



# NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS

## Top Gear, a Model T Ford and Monte Carlo...



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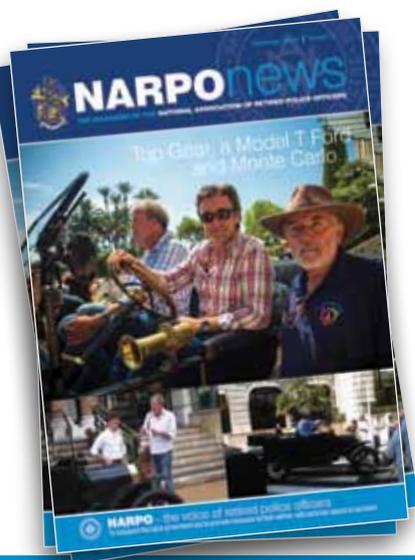


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## Front Cover:

NARPO member Peter Yeoman takes his model T Ford to Monte Carlo and joins the Top Gear Team. See page 25 for full article.



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# Editor's message



## Single Tier State Pension

The Government intend to introduce a new single tier state pension from 2016. The new legislation has gone through Parliament almost without a single dissenting voice from any party in the house. It has been sold as a simpler system which will deliver the equivalent of £144.00 basic state pension to all pensioners from its introduction. The question is whether this statement is true or not and all members should consider what the new single tier state pension means to them.

There are, I believe, some key facts that members should understand before assuming that the new 'single' figure pension amount will apply to them. I hope to simplify those issues but in order to do that I need to describe certain elements of the current state pension system. Currently the state offers two levels of pension. The basic state pension and the second state pension, originally called SERPS now simply S2P. Public sector schemes, like the police pension scheme, were opted out of the second state pension and members paid a lower rate of National Insurance but were only eligible for the basic state pension. Currently you require 30 qualifying years to be entitled to the maximum basic state pension.

Some police officers who retired and went into other occupations may have paid National Insurance at the higher rate and may have become entitled to some second state pension payments on retirement.

The new single tier scheme means that there will be no opt out and no second state pension. This will mean for those still in service in the police pension scheme, there will be a requirement for both the individual and their employer to pay additional National Insurance payments towards the single tier scheme. In a tight fiscal public sector, this is likely to have some consequences on the overall budgets but will mean serving officers paying more towards a state pension.

For those retiring in the near future, there are further consequences as there is now a requirement to have accrued 35 qualifying years before a full new single tier pension is payable. Unfortunately, if you have been paying at the opted out rate, as in the police service, you will not get a year for a year towards those qualifying years as you will have been paying at

a lower opted out rate. If you have not accrued 35 qualifying years on reaching state retirement age you will get a payment pro rata to the number of years you have accrued.

The Government have said that you will be in no worse a position on retirement under the new scheme in these circumstances than if you had retired under the existing scheme, but you should be clear that there are likely to be a significant number of people who will not be eligible for the full single tier payment in these or similar circumstances.

Finally, if you are currently in receipt of a state pension or reach state pension age, whether you chose to take it or not, before the introduction of the new state pension scheme, none of this applies to you as you will be stuck in the old scheme for life.

The Government appear to have recognised these shortfalls in the new state pension scheme, perhaps because pensioner organisations like NARPO have been telling them, and in his Autumn Statement, the Chancellor announced the introduction of a scheme to allow those affected to purchase extra National Insurance benefits towards additional pension benefit. At the time of writing final details of this new pension benefits purchase proposal were not available. Further details and advice can be found on Government website, a link to which can be found at [www.narpo.org](http://www.narpo.org) – click on 'Pensions' where the links can be accessed.

## Later Life Ambitions

With a General Election approaching in May 2015, politicians are posturing and the press are speculating on issues that are likely to be the key to political success. Differences between the parties are being identified in an effort to show their individual values. What, however, is becoming clear is that pensioner benefits in general and some pensioner benefits in particular are likely to come in for some consideration by all parties.

The new single tier pension and how it impacts on current pensioners, universal pensioner benefits, like the bus pass and winter heating allowance, together with the whole question of care provision and its related cost are matters currently the subject of press and political speculation or Parliamentary proposal. This however is not an exhaustive list of things that affect the quality of life of older people

who broadly want an inclusive and dignified old age, where more than their basic needs are met; where Government recognise the promises either real or implied to a group whose finances rely entirely on pensions, benefits and savings income and where there is some acknowledgement of the part that they have played in establishing a relatively prosperous and safe society.

NARPO is keen to engage in the debate leading up to the next election with a view to protecting the interests of our members. Achieving this on our own would be much more difficult than seeking allies in this project and so the National Executive Committee has sought to join with the Civil Service Pensioners Alliance and the National Federation of Occupational Pensioners in seeking to influence the election debate. We are currently in the early stages of developing a strategy and timetable together with an outline of the key issues we think are likely to impact on everybody's later life ambitions. We are planning that this campaign will be progressed jointly with the other associations and our combined membership of around 250,000. As the campaign develops we will feature articles in NARPO News and on our website, Twitter and Facebook. We are planning that you can have your say and make your views known at our annual conference in Brighton in September. So look out for the campaign launch in the late summer of 2014. Come along to Conference, further details of which appear in the centrefolds of this magazine. Join with our friends at CSPA and NFOP and make our voice heard by those who seek our votes.

## Jim Jardine OBE

It was with much sadness that I heard about the death of Jim Jardine OBE, the former Chairman of the Police Federation. Jim was the strong leader of the rank and file of the service during those difficult times in the late seventies when unrest and dissatisfaction with pay and conditions forced the Government of the day to establish the Edmund Davies Royal Commission into policing. As many of you will recall, this not only led to improvements in pay but also established a pay negotiating machinery, which recognised the status of the police as constables. It is ironic that his death comes at a time when the Government are dismantling much of what was achieved at that time. Our condolences go to Jim's wife Gwen and her family.

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# President's review



As the former Secretary of the TVP Berkshire Branch for six years and the 5 Region rep to the NEC for nine years I was both delighted and very honoured to be elected President/Chairman of NARPO at the Post Conference Meeting of the NEC.

I believe in open and honest debate and have never been fearful of asking or answering the awkward question, which is why I should firstly like to address a couple of "urban myths" that are circulating regarding my election. My candidacy was no surprise as it was notified to the NEC in May 2013. The election process is an annual agenda item at the Post Conference Meeting. In the past decade this is the second such occasion on which a ballot has been held. This does not conflict with the NEC policy of "succession planning" for vacant posts in Branches and Regions, indeed, the NEC having had two candidates for one position can be seen as a success in terms of this policy.

Sandie Wilde did not stand for re-election to the post of Vice President and I wish to express my thanks and those of the NEC for the work she has done in that role, on the NEC and at the Police Dependents Trust and National Police Fund. Sandie remains a member of the NEC.

Eric Evans had served for five years as our President/Chairman and has been a great servant to that office and gave notice of his retirement earlier in the year. It was of course so very sad that his retirement should be shrouded by the tragic death of his wife Pat. Eric has been re-elected to the NEC for another

two years. I am delighted that he has accepted my invitation to be my mentor.

So now it is time to move forward. As a result of criticism that the NEC does not communicate effectively or efficiently with the membership, an article appeared in the previous edition of NARPO News that outlined the work of the SPG and plans for the future of our Association.

It is sadly still the case that our HQ cannot gain any response from a considerable number of our branches, which is something of an absurdity. The information flow from HQ to membership and vice versa in some cases is not working and so there is a need to address the middle tier where the block is occurring. The NEC intends to use NARPO News as a vehicle to achieve this goal. I hasten to add that there are a great number of very effective branch officers who provide an excellent service to their membership and it is that universal standard that I believe every member is entitled to expect.

Just such a situation exists with "SuperSleuth" which is the National Database for membership records shared by Branches and HQ, which ensures the accuracy and efficiency of data. Some Branches around the country are not yet using that system and prefer to resist change or fail to recognise the rewards that the system offers. If you are a member of: Barnsley, Northwich, Plymouth, Pontefract, Sunderland or Birmingham Branch please ask your Branch Secretary why he or she is not using the system.

A computer, broadband connection, basic computer skills and a few hours a week are all that is required. In some branches a "Membership Secretary" has been appointed and a laptop computer purchased and used purely for SuperSleuth. Perhaps you may be able to provide that service to your branch where your Secretary is unable to do so.

The NEC has made considerable advances in the technological footprint of the Association and now uses Twitter, Facebook and the powerful [www.narpo.org](http://www.narpo.org) website which I recommend all of you to have a look at.

Many of these advances may seem inappropriate to those of you who are not so minded and I quite understand that, but they are more specifically geared towards the future. In this age of technology the serving officer of today will be totally on-board with all social media and it would be remiss of us not to recognise this. The computer and other technology is an integral part of the day-to-day life of a police officer and we as an Association seeking to recruit retirees need ourselves to be modern in our outlook. Those of you without a computer will not be forgotten!

A part of my role as President of NARPO is to represent the membership at a wide range of events and since September I have had the privilege to attend the National Police Memorial Day service in Cardiff, a dedication of a headstone at the unmarked grave of PC James Gordon (who died 120 years ago) at St Helens Cemetery and two receptions at the Houses of Parliament. At all of these events I take every opportunity to network with those present and to put the interests of NARPO to the fore. At the latter of these I spoke with Keith Vaz MP pictured about the employment of retired police officers and was able to dispel his belief that a second career in the security industry was our only option! I also addressed our concerns about attempts to restrict the second career choices of retired officers.

Clint Elliott has mentioned a number of other initiatives that the NEC is pursuing with regards to Conference 2014 and a liaison with a number of other like-minded Pensioner Associations so that we might have some Parliamentary impact in the period leading up to the General Election.

It promises to be a busy year for all of us and I will endeavour to play my part in taking this proud Association of ours forward in my role as your President/Chairman.

Best wishes

Ian Potter - President



# 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**

## Nationwide Bank and Others 'Free' Holiday Insurance?

Our attention has been brought to a problem which may affect those of you who have a Nationwide Building Society Account (or other similar account) that offers rewards if you pay a minimum amount into your bank each month.

One of our members from Sussex thought that the requirement to pay £750 per month to secure free travel insurance with his Flexaccount would not present a problem as he had arranged for his pension to be paid into his account every month. Thereby lies the 'rub' as he found out.

As you know, numerous police pensioners get a pension payment on the first of every month except when the 1st falls on a weekend or bank holiday when it is paid on the preceding weekday. As soon as this happens Nationwide's computers register a payment has been missed as there are two payments in the previous month and none in the following. When this happened to our member the travel insurance that he was relying on was immediately cancelled. Although his local Nationwide Office was sympathetic, Nationwide's Head Office said that it was the responsibility of the customer to comply with the company's requirements. At one point they suggested to him that he should get Sussex Police to delay his pension so that he was paid every month! They also refused to accept a transfer of funds from one Nationwide account to another to rectify the problem. The only option left open to him was to withdraw money from a totally different source and to pay it in to the Nationwide Account.

Details of this problem were circulated and a member from Kent realised that he would have the same problem with his FlexDirect account that offered 5% interest provided £1000 was paid in every month. Likewise he went to his local Nationwide office which was very helpful, but again Nationwide head office stated it was up to the customer to comply with the requirements. Our member wrote to the Daily Telegraph finance investigator and a reporter was assigned to investigate. Within a few days the following letter was received from Nationwide Head Office:

*As I am sure you will appreciate, Nationwide has a range of products with related criteria; we understand there may be instances when mitigating circumstances arise that put customers outside of these criteria. We should be looking upon these situations sympathetically, for customers who have been placed in this difficult situation.*

*The reply you received from my colleague was factually correct, as it's the responsibility of the customer that the terms of the FlexDirect account are met. However it should have included a statement about supporting our customers in situations where the fault was not theirs; and this was a mistake. This has been taken up as a training issue with the manager of the team concerned, so that we can improve the service we offer going forwards.*

*Having checked your account I can confirm that you were paid twice in November 2013, once on the 1st and then again on the 29th. This credit should have been added in December and as a result this affected your interest calculation for the month. We are looking at a long term solution to this issue. In the meantime, if a customer lets us know when this happens, we can look into it and, where possible, manually rectify it.*

*In the light of the above and the service you have received, please allow me to apologise for this communication and the resultant concerns it has caused.*

**Peter Amey**  
Maidstone Branch

**feature**letter

## Travel Insurance

My wife and I have travel insurance with NARPO/AXA. On 19 October we were due to begin a two week cruise to the Canary Islands. However, on the day before, I was rushed to hospital with, what turned out to be, gastritis. Needless to say I couldn't travel and my wife was obliged to ring the AXA helpline where she spoke to Paul.

Paul was very helpful and explained thoroughly what was required. As a result of his assistance my claim was expedited and paid out quickly. I would like to thank the insurance company and congratulate them on their efficiency and sympathetic way they dealt with this matter.

**David Skerrett**  
DS (Retired) West Yorkshire

## Important Notice

To members and ex-members of the Metropolitan Phoenix Masonic Association, which was formed in 1963. After much discussion and various communications with members it is with regret that the committee has decided that the association could not continue and that any remaining funds should be presented to Flint House, Police Rehabilitation Centre in Goring-on-Thames. On Monday 7th October 2013 a cheque for £11,500 was presented on behalf of the Association Members to the CEO of Flint House. The photograph of the presentation can be viewed on their website [www.flinthouse.co.uk](http://www.flinthouse.co.uk). The Metropolitan Phoenix Association is concluded; for further information please contact the Treasurer.

**John Dugdale**

## Parking Scam Success For Nev

In July my son was working under contract refitting Morrisons in Grantham. The work was undertaken at night once the store had shut and obviously he parked his car in the store car park.

# Readers letters continued...

On behalf of Morrisons, Parking Eye sent him two overstaying parking tickets for the time he had been working there!

One would assume it would be a simple task to have the tickets cancelled as he was there quite legitimately on Morrisons business. But numerous requests to the store, its manager, the CEO Head Office, customer services and Parking Eye were to no avail. No one was interested or could be bothered to apply a little common sense and do the right thing.

Luckily I spotted in Narpo News Nev Metson's Parking Scam letter and after initial contact with him he advised and directed my son through the ticket challenging process which resulted in one of the tickets being cancelled. Parking Eye however were insistent on prosecuting him for the remaining ticket and on 21st November it went to POPLA for appeal. With Nev's procedural directions being submitted the appeal was allowed and the ticket was cancelled. Needless to say, we are both very grateful to Nev for his kindness, time and expertise so freely given.

**Phillip Smith**  
*Bideford*

Interestingly every single referral Nev has had from NARPO has resulted in the ticket being cancelled, which just proves what a SCAM it actually is!

