



NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



On the 9th November 2014, 36 proud NARPO members took part in the Cenotaph Parade



NARPO - the voice of retired police officers

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

Police Mutual

We'll tell you
what's best for
you, not what's
best for us

**Impartial, independent financial
advice for the Police Family**

We can help with:

- **Retirement planning**
- **Inheritance tax planning**
- **Releasing equity from your home**
- **Investing for growth or income**
- **Protecting family finances in the event of death or ill health**

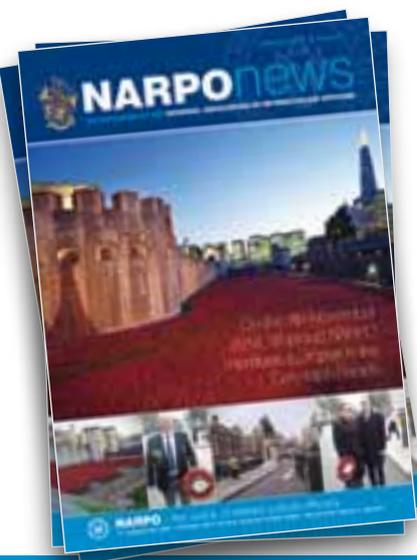
For more information:

Call **0845 600 8996**

Email **advice@pmas.co.uk**

Visit **policemutual.co.uk/ifa**

inside



Front Cover:

On the 9th November 2014, 36 proud NARPO members took part in the Cenotaph Parade in Whitehall, London. Fortunately the day was dry, sunny and reasonably warm for the time of year. The NARPO ranks formed up immediately in front of the Special Constabulary contingent and were soon joined by ranks of retired military representatives. Prince Andrew took the salute, and once in Horse Guards the waiting participants applauded each contingent until the whole parade had arrived.

Pictured with wreaths are NARPO members: Sue and Brian KING (Preston and District Branch) and Michael JONES (Denbigh Branch).

Mailing Information

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



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

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

Designed & Produced by © **Wilson Design House** 2014. www.wilsondesignhouse.com

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

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

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

For further information about NARPO, its services, branches and approved advertisers, please visit our website at www.narpo.org

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



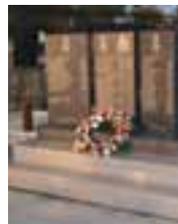
05

Message from the editor



07

President's review



28

British Cyprus Police



50

India by Motorcycle 2014!

09

Readers Letters



21

Remembering the Miner's Strike

22

What's on



23

Living Abroad

24

Single Tier State Pension

41

Book 'em



47

Bolton Football Ground Disaster, March 1946

48

Members' small ads



51

Time Out Puzzle



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 five years ago, renews, once again, on 01 May 2015. 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 2015. However, if you do **not** wish to renew your membership, please cancel your direct debit mandate with your bank, and 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 2015, should call us on freephone **0800 3308575** (lines are open Monday to Saturday 9am to 5pm) or visit our website to download the forms at: 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 2015 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, and not terminally ill, 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 Conduct Authority (FCA). 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 for the year from 01 May 2015 – 30 April 2016 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

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
Compassionate overseas visit

Travel benefits

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

Personal possessions

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

Travel Cover

£5,000,000
£5,000
£750
Yes

Yes
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.

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.

Once again, please note, membership for all existing Travel scheme members will renew automatically on 01 May 2015. Existing members of the scheme should have their renewal documents by the end of April 2015, prior to the renewal date.

Travel cover Annual premium

Single	£170
Married/partner	£235
Single Parent	£235
Family	£250

However, for all new Travel scheme members, joining the scheme for the first time from 01 May 2015, policy documents will be issued by late May, however, their cover will be effective from 01 May 2015.

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

However, for any new NARPO Travel scheme members, joining the scheme for the first time from 01 May 2015, who are travelling on, or soon after, 01 May 2015, please include a note with your application forms requesting the fast tracking of your enrolment, and a cover note will be posted or emailed to you just prior to 01 May 2015.

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

Freephone 0800 3308 575

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

Or visit - www.healthinsurancegroup.co.uk/narpotravel

Editor's message



Release of Harry Roberts

Notorious police killer Harry Roberts was released from prison on Tuesday 11th November 2014 causing shock and indignation amongst the families and colleagues of those officers brutally murdered and NARPO members, many of whom were serving at the time of the murders, which shocked a nation. NARPO believes that for Roberts, who appears to have shown little remorse for his actions, life imprisonment should have meant a life in prison until his death.

Our Press statement released in the week Roberts left prison referred to the notorious police killer Harry Roberts, who was jailed for life for murdering three unarmed officers in Shepherd's Bush, West London, in 1966. It described his release as 'a disgrace and an insult to the families of the victims and yet another demonstration of how this Government have scant regard for policing in this country'.

We noted that Roberts was released from prison despite opposition from various police bodies including the Police Federation.

The statement went on to say that a large number of our members will have been serving at the time of this heinous crime, which at the time sent shock waves through the Police Service owing to the nature of this callous and cold blooded murder of three unarmed police officers carrying out the job they loved. This man should never have been considered for release and should have remained incarcerated for the rest of his life for committing this cowardly act, which was an offence against both the victims and the nation as a whole.

NARPO wholeheartedly supports that sentiment that this and similar crimes against police officers need to be seen in a context of a direct attack on society itself and should be dealt with accordingly. We continue to call upon this Government or any future Government to urgently introduce legislation that ensures life means an 'entire life sentence' for the killers of police officers.

Police Integrity and Corruption

In April 2014, I wrote on your behalf to Sir Tom Winsor, Her Majesty's Chief Inspector of Constabulary, following comments he had made in the press, which appeared to suggest that police officers were individually more honest today than thirty years ago. I asked him to either clarify or substantiate this statement. I have reported in subsequent magazines and to our National Executive Committee the fact that it has taken Sir Tom some considerable time to respond to my letter.

I did, however, following several letters chasing a reply, receive a comprehensive reply from him in September last year and this is the first opportunity I have had to publish his response. I do not intend to publish the full response but Sir Tom defends the role of HMIC in highlighting issues of integrity and corruption with a view to both preventing corruption and detecting offenders. This position was never subject to question from me or members of NARPO and we would support any reasonable measures to ensure that the British Police Service continues to act with integrity and with the best interests of the community at its heart within the law.

