence 

# Workshop

# Benefits update

## State benefits

Following the election in May of this year, Chancellor George Osborne delivered a previously unscheduled budget on 8 July. Here is a summary of key points from this presentation.

- The income tax personal allowance will rise to £11,000 from April next year, a year earlier than originally planned. It is further intended that the allowance will increase to £12,500 by 2020.
- The higher-rate tax threshold will also rise a year ahead of schedule, to £43,000 in the 2016/17 tax year. The threshold sets the point at which tax is paid at 40p in the pound (as opposed to 20p in the pound for basic rate taxpayers).
- A saving of £12bn is to be made from the welfare budget. In order to achieve this, a range of measures will be taken, including freezing 'working age' benefits for four years from 2016/17. Those benefits affected are Jobseekers Allowance, Tax Credits, Universal Credit, Child Benefit, Income Support, Employment and Support Allowance and the Local Housing Allowance rates which govern the amount of Housing Benefit payable to claimants.

The freeze will not affect pensioners, the disabled, those claiming maternity/paternity/adoption pay or sickness benefits.

- Further steps to reduce the welfare bill will see Child Tax Credit claims limited to a maximum of two children from April 2017.

Families with more than two children taken into account in their existing claim as at April 2017 will still receive payment for each child, but it won't be possible to claim for a third or subsequent child if it is born after the limit is introduced. The same will apply to families claiming Universal Credit for the first time after April 2017.

In addition, the threshold of earnings for claiming Tax Credits (the level at which household earnings cause a family's Tax Credits to start to be withdrawn) will be

reduced from £6,420 to £3,850. The rate at which benefit is withdrawn is also being increased from 41% to 48%, and the income disregard (the maximum amount which a claimant's income can increase by without affecting their annual award) is being dropped from £5,000 to £2,500.

- Future Employment and Support Allowance (ESA) claimants who are placed in the Work Related Activity Group will receive the same rate of pay as those getting Jobseeker's Allowance (JSA). Further investment will also be made to increase the support given to this group in order to help them into work at the earliest opportunity.
- The benefit cap is to be reduced to £20,000 (£23,000 in London). Currently set at £26,000, the cap limits the amount of specified benefits that can be received by a household. For a full list of the benefits affected by the cap, visit [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)
- Automatic entitlement to Housing Benefit will be scrapped for 18-21 year olds, with some exception being made for 'vulnerable' or 'hard' cases (as yet undefined). Parents whose children live with them will be excluded from this ruling, as will those who have been in continuous employment for the preceding six months.

In addition, the Chancellor stated that those in this age group must 'earn or learn', and that a 'Youth Obligation' will be introduced in a bid to encourage young people into work or further education after leaving school, rather than claiming benefits. If they do claim benefit, they will be given intensive support to find employment. Those still on benefit after six months of making their claim will be expected to apply for an apprenticeship or traineeship, gain work-based skills, or go on a mandatory work placement, otherwise they may lose their benefits.

In a separate point in his presentation, the Chancellor also stated that three million new apprenticeships would be created by 2020, funded by a levy on large employers.

- A new compulsory National Living Wage will be introduced in stages. From April 2016, it will be set at £7.20, significantly higher than the current National Minimum Wage of £6.50 per hour for those over 21. This will eventually rise to at least £9 per hour in 2020.

The National Living Wage will only apply to those aged 25 and over. The National Minimum Wage will still apply to younger employees and apprentices.

It has been estimated that around 60,000 jobs will be lost as a result of the inability of some businesses to meet the higher future cost of wages for employees. The government has taken steps to try and offset the increase, including help for smaller businesses through Employment Allowance, which is increasing from £2,000 to £3,000 in April next year. Employment Allowance reduces the amount of National Insurance businesses and charities have to pay, allowing them to employ staff at a more reasonable cost. This will mean that a business can employ four members of full time staff on the National Living Wage without paying any employer National Insurance.

Corporation Tax will be cut from 20% to 19% in 2017, and again to 18% in 2020, to counter the impact on businesses of the rising cost of wages as the National Living Wage takes effect.

- As previously promised, the government has confirmed its plans to raise the amount of free childcare for three and four year-olds from 15 to 30 hours a week, during term time (38 weeks of the year). In line with this funding, there will be a requirement on Universal Credit claimants to find work once their youngest child turns three and is able to take up the free childcare placement.
- Social housing tenants will see their rent reduced by 1% a year for the next four years. However, those who earn over £30,000 (£40,000 in London) will in future be expected to pay full rent at market prices, preventing them from gaining the advantage of subsidised rents.



## General

- Tax relief on pension contributions has been reduced for those who earn more than £150,000 a year. From next April, those with incomes above this amount will have their tax relief cut by £1 for every £2 they earn above the £150,000 threshold, tapered down to a minimum relief of £10,000 per year.
- The limit on the amount of savings which can be protected if your bank or building society collapses will fall from £85,000 (per person, per financial institution) to £75,000 from January next year.
- Public sector pay will increase by 1% a year for the four years from 2016/17.
- Vehicle Excise Duty (commonly known as car tax) is to be reformed from 1 April 2017, with three new bands being introduced for cars registered after that date.

In the first year of purchase, special rates will apply which are linked to the car's emissions. From its first anniversary, the car will then be banded either zero, standard or premium, and from 2020, the fees collected will be paid into a new 'Roads Fund', and this revenue will then be spent on the road network. The government stated that the 'Standard' charge of £140 will cover 95% of vehicles, and reassured motorists that there would be no change to the taxation of existing vehicles – the reformed system will only affect registrations on or after 1 April 2017.

As well as updates to car tax, the government has extended the deadline for the MOT of new cars and motorcycles from three years to four. It was also confirmed that fuel duty will be frozen for the remainder of the year.

- Insurance Premium Tax will rise from 6% to 9.5% in November this year, in a move which will affect pet, car, mobile, contents, buildings and private medical insurance. Travel insurance, which is already charged at a higher rate of 20%, will be unaffected by the change.

- From April 2017, a family home allowance will be phased in which allows each individual the opportunity to pass their home on to their children or grandchildren after their death. The family home allowance will begin at £100,000 in 2017, gradually rising to 175,000 by 2020, and will be added to the existing £325,000 Inheritance Tax threshold (which is transferable between spouses and civil partners). This means the total tax-free allowance for a surviving spouse or civil partner will be up to £1 million in 2020-21. The allowance will be gradually withdrawn for estates worth more than £2 million.
- A new 8% tax on banking sector profits will be introduced in January 2016 as part of a reformation in the way banks are taxed.
- Measures to clamp down on tax avoidance, planning and evasion will be extended further, with extra investment being made into HMRC's campaign to tackle these issues. This will provide HMRC with further powers to investigate, with particular emphasis on wealthy individuals and companies, and improve their existing resources and capability.

A controversial measure to allow HMRC to directly recover unpaid tax from bank and building society accounts is expected to take effect in England, Northern Ireland and Wales from Autumn of this year (Scotland has a similar procedure in place already). Following consultation, a number of safeguards have been added to the Bill, which is due to become law in the coming months. The recovery can only be made from those who owe at least £1,000 to HMRC, and there must be a face-to-face visit before the debt can be recovered. Once the recovery process has begun, the money to be claimed back will be frozen for 30 days in the debtor's account, allowing them time to raise a reasonable objection with HMRC. If HMRC then decides that it can rightfully take the money, the debtor can appeal through the County Court if they believe this has been done unlawfully.

- All landlords will have their tax relief restricted to 20% by April 2020, preventing those who currently receive relief at 40% or 45% from doing so in the future. In addition, the 'wear and tear' allowance will be substituted by a new system that only applies when furnishings are replaced, rather than being an automatic relief for landlords.
- Plans to cap the amount that can be charged by claims management companies (CMCs) have been announced, ahead of a review into the regulation of such companies.

Aimed at clamping down on 'nuisance calls', the government wants to look into this sector, which provides complaint handling services for financial products, personal and criminal injury claims and various other areas. Often, the company takes a large percentage of the amount received, and many consumer groups argue that individuals could take up these complaints themselves and keep any money received. A report on the subject is due to be published early next year.

- HMRC has set aside existing funding of £45 million in order to improve its call centre service, as a report shows that around 11% of calls received in the last year went through to a 'busy' message, advising callers that the department was busy and that they should call back another time. The money will allow an extra 3,000 staff to be employed, with a further 2,000 being seconded from other departments to provide support at busy periods, such as around self-assessment and tax credit renewal deadlines.

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

# Strange Sightings



THOSE  
RECURRING  
POLICE  
ACCOUNTS  
OF  
GHOSTLY  
PHENOMENA



WE USED TO SEE THEM  
WALKING THE BEAT  
REGULARLY  
AT ONE TIME.



Jeds



# Police Pension Latest

Did you retire on or after 1st December 2001 and prior to 1st December 2006?

If you did and you elected to take a lump sum commutation payment a recent Pension Ombudsman decision in the case of a Firefighter Mr Milne, has determined that commutation factors should have been reviewed between 1998 and 2005, when Mr Milne retired. He has directed the Government Actuary's Department [GAD] to assess what the factor would have been in 2005 if reviews had taken place and to notify the administrator of the relevant part of the Firefighters' Pension Scheme so that they can recalculate the cash sum. He also directed GAD to pay interest on any additional cash sum, from Mr Milne's retirement date.

The Ombudsman notes that, whilst his findings in the Determination are limited to Mr Milne's complaint, the principles are the same for other retired firefighters and police officers. To avoid further cases having to be heard, he expects Government to make arrangements for payments to be made to others affected, reflecting the more beneficial terms that would have applied had commutation factors been reviewed and, where appropriate, revised at the appropriate times. As a result GAD has prepared tables for use in the calculation of redress, based on a best reconstruction of the commutation factors which would have applied if factors had been reviewed and revised at 1 December 2001 and at 1 December 2004.

NARPO have received separate responses from both the Home Office and The Treasury in which they both confirm that they accept the determination in full - not only in relation to Mr Milne but also in relation to the other individuals potentially affected by the determination. They also confirm that Force Pension Administrators are now working to identify those affected, calculate the sums owed and are ensuring that payments are made as soon as possible.

We would encourage Members to be patient in this matter and not overburden Administrators with queries at this stage allowing them to get on with the task in hand as quickly as possible without distraction.

For more information see our website Police Pensions page at [www.narpo.org](http://www.narpo.org)

We have received queries about the situation of officers who retired prior to December 2001, following the decision of the Pension Ombudsman which addresses the question as to the validity of commutation factors in use between 1982 and 2001. The history of the investigation goes back some years and was preceded by a judicial review taken by the Police Federation of England and Wales against the initial decision of Government announced in 2008 to backdate the then new commutation factors to October 2007. That judicial review was successful and resulted in the factors being further backdated to 2006. The Fire Brigades Union chose to challenge the introduction of the new firefighters' commutation factors using the Pensions Ombudsman. Complaints to the Pensions Ombudsman cannot be filed on a group basis by a trade union or

representative organisation, so what the FBU did was to assist individual members to file complaints. The Ombudsman decided that, in view of the enormous volume of claims received from retired firefighters that he would select eight test cases, including Mr Milne whose case has now been decided. They were chosen to provide a spread of retirement dates. In the meanwhile, he discouraged the filing of further complaints, and said that he would regard time limits as suspended for other potential complainants.

NARPO chose to come to a similar understanding with the Pension Ombudsman in respect of the implications of any decision for our members, effectively protecting members' positions in respect of the alleged maladministration and putting our members into the same position as the firefighters, who retired in this period and who had not made a direct complaint. This also provided some assistance to the Pension Ombudsman's office as they would have had some considerable difficulty in handling the administration if every officer, who retired in this period, had chosen to complain.

Members should note that the determination has used the retired firefighter's case as a lead case in this investigation but it is equally clear that the Pension Ombudsman has determined that there should be a direct read across to other firefighters and police officers, who retired within the period of complaint without the need for further complaint. Government have accepted this position as documents on our website supports. We are still pressing Government for a timescale to complete this task.

# Police Pension Latest continued...

It is important to note that the complaint was made specific to 2001 and 2004 but that in his determination the Ombudsman does refer to earlier reviews of commutation factors covering the period 1982 to 1998. That is because of the nature of the complaint. It is a complaint of maladministration, the essence of the allegation being that the Government Actuary's Department should have conducted regular reviews. It does not say that the Department's professional judgement was wrong when reviews were actually made, and the Ombudsman made it abundantly clear, that he accepts that the decision as to what factors are appropriate is a matter for the Government Actuary's Department, and it is not for the Ombudsman or anyone else to second-guess that. The Ombudsman records the fact that reviews were conducted in 1982, 1986, 1994 and 1998. No complaint has been made, and no complaint could be made, that these reviews were not sufficiently regular.

The basis of the determination is that he has found that the Government Actuary's Department was guilty of maladministration in that they were aware that an increase in commutation factors was justified both in 2001 and 2004 but did not notify the relevant Government Departments. The reviews should have been conducted regularly (every three years, according to the Ombudsman, who based his decision on this point on what the Government Actuary's Department said itself). It seems clear that this is not the case prior to 2001 from correspondence between the Government Actuary's Department and those Government Departments quoted at both the Judicial Review and in the Ombudsman's determination. Should it prove to be necessary, the Ombudsman can proceed with the investigation of the other test cases to identify precisely when the 2001 review should have been conducted. The Fire Brigades Union's solicitors are investigating this issue, and will keep NARPO informed. We will pass on news as it becomes available. But to avoid building up false hopes, there is

no possibility that the Ombudsman will conclude that there should have been a review between 1998 and 2001, and there is no possibility that he will conclude that there should have been a review before 1998 other than the reviews that were conducted in 1982, 1986 and 1994. That is because the essential point he has already made is that the reviews should have been regular. He has not criticised the Government Actuary's professional judgement when the reviews were actually conducted, and he has made it plain that he will not do so.

This is a significant win for police pensioners and NARPO continues to monitor the situation and will report any significant developments, as in the past, through our website and NARPO News. In particular we will continue to press the Home Office and others to make payments to those affected by this decision at the earliest reasonable time.

## WANTED - Deputy Chief Executive National Association of Retired Police Officers

**Salary £37,194 p.a. rising to £39,194 p.a. following completion of probationary period.  
Based in Wakefield. Excellent Pension and Relocation package available.**

The National Association of Retired Police Officers [NARPO] is seeking to employ a full-time Deputy Chief Executive at their Headquarters in Wakefield, West Yorkshire. Working under the direction of the Chief Executive Officer, yours will be a key strategic role, in helping to deliver the challenging workload set by the National Executive Committee.

You will have a proven track record of achievement, strong managerial qualities and the ability to influence at all levels, both within and outside the Association. The successful candidate will have specific but not exclusive responsibility for the following key areas:

- As part of the senior management team of the Association provide support to the Chief Executive Officer

and deputise for him when required.