## The Search For Justice

In a few months, on the 17th April 2014, it will be the 30th anniversary of the murder of Yvonne Fletcher. The cold-blooded murder of a young police officer as yet unsolved.

As you are aware I have been fighting my campaign for justice for Yvonne for the last 29 years and I continue to do so. A couple of weeks ago the Libyan PM was in the UK; I was unaware of this visit, despite promises by the FCO to keep me updated on any further developments. Apparently David Cameron informed the Libyan PM that all historical issues must be resolved before the UK can assist further in the rebuilding and training of the Libyan Police Force. I have written to the PM asking for a meeting regarding this meeting, and have been advised that my request is receiving consideration (very nice of him). I am also in discussion with UKIP (Farage) who hopefully will ask some probing questions in the EU Parliament on my behalf. I have spoken with Mr Robin Plummer. Robin was in Libya working for BT when Yvonne was murdered, he was kidnapped, along

with others, by Gaddafi, and mentally and physically tortured; again his plight has been ignored by the UK Government. Robin has written a book, which I am reading at the moment, 'A Brush with Madness'; it is a very good read.

A few weeks ago I wrote to the Libyan Embassy in London asking for a meeting along with a couple of other victims of Libyan terrorism; my letter was delivered (recorded delivery) but I have had no reply. I now intend to attend the Embassy soon unannounced and see what happens.

I am also in dialogue with John Jones QC; John represents Saif Gaddafi (Colonel's son) in the ICC. We have a common aim and that is to get Saif tried at the ICC in The Hague where I believe he will be free to expose the injustice in Yvonne's case and the role that the UK Government has played to date. There is much more I am doing/have done but space is at a premium.

I know who killed Yvonne; a few months ago I was within yards of him whilst in Egypt. If I know who and where he is, why has my Government, which has the same information, not acted? I will soon return to Libya, to continue my investigation and to force both the Metropolitan Police and the UK Government to take action. I rely on your support, without which I cannot and could not carry on. I have said this before and I will say it again; when an officer bleeds, we all bleed, when one is killed, part of us is killed too. Yvonne's murder was 29 years ago, we must not forget her - The last words she heard were mine. 'Don't worry Fletch I will get them' I said - and I will. I thank you for your continued support and donations.

**John Murray**  
*Jonno1955@aol.com*

## First Policeman Killed On Duty

Bob Fisher in the May issue and Mary Randles in November refer to death by shooting, but the first Policeman killed on duty must surely be Constable Robert Culley who was killed by stabbing during the Calthorpe Street Affray in Central London on 13.5.1833. He joined the Metropolitan Police, aged 23, on 21.9.1829, one of the first recruits to join the Met.

**John Geddes**  
*Met Police*

## First Police Force?

Further to Alan Bolland's letter re the first police force. Whilst I am no expert my understanding is that the Marine Police, which started as a one year trial in July 1798 and is still with us, albeit as part of the Met, was the first Police Force in the UK and probably in the world.

The brain child of JP John Harriott and with government consent it was formed with around 50 'officers' and was so unpopular that a mob attempted to burn down the first 'nick' resulting in the first death in the line of duty.

Such was its success that the government passed the Marine Police Bill on 28th July 1800 making it a public rather than a private police agency.

So was it the first police force to operate or the first to be established under an Act which establishes it as the premier force?

Whichever way I think we can agree it was British, or not?

**Pauline Plato**

## Commonwealth Games

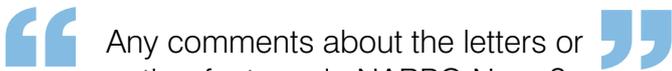
Having been selected as a volunteer, at the Commonwealth Games in Glasgow between 21st July 2014 and 2nd August 2014, I have found that my accommodation has been unexpectedly cancelled and I am now desperate to locate an alternative.

Is there anybody or anyone who knows of a room that could be available for the dates above? I am willing to pay rent. The location is of course important as travelling has to be kept a minimum. I am to be working predominately close to The Scotstoun Sports Campus, Glasgow.

**John Stevens - Sheffield**  
*Please respond to: xpc@talk21.com*

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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**



## Foxtrot One-One

In August 1966, just prior to setting off to give evidence at the Old Bailey, a young Det. Insp briefed the crew of the local 'F' Division 'Q-Boat' F11 (Foxtrot one-one). The 'magic Met' in those days, ran a Divisional 'Q' car system, an unmarked high performance motor, crewed with a local advanced driver from the uniform branch, and two C.I.D. officers, all in plain clothes. In those days many household bills were settled in cash on the doorstep, bank accounts being far less prevalent than today. So, at any time a number of officials were floating around 'the manor' on official business, loaded with dosh.

The criminal fraternity were well aware therefore, small wonder, robbery figures had gone through the roof, hence the local DI's concern. 'Q' car crews had pretty much 'carte-blanche' to go anywhere and do anything. Bottom line, arrests. So, intel received on your own patch might result in an arrest way off the manor. But, that day, the boys had the problem highlighted and were instructed to keep it local. The crew were PC Geoff Fox, DS Chris Head and TDC Derek Wombwell.

They came across a dodgy motor, 3 up, in Braybrook Street, just behind 'the Scrubs' prison. They'd actually found one of the robbery teams. Roberts, Duddy and Witney. DS Head, and TDC Wombwell went to speak. Roberts shot and killed TDC Wombwell then shot and killed DS Head in the back as he was running back to the 'Q boat'. Duddy relieved Roberts of the shooter. 'Foxy' attempted to take them out and reversed at high speed only to be shot dead by Duddy. His brave decision cost him his life. He was not the recipient of any posthumous gallantry award, a shameful and scandalous omission.

In later life, whilst serving at Scotland Yard, I met the first officer on the scene that day, he was on a Force motorcycle. He is mentioned on page 88 of (former Commissioner) the late Sir Robert Mark's autobiography 'In the office of Constable'; compulsory reading for any copper, in my humble view. A gripping yarn. Peter was the family man with 15 years loyal, faithful and unblemished service who tried his luck in Australia. He explained to me that he, his good lady wife and the two rug rats, a son and daughter, agreed to undertake emigration with the caveat that if any single one felt uncomfortable, the whole family would return. As it happens, the catalyst for their return was the daughter. Peter's story, and the untoward circumstances, are well documented in Sir Robert's book. Read it, and learn. I need hardly add Peter thought

the world of Bob Mark; so did many, myself included.

Witney was the first to have his collar felt. Duddy fled to his native Glasgow where a young DS David McNee (later Metropolitan Police Commissioner) felt his collar. Roberts, who was Army Survival trained, legged it to Epping Forest.

Later, Witney and Duddy stood trial at the Old Bailey. However, proceedings were interrupted. Roberts had been lifted. He was found in a hay barn asleep by a patrolling Herts skipper and PC. The pistol was adjacent, both loaded and cocked. Roberts had murdered two officers, what difference another two?

He was dragged off to Hertford nick. The Gaoler that morning was (probationary) PC David Purton. David later transferred to the 'Met' where I had the privilege of being his crewmate at the Finchley Roads Policing Garage (that's Traffic dept. base for non-Met speakers!) A fine family man who taught me a great deal, not least how to stand up to overbearing service driving instructors. They could be, and often were, beasts in those days. If you're reading this David, though I'm retired 8 years, I copped an 86 Class 1 car and 87 Class 1 motorcycle. Happy days, thanks in no small measure to yourself.

On the day of Roberts' arrest, David, perhaps better placed than many others, with his maturity of approach and despite his then relatively limited service experience, described Roberts on that day as resembling 'a frightened, hunted animal.' Service history, much of the above not altogether in the public domain. Eventually the trial recommenced, all 3 were weighed-off with life sentences. Duddy passed away from natural causes during his incarceration. Witney was released after serving 25 years. His release provoked a furious response from the Police Federation. Roberts attempted several escapes but remains 'banged-up', I believe he is subject of a 'whole life' tariff.

The Det.Ch.Supt who headed the enquiry was the same man who led the 'Great Train Robbery' enquiry 3 years previously. The shooting spawned a book entitled 'No answer Foxtrot Eleven' by the then Chief Crime Correspondent of the Daily Mirror, himself an ex DC. The title however, is a misnomer. 11 in 'Met speak' is one-one. My own 'Q-boat' Yankee 11 (THAT'S ONE ONE...GOT IT!) suffered a serious 'polacc'. A suspect had been stopped. DC Colin Tippet was hit by a passing (drunk) motorist and lost a leg. He was lucky to

keep the other. Colin went out on a 'medical' and became the Chief Security Officer at the Picketts Lock sports centre, Edmonton. Some years later TDC Grant Sunnucks effected a PNC check on a motor in the Control Room via the old Fore Street nick - Edmonton roundabout 0200 hrs. 20 minutes later he was dead. He was sucked into a pursuit along Lordship Lane and went through a red light. A passing motor clipped the Rover SD1 'Q-boat' and Grant hit a lamp post. 1 nil to the lamp post. I was the Comms man who'd effected Grant's car check. Not a nice day at the office.

The bravery and almost casual and dismissive attitude to danger frequently displayed by successive generations of serving officers never ceases to amaze me. We, now they, put our/themselves into harm's way, to protect others when any right minded person would 'hoof-it' big time in the other direction.

I believe the service by and large to consist of quality recruits. Sadly, they have been ill-served by governments of various political complexions. However, that, as they say, is another story.

### Mark Williams

(Met Oct 1975-Sept 1986/Thames Valley Sept 1986-Oct 2005)

## What Firearms Procedure?

Many years ago as a probationer constable in the Salford City Police, I was instructed by my Sergeant to draw a gun from the charge office and attend a nearby engineering factory to act as escort for the weekly wage collection. I was told to report to the factory lodge at 2pm and ask for Mr.? who would be expecting me. I was not asked if I had ever had any experience with firearms and I didn't volunteer the information, not wishing to sound naïve.

At the charge office they appeared to be well versed in the issue of firearms and produced what I judged to be, at the earliest, a First World War pistol in a khaki holster. I signed the book provided for its issue and was given five! rounds of ammunition. I was given no further instruction other than I was to strictly ensure that the ammunition never came into contact with the pistol. Indeed this was emphasized by further instruction that the pistol should go into my right hand pocket and the ammunition into the left. I was still reluctant to ask why I was carrying a gun, and in what circumstances I might be called upon to use it.

# Readers letters continued...

I duly attended the factory as instructed, accompanying a manager, clerk, and chauffeur. We drove to a bank in Spring Gardens, Manchester, where we were to collect a large amount of cash for the factory workers. The manager, talking out of the side of his mouth, hissed, "Have you got the gun?" I assured him I had, he asked me to stay at the bank entrance "just to be on the safe side". I wasn't too sure what he meant by this remark. Was he trying to keep me on edge because I was new on the job? I can only presume I chose the 'safe' side as nothing untoward occurred. We then drove to Trafford Park before returning to Salford.

When I now think about this procedure, which I understand had gone on for years and years, it fills me with horror as to what the consequences might have been, should someone have attacked us. I imagine the robbers having to cope with a handful of ammunition (from the left hand pocket) and an empty pistol being thrown at them. I am absolutely convinced that some of my colleagues would have absolutely no idea how to load, let alone aim or fire a pistol.

I should explain at this stage that I had served in the Military Police before joining the police and had a reasonable knowledge of firearms, particularly small arms.

As far as I can remember the practice of carrying a gun ceased in the early 1960s. I suspect this was as a result of my raising the subject at a Police Federation Branch Board Meeting. Like many other matters of this age one did not voice any criticism of long established customs and procedures, but I feel sure the representative known as the resident spy from the Chief Constable's office drew it to someone's attention.

**Frank Watson**  
*Swinton, Ex-Inspector*

## Powers of Attorney

From time to time you publish informative articles concerning the need to plan for the future with regard to insurance, pensions, wills and powers of attorney granted to a wife, husband, son, daughter or trusted friend, or even a solicitor, to ensure your property and affairs are cared for in your best interest. Many readers will have taken that advice in the past and granted Enduring Power of Attorney to one or more of those mentioned above. They may be aware that in October 2007 the Mental Capacity Act created new orders and now there are Lasting Powers of Attorney in two parts dealing with (a) property

and financial affairs and (b) health and welfare, but would feel safe in the knowledge that the new act allowed existing Enduring Power of Attorney to remain in place. They should not feel safe.

In 1997 I was granted Enduring Power of Attorney (EPA) by a relative when she went into a retirement home and have managed her property and affairs since then. She is now resident in a nursing home, was assessed for nursing care by the local Continuing Care Group (CCG) of the NHS and qualified for a percentage of her care costs. I asked to see a copy of the assessment, referring them to my EPA, but was told that it did not enable me to have any information concerning health and welfare of the donor. I argued that the EPA granted to me stated I had authority for ALL her property and affairs. The CCG responded with the guidance from the Law Society: "The Enduring Powers of Attorney Act 1985 was repealed by the Mental Capacity Act (MCA) 2005 but re-introduced almost in entirety by Schedule 4 of that Act. The amendments take account of the changes to the Court of Protection and the new role of the Office of Public Guardian in the registration process. It is not possible to make a new EPA although the operation of an existing EPA will fall under Schedule 4 of the MCA 2005. An EPA can only authorise attorneys to make decisions about the donor's property and financial affairs. Holders of an EPA have no authority to make health and welfare decisions for the donor." Thus the advice from the Law Society is to ignore the word ALL and qualify "affairs" to read "financial affairs" in an EPA granted before the new Act came into operation.

This means that anyone holding an Enduring Power of Attorney granted before October 2007 has no authority to ask for any information concerning the health and welfare of the donor - it could be that the wife, husband, son, daughter or trusted friend you appointed, can be refused important information by the health authority.

The answer is either to ask the Health Authority for a NHS Continuing Healthcare Assessment Consent Form, or seek a Lasting Power of Attorney covering Health and Welfare matters from a solicitor, use a DIY kit from WH Smith or the internet.

**Walter Raine**  
*North Riding NARPO*

## Celebrity Encounters!

Prompted a little by the "Good Old Days" I was wondering if any members might like to recollect their encounters with 'notable personages' in the past. Notice I do not use the overplayed expression 'celebrities'. I'm not sure if NARPO News has done this before but I'll try to start the ball rolling.

About 1975 I was a couple of months into a plain clothes secondment when Sergeant Brian Guest (perfect gentleman) announced that I and another PC., John Walmsley, were to get over to the Pack Horse Hotel in Bolton where former Prime Minister Edward Heath was waiting.

We were to accompany him to Bolton Town Hall where he was to make a speech about Britain and the Common Market. We were his bodyguards for the evening.