In the letter Sir Tom does clarify his comments to this extent when he says, 'I can assure your members that in drawing attention to integrity issues in the past, nothing in what I said in any way impugns the integrity of honest officers and staff whether serving or retired.' He goes on to say, 'However, as I am sure you can appreciate, we do need to ensure that the lessons of the past are being applied, and naturally that requires us to reflect on historic cases of corruption.'

I hope that those of you who were offended by the remarks can accept the clarification from HMCIC.

Later Life Ambitions

Our manifesto and campaign supported by the Civil Service Pensioners Alliance and the National Federation of Occupational Pensioners continues up to the election in May. Inside this edition of NARPO News you will find a pledge card for you to sign and return. Alternatively you can access the pledge card through the dedicated website at www.laterlifeambitions.co.uk.

For those of you who are following the campaign you will have noticed that many of the issues that we tackle in the manifesto have become issues across the parties. It is not too late to have your say either individually or collectively and a local lobbying kit is also available on the website to assist you all in that process.

I hope we can all get involved with renewed energy in this New Year by writing or speaking to local prospective parliamentary candidates of all parties on the issues that affect us all in later life.

Widows' Pensions for Life

We continue with our campaign for widows' pensions for life as reported in earlier editions of this magazine. We are calling on Government to follow the lead of Northern Ireland where police widows will retain their pensions after marriage or cohabitation, following decisions made locally.

The campaign has gained the support of the Police Federation and we continue to lobby Members of Parliament of all parties to seek parity with police widows in Northern Ireland as an issue of fairness. It is not too late to sign the petition through the link at www.narpo.org – click on 'Notices'.

Best wishes

Clint Elliott - Chief Executive



Save your loved ones money and worry by pre-paying your funeral costs

Funeral costs expected to reach more than **£5,400[†]** by 2021

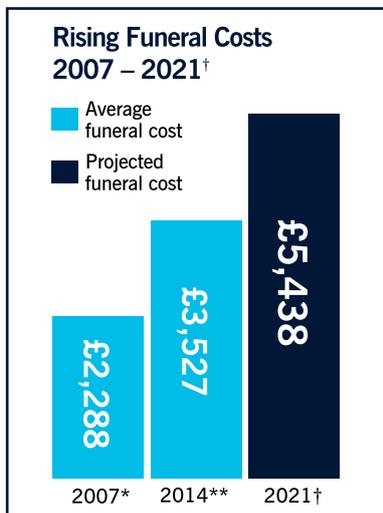
Funeral costs have more than doubled in the last 14 years and show no sign of slowing down. If funeral costs continue to increase at the current rate, they are expected to reach more than £5,400 by 2021[†]. However, as the UK's leading provider of pre-arranged funeral plans, Dignity can protect you against future rises in funeral costs.

Fix funeral costs at today's prices

A Guaranteed Funeral Plan from Dignity guarantees to cover the costs of a cremation funeral in the future. You can pay for your funeral in advance, fixing the cost at today's prices. So, however much funeral costs may rise, you can rest assured that once paid for, the services included in your plan will be covered and your family will not have to pay any more for them.

You're in safe hands with Dignity

Dignity introduced the UK's first funeral plan in 1985, and since then have helped more than 625,000 people make provision for their funeral in advance - more than any other funeral plan provider.



5 reasons to choose the Guaranteed Funeral Plan from Dignity:

- ✓ Guarantees to cover the cremation funeral services as set out in the plan
- ✓ Dignity are the only funeral plan provider to have a dedicated Client Service Team available 24 hours a day, 365 days a year to answer any of your questions
- ✓ Dignity will let you pay for your plan with a lump sum or by monthly payments. Once it's paid for, there won't be a penny more to pay for the services included in the plan
- ✓ Dignity will place all of your money directly into the National Funeral Trust where it is securely held
- ✓ Helps relieve stress and worry for family and friends

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

0151 236 4511

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



Police Mutual

[†]2021 Forecast based on the average increase of 6.38% each year between 2007 and 2014. *Mintel: Funerals - UK - January 2007 **Matter Research August 2014 Funeral costs research carried out by Matter Communications. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No.1073408. Registered office: Alexander House, Queen Street, Lichfield, Staffordshire, WS13 6QS. For your security, all telephone calls are recorded and may be monitored.

President's review



Christmas has come and gone and whilst it was hopefully a happy time for most of you my thoughts go out to those who will have undoubtedly suffered trauma or family tragedy and I can but hope that 2015 brings them a release from any sufferings.

The New Year was very memorable for Pat Gates, who is the Secretary of the Bristol Branch and a member of the NEC, who was honoured with the award of the BEM for services to her branch of NARPO and to Policing, and I am sure you will join me in congratulating her on that achievement.

In 2008 the NEC took the view that there was a need to have a structured plan for the future of our Association and to that end it was decided to form the Long Term Strategy Group (LTSG), which has now been renamed as the Strategic Planning Group (SPG). It was tasked with reviewing all of our current procedures and practices and to make recommendations for change where a need was identified and to develop a structured plan for NARPO over the next five, ten and twenty years.

There have been many successes which have previously been reported to you and other issues considered which are seen as being either "achievable", "not achievable" or "aspirational" over the various timescales; some of the latter may be utopian in nature. The NEC, through the LTSG and SPG, has become very proactive and over the years has certainly changed from the more reactive unit it once was.

The constant arguments, challenges and questions of interpretation of our rules have been a matter that has been simmering for too long and has formed a topic of debate at many of our Conferences. It is for this reason that the current NEC (through the Rules Sub-Committee) has sought to grasp the nettle and to present a new set of rules to Conference 2015. This has not been an easy decision to make and it is undoubtedly going to be a rocky ride – it would have been much easier to leave the issue in the "too difficult" tray and hope that someone else might do it in years to come.

Our legal advisor has commented that our current rules are "riddled with conjecture and inconsistency" which I think sums the situation up rather succinctly. The new rules are reaching the final draft stage and will be published and circulated to all Branches for consideration and feedback as soon as possible. It is planned that a "road show" will be presented to all Regions and the detail of that plan has yet to be finalised.

At Conference 2014 it was announced that the current rule regarding who may attend as a delegate and vote at Conference would be strictly applied for Conference 2015. There has been some criticism of both the content and timing of the announcement and thus a recent Branch Circular has been issued which seeks to clarify the situation. It also acknowledges that differing messages had been sent out from Wakefield over a number of years. The delegates to Conference had already been declared for 2014 prior to this specific matter having been decided by the NEC and so it was thought appropriate to apply the rule for 2015, when the proposed new rules would be considered, and to make the announcement when we did.