- Providing verbal and written advice and support within the areas of welfare and police pensions. A knowledge of the relevant legislation will be helpful.
- The compilation and preparation of the quarterly magazine of the Association, 'NARPO News'
- Overall responsibility for maintaining and developing IT at Headquarters including the NARPO website.
- Management and security of NARPO Headquarters as well as being the Health and Safety and Data Protection designated officer for NARPO Headquarters.

It is essential that applicants have excellent communication, written and IT skills, and are well motivated, with

the drive to see projects through to completion.

Information about the role together with an application form can be found at: <http://www.narpo.org.uk/index.php/situations-vacant.html>

Completed application forms should be forwarded to: **The Chairman, NARPO House, 38 Bond Street, Wakefield, WF1 2QP.**

**Closing date for the receipt of completed application forms is Friday 11th September 2015 and it is anticipated that the selection interviews will take place during October 2015.**

[www.narpo.org.uk](http://www.narpo.org.uk)



# What's on?

Dates to remember for your diary



**info** You can email your 'What's on' details to [depceo@narpo.org](mailto:depceo@narpo.org)

## 7th Annual Wigston Reunion

**Wigston Liberal Club**  
Friday 20th November 2015 at 7.30pm.

All welcome Entrance fee. Buffet & raffle all for £7 per head.

Bar available. Silent disco. No speeches. Company of colleagues included. Unable to pay on the evening. Numbers limited.

Cheques "Wigston Sub-div Reunion" forwarded to: Mr J Dutton 5 Herrick Way Wigston Harcourt Leicester LE18 3LR.

## Metropolitan Police 4th Reunion of A10/CIB/MS15/16 and DPS

1st October 2015 from 3.30pm until closing time at the Albert PH, Victoria Street, London, SW1H ONP.

Please contact either of the following to confirm attendance:

Robin Cliffe on email address [robincliffe47@talktalk.net](mailto:robincliffe47@talktalk.net)

John Burgess on email address [johnburgessesq@yahoo.co.uk](mailto:johnburgessesq@yahoo.co.uk)

Dick Andrews on 07512 353291 or email address [richard.fredrick.andrews@googlemail.com](mailto:richard.fredrick.andrews@googlemail.com)

5th Carter Street Reunion to be held on Friday 25th September 2015 in The Barley Mow, Horseferry Road, London. SW1P from 5.30pm to Midnight. Tickets will be £15 this will include a buffet. Details can be obtained from Phil Scott on 07939102868 or by email [philscott@fsmail.net](mailto:philscott@fsmail.net) (125 People Maximum)

## CARDIFF CITY POLICE 32nd. ANNUAL RE-UNION DINNER

Friday, 9th. October, 2015

\*\*\*\*\* NEW LOCATION \*\*\*\*\*

To be held this year at Whitchurch Golf Club, Pantmawr Road, Cardiff. CF14 7TD.

Great food. Great location. Great company. Come along and meet up again with old friends. It promises to be another really enjoyable evening.

Members may invite as guests persons who are Serving or have served in the Cardiff Divisions.

Those wishing to attend should contact either Gail Gerrard (029 20658664) or: Sid Griffiths (029 20319060).

## British South Africa Police - BSAP

Members of the British South Africa Police Association (UK Branch) are holding the annual braai (barbecue) at Stoneleigh Park Lodge, Coventry on Saturday 8 August. Contact Parry Jones on 01832 732668 or email [outpost.uk@bsap.org](mailto:outpost.uk@bsap.org) for details.

## Leicester City Police Annual Christmas Dinner

All members of the 800 club are invited to attend. By kind permission of the Chief Constable. **Sunday 15th November 2015 12md for 12.30pm.** Police Headquarters.

Enderby. Leicester. Please note: By request this is being held on Sunday also at a lunchtime.

No formalities or speeches. Smart/casual dress is the order of the day. Full Christmas menu (dietary needs can be arranged). Raffle/wine on the table included for £21 per person. Cheques made payable to NARPO. Forwarded not later than 30th October 2015 to. Mr M J MESSAM 4 THE PADDOCK KIBWORTH BEAUCHAMP LEICESTER LE8 0JU

## CADET REUNION

If you were a Police Cadet with **Northumberland/Northumbria, Durham, Cleveland or North Yorkshire and resident at Durham (Sedgefield/Aykley Heads) anytime between 1969 – 1975.**

you are invited to a Reunion Evening on Friday 9th October 2015, 6pm – 10pm at Ramside Hall Golf Club, Durham. Food will be available. Please see Durham Police Cadets Facebook Group for regular updates and more information. We are trying to contact as many former cadets or perhaps staff as possible, so please pass this on to anyone you are in contact with and anyone you have been meaning to contact for years.

Contact Lynn Brown (Richardson) [lynn.brown@blueyonder.co.uk](mailto:lynn.brown@blueyonder.co.uk) or Carol Moore (Potts) [carol.moore56@icloud.com](mailto:carol.moore56@icloud.com)

## DEVON AND CORNWALL CADETS 1975 INTAKE 40th YEAR REUNION

Whit Hart Hotel, South Street, EXETER SATURDAY 3RD OCTOBER 7.00 PM

Neil BEST, Phil PETERS, and I have arranged an informal reunion for all who joined in sept 1975 or were there at the time. All welcome, just turn up as you wish. no booking reqd, no food etc. arranged. Some rooms may still be available book direct. Chris Middleton [C.middleton12@btinternet.com](mailto:C.middleton12@btinternet.com)

## BOW STREET POLICE STATION OCTOBER 2015 REUNION

The spirit of the world's most famous Police Station is alive and well.

The next Bow Street reunion will be held in the upstairs bar of the Lamb and Flag PH, Rose Street, Covent Garden, London, WC2E 9EB at 7pm on Tuesday, 13th, October, 2015.

No food, no charge, just turn up. For any further information or to sign up for the Bow Street newsletter contact Dave Allen.

E-mail [bow-street@virginmedia.com](mailto:bow-street@virginmedia.com)  
Tel. 0208 402 1038. Website: <http://bowstreetpolicestation.weebly.com>

## PARKSIDE POLICE STATION

**GREEN SECTION MEMBERS BETWEEN 1975-1978 1st REUNION SEVEN WIVES PUBLIC HOUSE, SATURDAY THE 19th SEPTEMBER 2015, 4pm ONWARDS.**

All former Police and Civilian colleagues of Green Section, are invited to get together at the Seven Wives Public House, Ramsey Road, St Ives, Cambs. PE27 5RF.

We will be starting at 4pm, but no clue as to the finish time. A BBQ will also be available with any money realised going to Diabetes UK.

We would like to catch up with all ex colleagues and their other halves. Please contact Dave (Biss) Gordon, to confirm attendance, on 07540846040 or email [david\\_gordon5@sky.com](mailto:david_gordon5@sky.com)

## ANNUAL REUNION, FRIDAY OCTOBER 9TH 2015

**The EW and EH Old Comrades Association**

will be holding their annual reunion on Friday October 9th 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.

I look forward to hearing from you.

Anne McDaid, EW (Retired)  
Email: [annemcdaid3088@gmail.com](mailto:annemcdaid3088@gmail.com)  
Phone: 01908 510180

own your own "getaway" holiday home  
in beautiful historic Normandy  
on the siblu village

domaine de litteau\*\*\*\*



book your free taster visit today!<sup>(1)</sup>

CALL : 0033 231 228 687 / 0033 231 226 262

EMAIL : [tiffany.rhodes@siblu.fr](mailto:tiffany.rhodes@siblu.fr)

...it would be a crime not to come and see us!

(1) siblu can provide free accommodation for up to 3 nights & for up to six people for the purpose of a taster visit of a siblu holiday home including an appointment with a holiday home advisor to find out more about becoming a holiday home owner. Travel not included. Only applicable to residents outside of France. Subject to availability and must be booked in advance - Document and photos not contractual.

## LOFTHOUSE MARK SOLICITORS

Specialist **Personal Injury** Solicitors

We know how important it is to have an experienced Solicitor representing you, that's why we offer NARPO Members, their families and friends a specialist dedicated service with direct access to your Solicitor who will provide the very highest level of customer care.

We are experts in all areas of personal injury law including:

- Care home claims, elderly relative neglect
- Motorcycle accidents
- RTA
- Serious injury and fatal accidents
- Medical negligence and misdiagnosis
- Dental negligence
- Professional negligence

Here at Lofthouse Mark we believe that after your service to our communities, Retired Police Officers deserve the very best service from the Solicitor representing them. Victoria Mark is proud to have represented members of NARPO for over 17 years, all NARPO members will have their claim handled personally by Victoria Mark LLB (Director).

Call Victoria Mark direct **01947 881141**  
or out of hours 07740447868  
Email [victoria@lofthousemark.co.uk](mailto:victoria@lofthousemark.co.uk)

**Lofthouse Mark  
Solicitors Limited**  
Cliffroyd, Covet Hill  
Robin Hoods Bay  
North Yorkshire  
YO22 4SN

t 01947 881 141

m 0774 044 7868

f 01947 881 141

w [lofthousemark.co.uk](http://lofthousemark.co.uk)



Lofthouse Mark Solicitors Limited are Authorised and Regulated by the Solicitors Regulation Authority under number 607250

## TWDaccountants

...affordable expertise

### Tax Worries ?

Relax let us do the worrying for you!

Do you need help with the tax implications on your pension?

Or are you just worried about your tax code?

TWD Accountants specialise in low cost fixed fee tax return services. Our services are simple, straightforward and reliable with no hidden extras guaranteed.

Our team of experts are here for you today



[www.twdaccounts.co.uk/narpo](http://www.twdaccounts.co.uk/narpo)

Call 0800 093 9433



@twdaccountants



facebook.com/twdaccountants

Did you serve in the  
**RAF Police**  
 in any capacity at any time?



**To Join the RAFPA please contact:**  
 David Wardell on 01202 747176  
 or email: [membershipsec@rafpa.com](mailto:membershipsec@rafpa.com)

You could be pleasantly surprised.



**RAF Police Association**

**PC Nicola Hughes Memorial Fund**

**Annual Golf Day**  
 Friday 4th September 2015

**Dukinfield Golf Club**  
 Lyne Edge, Yew Tree Lane, Dukinfield SK16 5GF

Join us for our 3rd annual golf day in memory of  
 PC Nicola Hughes.

Teams of four players  
 3/4 of club handicap applicable on the day  
 First tee off 8:30am

Price £130 per team  
 Contact: Rob 07931 645902  
 Or email: [info@pcnicolasfund.co.uk](mailto:info@pcnicolasfund.co.uk)




[www.pcnicolashughesmemorialfund.co.uk](http://www.pcnicolashughesmemorialfund.co.uk)    email: [info@pcnicolasfund.co.uk](mailto:info@pcnicolasfund.co.uk)    Reg Charity: 1156398



**The 2016 NARPO Diary**

The 2016 Diary is of a superior quality to recent years and will be Spiral-bound, two week to view, with a high quality cover. Please complete the form below and return to:  
**NARPO Diaries 2016, NARPO House, 38 Bond Street, Wakefield WF1 2QP. Please make your cheque/PO payable to NARPO.**

- For UK members, diaries are £2.50 each including VAT, postage & packing in the UK.
- For overseas members Diaries are £6.00 each including postage & packing.

✂

Please send me . . . . . 2016 Diary/ies at **£2.50/£6.00 each**  
 Cheque/PO for £ . . . . . enclosed  
**(BLOCK LETTERS PLEASE)**  
 Membership No . . . . .  
 Name . . . . .  
 Address . . . . .  
 . . . . . post code . . . . .



✂

# Abdominal Aortic Aneurysm

1 in 70 males over the age of 65 has an abdominal aortic aneurysm (AAA). 54 in every 10,000 males have an aneurysm that is, or will be, of such a size that surgery is advisable. In 80% of cases where an aneurysm ruptures the patient dies on the way to hospital or before a repair can be effected. In most cases there are no symptoms associated with an aneurysm.

There is a simple scan available that can identify the problem and it is available to all males in the year coming up to their 65th birthday. Those who were over 65 when the scheme was rolled out are still entitled to a scan but must request it. (For women who may ask why they don't get a routine scan the two reasons are that generally it doesn't show up in women before the age of 75 and it is six times less common in females compared with males.)

The scan is a simple ultrasound examination that doesn't even require one to undress, merely pull up or unbutton the shirt and takes no longer than 20 minutes. (The glossy brochure which accompanies the appointment shows it being carried out by an attractive young lady but that's artistic licence.)

You are told the result at once and it is either:

- (a) Normal - aorta less than 3cm. wide - 69 cases in every 70 (You will not be tested again as an aneurysm develops so slowly that the chances of one appearing and growing to a dangerous size is extremely remote.)
- (b) A small aneurysm - between 3cm. and 4.4cm. wide. You will be invited back for further scans every 12 months to check if it is getting bigger.
- (c) A medium aneurysm - between 4.5cm. and 5.4cm. wide. You will be invited back for further scans every 3 months to check if it is getting bigger.

(d) A large aneurysm - 5.5cm. or bigger. (Approximately 1 in every 1,000 males screened.). You will be referred to a specialist team within 14 days to have more scans and a discussion about treatment - usually an operation.

(e) In some cases the person carrying out the scan cannot see the aorta clearly and in these cases you will be invited to have another scan, usually on a different day.

There are two possible operations. The first is open surgery, where the aorta in the area near the aneurysm is replaced with a strong plastic tube that should last the rest of one's life. The second, an option in some cases, is an endovascular aneurysm repair where a stent is fitted via tubes inserted into the blood vessel via the groin. If a person chooses not to have the operation, or whose health precludes such a procedure, then conservative measures are taken, such as attempting to lower blood pressure, reduce weight, etc.

For men who were over 65 when the scheme was rolled out in their area and want a screening you can request one on a self referral basis and there is no need to go to your doctor. Go to [www.aaa.screening.nhs.uk](http://www.aaa.screening.nhs.uk) and then select "Information for the public" from the top bar" and "Screening where you live" from the menu which will bring a side menu of all the areas in England to apply to on line who will then send you an appointment somewhere near where you live. (Remember to include name, address and contact details - if you know it also include your ten digit NHS number

- the reply may take a few weeks.) For those living elsewhere than in England the "Screening where you live" page also has information of the procedure in other parts of the United Kingdom. It is not available for those living abroad.

There are restrictions that may apply in relation to driving vehicles and piloting planes.

## Cars:

No need to report to DVLA until the aneurysm, reaches 6.5cm. when your licence is suspended until treated when it will be reinstated.

## PCV and LGV:

### Any aneurysm must be reported to DVLA

Licence suspended when the aneurysm reaches 5.5cm. and will be reinstated after treatment.