We walked with him across Victoria Square and up to a corridor outside the hall where he was to speak. John decided he had better things to do so he left me to look after 'Ted'. I don't think John liked him much! We struck up a short conversation where at one point he burst into laughter and became exactly like Mike Yarwood's impersonation, shoulders heaving etc. We must have looked a pair, him with an immaculately tailored grey suit, and I in Harry Fenton big check hipsters and a green paisley pattern shirt! (In fashion then.)

When he was called in I was very impressed with the reception he got. They stood and cheered him to the rafters. He gave his speech and then answered questions, not being phased at all, and superbly professional. Someone shouted "three cheers for Ted" and the place erupted again. At the end I walked him back to the hotel. On a glorious summer's evening my only concern was keeping a crowd of adoring ladies from mobbing him too much. I don't think any of the recent prime ministers would get that sort of casual security now.

He went into the residents lounge at the Pack Horse and I was told to wait in the foyer where Brian Guest had joined me, until someone dismissed us. That someone came a few minutes later bearing half a pint of bitter each from Mr Heath to thank us.

Perks of the job I suppose!  
Yours sincerely,

**Bob Fraser**  
*Bolton Borough, Lancashire, and Greater Manchester.*



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# WordShop

# Benefits update

## State Benefits

- On Thursday 5 December, Chancellor George Osborne delivered the 2013 Autumn Statement. Key points included the following:
  - Increase of 2.7% applied to disability and carers' benefits, as opposed to the 1% increase applied to the majority of other mainstream State benefits (for 2014/15 rates, see below).
  - Plans for a new State pension age framework are expected to start taking shape, with proposals for a review during each Parliament, based on the principle that people should expect to spend, on average, up to one third of their adult life in receipt of the State pension. This would mean that the State pension age is likely to rise to 68 during the mid-2030s, and to 69 by the late 2040s.
  - There will be no changes to the percentage rate of contributions for Class 1, Class 1A, Class 1B and Class 4 National Insurance contributions (NICs) for the year 2014/15. The weekly rates for Class 2 and Class 3 NICs will be increased, and there will be changes to the thresholds and limits which affect NICs. For more information, visit the government website [www.gov.uk](http://www.gov.uk) and search the 'Publications' section for 'National Insurance contribution thresholds 2014/15'.
  - From April 2015, a spouse or civil partner who is not liable for Income Tax or who is not liable above the basic rate for a tax year will be able to transfer £1,000 of their own income tax personal allowance to their spouse or civil partner, providing that the recipient is not liable for Income Tax above the basic rate. The person transferring will see their personal allowance reduced by £1,000 and the person receiving the transfer will be entitled to a reduced Income Tax liability of up to £200 as a result of the transfer.

- From October 2015, a new class of voluntary National Insurance contributions (Class 3A) will be introduced to allow those who reach State pension age before 6 April 2016 an opportunity to improve the amount of Additional State pension they can receive.
- The annual limit for savings placed within an Individual Savings Account (ISA) will increase in 2014/15 to £11,880, of which £5,940 can be invested in cash.
- The annual limit for Junior ISA and Child Trust Fund savings will increase to £3,840 in the 2014/15 tax year.

For the full content of the Autumn Statement, visit the government website page [www.gov.uk/government/news/autumn-statement-5-december-2013](http://www.gov.uk/government/news/autumn-statement-5-december-2013).

- The proposed benefit rates for the tax year 2014/15 were published in December. A summary of the new benefit rates is detailed below (rates are weekly unless stated otherwise):

	2013	2014
<b>Attendance Allowance</b>		
Higher rate	£79.15	£81.30
Lower rate	£53.00	£54.45
<b>Carer's Allowance</b>	£59.75	£61.35
<b>Child Benefit</b>		
First child	£20.30	£20.50
Second/subsequent children	£13.40	£13.55
<b>Disability Living Allowance Care Component</b>		
Highest	£79.15	£81.30
Middle	£53.00	£54.45
Lowest	£21.00	£21.55
<b>Mobility Component</b>		
Higher	£55.25	£56.75
Lower	£21.00	£21.55
<b>Employment and Support Allowance - Personal Allowances:</b>		
<b>Single</b>		
Under 25	£56.80	£57.35
25 or over	£71.70	£72.40

	2013	2014
<b>Lone Parent</b>		
Under 18	£56.80	£57.35
18 or over	£71.70	£72.40
<b>Couple</b>		
Both under 18	£56.80	£57.35
Both over 18	£112.55	£113.70

(NOTE: More detailed classifications may apply – see [www.gov.uk](http://www.gov.uk) for details.)

	2013	2014
<b>Incapacity Benefit (IB)</b>		
Long-term IB	£101.35	£104.10
<b>Short-term IB*</b>		
Lower rate	£76.45	£78.50
Higher rate	£90.50	£92.95
<b>Short-term IB**</b>		
Lower rate	£97.25	£99.90
Higher rate	£101.35	£104.10

\* UNDER State pension age  
\*\* OVER State pension age

### Income Support Personal Allowances:

<b>Single</b>		
Under 25	£56.80	£57.35
25 or over	£71.70	£72.40
<b>Lone Parent</b>		
Under 18	£56.80	£57.35
18 or over	£71.70	£72.40

<b>Couple</b>		
Both under 18	£56.80	£57.35
Both 18 or over	£112.55	£113.70

(NOTE: More detailed classifications may apply – see [www.gov.uk](http://www.gov.uk) for details.)

### Jobseeker's Allowance (JSA) Personal Allowances:

Under 25	£56.80	£57.35
25 or over	£71.70	£72.40

Anyone wishing to claim JSA should contact their local JobCentre Plus or call the JobCentre Plus helpline on 0800 055 6688 to clarify whether they qualify for contribution-based JSA or income-based JSA. (Currently, the same personal rates apply to both.)

(NOTE: More detailed classifications may apply – see [www.gov.uk](http://www.gov.uk) for details.)



	2013	2014
<b>Pension Credit</b>		
<b>Standard minimum guarantee:</b>		
Single	£145.40	£148.35
Couple	£222.05	£226.50

	2013	2014
<b>Additional amount - severe disability</b>		
Single	£59.50	£61.10
Couple (one qualifies)	£59.50	£61.10
Couple (both qualify)	£119.00	£122.20

	2013	2014
<b>Savings Credit</b>		
Threshold - single	£115.30	£120.35
Threshold - couple	£183.90	£192.00
Maximum - single	£18.06	£16.80
Maximum - couple	£22.89	£20.70

	2013	2014
<b>State pension</b>		
Category A or B	£110.15	£113.10
Category B (lower) spouse or civil partner's insurance	£66.00	£67.80

### Statutory payment rates 2014/15

Statutory Maternity Pay (SMP)	£138.18 pw
Ordinary Statutory Paternity Pay	£138.18 pw
Additional Statutory Paternity Pay	£138.18 pw
Statutory Adoption Pay (SAP)	£138.18 pw
Statutory Sick Pay (SSP)	£87.55 pw

For employees earning £111.00 or more per week in 2014/15, the above rate of SMP and SAP will apply for complete pay weeks commencing on or after 6 April 2014 (the first Sunday in April); for SSP, this will apply from 7 April 2014.

- The first High Income Child Benefit Charge (HICBC) is payable by 31 January this year, under the new ruling which took effect from 7 January last year. From that date, households where at least one spouse or partner receives income in excess of £50,000 may see a gradual 'claw back' of Child Benefit. Where one person's income is £60,000 or more, this claw back will cover 100% of the Child Benefit received by the household.

You should already have received written notification if you are affected by this ruling; for more information, visit [www.gov.uk/child-benefit-tax-charge](http://www.gov.uk/child-benefit-tax-charge).

- On 1 January 2014, reforms to the existing 'Habitual Residence Test' were introduced. If you are a migrant to the UK, you have to satisfy the Habitual Residence Test (which includes having a right to reside) in order to claim most benefits. The reforms made earlier this year are:
  - New Jobseeker's Allowance claims made by European Economic Area (EEA) jobseekers and retained workers will be time-limited to six months, unless the jobseeker can demonstrate they are actively seeking work and have a genuine prospect of work;

- EEA jobseekers (or a British national returning from more than a short period abroad) will be unable to access Jobseeker's Allowance until they have been resident in the UK for three months.

- The transfer of existing claimants still receiving incapacity benefits (i.e. Incapacity Benefit, Severe Disablement Allowance and Income Support on disability grounds) to Employment and Support Allowance (ESA) is expected to be complete by 31 March 2014.
- After 31 March 2014, it will no longer be possible to claim the first three available years of Winter Fuel Payment (WFP). This affects the years 1997/98, 1998/99 and 1999/00. If you met the criteria for WFP in those years (if you were aged 60 or over in the 'qualifying week' and you have not already received your WFP payment for them, you must claim by 31 March this year in order to receive WFP.

# Benefits update continued

- From April this year, those families who have a child aged 16-19 in Full-Time Non Advanced Education (FTNAE) and who receive Child Tax Credit for them must now notify HMRC each year by 31 August to confirm that the child remains in FTNAE.

Previously, once a claimant confirmed that their 16-year-old was continuing in FTNAE, the payment of Child Tax Credit continued automatically until that child reached the age of 20 (providing they remained in FTNAE) and was removed from the claim. It is important to ensure that you remember to notify HMRC annually if this applies to you – without confirmation, the child will be removed from the claim, and the benefit will either be reduced, or will stop completely if there is no longer an entitlement once the child is removed.

- The delayed roll-out of Universal Credit (UC) means that, contrary to the government's original plans, it may still be possible to make fresh claims for those benefits that are due to be replaced by UC. Under the original schedule for the roll-out of UC, no new claims for the benefits being replaced by UC would be accepted after April 2014. However, the delayed launch of UC means that it will not be available nationally from April, as expected.

If you wish to make a claim for Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, Housing Benefit, Child Tax Credit or Working Tax Credit, you should do so through the usual channels, and you will be advised whether UC applies to you (currently this is based on geographical location) at the date of your claim.

- The next Budget will be made on 19 March 2014.

## General

- Following pressure from consumer groups, advisory services and parents, the government has announced that existing Child Trust Funds (CTFs) may be transferred into alternative Junior ISAs from April 2015.

The CTF is a savings product that was made available to babies born between September 2002 and January 2011. The funds were originally set up with government vouchers of between £50 and £250, but these vouchers were eventually scrapped, and the CTF system was replaced by the Junior ISA, which applied to babies born after 2 January 2011.

The CTF does not compare favourably with the Junior ISA, and many parents were concerned that their child's savings were unfairly 'locked in' to a poor financial product, so this recent announcement has been warmly welcomed.

- HMRC will be investing in a new online service to support the administration of Inheritance Tax (IHT) by allowing individuals to apply for probate and submit IHT accounts online. The service is expected to become available during 2016.
- The planned September 2014 fuel duty increase has been scrapped, with no further increases planned during the current Parliament.
- The government's Funding for Lending Scheme has ended, as a result of rising house prices. The scheme was devised to support banks and building societies, enabling them to provide affordable mortgages as a way of boosting the market, but it has now been stated that the scheme is no longer needed, and that this support will now be redirected to help small businesses borrow money.

- The government has announced that it is extending until mid-2015 the scheme it initiated to make fair and transparent payments to Equitable Life policyholders who suffered financial losses as a result of Government maladministration that occurred in the regulation of Equitable Life.

So far, policyholders have received £734 million in payments of the £1.5 billion set aside by government through the Equitable Life Payment Scheme (ELPS), but due to incomplete contact address information there are still over 400,000 policies where policyholders haven't been contacted. For more information, visit [www.equitablelifepaymentscheme.independent.gov.uk](http://www.equitablelifepaymentscheme.independent.gov.uk).

- The Cabinet Office has admitted that it is inappropriate for callers of government services to be hit with the high call charges which result from premium-rate phone lines. A National Audit Office report has found that callers (including victims of crime and the bereaved) spent an estimated £56 million on such calls in the course of a year.

Guidance issued by the Cabinet Office following the report states that departments should consider whether it is possible to use a 01 or 02 prefixed number to avoid the high costs, or in circumstances where a non-geographical number is needed, whether a 03 prefix could be used instead. All three prefixes are included in call packages and are charged at standard geographical rates.

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.

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# What's on?

Dates to remember for your diary



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

## Cheshire Reunion

Evening will be held 31st March 2014 at,  
Timperley Conservative Club, Heys  
Lane, Timperley, Cheshire.  
Bar 7.30-11.00.

Any further details contact  
Bryan Eddy. 0161-9695840.

## STOLEN VEHICLE SQUAD REUNION

I can now confirm that another Stolen  
Vehicle Squad Reunion will be held  
at the H.Q of The Police Federation  
of England and Wales, Federation  
House, Highbury Drive, Leatherhead,  
Surrey, KT22 7UY on Saturday, 12th  
July 2014 at 7pm.

The facilities at this venue are excellent  
and there are 55 rooms for those wishing  
to stay overnight, at the very reasonable  
prices of £84 for a double and £74 for a  
single room per night bed and breakfast.  
If you are interested in attending and have  
not received my information pack please  
contact me for further information and  
pass these details onto colleagues who I  
may not have been able to contact.

Mick Carter 79, Walton Road,  
Frinton on Sea, Essex. CO13 0AB  
Mob: 07702 862572

Email: [michael.carter@coppcicegreen.com](mailto:michael.carter@coppcicegreen.com)

## THE RECIDIVISTS

'The Recidivists' is a group of retired  
detectives who have served on the  
Divisions of the old 3 Area (East and North  
East London), Central Squads or have  
lived in the East and North of London. It  
has been holding 3 luncheons a year at  
Chigwell Sports Club which are attended by  
between 30 and 80 members each time. It  
was inaugurated about 18 years ago.

The dates for these luncheons  
for 2014 are:- 6th March, 12th  
June and the 4th December

If you would like to attend one of these  
reunions and enjoy a few hours reminiscing  
and having an excellent lunch, then please  
contact Maurice Marshall (01494 262964),  
'Sandy' Sanderson (01245 328079) or Mick  
Carter (07702 862572) for further details.

## Avon and Somerset Branch Annual General Meeting

Will take place at 3pm on Saturday  
29th March, 2014 in the Conference  
Room at Force Headquarters, Valley  
Road, Portishead, followed by our  
Branch act of remembrance in the  
Memorial Garden and a buffet tea.

**The Annual Reunion Dinner**  
will be on Friday, 9th May, 2014, 7pm for  
7.30pm at the Farmers' Tavern, Brean  
Leisure Centre, Brean, Somerset.  
Further details on either event can be  
obtained from the Branch Secretary.

## GWENT BRANCH

Annual General Meeting will be  
held on Friday 11th April 2014  
Commencing 7pm  
At Ponthir Community Centre  
Ponthir, Caerleon Newport.