The opportunity still exists for spouses/partners to attend Conference as an Observer and the decision as to the capacity in which they will be entitled to attend future conferences will depend upon the outcome of the proposed new rules debate when this and other anomalies will hopefully be resolved.

I would like to take this opportunity to express my sincere thanks to all those spouses/partners who have previously attended our Conferences as Delegates and particularly to those who have taken office in Branches around the country where the retired members themselves have not come forward to fill such vacancies. It was remiss of me not to have said this publicly at Brighton and for that I offer my apology.

The NEC is tasked with governance of our Association and in this respect, and as I said before, it could be easier to dodge some of the more difficult issues - but if you stand still you never go forward! The NEC will continue to propose change where it believes the need exists and will do so whilst keeping the best interests of the members to the fore.

Later in this edition you will see an article from Sid MacKay of the PROHT about the unveiling of a memorial in Cyprus at which ceremony I was delighted to represent NARPO. I am pleased to inform you that I (together with Sid) are now members of the Advisory Council of the Police Arboretum Memorial Trust which is seeking to erect a memorial to Policing at Alrewas. I will keep you informed of the progress of the plan as it is developed.

Finally, the recent tragedy in France reminds us of the dangers faced daily by serving police officers around the world, all of whom are a part of one big special family. Our thoughts, I am sure, will be with the relatives of those who have paid the ultimate sacrifice. Sadly, I fear that such atrocity is on the increase as we seem to hear and see explicit accounts of such events far more often than once was the case.

I have certainly learnt over the last 15 months that you cannot please all of the people all of the time and likewise the old adage that "damned if you do and damned if you don't" rings equally clear. The experience and learning curve continue upwards in what will undoubtedly be a busy year.

On behalf of the NEC I wish each and every one of you Peace, Health and Happiness for 2015.

Best wishes

Ian Potter - President



Forever Cunard.

Our birthday. Your present.

Enjoy \$500pp* complimentary on board spending money on selected cruises in 2015.

As we start our 175th anniversary year, we're giving you complimentary on board spending money to treat yourself, as well as a host of other benefits that come as standard when you book the Cunard Fare.

There are many ways to enjoy your on board spending money and indulge in luxuries on board and ashore:

- ◆ Sumptuous spa treatments.
- ◆ A relaxing evening in our award winning, specialty dining restaurants.
- ◆ Private land tours in your chosen destination with an English speaking driver.†
- ◆ The choice of a wide selection of wines, or perhaps a glass of Veuve Clicquot Champagne.
- ◆ The on board hair or nail salon.
- ◆ Hotels and dinner reservations ashore, when booked on board.†
- ◆ Private transfers, be it by speedboat, helicopter or private jet – bespoke requests can be organised by our on board team.†
- ◆ Covering your gratuities.

To receive an exclusive 5% additional saving, call 0843 374 2282 quoting ONARPO or visit www.ourcruisepartners.com

Terms and conditions are available online at cunard.co.uk

* Based on a Balcony stateroom on 14 night Fly-Mediterranean cruises departing 1, 8, 15 & 22 August 2015 (cruise numbers V518, V518D, V519 & V519D).

† Passengers must arrange special requests on board with 48 hours notice.

Cunard Fare benefits:

- ✓ Choice of stateroom number (subject to availability).
- ✓ Highest priority for receiving your chosen dining seating time (in the Britannia Restaurant) and table size.
- ✓ Complimentary shuttle bus (where applicable).
- ✓ 15% deposit.
- ✓ Flexibility to change your booking (subject to our booking conditions).
- ✓ Choice of one complimentary benefit on cruises of seven nights or more:
 - On board spending money (amount varies by cruise duration).
 - Car parking in Southampton for the duration of your cruise.
 - Return coach travel to Southampton.
 - Airport car parking (depending on choice of cruise).



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**



North West Police Benevolent Fund

A letter from a retired Merseyside officer in the last edition of the NARPO news with regard to the Police Treatment Centre at Harrogate prompted me to write this letter. It occurred to me that perhaps some retired officers from the North West Region may be unaware of the North West Police Benevolent Fund and what it does for our retired officers. For £4 per month, retired officers from the North West Region can access the following facilities.

The Fund owns a number of convalescence lodges at White Cross Bay and at South Lakeland Leisure Village, all of which have their own hot tub on the decking and are appointed to a very high standard. Both sites have wonderful facilities. Some of the lodges at each site are equipped for disabled/wheelchair use and are awarded to officers and retired officers for recuperative purposes and are provided free of charge, providing there is a genuine medical need and a medical form has been completed by a medical practitioner. Application for the use of a recuperative lodge is made via the Secretary, Mrs Jackie Smithies, at jsmithies@gmpf.polfed.org. Weekend, mid-week and week breaks are also available, on a rental basis through the Secretary, details of which can be found on the web site www.nwpbf.org

Additionally the Fund provides local in-house Physiotherapy Services in four of the five North West Forces and Cumbria will be on line shortly making five. Physiotherapy services are conducted at St. Michaels Lodge in Langho, near Clitheroe, which is our own treatment centre and hotel. Other treatments are also offered such as aromatherapy and massage, or just relax in the hot tub. There are nine ensuite bedrooms, two of which are for disabled use, and the facility is adult only. This facility is also available for convalescence breaks and also on very reasonable rates for B&B.

Finally, the Fund's Trustees at each monthly Management Meeting award loans and grants (means tested) for those serving and retired officers who have fallen on hard times or poor health that may require help with mobility, such as a stair lift etc. The Fund provides wheelchairs on loan for short periods for officers who have had surgery or are suffering an injury and just need a wheelchair temporarily. Application for financial assistance can be made via the Local NARPO Branch Office or the Secretary.

Bob Taylor
Retired Merseyside

featureletter

Oh Mr President!

Despite successfully supporting over 2000 members over many years, Birmingham Branch has experienced a significant amount of criticism from our President and his team over the last year, much of it very public. Our motion to Conference seeking means of enhancing convalescence provision for members was ruled 'pious' and unsuitable for debate. Our position on Super Sleuth - where we are attempting to secure the resilience and practicality of two inputters to service a large branch membership - has been publicly denounced. We also face thinly veiled contempt for maintaining a multi-branch set-up within a single force area.

Although now under review, the layout and content of the existing NARPO rules clearly emphasise that NARPO is a branch-based organisation, supported by a President and NEC. Our Branch feels this very sound principle is being turned on its head and that the balance has now moved too far toward

a dictatorial culture where all branches are expected to conform to central direction, regardless of the lack of mandate from the organisation as a whole.