## Private pilots:

No restrictions if the aneurysm is below 5cm. If between 5cm. and 5.5cm. the pilot is restricted to a dual control plane and must be accompanied by a safety pilot. If above 5.5cm. the pilot is deemed to be unfit to fly.

Note:- The scan does not detect thoracic aortic aneurysms as there is no simple check available. It is available by a CT scan privately, often as part of a full health check, for between about £950 and £1,500 - but again the vast majority of scans will be normal.

The scan does not check for other conditions as the technicians are trained to look for aneurysms only.

**Fabian Taylor,**  
*Birmingham Branch*



# Accounts

## Income And Expenditure For The Year Ended 2014

### INCOME

	2014	2013
Precept (40%)	529,195	502,122
Affiliates Subscription	15,886	14,913
Hawkrige House Rent Income	10,654	284,171
Sale of Supplies	1,470	3,527
Less: Cost of Sales	<u>-1,283</u>	<u>-2,741</u>
Sale of Diaries	9,786	9,408
Commissions/Royalties	97,607	91,203
Advertising	128,421	134,101
Taxed Dividends (Gross)	19,660	11,288
Aviva Interest	1,094	1,122
Bank & Close Bros Interest	<u>19,548</u>	<u>20,102</u>
THIG Schemes	106,796	83,475
Square 7	0	22,412
Tilney Bestinvest (Sale of Investments)	20,000	4,772
NARPO Contact	<u>5,000</u>	<u>5,000</u>
	<b><u>963,834</u></b>	<b><u>1,184,875</u></b>

### EXPENDITURE

NARPO News Printing	83,556	87,108
NARPO News/Newsletter Distribution	136,491	144,617
National Advertising Campaign	4,906	5,734
Printing and Stationery	-424	1,512
Postage and Telephone	10,323	8,273
Office Expense	20,020	21,764
Access to Support Course	10,144	10,043
Branch Officers Training	14,477	17,031
Staff Training	180	228
General & Water Rates	8,383	8,208
Insurance	5,760	5,288
Salary Costs (Gross)	198,770	192,446
N.I. Contributions	16,767	18,271
Pension Contributions	<u>15,505</u>	<u>15,602</u>
Computer Expenses	9,501	8,987
NEC Expenditure/Regional Meetings	58,019	57,351
Federation Conference	6,538	6,791
Conference Expenses (net of income)	57,402	35,075
Audit	6,000	4,500
Parliamentary	6,295	6,295
Professional Expenses	26,962	22,454
Corporation Tax	8,197	4,245
Rules Revision	33,366	0
Depreciation	16,591	15,779
Repairs to Property	6,151	378
Foreign Bank Fee	162	177
Bad Debt	-16	-20
Donation	<u>900</u>	<u>500</u>
	<b><u>760,926</u></b>	<b><u>698,637</u></b>

### EXCESS OF INCOME OVER EXPENDITURE

**202,908**

**486,238**

2014 Minimum Subscription was £19.56

2015 Minimum subscription increased to £19.80 (Branch £11.88/Precept (40%) £7.92)

## Balance Sheet as at 31st December 2014

	<b>2014</b>	<b>2013</b>
<b>FIXED ASSETS</b>		
<b>Building</b> (NARPO House)	<b>128,474</b>	<b>128,474</b>
Building Additions:		
Balance at 1st January 2014	9,360	11,954
Additions	0	3,546
	9,360	15,500
Less: Depreciation	<u>6,679</u>	<u>6,140</u>
	<b>2,681</b>	<b>9,360</b>
Office Furniture and Equipment:		
Balance at 1st January 2014	23,410	8,818
Additions	0	24,231
	23,410	33,049
Less: Depreciation	<u>9,912</u>	<u>9,639</u>
	<b>13,498</b>	<b>23,410</b>
<b>Coat of Arms</b>	<b>7,200</b>	<b>7,200</b>
<b>Ceremonial Chains of Office</b>	<b>5,877</b>	<b>5,877</b>
<b>INVESTMENT AT COST</b>		
Property – Hawkridge House	287,176	250,000
Aviva Distribution Fund	24,255	24,255
Tilney BestInvest	<u>683,124</u>	<u>648,220</u>
	<b>994,555</b>	<b>922,475</b>
<b>CURRENT ASSETS</b>		
Stocks for Resale	1,664	1,908
Sundry Debtors and Prepayments	65,422	78,380
Bank Accounts:		
Unity Accounts	306,122	340,200
NARPO Contact	29,066	14,778
Fixed Term Deposit Accounts	900,000	700,000
Cash in Hand	<u>64</u>	<u>21</u>
	<b><u>£1,302,338</u></b>	<b><u>£1,135,287</u></b>
<b>CURRENT LIABILITIES</b>		
Sundry Creditors and Accruals	52,676	30,834
Value Added Tax	1,177	7,409
Corporation Tax	<u>7,978</u>	<u>3,956</u>
	<b><u>£61,831</u></b>	<b><u>£42,199</u></b>
<b>Net Current Assets</b>	<b><u>1,240,507</u></b>	<b><u>1,093,088</u></b>
	<b><u>£2,392,792</u></b>	<b><u>£,189,884</u></b>
<b>ACCUMULATED FUND</b>		
<b>Balance at 1st January 2014</b>	<b>2,189,884</b>	<b>1,703,646</b>
<b>Surplus for the year</b>	<b><u>202,908</u></b>	<b><u>486,238</u></b>
	<b><u>£2,392,792</u></b>	<b><u>£2,189,884</u></b>

# News From The Police Treatment Centres

I am sure that much of the NARPO readership are very familiar with The Police Treatment Centres (PTC), but if you have not been to us for treatment recently, you will be unaware of how much has changed both in terms of the treatment and services that we provide and indeed our facilities and infrastructure.

For those of you who are unaware, the PTC is a 2 Centre Police charity based in Harrogate and Auchterarder. We have 21 Forces within our constituency from the 4 countries of the UK, including the Forces in the North of England, North Wales, Police Scotland and the Police Service Northern Ireland, and 3 Non geographical forces who are the British Transport Police, the MOD Police and the Civil Nuclear Constabulary. Our vision is to establish the PTC as a Centre of Excellence in the care and treatment of police patients suffering from injury and illness, and through our work; support and encourage their return to better health as swiftly as possible. It is worthy of note to add that we provide care and treatment for both on and off duty injuries.

I took over as the CEO of the PTC in June 2014, and I should start by formally noting that the PTC was in an excellent position at this point due to the hard work and commitment of my predecessors, current and former trustees, the PTC employees and of course the many police officers who were admitted for treatment over the years. We have always prided ourselves on being a class leader in this field, and coming in with an impartial view point, I have no doubt that we were and still are.

Many of you will be aware that the majority of our work is focussed on providing treatment to serving police officers with the aim of getting them back to fitness and work as swiftly as possible. Officers are eligible to apply for treatment at the PTC by becoming weekly donors and when they apply for admission to the PTC, they are assessed against clinical criteria. In order to be accepted for treatment there must be evidence of a clinical need that can be addressed by the Charity's treatment. Retired officers are assessed against the same clinical criteria and are eligible for admission to the PTC if they donated during their service, where capacity allows, with the priority not surprisingly being given to serving officers. There has been some debate of late in the NARPO News from individuals disappointed not to have been allocated a place at the PTC, so it is worth emphasising that the admission process is based on the clinical criteria, but on

top of this we simply cannot fit in everyone who would like to come, so we do have to prioritise applications, and where we do this, I do know that there are going to be some individuals who are disappointed not to be allocated a place.

The vast majority of the running costs of the PTC (at 85%) are provided by serving officers' donations, but although we do get very welcome occasional grants from NARPO and various Branches, Retired Officers do not continue to donate to the PTC in retirement although they remain eligible for treatment. Although we do not set a limit on the number of Retired Officers who attend for treatment at both centres each year, for the last few years Retired Officers have made up about 15% of the over 4000 patients who come to us each year.

The PTC is a class leading Centre and there has been a significant improvement to our facilities and equipment in the last 12 months, and we are also very much focussing on how we can better support those patients who are admitted to the PTC suffering from non-physical injuries which is very much the creeping menace within the Police service at the moment. We are also trying to ensure that we do embrace change, and evolve in the same way that the Police Services and landscape has in recent years, to ensure that we remain modern, relevant and fit for purpose, and indeed that we continue to offer treatment and support for future generations of serving and retired officers. All of this of course costs money, and it is worth pointing out that we now have almost 6000 fewer donating officers to the PTC than we had 5 years ago, which translates into a reduction of over £400,000 in our annual income, so as well as having to think a bit harder about where we spend our money, we are also having to be more imaginative in how we raise income in the first place. As part of this I would also highlight that we offer B&B weekends at Harrogate and Auchterarder (£100 for 2 people for 2 nights), run a PTC Lottery and get the occasional legacy from a retired Police Officer, and if you are looking for ways to support the PTC, I would commend all of these to the NARPO readership.



I try to speak to as many patients as I can each week, and I normally find that to be the most enjoyable part of my job, and a number of retired officers have suggested to me that they would be prepared to make regular donations to the PTC and contribute more, if for no other reason than just to make sure that the PTC is here to help future generations of both serving and retired officers who will continue to face huge professional challenges, and for many of them, risk their lives on a daily basis. This is, of course, something that we will look at in due course as part of an ongoing review as to how the PTC is structured and operates.

I should close by saying that we genuinely do welcome Retired officers to the PTC, and it is great to have them around and hear stories of their time in the service. It is worth pointing out that the PTC Board of Trustees consists entirely of serving officers and Retired Officers, so I can assure you that the Retired Officer view and voice, is always expressed at our Board Meetings.

The Retired Officer community is a wide and diverse one, ranging from some genuine "youngsters" in their late 40s and early 50s, right the way up to men and women in their 80s and beyond, and one only has to look at the NARPO News Letters page to see the range of experiences and stories, and of course controversy and differences of opinion on past and future challenges. That is probably a good note to end on, the PTC will continue to evolve and develop in the future, I am sure that there will be a range of views and opinions expressed eloquently by the Retired Officer community on how we should do this, and although I suspect that we will not satisfy everyone, I do hope that we will continue to have the support of our Retired Officers, and that we in turn will be able to provide you with support and help when you need it.

**Patrick Cairns**  
CEO PTC



# THERE'S NO JOB TOO TALL!

## 9FT 2 1/4" TELESCOPIC HEDGE TRIMMER

**£89.99** RRP £139.99  
**SAVE £50**

**MULTI-ANGLE...  
MULTI-DIRECTIONAL...**



**FAST SAFE TRIMMING**

Trim the tops of your high hedges quickly, easily and in complete safety **keeping both feet on the ground** with the uk's tallest hedge trimmer from eckman!

At over 9ft tall, yet still weighing a mere 3.8kg (just 8.4lbs), and supplied with a generous 10metre power lead, it's perfect for cutting hedges of almost any height and at any angle without the twisting, stooping and bending or wobbling on ladders that you'd normally have with traditional inferior trimmers.

Its strong but lightweight aluminium telescopic pole extends from 1.85m (6ft 1 1/2") to an incredible 2.8m (9ft 2 1/4") and it powers through stems up to 1/2" in diameter at 3200 rpm with its low vibration 450watt motor and 140degree angle adjustable, 45cm (17 3/4" long), razor sharp, double action reciprocating blade.

**Features:** Double safety switching and a clever 'double-fixing' padded shoulder strap for greater control and comfort. Manufactured to the highest CE/GS/TUV European Safety Standards.

**EXTENDS TO A MASSIVE 9FT 2 1/4"**

**Super lightweight aluminium, weighs just 3.8kg (8.4lbs)**



## 9FT 5 3/4" TELESCOPIC BRANCH LOPPER

**£89.99** RRP £129.99 **SAVE £40**

Lopping out-of-reach branches needn't be a chore, problem, or safety issue with this mains-powered lightweight telescopic chainsaw from eckman.

Its handle adjusts and locks to extend reach from an already impressive 1.8m to a massive 2.88m (5ft 10 3/4" - 9ft 5 3/4") meaning most jobs can be tackled from the ground - **without the use of a ladder.**

Featuring a powerful 710 watt electric motor that accelerates the extra-long, high quality 'low kick-back' Oregon chain up to an incredible 11 metres per second, allowing it to slice through branches up to an impressive 10" in diameter with ease.

Its specially angled 10" Oregon bar means there's now even more control over your cutting action, so combine this with ultra-low vibration, supreme power, adjustable length and the best quality chain on the market and here's a piece of gardening equipment you'll feel like carrying on working with hour after hour.

**EXTENDS TO A MASSIVE 9FT 5 3/4"**

**Power through 10" diameter branches easily and safely**

**Specifications:** 2-section telescopic shaft manufactured from tough but lightweight fibreglass with non-slip rubberised grip; 10m mains power cord; oil tank capacity 150ml with automatic feed and level indicator. Fully CE European safety approved.

**Super lightweight aluminium, weighs just 3.9kg (8.6lbs)**

**SAVE AN EXTRA £10 Buy both the Hedge Trimmer and the Branch Lopper - JUST £169.98**

**ORDER BY PHONE**  
**0844 441 3010**

Calls to this number cost 5p per minute plus your service providers access charge.

**ORDER ONLINE**

**www.eckman.co.uk**

**QUOTE OFFER CODE EKRP170 WHEN ORDERING**

**ORDER BY POST: Eckman (EKRP170)**  
Euro House, Cremers Rd, Sittingbourne, Kent ME10 3US

CODE	ITEM	PRICE	QTY	TOTAL
EKETHT01	Eckman 9ft Electric Telescopic Hedge Trimmer (RRP £139.99)	£89.99		
EKETCS01	Eckman Telescopic Branch Lopper (RRP £129.99)	£89.99		
EKZ001	BUY BOTH Eckman Hedge Trimmer & Branch Lopper	£169.98		
WWD34765H	Helmet, Face & Ear Protector	£19.99		
WWD32897H	Protective Safety Glasses	£3.99		
EKPWS01	10m 4-socket Outdoor Power Adaptor (RRP £39.99)	£29.99		
STD	Standard 7 Working Day Delivery	£4.99		
XD	Express 2 Working Day Delivery	£7.99		

**ORDER TOTAL £**

**ECKMAN**  
Practical Solutions for the Garden



All Eckman products come with a 30-Day No-Risk Approval Period so you can order with total confidence

**NOT FOUND ON THE HIGH STREET**

**DELIVERED DIRECT TO YOUR DOOR**

I enclose cheque/PO (payable to Eckman) or charge my Mastercard/Visa/Maestro/ Visa Electron Card No:

Security No (last 3 digits on signature strip):    Expiry Date:  /  /

Start Date:  /  /  Issue No:  Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tel: \_\_\_\_\_ Email: \_\_\_\_\_

If you would rather not receive promotional postal offers from carefully selected third parties, please tick here

Our standard delivery to UK mainland costs just £4.99 and takes up to 7 working days. Customers have 30 days from receipt of goods to approve purchase. If needed, simply call us to arrange return of item (undamaged and in original packaging) for a replacement or refund. Customer services line 0203 455 0497. Calls to 0844 numbers are charged at local rate for many customers. Eckman is a trading style of Direct Response Fulfillment PLC. Registered Number 03000416, Euro House, Cremers Road, Sittingbourne, Kent, ME10 3US.