A buffet will be provided

For further information please contact  
Branch Secretary;

Sue Davis telephone 01633 769616  
Email [sue.gwentnarpo@ntlworld.com](mailto:sue.gwentnarpo@ntlworld.com)

## PORTSMOUTH CITY POLICE 2014 REUNION 47 th. ANNIVERSARY LUNCHEON

MONDAY, 31st. March, 2014

Marriott Hotel, Southampton Road  
Portsmouth, PO6 4SH 12noon for  
12.30pm

Former members should apply for  
tickets to David BURGESS Telephone :  
02392 376795

## PRESTON AND DISTRICT AGM

Tuesday 11th March 730pm Longton  
Bowling Club. NARPO President attending  
Hot Pot supper provided.

All members are encouraged to attend.

## THE FLYING SQUAD OFFICERS ASSOCIATION

The AGM and next reunion will be held on  
Tuesday 25th February 2014 at the following  
venue, **Weatherspoons Public House,  
Pendrel's Oak, 283-288, High Holborn,  
London, WC1V 7HP.**

The AGM will commence at 5.00pm  
followed by the reunion commencing at  
6.00pm.

Entry by ticket only (to be purchased  
through the Devon office below) at a cost  
of £12.00 (members) and £15.00 (non  
members and guests).

Tickets from: The Flying Squad Officers  
Association, Devon Waters [Level 1],  
Durrant Lane, Northam, Devon EX39 2RL.

## 2014 RETIRED OFFICERS ASSOCIATION "R" ROAR ANNUAL REUNION

Friday 4th April 2014  
**DARTFORD MASONIC CLUB  
FUNCTION SUITE, WEST HILL,  
DARTFORD, KENT, DA1 2HJ**

From 7.30pm until 11.30pm  
£12 per head

Applications from Norma BROWN  
19, Falconwood Avenue  
Welling, Kent, DA16 2SH  
[ndmbrown@hotmail.co.uk](mailto:ndmbrown@hotmail.co.uk)  
0208 856 3005

## GLOUCESTERSHIRE BRANCH AGM

The Gloucestershire Branch AGM will  
take place at **Churchdown Community  
Centre, Parton Road, Churchdown,  
Gloucester GL3 2JH on Friday 28th  
March 2014. Gathering from 7pm for  
7.30pm start.**

Following the meeting light refreshment will  
be provided and a bar will be available for  
the purchase of drinks until 11pm.

Please advise the Secretary John Bennett  
by email : [glosnarposec@blueyonder.co.uk](mailto:glosnarposec@blueyonder.co.uk)  
or by phone: 01242 677779 of your  
intended attendance for catering purposes.

A BENEFIT FOR THE RETIRED POLICE STAFF

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**VAUXHALL**

Official Government Test Environmental Data. Fuel consumption figures mpg (litres/100km) and CO<sub>2</sub> emissions (g/km). Vauxhall range (excl. Ampera): Urban: 14.4 (19.6) - 76.3 (3.7), Extra-urban: 27.4 (10.3) - 91.1 (3.1), Combined: 18.0 (15.7) - 85.6 (3.3). CO<sub>2</sub> emissions: 373 - 88g/km. #

Available on selected models, at participating Retailers. Finance subject to status. Terms and Conditions apply. Applicants must be 18 or over. Finance supplied by Vauxhall Finance, PO Box 6666, Cardiff, CF15 7YT. Offer will apply to Vauxhall Partners only. \*\*Vauxhall Deposit Contributions vary and exclude certain models. Refer to [www.vauxhall.co.uk/offers](http://www.vauxhall.co.uk/offers) or contact your local Vauxhall Retailer for details. †First year insurance offer available on new Corsa models (excluding Expression, S, Sting, Design and VXR). The offer will cover the full premium (motor policy only) for drivers aged between 21-75. Drivers must have held a valid full UK licence for a minimum of 1 year. Only available through Vauxhall Insurance. Policies are underwritten by Ageas Insurance Ltd. Other insurance specific Terms and Conditions apply. Offer applies to Vauxhall Partners only. For Partners Terms and Conditions go to [partnersprogramme.co.uk/legal-notice-and-privacy-policy](http://partnersprogramme.co.uk/legal-notice-and-privacy-policy). #Official EU-regulated test data are provided for comparison purposes and actual performance will depend on driving style, road conditions and other non-technical factors. †Vauxhall Lifetime Warranty covers lifetime ownership of first registered keeper, 100,000 mile limit. Terms and Conditions apply. Offer available on orders or registrations before 1 April 2014. Correct at time of going to print 07/01/2014.

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**AQUABILITY**  
LIFE, BATH, BATHING

# Why you should pre-pay for your funeral

Taking action today can save you and your loved ones a great deal of money

Dignity is Roland Smith's preferred funeral plan provider



By 2018 the cost of a funeral is predicted to increase to nearly £5,000\*

It's not surprising that the cost of living is a real concern for retirees, especially when energy price rises are set to push inflation higher in early 2014. For many, this has spurred the decision to plan for the future now and to ensure any savings are used wisely.

To add to these concerns, there is one cost that's rising faster than inflation rates - the cost of a funeral, as the graph shows below.

But there is a solution to ensure the cost of your funeral doesn't rise any further. With a Guaranteed Funeral Plan from Dignity, the cost of the traditional cremation funeral services included in the plan are guaranteed to be covered. You pay for your funeral in advance now, fixing the cost at today's prices. So, however much funeral costs may rise in the future, you

can rest assured that because the funeral services in your plan will be paid for, your family will not have to pay any more.

## The best way to make arrangements in advance

The Guaranteed Funeral Plan from Dignity also lets you take care of the funeral arrangements in advance, which is something you certainly couldn't rely on a bank or insurance company to do. This means your loved ones won't have the worry of finding a funeral director or deciding on the most appropriate arrangements.

## A funeral director dedicated to fulfilling your wishes

Dignity has a network of more than 1,100 owned or approved funeral directors across the UK, many of

whom have served their local communities for generations. In 1985 they introduced the first funeral plan into the UK, and since then Dignity has helped more than 590,000 people plan their funerals in advance - more than any other provider. This is why they're Roland Smith's preferred funeral plan provider.

## Be confident that your money is safe

The money you pay for your Guaranteed Funeral Plan from Dignity is paid in to the National Funeral Trust - a totally independent Trust Fund that no-one at Dignity can access. The Trust Fund is managed by some of the most respected names in the financial industry to make sure that your money is properly protected. This means you can relax, safe in the knowledge your money will be there whenever it is needed.

## Secure your funeral at today's prices

Dignity offer a choice of three plans and a range of flexible payment options to suit all budgets. You can pay for your plan with a lump sum or by manageable instalments, which you can choose to spread over 12 to 60 months, if preferred.

So why use any more of your savings than necessary to cover funeral costs? Secure your funeral at today's prices with a Guaranteed Funeral Plan from Dignity.

“

My husband and I decided that the best time to discuss funeral arrangements is while we are fit and well and that's when we decided to take out funeral plans. We now have peace of mind knowing that our family won't have to deal with anything other than phone the nominated funeral director. ”



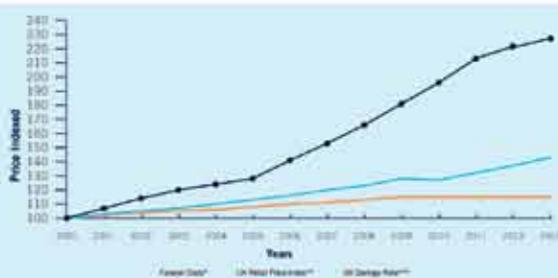
Mrs Phillips

“

I decided to purchase a Guaranteed Funeral Plan with Dignity firstly because it eases the burden of my family arranging my funeral at a difficult time. The bonus was that the plan protects against the increasing cost of a funeral. ”



Mr Greenhalgh



\*2000-2006 = Mittel Funeral - UK - January 2007  
 2007-2010 = Calculated using average annual increase of 6.65% from 2006 to 2013  
 2011-2013 = Funeral costs research carried out by Matter Communications  
 \*\*ONS  
 \*\*\*Calculations and data Source - The Investment Research Partnership Copyright 2013  
 UK Savings £2500 Net Source - Morningstar Copyright 2013

\*The average cost of a funeral has risen from £1,580 in 2000 to £3,594 in 2013 - an increase of 6.53% per year. If costs continue to rise at this rate, a funeral would increase to £4,931 by 2018.

## Request your free information guide

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

# 0151 236 4511

A few minutes now could save you and your loved ones so much expense and worry in the years ahead.



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# Hawkridge Lasting Legacy

We do not know that much about Sydney Hawkridge but we do know that he spent a great deal of his adult life in service to the Crown.

Sydney was born in 1894 in Enfield and by the age of 20 years he was enlisted in Princess Patricia's Canadian Light Infantry (PPCLI) where he served throughout the First World War from August 1914 until March 1919 reaching the rank of Lance Corporal. The Following year in June 1920 Sydney joined the Metropolitan Police. He served the people of London from then until 1946, when he retired on a police pension of 92s 6d. His certificate of conduct recorded his service as exemplary. It also records that in 1923 Sydney was granted 7s 6d by the Commissioner for promptitude in case of housebreaking. Sydney died in January 1960.

Sydney was married to Alice, who also worked in providing support in the community as a Nurse.

Their son Sidney was born in South Hackney in 1925. Sidney worked for British Telecom for all of his working life. He never married and continued living in his parents' home in Enfield until his death in 2011.

Although he never worked in the police service Sidney junior obviously felt a close association with policing and on his death, we believe in line with his parents' wishes, he left his entire estate to NARPO. That included the family home in Enfield and his life savings.

For legal reasons we have had to go through the probate procedure in the courts to establish our rights to the estate and this has taken nearly three years to process. NARPO is now in possession of the house in Enfield and we are using the money from the estate to renovate the property, which had become a little tired and outdated in terms of décor and internal fittings. It is our intention to retain the property as part of our investment portfolio and raise income by means of renting the property to private tenants. The location of the property makes this a sound financial proposition and in times of low interest rates the best opportunity to realise a return on this generous gift.

We have recovered from the property several pieces of memorabilia to record the life of Sydney senior and have set up a small tribute to him in our display cabinet at NARPO House, which includes his war medals and police record of service, in recognition of his son's generosity. Naturally any income from the estate will be used to continue the work of the association.

We would like to put on record our thanks to Sandra Richardson, a cousin of Sidney Hawkridge, for her assistance during the legal process and for providing additional information about the Hawkridge family that has helped both with the legal process and this article.

Finally, I am sure that all members will be touched by the generosity of the younger Sidney Hawkridge, who has left his life savings to us, clearly in memory of his father and in recognition of policing.

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= 75%

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...and now for something completely different!

Having introduced compulsory retirement and redundancy in the Police Service.....



...the Home Office now seeks to ban retired Police Officers from obtaining public and private Police related employment.

*Jedd*

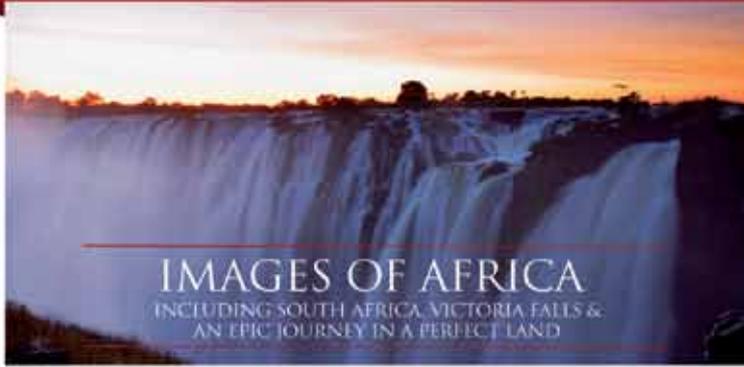


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To enhance your experience, we have included the legendary Victoria Falls. One of the many highlights of this tour is our 3 night stay at Chobe Game Lodge - among the celebrities whom have fallen in love with Chobe are Richard Burton and Elizabeth Taylor, former U.S. President Bill Clinton, Prince Bernhard of the Netherlands and renowned wildlife commentator Roger Attenborough, to name but a few. Chobe has a way of capturing the imagination of visitors, who come from around the globe to relish one of the world's ultimate wildlife experiences.



## ENCHANTED ISLANDS OF GALÁPAGOS CHRISTMAS EXTRAVAGANZA

**DEPARTURE 17 DECEMBER 2015**

This is our personal invitation to join us on this very special Christmas visit to the Islands of Galapagos.

We have just returned from another magical, incomparable, and incredible journey to the 'Islands of Galápagos. Volcanic in nature these isles are home to a myriad of wonderfully strange and abundant wildlife. Giant Tortoises meander distant highlands, pre historic iguanas sun themselves on pitch black lave rocks, flightless cormorants and tiny penguins dart through crystal clear waters, while graceful red-billed tropical Frigate Birds screech across the sky. Each day you will set out to explore remarkable ecosystems as you inch past lounging sea lions, and discover pink flamingos in hidden lagoons.

Celebrity Xpedition is undoubtedly one of the most luxurious vessels in the islands 'offering fine accommodations for just 98 guests etc, - THIS IS NO ORDINARY JOURNEY THIS IS TRULY A JOURNEY LIKE NO OTHER - 2015 may seem a long way away but it is really essential that you book 18 months in advance.

[www.cruisegalapagos.co.uk](http://www.cruisegalapagos.co.uk)



*Paul Gauguin*  
CRUISES

## THE LEGENDARY ISLANDS OF THE SOUTH PACIFIC

**DEPARTING 27 APRIL 2015**

Without a doubt our two voyages on the Paul Gauguin were just magical. Are there any group of islands in the world as romantic as those of the South Pacific... or as beautiful? In our personal opinion the answer is very 'DOUBTFUL' - These sirens of the South Pacific evoke balmy days, sultry nights and panoramas that could only have been created by nature in her finest hour. Here giant curls of turquoise break into reefs that protect the most perfect blue lagoons and silvery white beaches. Jagged peaks crown emerald rain forests, while some islands appear barely to float above the breaking waves. But what truly distinguishes these magical islands are 'ITS PEOPLE'. You will see their love of their islands through music, dance and flowers. Their hospitality is legendary and this is your opportunity to discover the undiluted essence of PARADISE aboard 'Paul Gaughin' ...undoubtedly one of the best Cruises in the World

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# The Top Gear Experience

I am a retired Hampshire Officer and for eight years have been involved in the Classic Wedding and Self Drive industry.

Towards the end of July 2013 I was considering changing my 1923 Model T Ford for an earlier 1915 one. While I was lying on my back inspecting the chassis of the 1915 car, my mobile rang. I answered it to discover that it was a researcher from the Production Company that produces Top Gear, asking if I still had a Ford Model T and would I be prepared to take it to Monte Carlo for some filming for the Christmas DVD this year.