On Super Sleuth, we maintain that our requirements as users of the technology should be paramount and take precedence over the convenience of our IT designers and system administrators. We also reject the obscure 'data protection' argument against more than one branch inputter; not least because the NARPO HQ office itself enjoys multiple inputters, apparently without catastrophe. We are also disappointed that the President's published 'offer of every assistance' to branches to adopt Super Sleuth apparently cannot extend to the provision of a second input facility. (Interestingly, the facility for two inputters, where required, was promised to branches prior to the introduction of Super Sleuth.)

The President also suggests NARPO should work toward a 'one force / one branch' structure. Whilst the subject was included in a presentation at the 2010 Conference, there was no formal debate then nor since, and thus no mandate exists. West Midlands currently comprises five separate branches, including Birmingham, but we work closely together with a joint recruitment strategy and membership process, and we maintain a shared website. We hold joint meetings, and jointly meet with a chief officer and HR staff. We have a single liaison point for contact with chief officers, the P&CC, Federation and Superintendents Association. Branch executive members regularly attend the meetings of other branches, and we have a thriving cross-branch social circle. However, our five branches remain autonomous and each has its own identity, cherished by its members, many of whom spent their whole career within one branch area, and none of whom has expressed any desire for a 'super-branch' for West Midlands.

A single West Midlands branch would also have so many members that at least one full-time paid official would be required to provide the necessary administration and support. Although only 16 of the 43 forces currently have a multi-branch set-up, the members within these branches represent a large numerical majority of the NARPO organisation. In addition, the majority of 'single force' branches exist in largely rural force areas where members are much more likely to have moved around the force during their career.

Our view is that the President and NEC should ensure their actions 'protect, promote and represent the interests of its members and provide a channel whereby they can express their opinion' as outlined in Rule 2(b)(i). If the President feels we should move toward 'one force / one branch', let us have a debate at Conference, look at the benefits and costs, and see what support exists from individual branches in Thames Valley, Greater Manchester, South Yorkshire etc. before we commit to a centrally based philosophy which, though no doubt helpful in reducing administration costs at Wakefield, will significantly add to costs within any new 'super-branches' and, in our view, deleteriously affect branch members across England and Wales.

Trevor C Hancock
Branch Chairman, Birmingham Branch

Readers letters continued...

Privilege club

I was reading the latest copy of NARPO news and was interested in the readers letter from Amanda Wilkes, Staffordshire NARPO, regarding praise for Hotpoint privilege scheme. As I was in the market for a new cooker I went onto the privilege purchase site and chose a perfect cooker which was just ideal and was cheaper than anywhere else; on top of that there was free delivery and removal of my old cooker. I placed my order on Saturday morning and the cooker arrived at 7.00am on the Tuesday with a window of 7.00-10.00am.

I have to say the ordering was simple and delivery very efficient, so a huge thank you to Indesit and the NARPO privilege scheme and I would like to echo the last reader's comments and thoroughly recommend anyone in the market for a small, medium or large kitchen appliance to check out the Hotpoint privilege purchase site.

Ken Quinton

Retired BTP London, NARPO associate member.

The Hastings Ghost?

I joined Hastings Borough Police in 1958, and after three months learning the beat with other officers I was patrolling streets on my own.

One night on a 10pm – 6am shift, I was allocated a beat in St Leonards. In those days we had no radios, so we made a 'point' every half hour and rang in from a police box every hour. We notified our route to the telephone operator at the Police Station each time we rang in.

I had made a point at the railway station in Kings Road at 2am; this was a fairly long road with shops on both sides. In those days the shop doors had to be checked for security, which I had just done. I was waiting at the 'point' and looked up Kings Road where I saw a Policeman in a cape walking along the pavement towards me. I thought it was my Sergeant coming to give me a booking. He was walking in and out of the shop doorways trying the door handles that I had just done. I thought that was odd because it was not the Sergeants job.

Halfway down the street he went into a doorway and did not come back out, so I walked up the road to meet him. When I reached the shop doorway there was no sign of him whatsoever; I checked all around the immediate area but there was no sign of him.

At 3am I went into the Police Station for refreshments and spoke to my Sergeant who informed me that he had not been in that part of town at that time. I then spoke to the PC on the adjoining beat who told me he was well away from my beat at that time, so I told him what I had seen; he just laughed and said: "I reckon you have seen the ghost of a PC who dropped dead in that road whilst working nights."

I had no knowledge of this incident and to this day wonder who I actually did see that night.

Gordon Message *Hastings Branch*

Does Anyone Want Volunteers?

I was interested to read Kerry Lee's letter November 2014 on volunteering and felt that I would like to share my experience. Firstly my father was a soldier in the Middle East during WW2, but his career was much less eventful than that of Kerry Lee's father. However, he did tell me never to volunteer for anything.

When I retired in 1995 after 30 years I decided that I wanted to get away from being a manager and get back to basics, face to face with people who needed help, so I decided to become a volunteer. I tried a number of things and realised I could be allowed to do just about anything provided I did not want paying for it. I started easy by working with adults with learning difficulties and meals on wheels. I particularly enjoyed the meals thing as I met so many nice but often lonely old people. I had a maximum of 2 minutes with each so I started talking the moment I walked through the door to the time I left. We are good at the chat aren't we? On 29th February one year I was proposed to by an 85 year old lady and later by another who was 99!

I then decided that one thing an ex-policeman could do that others might find more difficult is death, so I volunteered for the local hospice and for Cruse Bereavement Care, which is the one that I still do. There are so many things you can do for a hospice from bereavement support to gardening. Driving patients to and from the day centre is where I started, which is another good ex-policeman task. You probably spend longer with them in the car than they spend with anyone else at the centre. It is surprising what comes out in conversation sitting side by side. Not just emotional things but things they need practical help with and you can make the connections. I do not know how it happened

but I found myself on a working party looking at why ethnic minorities are under represented at the hospice. I thought I had done with working parties.

Cruse Bereavement Care I have a lot of affection for. When I made contact I said I would like to be a counsellor. I was told there were no courses that year but why don't I come on the committee? I said no as I had done enough of that and I should have stuck to my guns. I looked at it and came away from the first meeting with three tasks and ended up as chairman within 18 months. That was a serious mistake if you want to get back to basics. I escaped by moving to Essex and swore I would never take on that role again and this time I have kept to it. I still see clients and have progressed to supervision and training which are concepts you will all be familiar with.