**ECKMAN...PRACTICAL SOLUTIONS FOR THE GARDEN**

# Insurance news

Does driving abroad make you feel hot and bothered?

In a recent survey, Police Mutual asked members how they felt about driving abroad. Would they consider it or had they tried it? If so, was it a breeze or did it leave them in a cold sweat?

Well, almost 230 people kindly took the time to respond, and the results were an overwhelming 'Yes' in favour of getting behind the wheel on holiday. A massive 91% said they'd already driven abroad and 82% said they'd actually enjoyed the experience.

53% loved the freedom it gave, 30% felt it was nothing to worry about and 10% said that they were generally fine but that certain things caused a few problems.

Quite surprisingly, only 7% admitted that they were nervous wrecks at the mere thought of it, the main reason was having to drive on the other side of the road (10%), followed by confusing road signs (3%) and other road users (2%).

## Useful tips for NARPO Members

We gained many useful tips to pass on to those who were planning to drive abroad for the first time this summer. Here's some of the best advice we received, especially for the more nervous drivers:

- Take time to read and understand the highway code of the country you're visiting
- Enjoy the quieter roads, but be prepared to pay for them by way of tolls
- Make sure you know the translation for the type of fuel you need
- Find out about local laws – check if you need hi-vis jackets, warning triangles, spare bulb kits
- Take a sat nav and if you are unsure of where you are going or feel a bit nervous, just slow down and don't worry what drivers behind you are thinking
- NO shouting at each other, mistakes should be forgiven

And finally, most importantly, relax and enjoy your time driving abroad. After all, you're on holiday!

## The latest information on hiring a car abroad\*

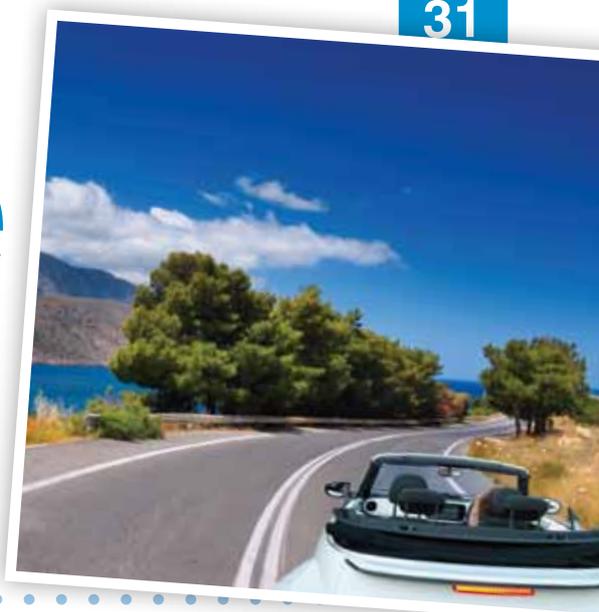
Every year, thousands of British motorists hire a car whilst holidaying abroad. But most are not aware that from this summer they will need to generate a special code to hand in at the rental company.

As part of the scheme scrapping paper driving licences, drivers instead will need to log onto the DVLA's Share Driving Licence service before they leave in order to generate a unique code. This requires both a driving licence number and National Insurance number.

Without it, drivers may be refused a hire car. The unique code enables the rental firm to access historic records that detail convictions such as speeding.

The code will only be valid for 72 hours and it may be possible to generate it when you arrive at the airport (you'll need to take your National Insurance number and a wi-fi enabled device). The DVLA will also make a phone number available to create a code should you forget.

Motoring experts do stress the code is not an official requirement, it will depend on the hire firm's terms and conditions. So, better be safe than sorry. Take your access code, your photocard driving licence, a note of your National Insurance number and even your paper licence.



## Police Mutual - our telephone numbers are changing

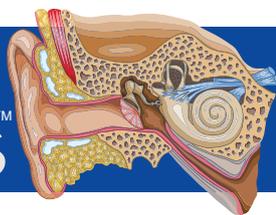
We're continually looking for ways to improve the service we provide. As part of this work, we'll be changing our telephone numbers over the summer to make it even easier for you to get in touch. Look out for our new numbers on literature and on our website over the next few months.

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

*PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. For your security, all telephone calls are recorded and may be monitored. Our car and home insurance is provided by Royal & Sun Alliance Insurance plc. PMGI1896.*

\* Mail Online 15 June 2015





**In addition to their hearing aid audiology service provided at members' homes, Hearing Star have reinvested profits, taking members' services to a whole new level.**

In this edition we introduce members to the first of five new Hear Life Treatment Centres and also share some letters we've received recently. We would also like to inform members that we are now supplying mercury free batteries, for environmental reasons. The cost price members now pay for a box of 60 batteries has increased by 9 pence as a result to £9.99. We're sure you'll agree it's worth it.

## Letters

**"I've spent twenty one thousand quid on hearing aids so far and I still can't hear".**

I have been suffering from poor hearing for some considerable time and kept putting off seeking treatment. Seeing so many adverts in the papers and hearing so many bad experiences from friends I was very reluctant.

Eventually things got so bad that I thought "I'll give Hearing Star a go". It could not have been easier, an initial appointment was made to assess the problem. Within a couple of weeks they returned and the two devices were fitted.

What a difference- I hadn't realised how much sound I had been missing over the years. In a further two weeks they returned to check the instruments and to make any necessary adjustments. Each visit was very professional and I didn't even have to leave the house. The entire experience was trouble free and the result is excellent. I thoroughly recommend Hearing Star to anyone who suffers from a hearing problem.

I should have done it years ago. Later I mentioned this service to a non-NARPO friend who said, "I've spent twenty one thousand quid on hearing aids so far and I still can't hear".

Yours sincerely  
Eddy Williams 47440

Hearing Star is delighted to announce the appointment of a senior audiologist, to start in October 2015. Kevin Howlett said "as we have no need for sales people, we were unable to find appropriate staff from the high street. David joins us from an armed forces charity supporting our troops." Further details in the next edition.

### After increasing evidence of hearing loss I went to my GP for a hearing test

Having recently been fitted with Starkey hearing aids by Hearing star, I would like to thank NARPO for agreeing to create a partnership for the benefit of members and registered charities.

After increasing evidence of hearing loss I went to my GP for a hearing test, the result of which was that my hearing was said to be "good" and the test showed no sign of hearing loss. In experiencing increasing difficulties with hearing my family persuaded me to have further hearing tests. My husband (a retired Sussex officer) noticed an article about Hearing Star in the NARPO magazine.

We contacted Hearing Star and received excellent advice and service in our own home at a time to suit us. They were extremely professional and helpful, and after a hearing test,

identified and explained the hearing loss I was experiencing. At no time was I under any pressure to buy and the service received was outstanding. They returned a few weeks later with my Starkey hearing aids, which were set up for me, and patiently answered any questions we had. Four weeks later they returned for a follow up appointment and for further checks and adjustment of the hearing aids – fantastic personal service!

I have no hesitation in highly recommending Hearing Star for exceptional value and service.

Yours sincerely,  
Carol Crossley



It is always a great shock to members who view our regular page in NARPO News for the first time. Often they exclaim "I've spent £3,500 just six months ago!" and ask us to often confirm the price we charge via our exclusive members service. It is difficult for us to explain that despite spending all that money, they haven't actually got top of the range 16 to 20 channel instruments. It is in reality rather sad, especially when they have had to stretch their budget to afford the instruments.

Over 50% of members make full use of our 0%APR easy payment terms without admin fees, interest charges or onerous terms and conditions. Not only do members save on the buying price, but also the facility to budget and hear as well as possible.

**Maximum price for two instruments £2375. Pay a deposit of £1175.**

**Make 12 monthly payments of £100 with no interest or charges.**

**TWO TOP 16 channel hearing aids £2375.** Prices do not increase with smaller hearing aid styles. High Street price typically £4,000. Internet £3k. Specsavers best technology is £2,795.00

For a brochure: [NARPO@hearingstar.org.uk](mailto:NARPO@hearingstar.org.uk) Tel: 0800 03 23 771

# Now *Hear* This!

## Charitable Partnership with NARPO brings the future of private audiology and ENT to the UK

Very rarely does something genuinely special happen, so when it does we tend to get, well, a little excited about it. Five years ago Hearing Star started delivering a members only hearing service to organisations as part of their charitable partnerships. They have raised over £40k for registered charities to date and also reinvesting profits to further benefit the services offered to members.

It was therefore with great pride that they opened a truly state-of-the-art treatment Centre in Lymington, Hampshire this July. The first of four planned Hear Life Treatment Centres will deliver Audiology and ENT services using the highest specification of equipment technology available in the world today. Exceeding the equipment levels available in most NHS or private hospitals, the Hear Life Treatment Centres offer the gold standard of care to members. One common example concerns the issue of excessive wax and the use of oil being poured into the ears for a week or two

prior to having water poured into the ear to clear the wax. This process ruins hearing aids and often means that they can't be worn until the ears are cleared of wax. The experience of irrigating the ears is of such concern, that many G.P.s are not prepared to have staff carry out the procedures. Preferably you could be referred to ENT at your local hospital.



They would use a very expensive operating microscope, so they could safely see what they were doing, before suctioning the ear canal to remove the wax. This is very safe and quick too. You can also continue to wear your hearing aids. The huge cost means that G.P.s don't refer you. Some high street sales

centres (hearing centres) offer microsuction, however this is typically done with a simple headlight and a portable compressor with a tube and catheter to suction the ear. We are opposed to this standard of practice, as it cuts too many corners. At Hear Life Treatment Centres, there is the latest LED microscope with full HD imaging. Suction is done using a fully digitally controlled system, all exceeding today's highest standards.

Members of partner organisations like NARPO now have access to the facility and can benefit from receiving microsuction as well as many other diagnostic advantages.

For audiology hearing tests and hearing instruments, there is a sound proof booth and the very best in hearing technology is available at members prices. In addition to the ear clinic and audiology, an ENT Consultant will be consulting at the Treatment Centre for members at special rates from 2016.

**Members still pay £420 LESS, than the economy retailer Specsavers' top of the range price of £2,795.00!**



# Fixed Fee Lasting Power of Attorney for NARPO members



Linder Myers is offering a reduced rate on our fixed fee Lasting Powers of Attorney services to NARPO members.

We understand you want to do your best to make life easier and more secure for you and your family, so we have put together a very special package.

A straightforward Lasting Powers of Attorney is now available for the fixed fee of £250\*. A Lasting Power for you and your loved one can be done for £350\*. As part of this, we will also include for you a basic Will.

**Call 0844 984 6000 today and ask for Bernard Seymour or Suzanne Lurie to get more information.**

\* prices exclude VAT, application and registration fees which are available on request.



**0844 984 6000**



**[narpo@lindermyers.co.uk](mailto:narpo@lindermyers.co.uk)**



**[www.lindermyers.co.uk/narpo](http://www.lindermyers.co.uk/narpo)**

# All you need to know about Dementia



I am grateful for the opportunity to contribute a short piece for your magazine about dementia. Dementia affects about 800,000 people in the UK and when you include people around a person with dementia that number can be multiplied by two three or four. Almost everyone knows, or knows of someone with dementia. Yet, there is a stigma against dementia and people fear it. For example, only about two thirds of the estimated number of people with dementia have a diagnosis and for people over the age of 50, dementia is the most feared illness, more than cancer or heart attacks. One of the commoner causes that people in work ask for time off, or flexible working, is now not so much to look after children but to look after parents.

I am conscious that for the police, there are a number of issues concerning dementia which are particularly important. For instance, the police are generally the first people who are phoned, there is the question of elder abuse, people with dementia may be the victims of crime, or may be accused of crimes, and the police are often called in when a person with dementia wanders.

There are three things which may be of interest to readers of the magazine. First, the diagnosis. Dementia is a way of simply describing a group of symptoms (something which people complain of) and signs (something which clinicians notice). The commonest cause of dementia is Alzheimer's disease (probably in just over half of people) followed by vascular dementia (where the blood supply to the brain is severely restricted which may cause strokes). Other causes are less common such as Lewy body dementia (where there are some symptoms related to Parkinson's disease and a person may have persecutory ideas and episodes of confusion) and dementia of the frontal lobe type (where the front part of the brain is selectively affected and the main symptoms are related to changes in personality and behaviour).

The initial symptoms of dementia tend to vary depending on its cause. For example, symptoms of Alzheimer's disease usually start very gradually with loss of memory. It can sometimes be a challenge to decide whether these symptoms of memory loss, which can occur with normal ageing or if it is the early signs of Alzheimer's disease. Generally speaking, minor lapses of memory which occur from time-to-time and do not get worse very quickly are part of the normal process of ageing. Something which happens much more regularly (most days), tends to get worse over a period of months, and is noticed by others, is less likely to be part of normal ageing. If a person is worried, they should seek advice from their own

doctor in the first instance. People with vascular dementia tend to develop the symptoms much more suddenly and these may be more related to inability to perform tasks of everyday living rather than just memory problems. People with Lewy body disease also tend to develop symptoms quickly and there can be episodes of confusion and symptoms of Parkinson's disease

When a person presents to their General Practitioner (GP) with symptoms, there are a number of things which need to be investigated. Sometimes, depression in older people can give rise to symptoms similar to dementia (low mood, lack of enjoyment in things, loss of weight, early morning wakening, crying and not looking forward to the future) and these symptoms need treating energetically. Also, there could be a physical cause of the symptoms such as a low level of vitamin B12 or an underactive thyroid gland, diagnosed with a simple blood test and easily treated.

Second, what can be done to treat dementia? If there is depression or physical illness present, this can usually be treated in a simple and straightforward way. There is no specific drug treatment for vascular dementia although the following will help, both in terms of potentially reducing further memory impairment but also in reducing the risk of heart attacks and strokes: controlling high blood pressure and high cholesterol; treating any sugar diabetes; encouraging people to lose weight if necessary; to take more exercise and; to stop smoking (if they do).

In terms of the treatment for Alzheimer's disease, there are four drugs which are available – three are from the same class of agent (so called cholinesterase inhibitors which are drugs that stop the breakdown of a chemical in the brain called acetylcholine therefore raising its level and improving symptoms).