Extricating myself from underneath I replied, "Yes, I do, tell me more". I was asked if I could take my 'T' to Monte Carlo in ten days time and teach Richard Hammond how to drive it. They agreed to contact me the next day with full information.

An e-mail had winged its way over to me by the time I arrived home. The car would only be required in the City, not taken on a 'track' and Richard Hammond would be driving it with Jeremy Clarkson as passenger. I needed to be there on Saturday 3rd August for filming on Sunday and Monday morning. They would pay me expenses and supply accommodation and all meals for a co-driver and myself.

I agreed to prepare a quote for them and settled down to work out the logistics. Tow with Honda CRV, hire trailer, and arrange co-driver, ferry and Tag for the tolls that we expected all the way down. Working it out I realised that it would be a round trip, via Dover, (more ferries in case we missed one on our return) of 2000 miles.

My quote for expenses was accepted and on Friday the 2nd we set off with the 'new/old' 1915 T in tow. Yes I had bought it - in a very rash moment!

Early hours of Saturday morning saw us (co-driver John Taylor) well on our way down. We tapped into the Sat Nav, 'Monte Carlo' but just north of Reims it took us off the main road; thinking it was taking us around Reims and through some villages we calmly followed it

into a Cemetery... yes, named 'Monte Carlo'. After sorting that out and having a good laugh about it we carried on until we were south of Lyon where we came up behind a queue, probably as far as the coast! YES - we had chosen Black Saturday, the worst day of the year in France when almost everyone goes on holiday on the same day. After waiting in a queue for three hours and only travelling six miles, we took the next available left turn and, after studying the map and the sat-nav, headed for the Central Massif above Nice. Anyone who knows this will remember it's a switchback ride!

We eventually arrived at the Hotel Novatel at 22.10 hours after an epic journey door to door of 28 hours. We were met by a Mr Fix it, Pascal, supplied by the production company, who could speak English and knew his way around. He directed us to the hotel car park where we eventually parked the car, trailer and Model T five floors below street level. It was not without some problems like scraping the wall and damaging a barrier.

We slept till 8am, had a wonderful breakfast with the film crew and headed down to Hotel de Paris in Casino Square with the T.

Meeting Richard and Jeremy was a pleasure. They are far friendlier than they appear to be on TV and make a good double act!

I spent twenty minutes driving around Monte Carlo with Richard as

passenger, talking my way round as I drove the T. When he felt ready we swapped over. We had an interesting fifteen minutes but, as you would expect, he mastered it very well.

The morning was taken up with filming in Casino Square and around the 'race circuit' - remember it is in town and there was normal traffic about. Phew! Thank goodness - no high speed stuff!

By lunchtime they had finished filming for the day, we had a superb lunch which was provided. John and I then took the T on an afternoon of sightseeing around Monte Carlo including the Race Circuit itself. The city was full of Lamborghinis, Rolls Royces, Bugattis and anything else you care to think of - but all eyes were on the T with much waving and hooting and cameras flashing everywhere. The biggest problem was the temperature which was close to 40°, so by mid-afternoon, we were back in the hotel catching up on some sleep.

In the evening we had to face up to the damage we had caused in the car park so, cap in hand and with the aid of our Mr Fix it who had been with us all the time, we moved the tow car and trailer to another car park near the Harbour-side Tunnel (the one that features in the race).

We had an early start on Monday morning and had to place the T outside the Hotel de Paris for a short sequence to be filmed.

Then we loaded it on to the trailer, headed out to the motorway and drove all the way to Calais at a steady 60, just making the 23.30 ferry. We eventually arrived home at 3.30 a.m. on Tuesday morning. All in all an interesting experience but the 2000 miles, ugh!

**Peter L Yeoman**



## DRAMATICALLY REDUCE HEARING COSTS IN 2014 THROUGH THE NARPO CHARITABLE PARTNERSHIP WITH HEARING STAR

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10 x cards  
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Hearing Star



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# Insurance news

NARPO Home and Car Insurance -  
here for you when you need us most

The UK has experienced some turbulent winter storms over recent months. We hope NARPO members haven't been impacted by recent events, but as a Roland Smith car and home insurance member, you can rest assured in the event that you need to make a claim, we'll do everything we can to help you get back to normal fast.

We've had over 200 claims as a result of the October 'St. Jude' storm and the December 'Xavier' storm ^ . The majority of these claims were damaged roof tiles/conservatory roof claims, greenhouses, and fallen trees.

Our claims manager Sharon Brown wants to remind our home insurance members about the benefits their Home Emergency cover provides. 'Some of our members were unaware that the Home Emergency cover is there to assist them in an emergency situation. So in the event our office is closed, the helpline is there for you to call on'.

Remember, all our home insurance policies come with **Home Emergency cover as standard** - up to £500 per claim. Cover is provided 24 hours a day, 365 days a year for call out charges, labour, parts and materials and alternative accommodation. It covers such emergencies as plumbing and drainage problems, loss of domestic power supply, and roof damage. Certain terms and conditions apply.

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In 2013, NARPO members and their families who switched to us on average saved **£88** on car insurance and **£120** on home insurance\*

Our customers love the way we work which is clear from the feedback we get:

*"May I thank you for your services and add that I recommend you regularly to friends and colleagues. It is a sad fact that professional companies such as Roland Smith are quite rare these days, therefore you should be congratulated for not only offering a professional response to customers, but also for offering very competitive rates."*  
(Mrs H)

Join the thousands of  
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Right now if you **switch your car or home insurance to us**, we could save you money and we'll even pay any cancellation fee up to **£125**.

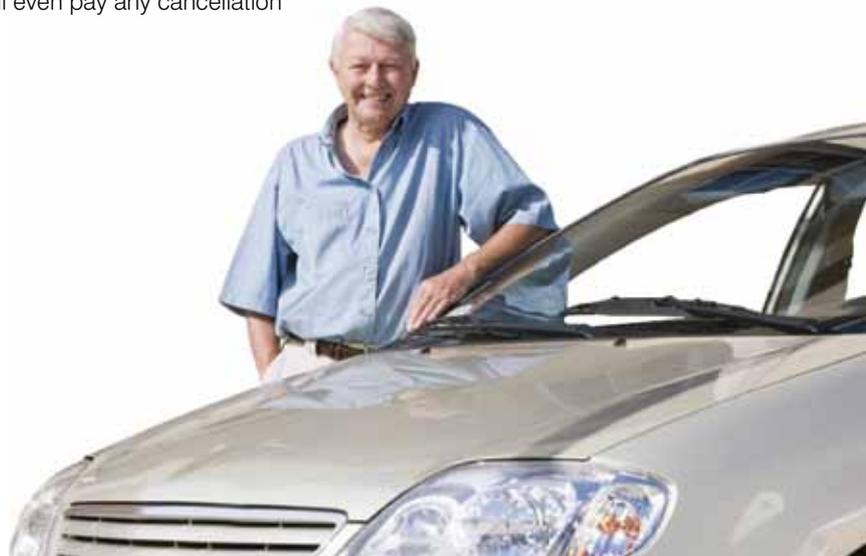
We're also pleased to be able to offer our outstanding service and great products to **families of NARPO members**. This means **partners, brothers and sisters, grandchildren and children** of NARPO members can enjoy the benefits of NARPO car and home insurance.

For a stress-free and competitive quote, call our friendly team of experts on **0845 758 5878**.

^ Includes all storm related claims lodged from 28 October – 5 January 2014.

\*Average premium savings of £88 and £120 is based on 24% of NARPO car insurance members and 23% of NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) to Roland Smith in 2013.

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# Extras - Life After The Job



I retired from the Kent County Constabulary in October 1994, and took up the role of Curator for the newly-opened Kent Police Museum, in the Historic Dockyard at Chatham.

The Dockyard is a site where many films and television series are made.

The Chief Security officer was Bob Sutton, a retired Kent Police Inspector. He was also in charge of the filming location enquiries. 'Foyles War' were going to make an episode in the 'yard, and asked Bob if he knew where they could get 54 film Supporting Artists, known to you and me as 'extras'. Bob knew I was the chairman of a local AmDram society, and suggested me as a start contact.

I got together the required 54 extras from other local AmDram Groups, and we had a wonderful time working with Michael Kitchen and Honeysuckle Weeks, as well as the other professional actors.

Shortly afterwards 'Amazing Grace' was to be filmed in the Dockyard Church, which had been converted to represent the House of Commons in the 19th century. I supplied extras for this, as well as some who came via local press adverts.

Since that time I have been asked to supply extras for several television series and film productions, namely: 'Timekeepers of the millennium' for ITV; 'The shouting men', the story of Gillingham Football Club; 'Chosyu 5', a Japanese film about 5 Samurai from the Japanese district of Chosyu, who came to Britain to learn various trades including shipbuilding; 'Harishchandra Chi Factory', the story of the first Indian 'Bollywood' director. I also supplied the extras for a National Geographic Channel programme on the sinking of the Russian submarine, the Korsk. Here they used the destroyer, HMS Cavalier and HM Submarine Ocelot, exhibits in the Dockyard, as the ships in the action.

More recently I have supplied all the extras seen in outside scenes in the popular television series 'Call the Midwife', and 'Mr Selfridge', filmed once again in the Historic Dockyard.

I now have over 250 names of people who like to do the 'extras' work, on my books.

I am not an agency, I just do it for the fun of being an extra myself, giving that extra bit of life experience for others who enjoy being actors. I have taken part in all these programmes with the exception of 'Amazing Grace' as I had to keep the museum open for the public.

*Photos (above left) show Me with Jeremy Piven under the facade of Selfridges shop, and me with Amy Beth Hayes, 'Miss Kitty' in the show. The other is from 'Call the Midwife' and shows me with Miranda Hart.*

**John Endicott**  
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Mr Ford, screened in Leicestershire

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\* The World Health Organisation is the public health arm of the United Nations and assesses the performance of health systems around the world. † With purchase of the £129 package.

# Questions from Members



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

## Question

I seem to have a problem with some emails I receive. If there is a "click here for further information" in the body of the message and I follow this instruction the screen freezes and I am unable to close the programme. I have to turn off my computer and start again. I have no problem with attachments to emails. Can you please help?

## Answer

Try resetting Internet Explorer.

To reset Internet Explorer settings:

- Close any Internet Explorer or Windows Explorer windows that are currently open.
- Open Internet Explorer by clicking the Start button. In the search box, type Internet Explorer, and then, in the list of results, click Internet Explorer.
- Click the Tools button, and then click Internet Options.
- Click the Advanced tab, and then click Reset.
- Select the Delete personal settings check box if you would like to remove browsing history, search providers, Accelerators, home pages, and InPrivate Filtering data.
- In the Reset Internet Explorer Settings dialog box, click Reset.
- When Internet Explorer finishes restoring the settings, click Close, and then click OK.
- Close Internet Explorer.

Your changes will take effect the next time you open Internet Explorer.

## Question

I have a large number of "read" and "sent" emails that I wish to retain.

Is it possible to save Outlook emails to an exterior memory, either Flash drive or external hard disk?

## Answer

Open the message you want to save.

On the File menu, click Save As.

In the Save in list, click the location where you want to save the file.

In the File name box, type a name for the file.

In the Save as type list, click the file type that you want.



## Question

For the last week or so when I have fired up the computer each day the time display in the lower right of the task bar has been five hours behind the actual time. It is easily rectified but having been through all the options behind the time and date display I cannot figure out why it has started doing this. Any ideas please.

## Answer

Normally this means the BIOS battery is failing and does not hold time when the computer is off. It's usually a CR2032 battery directly on the motherboard. Replacements can be sourced fairly easily and can be replaced by swapping the dead battery clipped to the side of the motherboard. This requires removing the side case of the PC, so use caution or consult a qualified expert.



## Scam reminder - cold call tech support

If a cold caller who you don't know asks you for details about your computer, and describes apparent "problems" to you – don't buy into it, even if you have had recent problems. The nature of the cold call is to try and trick you into handing over payment details for a non-service. The individuals have every intention of taking your money and running for the hills, and the information they claim to have about your computer is fabricated. Unfortunately, this well known and long standing scam is nigh on impossible to bust, because they are controlled from overseas countries which have poor or non-existent cybercrime laws. The scam relies on nothing more than social engineering and coincidence.

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

# RETIRED POLICE OFFICER'S £13000 WINDFALL

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 taken out this insurance, and if it was miss-sold to you, the lender could owe you **£1000's!**

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

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

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

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

***How much does your service cost?***

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

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

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

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Once we have submitted your claim, the lender is allowed 8 weeks in which to investigate and provide us with a final response.

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(GS refunded £13305.73 from First Direct)

***"Thankfully your advert in the NARPO Magazine provided me with the confidence to make the initial enquiry. May I also say the professional yet friendly approach displayed throughout deserves only the highest praise and I will have no hesitation in recommending your services to anyone who may wish to make a claim."***

(A.F received a refund of £11,237.50 from Co-operative bank)

***"The claim was handled professionally on my behalf and removed all the hassle of dealing with the bank myself. I would recommend using this company"***

(J.O refunded £2310.21 from Yorkshire Bank)

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

# Money matters



## Guide To ISAs 2013/14

With the 2013/14 tax year moving towards a close, here is our guide to Individual Savings Accounts and making the most of the annual tax year allowance. If you would like to discuss any of the information provided in more detail, or you're interested in reviewing your existing ISA portfolio, please contact us on 0845 600 8996 or email [advice@pmas.co.uk](mailto:advice@pmas.co.uk)

### What is an ISA?

ISA stands for Individual Savings Account, a tax-efficient wrapper offered under Government legislation as a way of encouraging you to save. An ISA can hold a number of different investments to help shelter them from further tax on any income or gains earned.

There are two types of ISA - the Cash ISA and the Stocks and Shares ISA - and the combined allowance for both in the 2013/2014 tax year is £11,520.

Within this, the limit for Cash ISAs - or for the cash element within a Stocks and Shares ISA - is £5,760. However, there is flexibility over how these limits can be used - you can, for example, put the maximum £5,760 in a Cash account and £5,760 in a Stocks and Shares account. Alternatively, though, if you place just £2,000 in Cash, you can use the entire remaining balance - £9,520 in this case - to invest in Stocks and Shares. If you don't need cash at all, you can put the full £11,520 into Stocks and Shares.

In addition, you can transfer existing Cash ISA holdings to a Stocks and Shares ISA without impacting on your current tax year allowance. So, if you have £10,000 already sitting in existing Cash ISA plans then this amount can be moved to a Stocks and Shares ISA, yet leave your entire current tax year allowance still available for new investment.

### What makes a good cash ISA?

Cash ISAs are simply cash accounts which benefit from no tax on the interest earned. The capital in a deposit account will not grow, but the value will not go down and will earn interest for the entire time it is invested. Therefore, in order to find the best one, you would generally just need to look for the highest interest rate.