The moral of this tale is not to lose heart and volunteer. It has given me structure and a sense of still being useful. Many organisations need you and as most people in work have to toil so hard these days fewer volunteer from that group, so the early retired are very valuable. My branch of Cruse almost folded for the want of a chairman recently so I wondered if NARPO could help. The Essex Branch circulated my request and we now have a new chair who is driving costs down and making us more efficient. What else would you expect from a retired ACC? Thank you Andy and NARPO.

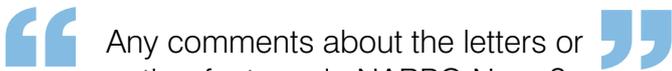
Jack Allen *Suffolk*

Re: Treatment Centre

I write in response to the letter from W E Guest in the latest NARPO magazine. I am retired and need Physio on my knee due to old age. I am attending Auclerader for this treatment and my partner who I WILL pay for is also attending. I found the application simple, my Dr charged 15 quid for her signature and I was allocated a place within the month.

I personally believe that the system needed tightening up, as on my previous visits I have met patients that use the facilities as an Annual holiday and meet up with their mates year in year out.

Kath Bainbridge-Keith *West Yorkshire (Ret)*



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**



Re: Police Treatment Centre Admissions

I have just read the letter (Mr. W.E. Guest) regarding Police Treatment Centre admissions in particular Harrogate. Whilst I can sympathise with this gentleman and his wife, for whose stay he states he would have had to pay even though she had at one time served as a police officer, reading between the lines it would appear that it was more a case of respite than treatment for the gentleman in question. I have only once availed myself of the treatment facilities on offer and that was shortly before my retirement in 1996. I could with my condition have applied for respite but have never felt it necessary to do so as I believe the main purpose of the centres is treatment for duty related injuries. The comments of the letter writer regarding the R.U.C. Officers and their wives, who in his words attend "purely for respite" are in my opinion "Sour Grapes" and totally out of order, especially as the activities the writer stated he wished to undertake could be accomplished elsewhere. Perhaps I am being over critical and the writer does need "Respite Care"; if so I would think this should be given and having been refused he should, if there is an appeals procedure, certainly appeal the decision.

K.D. Westcough
former Teesside/Cleveland

St George's Harrogate

Although I am not a member of NARPO and never served in any police force I am nevertheless a supporter of UK Police. I say this because I come from a police family background – my father, three uncles, one brother and currently two nephews have served or are serving in the UK Police Forces. In addition I am an old boy, child 560, of St George's House, Harrogate, formerly known as the Northern Police Orphanage, also I am webmaster for: www.stgeorgharrogate.org and currently run an informal monthly news for those remaining 'orphans' who keep in touch.

Anyway, the main reason for writing is to say I have recently met John Watson (warrant number 150691 London Met RW – TDH), one of your NARPO members, over here where I live in Kapiti, Wellington, New Zealand. In talking with him about our common interest in the UK Police Forces, John kindly gave me some of your NARPO News issues to read.

In your November 2011 issue, number 681, I came across a letter to the Editor written by Gerry Allen, Devon and Cornwall Constabulary,

in which he was writing about various Police Benevolent Funds and the dates they were founded. I thought he and some of your readers might be interested to know that a little known woman called Catherine Gurney OBE was responsible not only for the formation of the Northern Police Orphanage, Harrogate in 1897, but also the founding of the Southern Provincial Police Orphanage, Redhill, Surrey, before that in 1893.

These two orphanages were closed down a long time ago: Southern Provincial Police Orphanage Surrey, opened 1893 – closed 1947. (The charitable work is carried on to this day through The Gurney Fund, Worthing.)

Northern Police Orphanage (later called St George's House), Harrogate, opened 1898 – closed 1956. (The charitable work is carried on to this day by The St George's Police Childrens Trust, Harrogate.)

The above initiatives are only four of many that Catherine Gurney started in support of the UK Police; for instance, she started what is now known as the Police Treatment Centres, Harrogate (built on St George's land) and Castlebrae, Scotland, the Police Rehabilitation Centre (Flint House), Goring on Thames, not to mention the International Christian Police Association in 1883 and the Police Institute, London 1885.

I could go on but suffice to say that Catherine Gurney OBE was known in those days as 'The Mother of the Police' and it is a pity that few people around today would have ever heard of her and the good work which has supported and continues to help many thousands of police families throughout the UK. In a cheeky attempt to rectify this lack of recognition I have written to the Bank of England Governor and suggested he considers Catherine Gurney as being a worthwhile contender for the women on banknotes issue (they wrote back to tell me her name has now been added to the list of possibles).

All that remains now is for me to suggest that your readers can click on <http://www.stgeorgharrogate.org/stg01gurney.htm> and read about the achievements of this lady and her absolutely remarkable forebears, an incredible family (e.g. Elizabeth Fry was a Gurney), but that in itself is a story for another day.

Before closing I want to thank all at NARPO for linking your website to ours. As a small group of police orphans we have been supported by quite a few police organisations and yours is top of our list.

I will carry on reading your old issues, I have about fifteen to go !

Peter Taylor
St George's House Child 560

Re: Private Investigators Licensing, issue 80

Having read this article I feel compelled to respond as I feel the author has missed several very important points. David makes no mention of the Police Reform Act 2002, Section 38 and Schedule 4 (Part2). It is under the provisions of this Act that Investigating Officers are employed as Police Staff. This is in being in his own previous Police area, and empowers the Chief Officer to employ staff members as Investigating Officers with designated powers. I am aware that some Police areas, including my own, also employ Statement Takers from outside Agencies as David mentions. These are staff employed on the instruction of the Chief Officer, and the role is simply to obtain a statement of evidence from a witness and not to be the Investigator.

The act quoted in the article, Private Security Industry Act 2001, also contains the following items. Again I would suggest these would be very relevant even if the Police Reform Act did not apply.

David quotes Schedule 2 Section 4 (1) as licensable activity, however Schedule 2, Part 1, Section 4(8) provides activities which are excluded from the act. These include activities carried out with the knowledge or consent of the subject of the investigation.

I would suggest therefore that statement taking from a witness would come within this exemption.

The article also lists the criteria for obtaining a licence. The act though provides an exemption to persons "already subject to vetting arrangements equivalent to those introduced by this legislation". Again, persons within this Police area are subject to security clearance checks prior to employment, either as Police Staff or Agency Staff. They then become part of a disciplined and regulated organisation. I would suggest this exemption would also apply.

That being so then Investigating Officers would not need to be licensed under the Private Security Act, and would not need to invest in a course to do so. It must also be said that even the Private

Readers letters continued...