The three drugs currently available are Aricept, Reminyl and Exelon. The drugs are modestly effective when you examine a group of people with Alzheimer's disease but, often, the response of individuals can be very pronounced. The improvement in symptoms is something that is seen over weeks and months rather than hours or days. In some people, the symptoms improve, in others the drugs seem to slow down the progression of the disease but in some people they do not seem to have any effect. There is some evidence that changing from one drug in this class of agents to another can improve things. The fourth drug acts on a different brain chemical and is called Ebixa. There is some evidence that Ebixa may be more effective in the later stages of the disease.

There are a number of non-drug approaches to symptoms and these tend to be very popular but the evidence base for them is not quite as strong as for medications. However, it is very important to support people with dementia and their carers following diagnosis of dementia and there is very good evidence that giving people that form of support can not only improve the stress and strains of being a carer but can improve the symptoms and can prevent a crisis happening. Treatments like bright-light therapy, aromatherapy, cognitive stimulation therapy and reminiscence therapy all fall into the category of 'talking treatments' which can be helpful in alleviating symptoms.

Third, there are a number of things that can be done to prevent dementia. There is a lot of evidence that reducing vascular risk factors like the ones mentioned above, can reduce the rate of strokes and heart attacks and reducing these medical conditions will reduce the rate of dementia. There is also good evidence to suggest that it will reduce the rate of Alzheimer's disease as well as vascular dementia. In addition to the measures mentioned above, there is some evidence that drinking a moderate amount of alcohol is of benefit to you.

Dementia friends ([dementiafriends.org.uk](http://dementiafriends.org.uk)) is a nationwide initiative which is a kind of social movement to raise awareness of dementia and reduce the stigma associated with it. We now have 1 million dementia friends in the UK. An awareness session is designed to dispel some myths about dementia and to encourage people to think more about how dementia can affect an individual. For example, it goes through a series of exercises to show how it may feel to have dementia or significant memory problems. It emphasises that there is more to a person than dementia, that dementia is not an inevitable part of ageing and that people can live well after receiving a diagnosis of dementia (for example, Sir Terry Pratchett who sadly died a few weeks ago, continued to write his very successful novels and was knighted while he had dementia). For more information, look at the Alzheimer Society website ([alzheimers.org.uk](http://alzheimers.org.uk)) or the dementia friends website ([dementiafriends.org.uk](http://dementiafriends.org.uk)).

I hope this brief summary of dementia has been helpful - please contact me at [Alistair.Burns@nhs.net](mailto:Alistair.Burns@nhs.net) if you have any comments.

**Alistair Burns**  
*Professor of Old Age Psychiatry, University of Manchester*  
*Consultant Psychiatrist, Manchester Mental Health and Social Care Trust, Wythenshawe Hospital, Manchester*  
*National Clinical Director for Older People's Mental Health and Dementia, NHS England*

# It's not over yet

Join us for late summer days

**Haven**  
Britain's favourite seaside holiday



Autumn breaks  
from  
**£85\***  
for the  
whole family

As part of Exclusive  
member benefits  
NARPO members  
save up to  
**10%\***  
on top

We know that the simple pleasures are the best, which is why we want you and your family to get outside and make the most of our natural surroundings. Feel the soft autumn glow as you explore our lovely locations, and with 35 parks to choose from you're sure to find the perfect place to enjoy our nature walks and coastlines through those last mild days.

[haven.com/emb](http://haven.com/emb) 0333 202 5248

Quote:  
**emb\_narpo**

**Terms and conditions:** \*Autumn breaks from \*£85 lead in price based on a family of up to six sharing a standard two bedroom caravan holiday home for 4 nights on selected dates and parks during October. Exclusive member benefits extra discounts are additional savings which you can combine with our general offers and will be added on after all other discounts have been taken into account. Save an additional 5% applies to school holidays and Bank Holidays throughout the year on all grades of accommodation. Save an additional 10% applies to all other dates throughout the year on all grades of accommodation. These offers can't be used with any other promotional voucher/discount. To get these offers visit [www.haven.com/emb](http://www.haven.com/emb) for details and to book call our call centre on 0333 202 5247 and quote your EMB code or you can book online using your url. Offers apply to new bookings only for arrival dates in 2015, and are subject to the full booking terms and conditions as stated in the current Haven brochure. Calls to 0333 202 5247 are charged at standard UK rates and will be included in any inclusive minute bundles. Facilities and activities will vary by park and date, and some are 'paid for' activities. You won't get these if you book via a travel agent, one of our holiday parks, or affiliates. Offers are subject to availability and may be amended or withdrawn at anytime without notice. Haven Holidays is a trading name of Bourne Leisure, registered in England & Wales, no 04011660. Registered office 1 Park Lane, Hemel Hempstead, Hertfordshire, HP2 4YL.

# Questions from Members



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

## Windows 10 is coming

Microsoft has stated they will release the much awaited Windows 10 on the 29th of July. It's free for Windows 7 and 8 users for the first year, and if you do upgrade within the first year, it won't cost you a penny – ever.

The new operating system is said to combine the strengths of Windows 7 and 8, bringing back much missed features like the Start menu. Cortana (Microsoft's virtual assistant previously seen in Windows phone) is now fully integrated also. The appearance of the operating system will change depending what device it is running on; tablets will get a touch centric interface while traditional desktop computers will get a mouse friendly environment.

Some of you may already have seen the Windows 10 upgrade flag in your system tray. If you are interested in upgrading to Windows 10, this is how you can do it, by "reserving" your upgrade, and then downloading it when Windows 10 is available.

The upgrade is not compulsory, and if you do, no files or programs are routinely deleted – it is an "in place" upgrade designed to preserve your working environment.

## Question

My 'C' Drive shows it has 74% free but the Data (D:) Drive is red and shows only 6% free space. Is this an imminent major problem and if so how can I get rid of anything on the D drive that is clogging it up?

The files on D: are: HDD Recovery, STAPLES-TOSH, WindowsImageBackup, MediaID.bin and R14051EN.tag

## Answer

Drive D does sound like a recovery drive which you should just ignore as it only backs up crucial system files which stay there until one day you possibly need to run a recovery.

If you aren't getting any error messages regarding things like this then I would just ignore it. If it is a recovery drive then this is all the space it needs as you don't want to take away needed space elsewhere (on you C drive) Basically everything is fine, your D drive can be left as it is without causing you any concern as it literally is just a recovery option if in need.

## Question

I have a Laptop with Windows 7 installed and mostly use IE11. I use BT NetProtect Plus, which I pay for via my BT Bill. I also use the free versions of CCleaner, Auslogics Disk Defrag, Auslogics BoostSpeed 7 and Malwarebytes Ant-Malware. However, I notice that Windows already has installed such things as: Windows Defender, Windows Firewall and Windows Defragmenter. Can I use the Windows Versions instead of the ones that I already use, especially the free versions? Would there be any conflicts if I mix 'paid' with 'windows'? Are they as good as, or even better?

## Answer

You can test this yourself by running windows defender etc. From experience the free programs such as Malwarebytes and ADW cleaner find a lot more threats than windows does there are no conflicts with having these programs alongside Windows Defender etc. So keep them or at least more, I have malware bytes, ccleaner and another handy program called ADW cleaner: <https://toolslib.net/downloads/viewdownload/1-adwcleaner/>



## Scam emails warn of "big virus coming" - hint: it's fake

Most of us have seen it – the email from a friend that lands in your inbox claiming that a "big virus" is coming, and that an "olympic torch" will cause your computer to burst into flames if you don't immediately forward it to your entire address book.

Apart from the fact that the sheer concept of a virus causing a computer to spontaneously combust is \*slightly\* ridiculous, the entire concept written in the email is bogus, and there are no menacing super viruses floating around infecting people's mailboxes by way of Olympic torches or similar black magic.

If you receive such an email, please don't forward it on as this only contributes to the spam that email servers have to sift through. If anything, mail your contacts back to tell them it's fake and to rest easy at night.

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

# Wave Goodbye to Bathing Difficulties for Good!

Whilst we may be getting wiser as time goes by, our advancing years might also mean that some simple tasks are becoming more difficult. Bathing is a prime example of how a previously relaxing and pleasurable past-time can turn into an arduous and even dangerous activity in later life. But it needn't be so!

A walk-in shower from Aquability can transform your bathroom, and your life, in just a day to make bathing a simple and safe pleasure once again.

## Professional solutions for your bathing needs

Aquability is the leading bathing solutions specialist in the UK and has been improving the lives of thousands of customers for nearly 20 years. Their extensive range includes top-selling walk-in showers that are fitted seamlessly into the space occupied by an existing bath, with no fuss and no mess. A walk-in shower can help you achieve a stunning new way to bathe in a safe, easy-to-use environment because they are

designed with safety in mind, yet without compromising on style.

## Stylish looks combined with practical solutions

Aquability's luxurious and roomy showers are available in a range of colours to match your existing suite and boast a plethora of features such as full-width glass doors, built-in seats, easy to clean tile-effect panels, sleek chrome grab handles and slip resistant floors.

You can discuss your precise requirements with a team of experienced, helpful advisers trained to help you find the perfect products for you and your needs. The professional installation team take every care to respect your home and seamlessly replace your existing bath with a wonderful new shower solution to help you maintain your independence in style. The old bath is taken away for you so you could be waving good bye to your old bath in the morning and stepping into your brand new shower in the evening!

Aquability prides itself on its top-quality customer service with



thousands of satisfied customers and we've included two examples here for you to read:

**"I thought I must write to say how pleased my wife and I are with the completed result and excellent finish, we are so glad we chose this module. Thank you once again for an excellent job well done." Mr D Parker, East Sussex**

**"I was most impressed with the quiet, efficient service provided by your two Fitters who completed the job swiftly and with the minimum of inconvenience. Thank you for a job very well done."**

You can read more great reviews from satisfied customers, and view the full Aquability range at their website: [www.aquability.com](http://www.aquability.com).

**Or why not give them a call today on 0800 316 0110 where you'll find a friendly adviser on hand to listen to your own needs and help you to enjoy bathing in comfort, and safety, once more.**



The most complete answer to bathing difficulties yet!

## Shower heaven IN JUST ONE DAY!\*

Do you struggle to get in and out of your old bath? Worried about your safety? Then let Aquability turn your bathing difficulty into shower heaven with the amazing All-in-One Shower Module. Designed to fit in the same space as your old bath, the Shower Module's unique construction enables it to be **FITTED IN JUST ONE DAY\*** with NO MESS, NO FUSS and with specially moulded wall panels NO RE-TILING either!

- **FITS WHERE YOUR OLD BATH USED TO BE!**
- Easy clean tile effect - no re-tiling or mouldy grout!
- Built-in shelving
- Range of door styles available
- Optional luxury fold down seat
- Optional grab bar
- Slip resistant floor
- **NEW** lower threshold

**FITTED IN A DAY!\***



\* Time based on straightforward fitting.

**FOR MORE DETAILS AND A FREE BROCHURE CALL FREE ON 0800 316 0110** ASK FOR EXT. 54957

Lines open 24 hours 7 days a week. Or visit - [www.aquability.com](http://www.aquability.com)  
Or write to FREEPOST RRGY-AHAX-AHSX, Aquability UK Ltd, Farnborough, GU14 0NR.

**AQUABILITY**  
EASY, SAFE BATHING

# Useful Tips Whilst working Abroad

In March 2015 I was engaged delivering a week long course in Abu Dhabi concerning basic cyber-crime and digital forensics training to local police. Unfortunately all did not go to plan and this article is aimed at any retired officer working abroad, to highlight some of the things that we stumbled upon and may be worth considering in case something does not go according to plan.

In brief, on the third day I succumbed to meningitis and septicaemia both of which left me unconscious in my hotel room. Luckily a friend forced my door and I was rushed to hospital. I spent a week unconscious in an Abu Dhabi hospital. Once I had awoken I stayed a further two weeks prior to returning to the UK where I spent another three weeks recovering. Having been discharged I was luckily left with just a major muscle loss and a long journey of recovery. The consequences could have been much more severe. Had I not been discovered by my friend in the hotel room I would not have survived for more than a few hours. Whilst dramatic, there were a number of issues that arose or we reflected upon that might help anyone who is caught up in an emergency whilst working abroad.

I share below a number of issues we had to address and some thoughts about how we could have coped better. They are outlined not to try to tell people how to suck eggs, but sometimes a nudge early on before an event could make a major difference in a subsequent crises. I am sure most if not all the issues are already covered by retired police officer travellers.

## Insurance

An absolute must, understand what cover you have, how it works and how it will help in a crisis. The NARPO policy and various Federation policies are excellent but you may want to ensure it covers all the things you might be doing, for example working. Equally you may want to have some additional cover for specific needs. Have copies with you.

## Your Journey

Make sure loved ones or major contacts know your travel plans. Include flight hotel and the contact details of those you are meeting. Equally ensure that any organising company has your Next of Kin, contact details, email addresses and landline numbers as well as mobiles. If your journey is changed it is worth making sure you tell your contacts and everyone down the line in case they need to contact you.

## Your Hosts

Do they have the full contact details of your Next of Kin including landline and mobile numbers? Are there at least 2 numbers that your hosts can use to speak to your NOKs 24/7?

## Your Contacts

Can loved ones access your own contact lists emails etc. on any device you have with you. Put simply can they access your smartphone. Does anyone else have the 4 number code for iPhones, for example, without which it cannot be opened? Who will monitor your emails and work traffic if you are unable to and who will let everyone know if you can't monitor your own communications? Also worth thinking about, will you own phone work abroad? Tesco for example doesn't work in Abu Dhabi properly and you can't even call them from UAE to tell them so or seek changes to your service. Best to check this out before you travel. With WiFi not being universal you could consider using a MiFi device to buy 3 or 4G access. A lot cheaper than using your UK based phone for web and email.

## Currency

If you are travelling do you have emergency cash? If you are visiting an injured or I'll partner can you access cash and do you know its value? Understanding local currency is simple and accessing it is simple, Travelex for example provide considerably better rates if you book online for collection at the airport than if you just buy it prior to departure.

## Passport

Who has an electronic copy of your passport should it need to be faxed or emailed to a hospital or other emergency service? Does your NOK have essential information about your Medical cover so that the medical insurance can be secured quickly with any health provider even if you cannot access the information?

## Getting family support

Think through the way in which your partner will be able to get to you if you are abroad and need assistance. What is the simplest route, how long will it take etc. A ten minute discussion could save hours of deliberation and confusion at a time of major crisis.

## In Hospital

Understand what treatment is being given, seek copies of medical reports and secure the

names of relevant doctors and consultants in case it is needed elsewhere. Some hospitals will give full medical notes and X-rays if required. This will also be needed for subsequent treatment.

An essential document for back in the UK is a Hospital Discharge Report that should summarise everything that has been done to you. A very important document and well worth keeping additional copies.