However, always remember, the highest rate now may not be the best rate longer term. You should therefore be prepared to keep checking rates on a regular basis and moving providers where appropriate. In summary, always read the small print to see what, if any, rate guarantees and caveats apply.

### Stocks & Shares ISAs

A Stocks and Shares ISA lets you put money into a range of investments, such as unit trusts, open-ended investment companies (OEICs - similar to unit trusts) and investment trusts, as well as government and corporate bonds. The potential benefit of a Stocks and Shares ISA over a cash version is that you get the opportunity for not only income, in the form of yield or dividends, but also some degree of capital growth. However this comes with a downside, investment risk. This means your investment can go down as well as up. At the riskiest end of the Stocks and Shares ISA market, there are self-select ISAs. These allow you to choose your own investments, including the individual shares of companies listed on a recognised stock exchange. However, if you only invest in just one or two companies, the risk of losing out can be significant. Consequently - and particularly if your ISA investment is a significant proportion of your overall savings - it may be better to consider collective investment schemes.

### Collective investments

By investing in a collective investment, you are accessing not just one or two but many different companies or holdings. Known as diversification, this approach is designed so that should one company lose money, there are lots of others to help compensate for the loss.

Collective investments offer access to a whole range of different options. Some cover multiple asset classes under the one roof - equities, property and bonds for example. Others concentrate their efforts in just one - which could be anything from UK blue chip equities right through to Japanese bonds.

Therefore, if you want a lower-risk fund that offers just a small exposure to equities you may, for example, look to a 'Cautious Managed' fund. If you are looking to maximise long-term growth, and are prepared for a 100% exposure to equities, the UK All Companies sector is a good place to start. Finally, if you are after an income, the bond sectors may be more appropriate, or perhaps a sector which offers a mix of these and equities.

When making your choice, you should also be aware of the charges. A collective investment includes the necessary research, share dealing and paperwork required to achieve the fund's objective. In return, you may pay upfront and ongoing charges. The level of initial charge may be between 0 - 5% with ongoing fees in the order of 0.5 - 2.5% pa depending on the fund type and fund manager selected.

### Use it or lose it

One thing is not up for debate: you only receive one ISA allowance every tax year. You cannot carry your allowance over to next year and therefore, if you do not do something about it, you will lose it.

Your annual allowance can be used at any time during the tax year. The deadline of April 5th 2014 helps to concentrate the mind and we generally witness an increase in ISA investments at this time of year.

Regardless of how or where you decide to invest your money, you must get in before April 5th 2014. At the end of the tax year, your allowance is gone. Make your decision, have your conversations, do your research, but start it now and make sure you don't lose out.

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# Poets Corner

Show off your passion for poetry



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

## My new hobby

Modern drivers need educating on their current driving skill,  
pointing out the things they do that injure, maim and kill.  
And now that I'm retired I get lots of days to call my own,  
So I jump into my car and have a drive around my town.  
(It's a lowered Austin Metro with a throaty exhaust note,  
don't judge me; it's a case of 'whatever floats your boat'.)

To all the other users of the road I'm demonstrating,  
how to drive without due care - without concentrating.  
Ignoring signs and speed limits is how I start my run,  
then driving for a mile or two with my right indicator on.  
But when turning into junctions (with a horsebox that I'm towing)  
I can't see the point of signalling, I know where I'm going.

Gazing down into my lap and steering with my knee,  
is how I text the wife on my Samsung Galaxy.  
In the wet, braking late, I find the vehicle skids,  
but only 'cause I've leaned around to smack a couple of grandkids.

Driving close to cars in front I intimidatingly tailgate,  
to read the British Standard mark stamped upon their number plate.  
Combining horn and headlights with fingers I can gesture,  
when others are responsible for causing my displeasure.

On cold and freezing mornings with that cloak of icy frost,  
I scrape away a patch of screen no bigger than a letter box.  
And when it's dark and visibility degrades to black the night,  
I 'main beam dazzle' other cars with my one functioning headlight.

Critics say I'm endangering my close community,  
Driving and transgressing with complete impunity.  
They might be right, but now I find I'm addicted to 'the buzz',  
And let's face it, who's to stop me; 'cause you never see the fuzz.

**Mark Cosgrove**  
*Retired Staffordshire*

## The Echoing Streets

The crowd's anger is apparent fuelled by feelings of contempt.  
Towards society, the law and The Government.  
The frenzied mob surge forward intent on harm.  
Their focus on the police who are there to keep the calm.

Makeshift riot shields at the ready and flimsy visors worn.  
For the untrained bobbies protection against the brutal storm.  
Wide eyed young men still wet behind the ears,  
dressed up in police uniform. Trying to contain their fears.

Bricks, petrol bombs, even parts of railings thrown.  
The normal streets of Toxteth are now a War Zone.  
Buildings and cars along Parliament Street set aglow by firelight.  
By the anger and the hatred in the hearts that came to fight.

## My First One

Candice was my first one, back in nineteen seventy eight,  
Found murdered in a stairwell, in the flats on an estate.

They sent me there, that fateful day, to preserve the primary scene,  
Make sure no-one left the block, if returning, where they'd been.

I looked upon her body, the subject of a rape,  
As she lay there on that cold hard floor, out of place, behind the tape.

Her Afro hair, her dark brown skin, walls so stark and white,  
Contrast sharp and so austere, it did not seem quite right.

The picture of her lying there, position almost foetal,  
Life extinguished far too soon, in a manner far too brutal.

I saw me on the news that night, my parents oh so proud,  
But I bowed my head and cried again, I'm a bloke, that's not allowed.

Funeral delayed, parents distraught, a family ripped apart.  
And others, like ripples on a pond, a list too long to start.

In life I never knew her; we had never even met,  
In death our encounter was so short, but Candice I can't forget.

Over my time I've seen some shit; bodies, blood and gore,  
During thirty years I've seen too much, I pray to see no more.

Of course there were many others, lives taken or defiled,  
Yet it's the image of Candice seared in my mind,  
she was my first dead child.

**Keith Terry**  
*Ex West Midlands*

Flames licking at the Rialto, bright orange, yellow and red.  
Black rain; tinged officers, which was the slated roofs melted lead.  
On the corner of Princess Road – CS gas was used to disperse the crowd.

The first time ever it was used on British ground.

The tired mob dwindled just for a few.  
But soon even they couldn't stand it and went home too.  
The streets which echoed medieval battle and petrol bomb flashes.  
Now stood dazed, still in shock from the two nights of violent clashes.

The sun rose over a broken landscape, changed forever.  
So too, the lives of the police who stood and fought together.  
Bringing law and order to the streets, their only victory.  
The memories live on forever in ex-police and Liverpool history.

**Rachael Richardson**

# Treatment of Property in the means test for Permanent Care Home Provision

## Introduction:

This article seeks to explain how property is dealt with in the local authority means test for the provision of permanent care home accommodation.

If you give away assets (including your home) or otherwise dispose of them in order to put yourself into a more favourable position to get local authority assistance with your care home fees, the local authority may be able to assess you as if you still have the assets. In other words 'they will come after you.'

Department of Health guidance to local authorities suggests that the timing and motive behind the transfer of assets should be taken into account.

Local authorities must adhere to statutory guidance set down in the 'Charging for residential accommodation guide' (CRAG). Property is one of the capital assets listed in CRAG and is potentially eligible for inclusion in the residential care means test. Other capital could include savings and investments. Your income will also be taken into account in the means test.

## Property that is not included:

The value of your home is not included in the means test for any temporary stay in a care home. For permanent care, any interest in your former home will generally be taken into account as capital. However, the following exceptions apply:

- If your partner (husband, wife, civil partner or someone you live with as though you are married or civil partners) lives in the property, or
- a relative who is 60 years old or over lives in the property, or
- a former partner who is divorced or estranged from you, but is a lone parent, lives in the property, or
- a child under the age of 18 years who you are liable to maintain lives in the property.

The local authority also has a discretionary power to disregard the value of the property where it is the home of someone else not included on the above list, such as a relative under 60 who has been caring for the resident for a substantial period or a friend who is over 60.

## The first 12 weeks of permanent care:

The local authority must disregard property for all residents for the first 12 weeks of being a permanent resident in a care home funded by the local authority. If your property is sold within this 12 week period the disregard ceases to have effect from the date of sale and the proceeds will be counted as capital. The Department of Health has now clarified that the 12-week disregard includes self-funding residents who have been permanently in a care home for more than 12 weeks and who find that they need local authority assistance because of their financial situation. If the local authority does not offer you the 12-week disregard on the grounds that you have been a permanent and self-funding resident for too long, you should query this in the light of the above information.

## Deferred payment agreements:

If your property is taken into account in the means test you may be able to enter into a 'deferred payment agreement' under which the local authority agrees to provide funding as a loan, to be repaid when the property is sold at a later date. This enables residents who do not wish to sell their former home immediately, or who are unable to sell it quickly enough to pay for their care, to get help with their fees.

## Valuation of jointly owned property:

Jointly owned property is valued differently from other capital in that the local authority have to take account of joint owners having different interests, rather than assuming that each has an equal interest. See Age UK Factsheet 38 for a full explanation of this complex matter. Available via the AGE UK website.

## Renting out your property:

You may want to rent out your property and put the income generated towards your care home fees. Anyone considering this should seek legal and financial advice.

The capital value of an interest in a property that has been rented out is still taken into account in the means test by the local authority. Your share of the rental income will also be included in the assessment of your eligibility for local authority assistance. If a property covered by a deferred payment agreement is rented out, the rental income may mean that the debt to the authority accrues at a slower rate than otherwise would have been the case.

## Giving away your assets:

Often someone's home is their main asset and one that they would like to pass on to their beneficiaries. It can therefore seem an attractive option to transfer property out of your name, for example to children or into a trust, so that you do not have to use its value to meet care costs.

Caution is advised before taking any such action; the local authority can look at any such transfer and, if it seems that it was done to obtain assistance more quickly than would otherwise be the case, may assess you as if you are still in possession of the transferred property.

## Moving from a disregarded property:

Where a spouse, partner or other relative lives in a disregarded property (see 'Property not included' above), they may at some point wish to move, perhaps to somewhere smaller and more manageable.

However, the disregard only applies to property and once it has been sold the resident's share of the proceeds could be taken into account in the financial assessment. Government guidance has suggested that it would not be reasonable for local authorities to treat a resident as having deprived themselves of capital if they make part of their share of the proceeds from the sale available to their spouse or civil partner to buy a more suitable property. Unmarried partners and other relatives on whose account the property has been disregarded should ask to be treated in the same way as a spouse by the authority if they wish to move.

The current guidance does not cover some related issues, such as how any funds left over after the purchase should be apportioned or whose name the new property should be put into. The approaches adopted by individual local authorities on these and other related points may vary. Once again you should take legal and financial advice.

## Deprivation of assets in the means test for care home provision:

You may want to pass on savings or other capital to children or others during your lifetime, but it can affect your eligibility for local authority assistance with care fees.

Transferring an asset out of your name does not necessarily mean that it will not be taken into account in a means test. The local authority can, when assessing a resident's eligibility for assistance, look for evidence of deliberate, or intentional, deprivation of capital such as a property. Deliberate deprivation occurs when an individual transfers an asset out of his or her possession to put him or herself in a better position regarding the means test for care home accommodation.

### What is deprivation?

The term deprivation covers a broad range of ways in which the owner of an asset might transfer it out of his or her possession. CRAG gives the following examples:

- a lump-sum payment such as a gift or to pay off a debt
- transferring the title deeds of a property to someone else
- putting money into a trust that cannot be revoked
- converting money into another form that has to be disregarded from the means test, eg personal possessions, investment

bonds with life insurance.

- Reducing capital through substantial expenditure on items such as expensive holidays or extravagant living.

### When is deprivation 'deliberate'?

CRAG advises local authorities that avoiding accommodation charges does not have to be the only motive behind a transfer of capital for it to be treated as deliberate deprivation, but it must be a significant one.

The timing of the transfer may be important in establishing motivation.

### Could the individual have foreseen the need for care home accommodation?

CRAG states that the disposal should be taken into account when considering the purpose of the disposal. It would be unreasonable to decide that a resident had disposed of an asset in order to reduce his charge for accommodation when the disposal took place at a time when he was fit and healthy and could not have foreseen the need for a move into residential accommodation.

### Things to think about:

Most older people do not require long-term care in a care home. Quite apart from issues surrounding care home funding discussed above, transferring assets to another person

will have significant consequences if you do not subsequently need to enter a care home. Once an asset has been transferred out of your name you no longer have control over it. It is not always possible to rely on the new owner acting in accordance with your wishes. You should consider how you might be affected if disagreements arise in the future.

### Legal Advice:

It is advisable to seek proper legal and financial advice before proceeding with any transfer. The law society has produced detailed guidelines for solicitors on gifts of property and their implications for long-term care. If you consult a solicitor you might wish to establish that he or she is aware of these guidelines.

The nature of the rules on deliberate deprivation of assets means that it is not possible to predict with certainty whether the local authority will raise the issue in any future means test. Local authorities will not usually advise you beforehand how they might treat a particular transfer at a later time.

For further information see AGE UK factsheets 38 and 40 at [www.ageuk.org.uk](http://www.ageuk.org.uk)

**Thanks to David E Jones**  
Wirral Branch Secretary

# EXCLUSIVE DISCOUNTS!

## For all members of NARPO

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- 2 Find the discounts you're interested in
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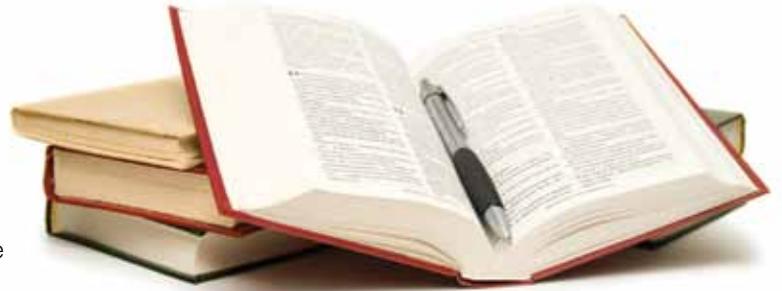
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# Book'em!

**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.



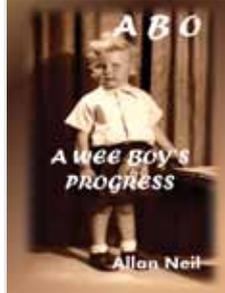
## ABO - A Wee Boy's Progress

By Allan Neil

This is the story of passage through life of a boy, born into a pre-WW2 Scottish mining and mill background, his wartime and immediate post-war childhood and education. This book charts his early working life and short period of military service, followed by some tough times in London, how he went on to work on the railway before joining the Police in the mid-1960s.