Security Act (if applicable) does not at this time require any registration of Police Investigators, and, indeed, may never do so.

I feel these are relevant matters to point out to retired officers who may be seeking careers within these roles.

Patrick Lanigan

Widows' pension for life

I would just like to thank NARPO members for supporting the Widow's Pension for Life campaign and current petition which appears to be gathering momentum and support at last, together with the assistance of Kate Hall. My husband Phil sadly died from cancer aged just 50 and I was left a widow at 47 with two teenage children. I would like to thank and acknowledge the kind support I received from the Met Police Widows and Orphans fund whilst my children remained in education, but now they have left home and are making their way in the world, I am left with a stark choice of living alone for the rest of my life with financial independence and security or losing every penny of my husband's pension.

Mrs Janet Alison

First Police Force

I refer to Harrison Westgarth's letter re. the First Police Force (November issue) which I read with some surprise as he appears to have missed a few of the points I raised in my last letter and also introduced a rather 'people in glass houses.....' approach to what is a 'proper police force'.

Mr. Westgarth's dismissive assertions that the early Glasgow Police forces (1779-81 and 1789-91) 'cannot be classed as proper police forces' because he says they fought fires, swept the streets and kept the time has no historical basis, as we will see.

In particular, the Glasgow Police of 1789 was not a 'Watch' as he describes, as surviving Magistrates' Committee documents (1788) which ordered the establishment of the Glasgow Police of 1789, provide an insight into their duties which were far from those of a watchman. They wore 'numbered badges with the word 'Police' thereon and swore an oath for the faithful execution of their duties', which were listed as follows:

- (a) patrolling the streets to detect and prevent crimes during the day, the evenings and at night.
- (b) detecting house and shop breaking and theft by pocket picking.
- (c) searching for stolen goods and detecting receivers of stolen goods.
- (d) gathering information on crimes, convicted persons and the public houses they frequent, recording it in a book for the purpose.
- (e) suppressing riots, squabbles, begging and singing songs.
- (f) apprehending vagabonds, vagrants and disorderly persons.
- (g) controlling carts and carriages.

I am sure that many readers would appreciate that this list of duties was far ahead of its time. No mention of 'putting out fires, sweeping the streets and keeping the time', you will notice.

Copies of this documentation were distributed to Glasgow City magistrates, including Patrick Colquhoun, who went to London in October 1789, and wrote 'A Treatise on the Police of the Metropolis' (1796) suggesting a preventative police force for London and in which he quoted from the 1788 documents, particularly in relation to his suggested preventative policing system.

It is therefore unfortunate that Mr. Westgarth denigrates the Glasgow Police of 1789-91 without realising that it was the source of inspiration that Patrick Colquhoun took with him to London, using its preventative policing system in his Treatise, and was the catalyst in establishing the private Thames Police Establishment in 1798 and its successor, the Thames River Police (1800).

The Thames Police Establishment, was confined to the River Thames and exclusively protected the commercial interests of the West India Merchants and Planters who paid £4,020 and the Chancellor £980, for the running of the organisation. Its remit fails to meet 'one of the key principles of policing in Britain is that the police seek to work with the community and as part of the community' (Met Police website). They utilised the concept of preventative policing that Colquhoun pioneered, but their objectives were the same as any commercial security organisation, i.e. to protect the commercial interests of the Company. The force was not set up by elected representatives of a town or community to maintain its peace, safety or order, as the vast majority of 'proper police forces' have been in the 216 years since.

Mr. Westgarth chooses to differentiate between the privately funded 1798 Thames Police Establishment and its 1800 version,

the Thames River Police, suggesting that the Marine Police Act of 1800 changed its status from a private commercial security establishment to a public agency, inferring it evolved into a 'proper police force' but this is clearly not the case.

The Act was 'for the more effectual Prevention of Depredations on the River Thames.....to prevent the committing of Thefts and Frauds by Persons navigating Bum Boats and other Boats on the River Thames'. It was obviously 'business as usual' in a seamless transition while continuing to protect the commercial interests of the river merchants to the exclusion of the community as a whole. The Act also provided £8000 from the Government to run the organisation and expanded its remit to include the full course of the Thames.

It is clear that more Government money and the commercial interests of more merchants to protect do not make the Thames River Police, under the Marine Police Act of 1800, any different to its 1798 predecessor and certainly not a 'proper police force' as we have come to understand it.

I would therefore suggest that, despite the time lapse of eighteen weeks between the Royal Assent of the Glasgow Police Act on 30 June 1800 and the first patrols of the Glasgow Police, it was the first 'proper police force' in the United Kingdom. No latin motto.....just 175 years of service to the citizens of the City.

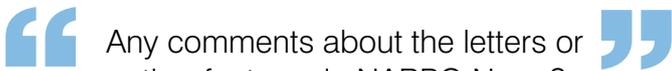
Alastair Dinsmor

Curator, Glasgow Police Museum

Re: The abolition of the paper Tax Disc

Having read the very interesting article by Mark Judson on 'The Case of the Disappearing Disc', I find it difficult to understand the alleged saving by HM Government. Mark Judson very correctly points out the frequent spin off from 'No Tax'. In my experience a stop for a no tax very often meant a no MOT and no Insurance. In my day, No Insurance was seemingly treated far more seriously than it is today. However, my reason for writing this is something that HM Government has overlooked in this move.

My wife and I, in both cases after appeals, were awarded Higher level Mobility DLA. One of the concessions of the Higher level is the ability to apply for dispensation to pay for a VEL. With this concession are spin offs. Cornwall Council has no District Councils and so makes decisions that affect the whole of the



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**



County, unlike neighbouring Devon, whereby each District Council in Devon makes its own rules on parking and charges.

My Wife and I make a 110 mile round trip every fortnight to visit her very sick sister. Often we need to park in Truro. Now Cornwall, in all of its car parks, allows free parking to all vehicles that display a VEL marked Disabled/ Nil tax. However, we changed our vehicle at the end of October, so no paper VEL. No VEL so I cannot display same to get the concession. I state a concession not a right.

I contacted Cornwall Council and asked the question, 'Does this mean you have removed this concession?'

Well, they replied. Until the government makes a decision about parking concessions requiring the display of a paper VEL, we have put in place a system whereby, if you register your vehicle registration number with us, this will be circulated to our parking enforcement officers, in order that the concession continues.