It is useful if your return to the UK is going to be delayed to have an email list for friends and family back home, or better still delegate to a friend to do it for you from home. This will keep everyone informed and reduce the number of additional work at the hospital.

As in many Health organisations, don't assume that each department has the same knowledge about you as others. It is very easy for assumptions to be made between Departments or Hospitals. Attention to detail is important, which is not the same as undermining clinical expertise. Equally don't assume that because it's a foreign hospital it is inferior. Sometimes that is not the case. One particular issue that can be challenging is getting organisations to speak to a relative or carer when the person concerned is not able to talk for themselves. This is particularly acute with telecoms companies, who can hide behind Data Protection unnecessarily. My advice would be, always show great patience and try to get them on your side. Shouting rarely works in any culture.

Don't be frightened to ask questions and even challenge decisions or conclusions if you are not happy. This applies as much in the UK as elsewhere. However it always pays to be polite and understanding.

Your final transfer from abroad to the UK is not necessarily easy and don't assume it will be seamless. Some of the arrangements you may have to make yourself. Ensure that you know all the options available and what each involves.

Stretcher transfers on scheduled flights are not easy but may be the only option.

## Finally

- The absolute majority of Health staff are very dedicated to your care, they will listen and protect your dignity.
- Short messages of support and hope are very valuable particularly when in a foreign hospital away from friends and family.
- The wider Police Family still cares and colleagues from your past will re connect as well as current friends.

These are just some pointers that we either had to confront or we reflected upon after. Despite the trauma and the continuing journey I am still very lucky to have been treated by excellent caring people in Abu Dhabi and the UK

**Stuart Hyde, Cumberland NARPO**

# FREE Guide to selling your Timeshare

"We want freedom  
of choice"

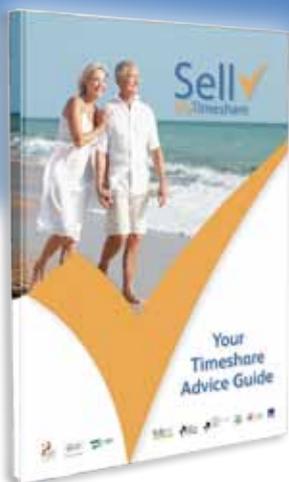
"Our maintenance bills are too high"

"Our family are all grown up now"

"We want to travel to different parts of the world"

Readers of  
Narpo News can receive a  
£50 voucher redeemable at  
over 120 high street stores  
including John Lewis,  
Waterstones  
& B&Q\*

## TAKE A LOOK AT SOME OF OUR RECENT LISTINGS



Studio, Royal Savoy, Madeira  
1 Bed, Hollywood Mirage Club, Tenerife  
2 Bed, East Clare Golf Village, Ireland

2 Bed, Hilton Sharm Dreams, Egypt  
2 Bed, Marriott Vacation Club, France  
3 Bed, Cameron House, Scotland

- ✓ Floating weeks, fixed weeks, points & club memberships
- ✓ No sales commission or upfront sales fees

- ✓ Timeshare specialists for resorts worldwide
- ✓ Fully compliant with EU legislation

**Sell** ✓  
MyTimeshare

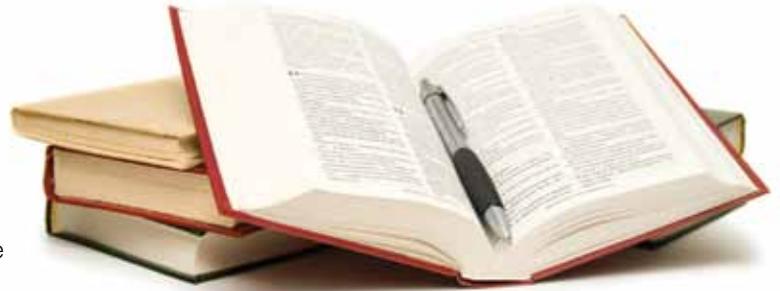
FOR YOUR **FREE** 16 PAGE COLOUR BROCHURE CALL

**0800 012 4734**

Services offered include timeshare resales, client purchases, trade-ins, legal disposals, alternative holiday products as well as offering advice on getting the most from your existing timeshare ownership. \*Terms & Conditions apply.

**NARPO**news - the voice of retired police officers

# Book'em!

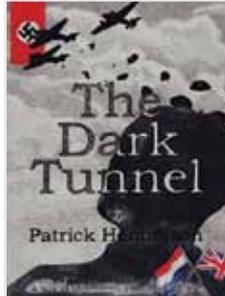


**info** **Ordering books:** Please do not ring the NARPO office to order books. Please visit your local book store and quote the ISBN number listed - they will then order the book for you.

## The Dark Tunnel

By Patrick Henderson

This book is a historical novel, depicting the story of a family, young love and the tragedy of war. It revolves round three cousins; an English boy, a German boy and a Dutch girl, and their upbringing between the wars. During the summer of 1932, when the three cousins are on holiday at their Grandparents country house near the small town of Grave, an incident occurs that will have tragic repercussions on their lives during the Second World War, when each are serving their country. The story line is captivating and is well presented with the necessary tensions to the very end. The author's interest with both World Wars, the Hitler Youth Organisations, and a visit to Grave in Holland, where the climax of this story takes place, was a valuable asset in the creation of this story.

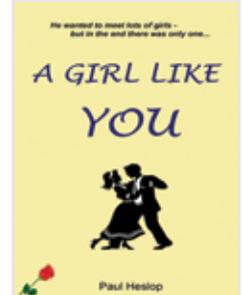


This book is available on Amazon. ISBN: 978-1-4969-8736-5 ISBN: 978-1-4969-8735-8

## A Girl Like You

By Paul Heslop

The name's Green. Mark Green. He's seventeen going on twenty, a lad who's growing up and has one ambition: to meet as many girls as possible. His problem is how and where to find them. His older, worldly, brother, provides the answer: go ballroom dancing, not for dancing's sake but as a means to meet the girls. But his motorcycling friend, Kev, has his own ideas too. The story of Mark Green's endeavours is set on 1961 Tyneside. It gets to the nitty-gritty of life at that time and in that location, highlighting the sexist approach of young men and the world in which they lived. Paul Heslop has written a story about a young man's narrow-minded hopes and ambitions; a story that should make you laugh and provide cause for reflection.



Available at Amazon ISBN. 978-0-9538066-3-8

## Memoirs of a Very UN Politically Correct PC

By Philip Green

The memoirs of an ex Metropolitan police officer who served at a time when political correctness were two words only found in a dictionary. Take a trip down memory lane with Philip Green and find out what really went on behind the scenes and discover for yourself that, above all, the boys in blue were also human beings.

Hold on tight, strap yourself in, prepare for the literary ride of your life!

This is not a book for the faint of heart....Raw and real!



Available from Amazon

## The British Policewoman

By Joan Lock

Here, now fully updated for the twenty-first century, is the complex and fascinating history of the formation of the British Women Police. Full of drama, intrigue and humour, it also captures, through well-authenticated primary material, the colour and manner of the times. Remarkable women abound in this book, from the wealthy and eccentric Margaret Damer Dawson to the excitement-hungry ex-suffragette Mary Allen; and from the alluring but ill-starred Mrs Stanley to the tireless Mrs Peto. A few famous faces like Winston Churchill, Lady Astor and Adolf Hitler also feature, as does the women police's arch-enemy: the magistrate Frederick Mead. The pressure for the appointment of women police began well before World War I. Anti-white-slave traffic organizations felt they would help to stem the flow of prostitutes to and from Europe...



Available at Amazon. ISBN 978-0-7198-1422-8

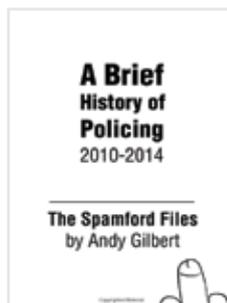
## The Spamford Files: A Brief History of Policing 2010-2014

By Andy Gilbert

Serving the communities of Spamford and through it all offering protection, a lot of love and affection whether we are right or wrong. (police humour - spoof) All royalties being donated to Call4backup.

This book is a parody of the last four years of the most turbulent period in policing and was first published on the Spamford Police blog, which amassed nearly a quarter of a million views in just two years.

The stories and events in Spamford have proved to be popular with serving both serving and retired officers and it includes references to A19 and NARPO. People outside the police family have enjoyed the irreverent look at modern policing.



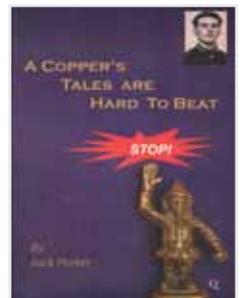
Available via Amazon ISBN 978-1-326-04063-5

## A Copper's Tales Are Hard to Beat

By Jack Porter

The novel stories are about accidents, incidents, observations, adventure and sad, joyful, emotional, international occasions mainly during the 1950's. I have placed first in this book a story which any parent would like as an educational symbol (keeping children safe) entitled the magic ball. These stories are dramatised fiction, some are true accounts, and others have artistic embellishment. Names and places may have been changed to protect identity, pseudonym "O'Flynn" assumed by author.

Enjoy your reading...



ISBN 978-1-90444-6-59-0

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

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% + vat of refund) is only payable IF we win your claim. If we do not win, you owe us nothing.

### ***How much is the average refund?***

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

## Just some of our recent successful claims for NARPO members

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

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

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

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

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

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

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

## Have you had a Barclays overdraft?

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

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

Email us: [activecreditclaim@btconnect.com](mailto:activecreditclaim@btconnect.com)  
or go to [activecreditclaim.co.uk](http://activecreditclaim.co.uk) and "request a call back"

**Remember, we are here to help YOU!!!**

# Is the Care Act Fit for Purpose?

A radical reform in the way that services are provided for adults in need of help and their carers in England commenced in April 2015. The reform, implemented by the Care Act 2014, didn't involve the blowing of fanfares or for that matter very much in the way of public announcements or media campaigns, despite the fact that it will significantly affect the lives of a substantial part of the population and especially, the elderly. And mostly for the better. Similar arrangements already exist in Scotland and Wales.

The legislation sets out how people's care needs and their support should be met and introduces an absolute right to assessment for anyone who thinks they need support. For the first time this entitlement includes the needs of carers as well as self-funders. A standardised method of assessment has been introduced and this is intended to limit the effects of the so-called "postcode lottery". It is anticipated that the introduction of a common assessment standard will raise the entitlement threshold for most people, although be warned, that for the lucky few whose Local Authority was more generous, the new assessment may result in an entitlement to less.

Local Authorities and health services have been preparing for the introduction of the Care Act for many months and most seem to be ready. It is estimated that councils will have to undertake around half a million additional assessments and most are likely to be contracted out to other providers. It should be obvious however that funding a vastly greater number of assessments with the attendant likelihood of funding more services, will present a challenge. The implementation of funding arrangements to support the work of Local Authorities has been deferred until 2016 and in these times of austerity, a very hard pinch is already being felt.

Estimates suggest that the current need to respond to urgent needs, means that around 400,000 people are not receiving the help they need. The future looks even more concerning as the number of over 85s is set to double by 2035. The main thrust of the Act is to ensure that the

discharge of council responsibilities is "person centred". This means that there is now a duty on both the council and health services to listen to and respond to the wishes of those in need and to be proactive. It is hoped that by responding to needs earlier, the emphasis will be on preventing or at least delaying the need for more intensive and thus expensive interventions. In effect there will be a greater emphasis on helping people to live independently and in their own homes, for longer.

Quite apart from the issue of costs, some experts think that implementation of these new responsibilities will require a shift in the culture and practice of health and social work and will require the use of skills such as relationship – building, advocacy and empowerment that by dint of capacity have hitherto been under utilised.

Another new duty upon Local Authorities is that of promoting wellbeing and to ensure that this is at the centre of all that is provided. This will involve the development of community support resources and this aspect in particular, allows for considerable creativity. In one example, a retired teacher was encouraged to teach English to a group of expat Eastern Europeans in exchange for their provision of gardening services. Some councils are setting up special "arms reach" independent businesses, to manage the development of community resources. The jury is out as to how much this approach can reasonably ease the burden on already hard-pressed public resources.

The Act has also tidied up what for many has been an anomaly. For many years, Local Authorities have been required to establish Multi-Agency Local Safeguarding Children Boards for the purpose of monitoring and coordinating the work of key agencies in safeguarding children and promoting their welfare. Most if not all Authorities informally replicated these arrangements for adults with a particular emphasis on tackling abuse. These arrangements have been made a duty in the Care Act and have been accompanied for the first time, with detailed guidance as to how Safeguarding Adults Boards should be established and their scope of responsibility. The Authority, the police and health services are all legally required to cooperate but a range of other organisations are expected to do so as well. Here again, the emphasis is on person-centred activity and one striking difference will be that of listening to the wishes of a victim of abuse rather than just assuming their need for what is often quite drastic intervention.

The final phase of implementation of the Care Act in 2016 will include the controversial and much heralded introduction of the £72,000 cap on care costs.

The key message for anyone who thinks they have a need that could be met through support from their Local Authority, is simply to make contact with their Adult Social Services and ask for an assessment. ....sooner rather than later!

## **Reg Pengelly**

Reg Pengelly is a retired Thames Valley Police officer and is currently the Independent Chair of the Bath and North East Somerset Local Safeguarding Children and Adults Boards. The views expressed in this article are his own and do not necessarily reflect those of any organisation with which he is associated.

# Worth knowing

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

**info** You can email your  
'Worth knowing' to  
[depceo@narpo.org](mailto:depceo@narpo.org)

## Police Rehabilitation Trust Donation



David Marchant, Chairman of Berkshire NARPO presents Barbara Marchant, Trustee of the Police Rehabilitation Trust, with a cheque for £650 raised by raffles at their social functions. Barbara, as Chair of Buckinghamshire NARPO, then presented herself with a cheque for £614 also raised by raffles at their social functions.

## Beds Branch Secretary Awarded MBE

Lionel Stewart has been awarded an MBE in the Queen's Birthday Honours 2015 for services to the community in Bedfordshire.

The award is a fitting tribute to Lionel and recognises the time and support he has given voluntarily to so many welfare based organisations in Bedfordshire. Lionel has been Secretary of the Beds Branch for nearly 20 years and has always played a key part in making sure that things



run smoothly. So many of our members have benefited from his compassion and energy in times of need and he continues to support the Committee and Chairman in everything they do.

The welfare of retired and serving officers and police staff is always Lionel's primary concern and he has been an active member of the Bedfordshire Police Welfare Committee and Chairman of the Small Grants Committee for many years.

Lionel is also very active in the wider community. He has been a school governor at Bedford Road School, Kempston for nearly 30 years and is Chairman of the Bedford Borough School Governors Strategic Group.