Glad times and sad times, happiness and personal tragedy are all woven into his story including his involvement in one of the most notorious terrorist attacks on the British mainland and his participation in the early days of helicopter policing. Allan Neil was born in the very working-class town of Penicuik, in Midlothian, in 1938. This autobiography is his fourth published book. He lives on the south coast of England with his wife.

Available at Amazon Kindle. ISBN-13: 978-1477624128



## Ringer - the Fragmentor

By Adrian Adams

Based upon two Northamptonshire based rival stolen car 'ringing' gangs the novel, based on accurate facts and methods, enters the international stolen car market. These sophisticated gangs, under the control of Vinny 'Vin' Jones and Tony 'Stamp' Booker, steal prestige cars to order using high tech methods such as remote signal jammers, keyless transponder cloning, key-burglary and other technical methods to ensure outright ownership of the cars and the keys. Having stolen the cars, the book then follows the methods used to create a false identity, or 'cloning' prior to the cars being shipped across Europe and the world where they are sold on at huge profit on stolen car markets and outlets. If you thought your car was safe, read this book!



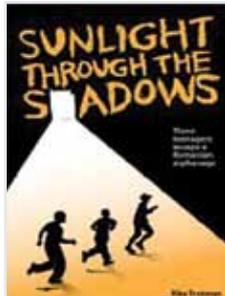
Available as an e-book from Amazon Kindle Direct Publishing. ISBN-13: 978-1492845010

## Sunlight Through the Shaddows

By Rita Trotman

A story of hope, courage and a new life for three abandoned Romanian teenagers. Set in the orphanages of Romania, the story begins in the early nineties when the west was still unravelling the horrors lurking behind orphanage walls. From the depths of childhood despair to present-day freedom for three boys, the book is an authentic, first-hand account of life in a Romanian village and orphanage. Rita Trotman intended her visit to Romania in 1991 to be a 'one off' but it has become a life-time commitment. For more than twenty years she has taken aid to the children, enticing her husband to join the mission along the way. Together they raised money to buy a house for three abandoned teenagers who today live independent lives in their village community.

Amazon Kindle: ASIN: B00DZRRQ3Y

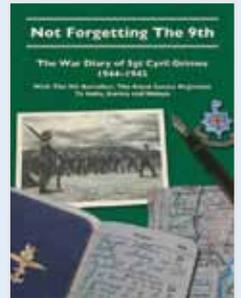


## Not Forgetting The 9th

The War Diary of Sgt. Cyril Grimes  
1944- 1945 Edited by Sylvia Fox

With The 9th Battalion, The Royal Sussex Regiment to India, Burma and Malaya. Cyril Grimes was conscripted into the newly formed 9th Battalion of The Royal Sussex Regiment in the summer of 1940 when he was in his mid 20's. Towards the end of 1942 he found himself on a troop ship, bound for India. His Battalion, nicknamed the "Shiny 9th" was about to become part of the "Forgotten Army", and the push to remove the Japanese invaders from Burma. "Not Forgetting the 9th" is not only the story of Cyril's war, but a tale of friendship and discovery. The trials and tribulations of soldiering in hostile conditions, the training, camp routines and entertainment are told in an understated but authentic voice of the period. Accompanying maps, black and white photographs, notes, indices and a Roll of Honour add to the pleasure of the book.

ISBN 978-0-955021 9- 1-6



feature  
book

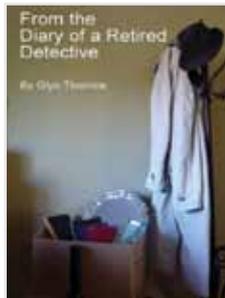
## From the Diary of a Retired Detective

By Glyn Timmins

It seemed as if one minute Gary Farrow was heading his force's CID and the next he'd fallen victim to the latest round of spending cuts and he was packing the contents of his desk into a brown cardboard box. Thrust into unplanned retirement Gary had no notion of how the next phase of his life would work out. The 'phone stopped ringing at all hours of the day and night and there was suddenly no-one knocking on his door eager for his advice or counsel.

Shuffling round in dressing gown and slippers he fed on a diet of daytime TV. It seemed to Gary that every other programme involved someone making money from antiques and collectibles and he decided that if they could do it, so could he.

Amazon Kindle: ASIN - B00DXK3HLS

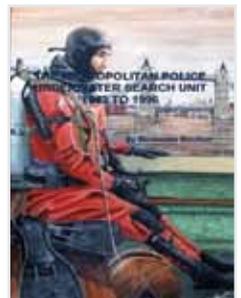


## The Metropolitan Police Underwater Search Unit 1983 to 1996

By Mackenzie Moulton

From 1983 to 1996 I was a Police Diver and Dive Supervisor in the Metropolitan Police Underwater Search Unit. During my service I dealt with many jobs that included the recovery of cars, weapons, and stolen property, bodies involved in suicides, murder and accidents. Security searches for exploding devices and the ultimate and most tragic accident, the sinking of the passenger vessel Marchioness on the River Thames, with the loss of 51 people. The book contains true stories that will make you laugh, make you cry and make you shiver with horror. The last few pages contain very graphic pictures of bodies and heads, but before you get to them I have placed two warning pages.

The book is available from Amazon.co.uk for £6.59, and Amazon Kindle download for £1.99



# 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)

## Eric Evans MVO QPM - Gwynedd Branch - Life Membership



At the Gwynedd Branch Christmas Lunch Larry Davies presented Eric Evans which a much deserved Life Membership Certificate.

## 100 Years Old!!!



Mary Head, who was 100 years old on the 29th December 2013, being presented with a Bouquet of flowers by Len Smith (Chair) and Sean Murphy (Secretary) on 3rd January 2014. Mary is the oldest widow member of the Derbyshire Branch. Her husband Pc George Head passed away in 1980 having been a NARPO member since 1960. In his retirement he was the Mayoral Mace Bearer at Chesterfield.'

## Brian Bennington - Scarborough Branch

It is with sadness we report the death of Brian Bennington. Brian was Scarborough Branch Chairman from 1999 to 2010 during which time he served our members with distinction in his primary role and he also represented the Branch at the North Yorkshire NARPO Liaison Meetings, which he latterly also Chaired, at Regional NARPO Meetings and at

our National Conference on the three occasions during his Chairmanship that Conference has been held at Scarborough.

As a mark of their appreciation of his long and distinguished service to the Branch, Members awarded Brian Life Membership of the Association to mark his retirement from Office.

## "100 and not out"

On the 23rd November Mary Jones, a widow member of the Blackpool and District branch, celebrated her 100th birthday with a small family celebration near to her home in Shropshire. Mary's husband Clive was a member of the joint Blackpool Borough Police and Fire Service from 1932 to 1947 before passing away in 1962. The picture shows branch secretary, John Pickard presenting Mary with a bouquet of flowers when he visited her and her son Barry at her home.



## Celebrating her 100th Birthday

On 24th September 2013 one of the Swansea Branch members -Edna Jenkins - celebrated her 100th Birthday. She is the widow of a former Metropolitan Officer, Reg Jenkins. On retirement Reg returned to his home town of Swansea where he and Edna became active members of the Swansea Branch prior to his passing. At the Birthday party gifts and cards were presented by both Swansea Branch and the Metropolitan NARPO. Picture shows the Swansea presentation made by Bryon and Vera Tucker .



# NARPO Group Travel Scheme - Huge Success



**The NARPO Annual Group Travel Scheme, specially arranged by us at THIG - The Health Insurance Group - which came into force four years ago, renews, once again, on 01 May 2014. The scheme has proved to be enormously popular with members, as it offers a comprehensive range of benefits at a very competitive premium.**

Membership for all existing Travel scheme members will renew automatically on 01 May 2014. However, if you do not wish to renew your membership, please notify us prior to the renewal date, in writing, or by calling the Freephone number below.

NARPO members who wish to join the Travel scheme for the first time, with effect from 01 May 2014, should call us on Freephone 0800 3308575 (lines are open Monday to Friday 9am to 5pm) or visit our website to download the forms at: [www.healthinsurancegroup.co.uk/narpotravel](http://www.healthinsurancegroup.co.uk/narpotravel).

Whether you are off on holiday, or going away on business, this NARPO Annual Group Travel Insurance Scheme, provided by AXA PPP healthcare, will keep you well protected against the unforeseen.

There is no limit on the number of overseas journeys which can be undertaken by members in any insured period. Any single trip can last for up to 65 days, and a total of 183 days can be spent overseas during any insured period.

And, if you are heading for the slopes, 17 days winter sports cover is included within the package.

New members can join the scheme provided they are less than 85 years old on 1st May 2014 but once they have joined, there is no age limit.

**What is more, pre-existing acute medical conditions are covered, and provided a member is fit to travel, they will be covered to travel worldwide. (Please note: there are exclusions around psychiatric illness).**

We are one of the leading independent specialist healthcare insurance intermediaries in the UK, and are authorised and regulated by the Financial Services Authority (FSA). We have abundant experience of arranging healthcare insurance cover within the police family in the UK, and we are delighted with the scheme terms that we have negotiated for NARPO members.

The premiums are the same for all members, and are unaffected by the members age. The annual premiums

## Benefits at a glance:

### Medical benefits

Medical cover	
Additional accommodation expenses*	
Emergency dental treatment*	
Repatriation of mortal remains to UK up to £2,000 for local burial/cremation	
Emergency medical repatriation and evacuation	Yes
Compassionate overseas visit	Yes

### Travel benefits

Personal accident	£30,000
Cancellation/loss of deposit*	£5,000
Curtailment*	£5,000
Delayed departure: for every 12 hours: up to maximum of:	£50
	£200
Delayed baggage (more than 12 hours)	£150
Missed departure*	£1,000
Extended delay*	£2,000

### Personal possessions

Baggage/personal effects*: single item limit up to maximum of	£350
	£1,500
Personal money/ travellers cheques*: If lost or stolen: Cash limit up to maximum	£500
	£250
Loss of passport	£250
Legal expenses	£25,000
Personal liability	£2,000,000

### Travel Cover

£5,000,000
£5,000
£750
Yes

**Please note:** Benefits marked with an asterisk (\*) are subject to an excess so you will have to pay the first £50 per claim per person. The medical cover benefit is subject to £50 excess unless a European Health Insurance Card is used to reduce costs. Benefits are subject to conditions, limitations and exclusions detailed in the membership agreement.

for the year from 01 May 2014 – 30 April 2015 are listed in the table below, and include a small administration fee levied by NARPO. Premiums are payable annually in advance, and only by direct debit, and members can join at any time, however, the full annual premium will be payable even if they join mid-way through the insurance year.

Children of members can now be covered until the renewal date after their 25th birthday, regardless of whether they remain in full time education or not, provided that they continue to live with their parents. Unfortunately, adult children of members, and grandchildren of members, cannot join the scheme.

Please also note that the scheme is only available to NARPO members who are resident in the United Kingdom. The scheme is not available to members who permanently live outside the UK.

### Travel cover Annual premium

<b>Single</b>	<b>£145</b>
<b>Married/partner</b>	<b>£200</b>
<b>Single Parent</b>	<b>£200</b>
<b>Family</b>	<b>£210</b>

Once again, please note, membership for all existing Travel scheme members will renew automatically on 01 May 2014. Existing members of the scheme should have their renewal documents by the end of April 2014, prior to the renewal date.

However, for all new Travel scheme members, joining the scheme for the first time from 01 May 2014, policy documents will be issued by late May, however, their cover will be effective from 01 May 2014.

New applicants during the year - please allow three weeks for policy documents to arrive - don't wait until the last moment before applying!

For an application form to join the NARPO Annual Travel Scheme, please call us on:

**Freephone 0800 3308 575**

(Lines open Mon to Fri 9am to 5pm – calls may be recorded)

Or visit - [www.healthinsurancegroup.co.uk/narpotravel](http://www.healthinsurancegroup.co.uk/narpotravel)

# Rental Ads

## Members' Holiday Property Small Ads

### England

#### CORNWALL - FOWEY

Izzyminx Holiday Homes fully equipped with everything you need for a quality holiday. Choice of 3 - Seaview (2bed/2bath), Cottage (2bed) & 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) Tel: Christine or Fred 07840 761869 or 07853 106193 for booking and information pack.

#### 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-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 - B & B Nr KENDAL SOUTH LAKES

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

#### CUMBRIA - LAKE DISTRICT KESWICK

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

#### DEVON - ILFRACOMBE

Self-catering studio-flat; 250 yards from harbour, within walking distance of amenities/attractions. Fully fitted & equipped with en-suite facilities; TV/DVD/Radio/linen/electricity & central heating included. £125 - £250 per week. NARPO colleagues welcome. NO SMOKING/PETS Tel: 01271 866550 or email [bollo58@sky.com](mailto:bollo58@sky.com)

#### DEVON - OTTERY ST. MARY

Garden Apartment bed and breakfast, sleeps 2 non smokers. Private Patio. Own entrance. Parking. TV/ DVD. Sorry no pets. Discount NARPO rate £55 per night - minimum 2 night booking. Additional property at Kereven, Brittany. Visit [www.gardenapartment.org.uk](http://www.gardenapartment.org.uk) Tel: 01404 815990/07921723695. 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 stylish fully equipped Victorian Coastal Cottages - two/ three bed. Period features, wood burning stoves, furnished to a high standard. Close to Quayside, shops, restaurants and beach. Harbour / meadow views. Non smoking, pets welcome. NARPO discount. Phone 07976 720022 or visit [www.norfolkdreams.com](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 FreeviewTV/Video/DVD. Dining area: Fully equipped galley kitchen, washer/dryer. French doors to enclosed garden. Double drive. Non smokers. Tel: 07974 745624 email: [dunesview\\_6@yahoo.co.uk](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, one twin. Warm, cosy and comfortable. Village location, ideal for walking. Well behaved dogs welcome. No smoking. 10% NARPO discount. 01954 202938 [verityladds@hotmail.co.uk](mailto:verityladds@hotmail.co.uk) Website: [www.lightfoothouse.co.uk](http://www.lightfoothouse.co.uk)

### Scotland

#### ISLE OF LIVING, ARGYLL, SCOTLAND

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

#### NESS - ISLE OF LEWIS

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

#### PORTREE - ISLE OF SKYE

Self-catering house owned by retired BC/TDX. Comfortable sleeps 9 in family room, single and 2 doubles. 3 shower/bathrooms. Ideal base for walking, climbing or Wildlife watching break. Off street parking, 10 minute walk to town centre. For rates and availability contact Angus on: [lv51\\_9dr.number12@rocketmail.com](mailto:lv51_9dr.number12@rocketmail.com) or 07799446991.