I was impressed but it does beg the question, does the person who came up with this idea of abolishing the paper VEL have any idea of what problems such a measure has caused the disabled community and, equally importantly the loss of detection of allied motoring offences?

I will add that, as we both have back problems, the availability of disabled spaces means we can get in and out of our car. If we have to park in an ordinary space, because the doors of the car cannot be opened fully, one has to get out before we park the car, which in turn causes other people to be inconvenienced, often meaning one of us has to stay in the car.

Edmund Hobby
NARPO Devon and Cornwall

Zimbabwe

February 2015 marks 35 years since I and more than 570 UK police officers were privileged to assist at polling stations at the election that gained independence for Zimbabwe. We were overwhelmed by the hospitality and kindness extended to us and many firm friendships were forged among the host communities. I am certain that all of those fortunate to have served will now be retired and most, I trust, will be readers of these pages. Sadly, however, the intervening years have brought much suffering in that beautiful land.

ZANE is a registered charity and the brainchild of one man, Tom Benyon OBE. It has supplied

more than 100,500 grants to desperate and destitute recipients since its inception 10 years ago, helping around 1600 pensioners each year. The charity also funded the first clubfoot correction programme in Zimbabwe and currently enables some 900 children to receive treatment. ZANE provides the only social services network in that benighted country and, most importantly, all donor money goes directly to the needy.

Should any of my NARPO colleagues who served on the expedition, or indeed anyone who didn't, be unaware of ZANE and its sterling work, I hope this letter will bring it to their attention and may inspire support. For further details please visit www.zane.uk.com. To borrow the catchphrase of one of our major supermarkets "every little helps".

Thank you for your attention and any assistance you feel able to offer those in need in a country that welcomed us so generously.

Joe Frost
*formerly Worcester City,
West Midlands and Gwent*

NARPO can reach parts others can't!

Firstly I would just like to say how much I enjoyed the last conference. Much improved format and a much more professional production. Thanks to all involved. Secondly, whilst at the conference I had chance to chat to NARPO Committee Members from my previous force, Dorset Police. I was able to recall quite a number of the names of colleagues with whom I worked both at Bridport and later at Dorchester when on Western Division Traffic Dept. I later got chatting with our President Ian Potter and mentioned to him about my chats with Dorset members and gave him a copy of the same list of names.

Within a very short time I began receiving emails from many of the people whose names I passed on. I am still receiving them. I would just like to say a big thank you to NARPO and to the friends of ours in Dorset (and now other places as well since retirement) who have reminded me of many things which happened whilst I was there and some of the 'people' whose acquaintance I just happened to make!!

It is all very much appreciated and we hope to keep in contact with them now that we have 'found them again'.

If there are other ex-colleagues from Dorset who haven't pressed the keys yet, please do contact me and let me know where you are,

what you're doing and what's happened since we left Dorset (for less green pastures)!!

David & Norma Hall
*Ex Pc 885 Dorset Police and Retired PC
1282 Notts Police. belvoirlodge@yahoo.com*

A Beleaguered Service

I imagine there will be many retired police officers who watch with mounting dismay the unrelenting attack on the service by the present government. I can never recall a time when the service was so denigrated and vilified by politicians as has been going on these last four years. I believe I have an idea why, and it is one which will be challenged.

Most of us will remember the recommendations following the Sheehy investigation into pay and conditions that came out in 1993. It was generally accepted across the whole service that the report was flawed and would do the service irreparable harm. In July that year, nearly 30,000 officers from Constable to Chief Superintendent attended a meeting at the Wembley Conference arena to discuss the report and what we could do about it. The Police Federation launched a very successful opposition gathering support from many across the UK. History shows that most of the Sheehy recommendations were kicked into the long grass. It was a victory for common sense but many in the Conservative Party were angered by this outcome. At least one now has a high position in the cabinet.

In 1999, I was at a social function to wish a member a happy retirement. One of those present had invited a Tory MP to come along and say a few words. He was, it was said, a "Friend" of the service. As Chair of the assembled group, I gave a speech and couldn't resist a gentle dig at our guest. The whole speech was a gentle dig at those present. A little later, he sidled up to me and said, and I quote, "You do know they're coming after the police, don't you." I asked him who or what he meant. He went on to tell me, in strict confidence, that his party were furious that they hadn't got their way with Sheehy and would ensure they did when next returned to power. He told me he would deny the remark if I went public with it. He was also to retire when the next election was due so seemed unconcerned.

I didn't take his comments too seriously at the time and imagined that by the time his party was elected such bad grace would be in the past, How wrong I was. But given what happened to the miners in the 80s, that was unforgivably naive.

Readers letters continued...

The recent speech by Mrs May at the PF conference puzzled me. The service was severely attacked for such things as Hillsborough and "Plebgate". There was me thinking Hillsborough was subject to a new and continuing Coroner's investigation and the decision has been made by her already. And no one really knows what happened in Downing Street with Andrew Mitchell. One officer has been jailed for crass stupidity AFTER the event and a number of others have faced misconduct hearings for leaking to the media. Is that a reason to castigate the whole service so nastily? So viciously?

Where was the praise for the brilliant work the service does and continues to do day after day? Where was the acknowledgement that policing is a desperately difficult job where hindsight is so valuable? Is the police service the only one that occasionally fails? One person dies in police custody and the IPCC and every other group with an agenda sharpen their knives and try to find fault. Compare that to the thousands, yes thousands, who die because a doctor or nurse has made a mistake or been incompetent or uncaring. Read the papers, there are examples regularly if not daily. Does the Minister for Health castigate the entire medical profession for these failings? NO!

The police service is an easy target. Government can, and does, bully it in a way that would be unimaginable to any other group. Just look at what has happened since 2010. Recruits start at a salary the same as a Tesco shelf stacker. Does that indicate the service is valued? Work till you are 60. Some will be able to do this, many will not have the energy, especially those at the sharp end. Bullying? I thought there were policies to stop it. Wrong again!

And this letter is not intended to show I support any particular party. I do not. None of them will change the toxic and pernicious policies that have been introduced.

What can we do? Well, I write to my MP and express my concern. Those with small majorities should be worried. Serving and retired officers can, with their families, make a significant difference at the next election. What none of us should do is to do nothing. The serving officers deserve and need our support. There has never been a more vital time to give it

Colin R. Venn
Wiltshire (retired)

Re: Does Anyone Want Volunteers?

I read the letter from Kerry Lee in the November issue of NARPO news, "Does Anyone Want Volunteers?" and I felt I had to offer my thoughts on retired police officers volunteering. I feel there are opportunities for retired police officers to use their skills and we are much needed by charities, especially the one I volunteer for.