He is Chairman of the Kempston Community Safety Forum and is a trustee for Alcohol Services for the Community. Finally, Lionel volunteers with Project 229 in Kempston which is a pro-active community centre providing, hosting and facilitating activities and services for local people of all ages.

**Nigel Tompkins, Chairman**

## 100 Not Out!

TVP Berkshire's AGM also saw their oldest member, Reg Rumbles, reaching his first century. They held a combined celebration for this momentous event and their AGM. Annie Gain, one of the committee members arranged for a limousine, driven by her brother, and member, Chris to collect Reg, his daughter Gillian and her husband Hugh to attend the event. Gillian and Hugh had travelled from Canada for what sounded like a week of celebrations.



Following a very pleasant lunch, regional representative Ahmed Ramiz, introduced Reg and gave a brief service record. Reg had received a number of commendations including one from the 'Met' during his service; quite remarkable when you consider there was no access to radios etc. All of the 123 members present had signed Reg's birthday card and this was presented to him, and he was asked to cut his cake; daughter Gillian helped Reg wield a Marine Ceremonial Sword to cut the cake. Steve Crawley, Treasurer, had asked me if I wanted a Marine Ceremonial sword to cut the cake; this seemed a good idea and one was produced from his boot. As he said the Navy is used to the Marines looking after them; Reg didn't object to this comment.

During the following week, the whole family got together for a family dinner. His other daughters, Deborah, from Vienna, Sandra from Crewe, and his younger brother, (only 93), Irvin. Reg also has 10 grandchildren, and 4 great grandchildren who attended his family celebrations. Some of whom had flown in from Canada. Reg joined the 'job' on August 14th, 1939; he then received his call up papers for the Royal Navy the next day. He attended Portsmouth but his call up was deferred until 1942. During his service he was involved in the Anzio landings. He served for the remainder of the war and returned to the Police following peace. He finally retired from the Police on November 21st, 1965. His pension when he retired was £9 a month!

## 2015 PSUK Dinghy Championship

### The Sussex Police Dinghy Sailing Club are your hosts of this year's PSUK Dinghy Championship being held on Bewl Valley water

Located on the Sussex Kent border further details of Club location and facilities at [www.bewlvalleysc.co.uk/about/the-club](http://www.bewlvalleysc.co.uk/about/the-club)

**Tuesday 8th September 2015**

**Single hander race**

**Wednesday 9th Sept & Thursday 10th September 2015**

**PSUK two day event**

Updates as regards full programme will be published in due course at the Police Sailing website [www.policessailing.uk](http://www.policessailing.uk)

# NEC Members at the Palace



## Life Membership

At the Brighton & District AGM on Friday 24 April our long standing Secretary of 19 years, Peter Burrows, received his Life Membership certificate and badge from our guest speaker, the Lord Lieutenant of East Sussex, Peter Field, at Blind Veterans, Ovingdean, Brighton. The photograph shows Peter and the Lord Lieutenant.

**David Medhurst, Chairman**



Two NEC members have had the privilege of attending a Queens Garden Party at Buckingham Palace, Sandie Wilde MA and Pat Gates BEM, BSc. give us their views:

In May I was lucky enough to go to a Royal Garden Party on behalf of the Police Dependant's Trust in recognition of my work with the organisation. It was a beautiful day, and, as you can see from the photograph the grounds and lake are spectacular. The whole experience, from seeing the Royal Family; touring the grounds; enjoying the refreshments, is wonderful. The whole day runs like a well-oiled machine, and the refreshments are exquisite. Considering the



number of people present there is no problem with queueing and nothing runs out! Lots of seating is provided for guests to sit and eat, or just to admire the scenery.

All in all a lovely day.

**Sandie Wilde MA**

Following the presentation of the BEM by the Lord Lieutenant of Staffordshire on the 30th April, I was a guest at Buckingham Palace on the 12th May. It was a bright, sunny day and my sister Julie and I enjoyed the pageantry and excellent tea on the lawns amongst many other happy and proud guests who were also being rewarded for their work in the community.

**Pat Gates BEM, BSc.**



## Terry Storey awarded Life Membership by Harrogate and Skipton Branch

At the Spring Lunch, of The Harrogate and Skipton Branch, on 16th April 2015, Branch Chairman Ken Burdass (left) presented Terry Storey with a certificate of Life membership of NARPO.

Terry has been an active member of the Branch since 1999 and Secretary since 2001, he served for 10 years on the National Executive Committee, was Chairman of the Conference Arrangements Committee for 5 years together with being a Training Officer and member of the Training Committee.

The award was given following a proposal, at the recent AGM, which was supported unanimously.

A personal gift from The Branch was also made to Terry's wife, Viv, for her great support in assisting Terry with his NARPO 'duties'.

**Kerrie Shields, Branch Treasurer**



## Gloucestershire Branch Life Membership Award

At the Gloucestershire AGM Life Membership was awarded to Branch Committee Member Mrs Kath Bobs in recognition of her long and continuing service to the Branch as both a Committee Member and Social Secretary. The award was presented by Honorary Branch President and Chief Constable of the Gloucestershire Constabulary Suzette Davenport.

**John Bennett QPM, Branch Secretary**



## Hastings And Rother Branch Visit Dungeness

12 members of Hastings & Rother District Branch enjoyed a pre-arranged tour of the recently re-erected Dungeness B Nuclear Power Station in Kent. We were shown every part of the facility, including the reactors and turbine halls and the visit included a meeting with two officers from the Civil Nuclear Constabulary, who were of necessity heavily armed. On site apart from their own Police Force and Fire Brigade they have full medical facilities (including psychiatric profilers), research chemists, engineers, scientists of all descriptions and the facility is totally health and safety orientated. Every person working on the site in enclosed areas has a 'buddy' to ensure their safety. The site is owned and operated by EDF Energy. The visit was fascinating and enjoyed by all.

**Janet Harper-Watson, Branch Secretary**

# Financial advice

## Creating a rising income stream from your investments

We often get asked about how best to create a rising stream of income from an investment portfolio. In a series of three articles we look at this subject in some depth.

In the first article we looked at the basic considerations that need taking into account before investing. Article two looked at Fixed Interest Investments and article three now discusses Equities and Property.

In the first article we discussed why 'Cash is not necessarily king'.

This brought us on to considering the impact of inflation and the importance of risk and diversification when developing a strategy for creating a rising income stream from your investment capital. Two asset classes that offers a significant opportunity to develop a growing income stream due to their potential for capital growth are Equities and Property:

### Equity Income (Shares)

Over the long term, equities offer the potential for superior returns compared with many other major asset classes. An equity income strategy focuses on shares in companies that pay consistently high and rising dividends and typically aims to generate a consistent, above-average income stream, accompanied by the potential for capital growth over the long term.

Dividends are paid – usually in cash – by companies to investors and are taxable. By law, dividend payments must be paid out of the company's profits or from profits generated in previous years. Companies are not obliged to pay a dividend, but a high dividend payout can provide an incentive for investors to take a stake in the company.

A company does not have to pay a dividend, and many – particularly small- and medium-sized ones – prefer to reinvest surplus cash into the business. The profits of a relatively young company, for example, will be unpredictable as it seeks to establish itself – and any profit it does make will probably be used either to repay start-up costs or as a reinvestment to help growth. Even as

a company grows older, its management might decide to retain profits to finance debt, expansion or product development.

Longer-established companies tend to pay higher dividends – hence an equity income strategy tends to focus on large, high-quality companies, rather than smaller, younger firms. Nevertheless, a small but rising proportion of dividend payouts are coming from medium-sized and smaller companies.

Even large, well-established companies can fall on hard times, however, and the management might decide to shore up their firm's finances by reducing its dividend payout or cancelling it completely. Furthermore, a diminished or cancelled dividend will undermine confidence in the company and its share price is likely to be negatively affected, cutting the value of your capital investment.

### Collective Equity Income Funds

An equity income fund invests in the shares of companies that pay consistent and attractive dividends and then combines the dividend payouts in order to pay a regular income to investors. Diversification across a broad range of companies reduces the danger a single company's decision to cut or cancel its dividend might drag down the overall yield of the portfolio.

### Property

As an asset class, property can polarise opinion. It is often viewed as a relatively illiquid asset in that it can be time-consuming and expensive to trade. Some experts also believe investors are already overexposed to the property sector if they own their own home or a buy-to-let property, or if they are invested in commercial property through their business. However, property can play a part in an income portfolio for those investors who are not overexposed or who are attracted to its potential benefits.

### Residential Property

'Buy-to-let' is a popular means by which investors gain exposure to residential property.

Traditionally, buy-to-let has enabled investors to generate income through rents negotiated on short-term tenancy agreements. More recently, many buy-to-let investors have chosen to use their rental income to finance their own mortgage payments and to wait for the bigger profit in the form of a capital gain when the property is sold. Of course, as some investors have found to their cost, there is no guarantee a property's market value will rise over the long term.

### Commercial Property

In contrast, commercial property investment focuses principally on the generation of a high and consistent income that is generated through rents. Whereas residential leases typically operate on a series of short-term agreements, however, commercial leases tend to be much longer – perhaps 10 or 20 years.

Income from commercial property can derive from a variety of different sectors – ranging from City real estate, through shopping centres, to industrial parks and warehouses. Each sector commands a different level of rental yield and will react differently to the prevailing economic climate.

### Collective Property Funds

Direct investment in commercial property is very expensive but smaller private investors can access the asset class through diversified collective funds. Diversification helps to reduce the extent to which the loss of a tenant from one particular property might negatively affect the overall performance of the fund.

### Real Estate Investment Trusts

A real estate investment trust or 'REIT' is a company that manages a property portfolio on behalf of its shareholders. A REIT can contain residential and commercial property. Its profits are exempt from corporation tax, but it must pay out at least 90% of its taxable income to shareholders.

**There is a world of choice out there for income investors. Whether you are a more cautious person or someone willing to take on significant levels of risk in the hope of achieving ultimately higher returns, please do get in touch so we can help you find a solution that meets your individual needs.**

**If you'd like to review your investment portfolio or discuss the best mix of investments to meet your future needs, please call us on 0845 600 8996 or email [advice@pmas.co.uk](mailto:advice@pmas.co.uk)**

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

*Police Mutual Insurance and Financial Services Limited (PMIFS) is a wholly owned subsidiary of PMAS and is authorised and regulated by the Financial Conduct Authority. Calls may be recorded and monitored.*

# Slater and Gordon.

# Still proud to be part of ~~your police~~ family life.

Exclusive Discounts for NARPO members



## National law firm service at local prices.

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 and Gordon have over 17 years' experience dealing with police pensions and work alongside our 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
- + Fixed fee divorce and dissolution service

If you think we could help, contact one of our nationwide offices:

**0808 175 7978**  
[slatergordon.co.uk/narpo](http://slatergordon.co.uk/narpo)

### Family Law Services:

- + Police Pensions on Divorce
- + Divorce and Dissolution
- + Child Residency and Contact
- + Separation agreements
- + Finances on separation
- + Civil Partnership
- + Cohabitation
- + Domestic Violence
- + Pre and Post-nuptial agreements
- + International Divorce
- + Family Mediation
- + Wills and Probate

**Slater  
Gordon**  
Lawyers

# Rental Ads

## Members' Holiday Property Small Ads

RENTAL ADS 2015: Members £220 Others £250

### STAY AT HOME PET SITTING SERVICES

Retired female police officer, offers Home /pet sitting in the comfort of your own home. Fully insured. refs available, all areas covered all year round. Reasonable rates. For further information visit website [www.stayathomepetservices.co.uk](http://www.stayathomepetservices.co.uk)  
Or email: [oscarsmum2002@yahoo.co.uk](mailto:oscarsmum2002@yahoo.co.uk) or Ring Jeanette on 07725192254.

## 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](http://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](http://www.cahayabintang.co.uk)

### WEST CORNWALL - MOUNT'S BAY

Cosy, renovated 2 bed cottage (sleeps 3) in fishing port of Newlyn. Harbour/sea views. 2 mins to beach and promenade. Level walk to Penzance and local amenities. From £290pw. Please contact : 07737957952 or 07814470948 for more information.

### COTSWOLDS - WATER PARKS

Privately owned - Fully equipped Lakeside chalet at Hoburne 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 07973639342 email: [stu@mckie.co.uk](mailto:stu@mckie.co.uk) website [www.vaila.co.uk](http://www.vaila.co.uk)

### CUMBRIA - CONISTON

Holmthwaite is a stunning Victorian holiday home offering fantastic views of South Lakeland. Newly renovated and decorated to the highest standard. Fully equipped offering 6 bedrooms (sleeps 12) four bathrooms, log burner, WIFI and off street parking. No smoking/pets. Contact Ian on 07973 709129 or [www.holmthwaiteconiston.co.uk](http://www.holmthwaiteconiston.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](http://www.chapelcottagekirkbylonsdale.com)

### 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](http://www.hazeldene-hotel.co.uk) email: [info@hazeldene-hotel.co.uk](mailto:info@hazeldene-hotel.co.uk) Tel: 017687 72106

### CUMBRIA-WINDERMERE

4 Star Guest House. Great central location, 3 minutes' walk to town, 15 minutes' walk to lake. Spotless en suite rooms. Egyptian cotton linen and towels. Locally sourced breakfast produce. Parking or free rail transfers. 10% NARPO discount. Phone Andy or Tracey 015394 44004 or e mail [kenilworthguesthouse@hotmail.com](mailto:kenilworthguesthouse@hotmail.com)

### DEVON - OTTERY ST. MARY

Garden Apartment bed and breakfast, sleeps 2 non-smokers. Private Patio. Own entrance. Parking. TV/DVD. Central Heating and Newspapers. Sorry no pets. Discount NARPO rate £55 per night - minimum 2 night booking. Additional property at Kereven, Brittany. Visit [www.gardenapartment.org.uk](http://www.gardenapartment.org.uk). Tel: 01404 815990/07921 723695. Email: [gardenapartment@btinternet.com](mailto:gardenapartment@btinternet.com)

### 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](http://www.whitwellstation.co.uk) 01983 730667

### NORFOLK - WELLS-NEXT-THE-SEA

Choice of two Luxury Victorian Coastal Cottages - two/ three bed. Period features, wood burning stoves, furnished to a high standard. Stunning Harbour or meadow views. Close to Quayside, shops, restaurants and beach. Non-smoking, pets welcome. NARPO discount. Phone 07976 720022 or visit [www.norfolkdreams.com](http://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 Freeview TV/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](mailto: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](http://www.hadrianswall-stanegatecottage.co.uk). Tel: 01697747443

### 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](mailto:jlet05@hotmail.com) See [www.virtualshropshire.co.uk/astbury](http://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](http://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, and one twin. Warm, cosy and comfortable. Village location, ideal for walking. Well behaved dogs welcome. No smoking. 10% NARPO discount. 01480 531648 [verityladds@hotmail.co.uk](mailto:verityladds@hotmail.co.uk) Website: [www.lightfoothouse.co.uk](http://www.lightfoothouse.co.uk)

### YORKSHIRE DALES

Recently renovated self-catering two bedroom cottage in Ingleton village, North Yorkshire. Ideally suited to those wishing to escape with their walking boots or just relax in a cosy period cottage. Free WIFI. No smoking. 10% NARPO discount. [www.mollycottage.com](http://www.mollycottage.com). Tel 07547 151158.