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

#### South Wales - Holiday Lodge

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

### Ireland

#### WEST CORK

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

### Cyprus & Greece

#### CYPRUS - PERNERA - PROTARAS

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

### France

#### BRITTANY

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

#### LANGUEDOC

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

#### NORMANDY

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

#### NORMANDY, DOMFRONT

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

**NORMANDY – MANCHE**

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

**SOUTH OF FRANCE**

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

**Italy****CENTRAL ITALY**

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

**TUSCANY**

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

**TUSCANY**

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

**Portugal****ALGARVE- LAGOS**

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

**ALGARVE – LAGOS**

Delightful spacious "Highly Recommended" Apartment idyllic beachside location. 2 Twinrooms/2Bathrooms (NEW walk-in shower). All rooms have large sea/countryside view balconies. Easy stroll Historic Town, Marina, Restaurants. Enjoyable climate summer/winter. DISCOUNT - 2persons only. Personal meet/ greet. Travel assistance. View Brochure: [www.ahoy-lagos.co.uk](http://www.ahoy-lagos.co.uk) email: [enquiries@ahoy-lagos.co.uk](mailto:enquiries@ahoy-lagos.co.uk) Tel: Angela 00351912137129 (will return call)

**Spain****COSTA BLANCA: PANORAMAGOLF, VILLAMARTIN**

Family or golfing holidays. Ground floor apartment: Sleeps6, 2bedrooms, 2bathrooms, fully equipped. T.V. Garden. Communal Pool. Restaurants, bars walking distance. Beaches and golf courses nearby. Airport transfers and Reduced green fees arranged. From £160 per week. [peterpangolf@gmail.com](mailto:peterpangolf@gmail.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](http://www.xabiasurapartment.com) Alan & Isabel Hamilton Ward. Tel: 0116 2393081, e-mail: [alanguard@btinternet.com](mailto:alanguard@btinternet.com)

**COSTA CALIDA**

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

**MENORCA**

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

**Canary Islands And Madeira****LANZAROTE – COSTA TEGUISE**

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

**TENERIFE – COSTA DEL SILENCIO**

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

**North America****CENTRAL FLORIDA**

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

**DISNEYWORLD – FLORIDA**

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

**DISNEY - FLORIDA**

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

**FLORIDA – DISNEY**

Luxury spacious 4 bed 2 bath villa. Beautifully furnished. Large private heated pool. Not overlooked. 6 miles from Disney. Near to all shops/restaurants/tennis/golf. Accommodates 10. Fully equipped plus high chair/cot/stroller. Flat screen hd tvs/dvd free telephone/ wi-fi From £400 pw. Tel/Fax0151-726-943 [frnk.thompson@gmail.com](mailto:frnk.thompson@gmail.com). [www.thompsonsflovidavilla.com](http://www.thompsonsflovidavilla.com).

**FLORIDA – DISNEY AREA**

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

**FLORIDA – GULF COAST VILLA**

Spacious air conditioned waterfront villa. Sleeps 9 guests in 4 bedrooms. 3 ½ bathrooms (2 ensuite), 30" heated, screened SW pool, own dock, free wifi, 52" TV/DVD. In deed restricted community on quiet cul-de-sac. Convenient for beaches and amenities. Contact Mick Savage, 01142 369002, for brochure or email: [micksavage@talktalk.net](mailto:micksavage@talktalk.net) or visit [www.drakecourt.com](http://www.drakecourt.com) for further details and availability.

**GULF COAST – BRADENTON – SARASOTA**

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

**FLORIDA - GOLF/DISNEY**

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

**ORLANDO - FLORIDA**

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

**West Indies****BARBADOS**

Exclusive West Coast, St James. Spacious one bedroom apartment in private complex; tropical gardens, large pool. Beaches, shops, restaurants nearby. Ideal self catering or dining out. Details including flights from Roy Guy, Lancs/ GMP, 01423 503054, or email [thomasroyguy@hotmail.com](mailto:thomasroyguy@hotmail.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'. Resident owner, ex Avon & Somerset. Visit [www.knobthornhouse.com](http://www.knobthornhouse.com) contact [dave@knobthornhouse.com](mailto:dave@knobthornhouse.com)

**Table View, Cape Town – SOUTH AFRICA**

Fully equipped two bedroomed bungalow, one twin/ one double, on gated community with private garden/ patio areas. Easy access to Cape Town centre, Table Mountain, local shops and beaches, wineries and beautiful countryside. From £250.00 pw. For more information or to book contact Clint or Angie:- Telephone 01457878434 or [canda@anicetingle.orangehome.co.uk](mailto:canda@anicetingle.orangehome.co.uk) Website: [www.ourcapetownhome.co.uk](http://www.ourcapetownhome.co.uk)

**Narpo News And Website**

If you wish to have an advert included in all four 2014 editions of NARPO News, which is delivered direct to the homes of over 80,000 members and included on our website, please send details of the ad [40 words maximum, excluding contact details] together with a cheque for £200 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: 20263843. Please send advert and payment details by email to [depceo@narpo.org](mailto:depceo@narpo.org)**

# NARPO Private Medical Insurance Scheme

## Special Offer - FREE month for new moratorium joiners in March



As the NARPO group private healthcare scheme enters its seventh year, it continues to prove hugely popular with members. NARPO members have the opportunity to avail of an affordable healthcare scheme with a first class healthcare insurance provider, and if they join with moratorium underwriting terms, at the beginning of March 2014, they will get one month's free cover.

Many of you are already aware that NARPO has teamed up with THIG – The Health Insurance Group - and AXA PPP healthcare, to offer NARPO members the opportunity to join a group private medical insurance scheme, set up exclusively for NARPO members and their dependents.

In the current economic climate, the NHS faces even greater challenges than ever before, particularly with cleanliness, waiting lists, and the non-availability of certain key drugs and treatments. NARPO realised that many of our members would value the peace of mind that an affordable group private healthcare scheme offers. Our exclusive healthcare scheme presents an opportunity for all NARPO members to avail of an excellent package of benefits, at very competitive rates, with one of the market leaders in the healthcare sector.

AXA PPP healthcare has almost 70 years of experience helping people to secure healthcare cover, making them one of the longest established medical insurers in the UK. They are also one of the largest. They look after the healthcare insurance needs of over 2 million customers in the UK and abroad, and last year paid out more than £700 million in healthcare benefits.

The scheme has been arranged through THIG - The Health Insurance Group, who are one of the leading independent specialist healthcare insurance intermediaries in the UK, and who are authorised and regulated by the Financial Services Authority (FSA). THIG has abundant experience of arranging healthcare insurance cover within the police family in the UK, and we are delighted with the terms and conditions that THIG have negotiated on behalf of NARPO with AXA PPP healthcare.

Members can benefit from:

- Full private in-patient cover
- Full cover for day-patient procedures
- £1000 per person per year for private consultations, tests and out-patient treatment
- MRI/PET/CT scans covered in full
- Private cancer cover
- Optional world wide travel cover

There is no qualifying period before claiming, however, an excess of £100 per person per year is payable in the event of making a claim.

**Moratorium underwriting terms have proven to be particularly good value for members joining the scheme, and AXA PPP healthcare are now offering a special deal of ONE MONTH FREE for all NEW members joining on 01 March 2014 with two year moratorium underwriting terms.**

The two year moratorium ensures that new conditions that occur after a member joins the scheme are covered immediately. Conditions that occurred more than five years prior to a member joining the scheme will also be covered immediately, provided that the condition has completely cleared – no symptoms, no medication, no advice, and no treatment, during the previous five years. However, conditions that occurred during the five years prior to joining the scheme are subject to a two year qualifying period, or moratorium, and will be covered two years after joining the scheme, provided the two year qualifying period is clear of any symptoms, treatment free, and with no advice or medication.

**Please note that this offer does not apply to existing members of the scheme, or new members joining with Medical History Disregarded terms, or on Switch terms from another insurer.**

Benefits are subject to the terms and conditions pertaining to the policy, which will be provided to all applicants.

There is a No Claims Discount mechanism built in to the scheme, to ensure that members who do not make claims are rewarded with very stable premiums at renewal each year, which are unaffected by the claims of other members of the scheme.

Members can join the scheme at the beginning of any month, and the scheme renews on 01 March each year.

We would also point out that the scheme is only available to our members who are resident in the United Kingdom. The scheme is not available to members who permanently live outside the UK.

Worldwide travel cover is available as an optional extra to the healthcare scheme. A full list of benefits can be obtained on request. There is no age limit, and medical history is disregarded for the purposes of travel cover. Trips can be up to 65 days duration, and the maximum time abroad in any insurance year is 183 days.

	Single	Married
50	£47.19	£88.77
51	£48.69	£91.63
52	£50.30	£94.66
53	£51.87	£97.66
54	£53.57	£100.89
55	£55.30	£104.17
56	£57.65	£108.63
57	£60.09	£113.29
58	£62.67	£118.17
59	£65.29	£123.15
60	£69.10	£130.39
61	£72.59	£137.03
62	£75.90	£143.30
63	£79.27	£149.70
64	£82.81	£156.43
65	£86.50	£163.46
66	£90.40	£170.86
67	£94.48	£178.61
68	£98.72	£186.68
69	£103.19	£195.15
70	£107.86	£204.02
71	£112.72	£213.27
72	£117.81	£222.95
73	£124.09	£234.87
74	£130.57	£247.19
75	£137.38	£260.13
76	£144.59	£273.81
77	£152.15	£288.19
78	£160.02	£303.15
79	£168.31	£318.88
80+	£177.02	£335.45

For more details about the NARPO Healthcare Scheme:

**Freephone 0800 112 4815**

(Lines open 9 – 5 Mon – Friday, calls may be recorded)

Or visit - [www.healthinsurancegroup.co.uk/narpo](http://www.healthinsurancegroup.co.uk/narpo)

# Time out puzzle 77

Compiled by Ted Dilley

Sponsored by NARPOdrive

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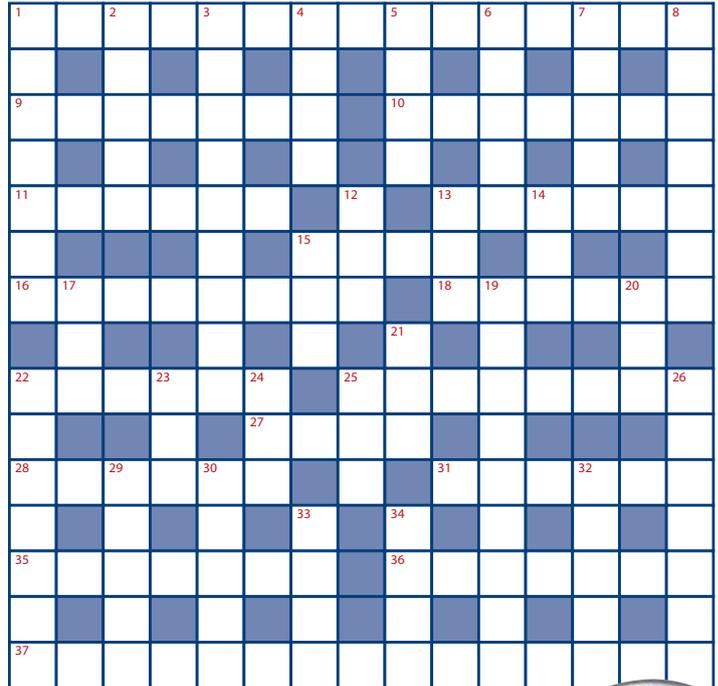
**Win £75 M&S Vouchers - How to enter:** Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **16th March**, with your name, address and membership number.

## Across

1. Nickname for the Women's Institute (3,3,9)
9. Army rank equivalent to Naval Captain (7)
10. Legendary Australian Batsman (7)
11. My ----- best bed. (Shakespeare's bequest to his wife) (6)
13. Prefix, indicating time (6)
15. Woman's name, meaning "noble" (4)
16. Loose, light gown for ladies leisurewear (8)
18. Church officer, below a priest (6)
22. Light breeze (6)
25. Dancing lightly (7)
27. Associated with tooth or heart (4)
28. Watch chain (6)
31. Dealer in cloth (6)
35. Florida's major food export (7)
36. Passage from a book or essay (7)
37. See 25 Down

## Down

1. Mr -----, Beatrix Potter's toad (7)
2. Acid obtained from an apple (5)
3. A person or thing of no importance (9)
4. She-donkey (4)
5. Surname of Kennedy's killer's killer. (4)
6. Overhead tennis stroke (5)
7. An uncertain or intermediate state of existence (5)
8. Edina's surname in Absolutely Fabulous (7)
12. The hallux is the big one (3)
13. Rotter (3)
14. Drowned valley (3)
15. ... schemes o' mice an' --- gang aft a-gley (Burns) (3)
17. North Devon river (3)
19. One of the two rivers enclosing Mesopotamia (9)
20. Admit (3)
21. Metal-bearing rock (3)



22. Fanatics (7)
23. Hasten (poetic) (3)
24. To desert unworthily (3)
25. And 37 across. Cartoon film with Arthurian connections (3,5,2,3,5)
26. American spelling of a Spanish neck torture (7)
29. Daring villain (5)
30. Not flexible (6)
32. Greek philosopher (400-300 BC) (5)
33. Unto us - --- is given (Isaiah) (1,3)
34. Network (4)



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

Address: .....

Postcode: .....

## Crossword solution for issue 76

### Across

1. Catch as catch can
8. Leather
10. Barking
11. Abu
12. Two-step
13. Meerkat
16. Notables
17. Gawp
20. Otic
23. Burmarsh
24. Hotmail
28. Hundred
30. Ida
31. Camille
32. Thorium
33. Elizabeth Watson

### Down

1. Coleton Fishacre
2. Tea for Two
3. Scrapper
4. Album
5. Carve
6. Crick
7. Night of the Demon
9. Hat
14. Egg
15. Raw
18. Portraits
19. Nuthatch
21. Tom
22. Cui
25. Tempi
26. Alloa
27. Liege
29. Neo

### Crossword Winner

Congratulations to Winner **Stan Smith, Llandudno**, for winning our 'Time Out Puzzle' in the last issue.



## Join the thousands of **NARPO** members who have switched their Insurance

In 2013 NARPO members and their families, saved on average £120 on home insurance and £88 on car insurance when switching\*.

Switch your car or home insurance to us, and we'll pay any cancellation fee up to **£125**

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A Police Mutual Company

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- 2 No hidden admin fees?
- 3 10% off each car insured in your household?

### Switching could save you money...

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# 0845 758 5878

and discover what a difference we can make.

Our car and home insurance are provided by RSA Insurance Group plc.

\*Average premium savings of £120 and £88 is based on 23% of NARPO home insurance members and 24% of NARPO car insurance members who provided their existing premium and switched their insurance (inbound sales only) to Roland Smith in 2013.

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