## Wales

### 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.cefnduholidaycottages.co.uk](http://www.cefnduholidaycottages.co.uk) email: [info@cefnduholidaycottages.co.uk](mailto:info@cefnduholidaycottages.co.uk) for further information and brochure.

### SOUTH WALES - HOLIDAY LODGE

The National Crime Officers Association are pleased to offer their self-catering holiday lodge to NARPO members for another year. In a tranquil woodland coastal estate near Saundersfoot, South Wales it sleeps 4/6. New LOW PRICES. Full details at [www.carslodge.co.uk](http://www.carslodge.co.uk). Contact Dave Johnston, email: [carslodge@btinternet.com](mailto:carslodge@btinternet.com)

## Ireland

### IDYLLIC WEST CORK

Along the Wild Atlantic Way. Beautiful privately owned S/C properties with sea views & gardens. Many repeat customers. Discounted Ferries. Story book colour brochures. Recommendations to local Restaurants & amazing music. Kathleen: 01778 571968. Email: [perfectirelandholidays@yahoo.co.uk](mailto:perfectirelandholidays@yahoo.co.uk) web [www.perfectirelandholiday.co.uk](http://www.perfectirelandholiday.co.uk)

## NARPO News And Website

If you wish to have an advert included in all four 2015 editions of NARPO News, which is delivered direct to the homes of over 85,000 members and included on our website, please send details of the ad [40 words maximum, excluding contact details] together with a cheque for £220 to us at NARPO House. Please make cheques payable to NARPO. **Payment can now be made direct into our Bank Account using the following details: Sort Code: 08-60-01 Account No: 20192192. Please send advert and payment details by email to [depceo@narpo.org](mailto:depceo@narpo.org)**

## 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). £280 - £580. 10% discount for NARPO members. Contact Chris Smith smithdavid-et-christine@wibox.fr Tel: 0033 299974550 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. 20mins to Med coast. 1 hour to Montpellier and Carcassonne, Spanish border 1.5hour. From £45 daily Contact 01825 763164 or sonyadougie@gmail.com NARPO member.

### 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 47 14 98

### 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

## Italy

### TUSCANY

Stylish, Rustic and Romantic Medieval Village House situated in the foothills of the Tuscan mountains. 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

5 Beautiful Villas set in 100 acres of picturesque Apennine Mountains. Couples romantic getaway. No children. Heated salt water pool. Medieval towns, great restaurants. Stunning mountain views of castle where Michelangelo was born. Bar, Restaurant, Shop. Narpo Discount www.villamichelangelotuscany.com email. freyaitalia@hotmail.com Tel. 0785 122 0540

## 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. Tel 01743 358772 mobile 07854 614450, email: EConacher@gmail.com

### ALGARVE PORTUGAL.

Six bed roomed villa with own pool, large garden, air conditioned large bedrooms, Four bathrooms. Can be viewed online at: www.casa-collection.com Situated in Val Formosa near Val de Lobo and Villamoura. For details contact owner Ralph Lintern on. Tel. 01749342250 or e-mail ralphhylands@casa-collection.com Ex Met now living in Somerset

## Spain

### COSTA DEL SOL - NERJA

Over 100 Villa's and Apartments Nerja Region Costa Del Sol Southern Spain, Studio apartments to 5 bedroom villa's with private pools; excellent client testimonials; check out website www.jj-nerjarentals.com or contact Joe Chadwick Tel: 0034 95 2528558 Mobile 0034 656461921 Email: joeinnerja@hotmail.co.uk

### COSTA DEL SOL - NERJA

1, 2 & 3 bedroom apartments and villas with communal or private pools, all high standard & mostly frontline, in this beautiful un-spoilt sea side resort. Telephone: 0034 95 252 7135. Email: peter@casanerja.com. Website: www.casanerja.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. Website: www.xabiasurapartment.com Alan & Isabel Hamilton Ward. Tel: 0116 2393081 e-mail: alangward@btinternet.com

### 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: petermrcrompton@hotmail.com

### LA CALA DE MIJAS

Studio Villa sleeps 2, ground level swimming Pool, Gardens, Large Patio, Sea view, 10 minutes to Beach and LaCala nearby Golf. All amenities; washing machine, microwave, TV and Wi-Fi. From £220 week. sheilaebay@btinternet.com 01517226242

## Canary Islands & Madeira

### TENERIFE - COSTA DEL SILENCIO

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

### TENERIFE - COSTA DEL SILENCIO

One bed frontline seafront apartment (sleeps 4) in Atlantic View complex, quiet area, English TV, washing machine plus all other usual home comforts & appliances. 2 Pools. Checkout: www.atlanticview.info for pictures & information. £235 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: 01227 794077. Email: lyngadd@btopenworld.com or www.luxurymadeiraapartment.com

## Cyprus

### CORAL BAY

Peyia (Coral Bay) 3 bedroom villa in residential area 2 bathrooms, communal pools, air con, TV + Wi-Fi, sleeps 4 adults and 4 children, airport 30 min, beaches 10 mins, Paphos 20 minutes. Tel: Gordon Maxwell ex GMP on: 0161 339 4749 Email: dk\_maxwell@hotmail.com

## Turkey

### TURKEY - FETHIYE

3-bedroom villa with private pool and garden in quiet area. Beautifully furnished. Sleeps 6 comfortably. 5mins walk to beach. 35mins from Dalaman airport. Transfers arranged if required. Car not essential. www.papatyavilla.com 07740626336. debbidinc@hotmail.com NARPO member

## North America

### CENTRAL FLORIDA

Elegant and spacious re-furnished 4 bed-roomed Villa, in a safe, gated community. Centrally located, 20 mins from Disney. Private screened heated pool, access to multi-gym Facilities available. Fast Wi-Fi, streaming TV. From £500 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

Fully equipped 4 bedroom, 3 bathroom villa with 2 lounge areas. 30ft lagoon shaped west-facing pool surrounded by privacy hedging and backing onto conservation area. Games room, Wi-Fi internet, 6 TVs etc. From £525/ week. NARPO member, colinrr@yahoo.co.uk, tel: 01531 651723 www.woodvillevilla.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.thompsonsfioridavilla.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, free Wi-Fi, games room. Close to shops, golf, restaurants, from £540 p/w. Dave & Julie Hart Tel 01924 251132. www.hartsvilla.co.uk

### ORLANDO - FLORIDA

Heron's Flight. Luxury 4 bedroom villa - private pool with optional heating. Sleeps up to 10. Quiet setting overlooking lake - 15 minutes to Disneyworld. Close to golf courses, shops and restaurants. Now offering FREE Wi-Fi. Discounted rates for NARPO members starting from £350 per week. Visit our website www.rentspringlakes.co.uk Tel/Fax 01423 322564, Email: info@cgcharwood.com

### SIESTA KEY - SARASOTA

On the beach, wonderful views, spectacular sunsets. Luxury apartment, leather furnishings, fully air conditioned. 2 bedrooms, 2 baths, fully fitted kitchen, linens and towels, beach equipment. Cable TV, video-DVD library and games. Heated pool, shuffleboard. Safe swimming, great fishing, golf over 40 courses nearby. Tel: Geoff 01262 670417, email: geoffspace@hotmail.com web: www.geoffs-place.com

## Rest of World

### SOUTH AFRICA

#### - Kruger National Park

Guesthouse close to the KNP. Secure accommodation on an African Wildlife Estate. Ideal base for self-drive or one of our All Inclusive Escorted Safari Tours (revised for 2015). Resident owner, ex Avon & Somerset. Visit www.knobthornhouse.com contact dave@knobthornhouse.com

HALF PRICE\*

# SALE

PLUS  
RECEIVE A  
**£500**  
TRADE IN\*\*\*  
REGARDLESS OF  
CONDITION

## Quality Handmade Rise & Recline Chairs & Adjustable Beds



### High Quality Rise & Recline Chairs

- 300 fabrics & leathers
- Unique high leg lift
- Matching settees
- Made to measure
- Lifetime warranty\*\*

### Fully Adjustable Beds

- Made to measure, height and length
- Single, double & dual beds
- Choice of luxury mattresses
- High quality, hand-built



### BathMatic™

*Your  
bathing  
solution  
at the touch  
of a button*

- Fraction of the cost of a walk in bath or shower
- Fully fitted in about 1 hour
- Brings you bathing independence
- Built in Grab Rail & Thermometer

*Rise or Recline at the touch of a button*

CALL TODAY FOR YOUR **FREE** BROCHURE  
OR YOUR **FREE** HOME DEMONSTRATION

# 0800 193 0050



ALL OF OUR FURNITURE IS  
HANDMADE IN GREAT BRITAIN

\*Applies to all second items in our Chairs & Beds Premium and Classic Range. \*\*Applies to all items in our Chairs & Beds Premium Range. \*\*\*£500 trade in on Chairs & Beds only.

# Time out puzzle 83

Compiled by Ted Dilley

Sponsored by NARPOdrive

...NOW over 1,000 cars on line to choose from and ready for delivery.



0845 122 6921  
NARPODRIVE.CO.UK

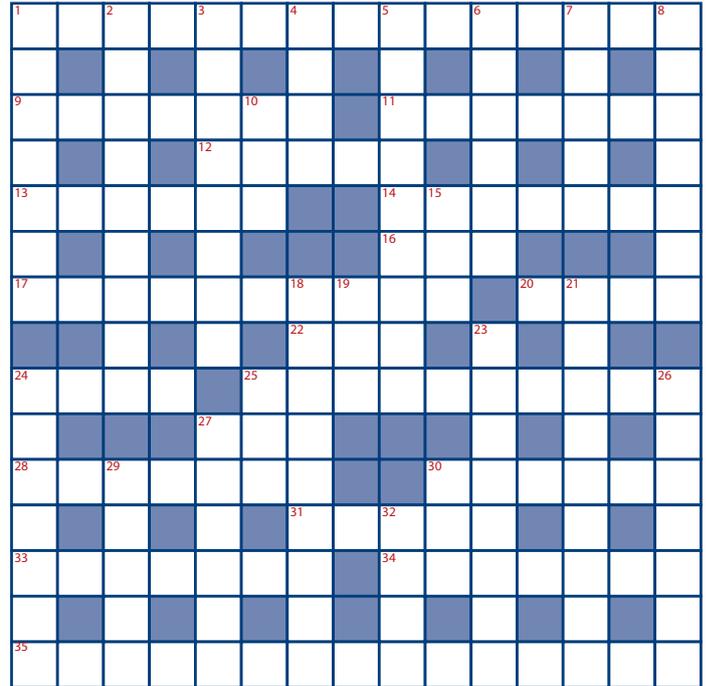
**Win £75 M&S Vouchers - How to enter:** Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **16th September**, with your name, address and membership number.

## Across

1. Contest, usually for children. (3,3,5,4)
9. Plant of the thistle family with round, hooked fruit. (7)
11. Grains from cassava plant used for puddings, etc. (7)
12. There's a corner for them in Westminster. (5)
13. Converted to faith in Jesus. (6)
14. Malaise. (7)
16. Cube with dots for games. (3)
17. Broken into pieces, especially wood. (10)
20. Central African State, capital N'Diamena. (4)
22. Pike-like fish with pointed jaws. (3)
24. ---- for my life. (The Winter's Tale, Act 4)
25. Native of southern African State. (10)
27. Small, simple country dwelling. (3)
28. Great 16th century Italian goldsmith and soldier. (7)
30. Parisian high-kicking dance. (6)
31. What Blake wanted brought. (5)
33. Bean commonly used for baked beans. (7)
34. 1956 circus film starring Burt Lancaster and Tony Curtis. (7)
35. Artisan of great skill. ((6,9)

## Down

1. Boards. (7)
2. Italian squashed fly hero. (9)
3. Synthetic substance resembling rubber. (8)
4. District under a peculiar jurisdiction, like the old Peterborough area. (4)
5. Race entrants thought unlikely to win. (9)
6. Projection found on both mammals and machines. (6)
7. Came to, (5)
8. Passed. (7)
10. Against. (3)
15. Covering. (3)
18. Full of self-esteem. (9)
19. "Mr Speaker, I smell a ----". (Sir Boyle Roche, Irish politician) (3)



21. A particular brand of this was associated with Denis Compton. (4,5)
23. Fall. (8)
24. District of south London. (7)
25. Good. (3)
26. Yellowish cotton fabric with Chinese origins. (7)
27. It could be a magic one. (6)
29. "Wot ----, Pip!" (Joe Gargery in Great Expectations) (5)
30. American railway coach. (3)
32. Highest active volcano in Europe. (4)



Name: ..... Membership No.: ..... Telephone No.: .....

Address: .....

Postcode: .....

## Crossword solution for issue 82

### Across

1. Cloud-cuckoo-land, 8. Effeminate,
9. Mako, 10. Susan, 11. Tahr, 13. Trug,
15. Yate, 17. Transcribes, 19. Apt, 20. Ski,
21. Ellie Kemper, 24. Ouse, 26. Aunt,
27. Vale, 29. Beret, 30. Lash,
32. Misprision, 33. Welcome presence.

### Down

1. Cresset, 2. Obfuscation, 3. Diminishes
4. Unnatural, 5. Ketch, 6. Ava
7. Drought, 9. Matt, 12. Rye,
14. Reapportion, 16. Assemblies,
18. Beekeeper, 20. Shallow, 22. Lev,
23. Retinue, 25. Utah, 28. Alive, 31 Sol

### Crossword Winner

Congratulations to Winner **Mrs E Good, Uckfield** for winning our 'Time Out Puzzle' in the last issue.



# We look after our own

Car and home insurance exclusively for NARPO members



**You could save an average of £103 on your car insurance and £118 on your home insurance.\***

We'll also pay any cancellation fee up to £125 when you switch.

Call now for a quote today:

**1. Call 0845 758 5878**

**2. Visit [policemutual.co.uk/narpo](http://policemutual.co.uk/narpo)**



We're open from  
8.30am - 6.00pm Mon-Fri  
9.00am - 1.00pm Sat

**Police  
Mutual**  
ALL PART OF THE SERVICE

\*Average premium savings of £103 and £118 is based on 25% of all NARPO car insurance members and 26% of all NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) from May 2014 - April 2015. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. For your security, all telephone calls are recorded and may be monitored. Our car and home insurance is provided by Royal & Sun Alliance Insurance plc.