I retired from the Derbyshire Constabulary in 2006. I then worked in a full-time paid post for a national charity for the next 5 years until a period of ill-health forced my retirement. Following a successful recuperation I started thinking about offering my services to a charity.

I decided to get involved with SSAFA, the UK's oldest national military charity. It has been providing support for members of the Armed Forces and their families in need for 130 years. It provides lifelong support for those who are serving, or have ever served, in the British Army, the Royal Navy and the Royal Air Force and their families, regardless of length of service.

So why did I opt to volunteer for a Services charity? After all I do not have an Armed Forces background. However, in my part of the County there were two basic choices of career for school-leavers, the coal-mines or the Armed Forces. My father and my uncles were either miners or soldiers. I was the odd-one-out in the family as I joined the Police, but the experiences of my uncles gave me a realisation of how little help there is out there for ex-servicemen.

My father-in-law a retired Army officer, is very involved in SSAFA. He persuaded me that if I was to offer my time to a charity it should be SSAFA. SSAFA has a volunteer network reaching into every county of the UK and provides support both on military bases and in local communities. The network also reaches 13 countries around the world. SSAFA believes that the commitment of our Forces and their families deserves lifelong support and SSAFA's unique presence, both inside military bases and in local communities, means we are experts in the issues affecting the welfare of Forces personnel and veterans.

As volunteers for SSAFA we use our expertise in an advisory capacity, working with other charities and agencies to ensure the best possible solution is found for the client. Whilst there is a range of roles that can be done for SSAFA as a volunteer, I initially became involved as a caseworker for the Derbyshire Branch of SSAFA where I am based.

Caseworkers spend their time visiting our clients who are sometimes serving personnel but often former service men and women, living in their local community. During these visits caseworkers provide friendly advice and discuss the support our clients might need. Once the caseworker has assessed these needs, they will then help clients to access the right assistance, for example mobility aids, replacement white goods or financial support.

As part of a team of committed volunteers, caseworkers also help to raise awareness about SSAFA's work in the local community, both amongst people who need our support and potential new volunteers and fundraisers. Volunteers also take part in local fundraising events if they can.

I have subsequently become involved in volunteering for SSAFA at more of an organisational level. Each County has teams that work as Divisions. My Division is the Erewash Division and works with cases in the Erewash Borough area. In Derbyshire each Division is run by a Divisional Secretary, which is my current role.

In my County a Secretary is responsible for the day to day organisation of SSAFA's support in the local area. This is a varied role with some involvement in many aspects of our work, especially providing guidance to all volunteers to make sure that we provide a high standard of support. This includes matching up our volunteers with the clients they will work with and managing their caseload along with the secretarial workload. This role is for someone who is skilled at building effective working relationships. Secretaries will need to help recruit volunteers and keep up-to-date with any changes to those working in your area. The Secretary also establishes and maintains links with local organisations, such as the Citizen's Advice Bureau.

They may also work together with the SSAFA volunteers supporting those who are currently serving and their families in the local area as well as staff based at our national office in London. The increasing number of cases does sometimes require caseworkers to deal with cases in other Divisions. This is organised through the Divisional Secretaries.

Most retired Police officers reading the last two paragraphs will recognise parallels from their time in the Police service.

You do not need a Forces background to volunteer with SSAFA. Most importantly, SSAFA is looking for volunteers who will listen sensitively and treat people with respect at all times.

Readers letters continued...

SSAFA particularly welcome people who have:

- Willingness to develop new skills and train for new things
- Basic IT skills
- Ability to work in a team and support others
- Ability to work within our Volunteer Policy and Code of Conduct
- Ability to work confidentially
- A driver's licence (for some geographical areas).

Why are Police Officers beneficial to SSAFA? I believe that Police Officers can be very good caseworkers as they tick all the boxes above. However they offer more than just the basics:

Some caseworkers feel self-conscious or nervous about visiting people in their homes. This is something I think seasoned Officers have little problem with.

Sometimes caseworkers find it difficult to ask searching questions about a client's circumstances, asking clients questions which may reveal their problems and weaknesses. Police Officers are well used to asking probing questions.

Caseworkers need to be non-judgemental in their interviews with clients. Most Police Officers today have been trained and developed their interview techniques particularly realising the importance of non-verbal communication.

Some caseworkers can feel uncomfortable about writing reports on a client that summarises their situation succinctly. Police Officers have been brought up on succinct factual report writing styles.

There can be (thankfully rare) occasions when we deal with prospective clients who are less than forthcoming about their circumstances. They may be attempting to obtain charitable help and assistance through a narrative designed to induce us into providing assistance. Police Officers on the whole have had considerable experience in dealing with such matters.

Caseworkers need to be able to identify the real problems a client is concerned with, identifying the real needs (as opposed to wants). Police Officers have spent most of their service both problem identifying and problem solving.

Having visited a client and created a report, caseworkers then need to investigate other bodies that are able and willing to help in providing funding to meet the client's needs. This process known as Almonising is included in the caseworkers training course. It requires basic investigation skills, again a standard police skill.

Whilst this is an unpaid role you are reimbursed for travel expenses and other necessary expenditure. Volunteering with SSAFA is special because you get to see first hand the difference you make to people's lives. Caseworkers work with clients and other organisations throughout each case, keeping everybody up to date with progress and letting them know the outcome. Furthermore our clients are genuinely pleased and often grateful for our help and interventions, and let's face it there weren't too many occasions in our careers when we got that sort of response on turning up and getting involved!

More information about volunteering for SSAFA can be found at www.ssafa.org.uk

Mike Madin
Derbyshire Constabulary - retired

Re: Police Treatment Centre

I am responding, as requested by W E Guest regarding his letter complaining about admissions to the Police Treatment Centre at Harrogate. I am into my 70's so I do class myself as an "older member". Firstly, can I say that I have visited the centre on a number of occasions when we hold our NARPO regional conferences there and what a wonderful and beautiful place it is. In October this year I had the pleasure and honour of presenting the staff at the centre with a cheque for £1,000 which was made up of our annual donation from Sheffield branch of NARPO, which we have done for a number of years now.

The charity, which is the Police Treatment Centre, is exactly what it says it is, it is to treat serving officers injured in the line of duty or recovering from an injury to accelerate their return to duty. It also agrees to treat retired officers who are recovering from injury or after an operation/illness and need treatment to get them back on their feet. Not used as a convalescent home or, as I think in Mr Guest's case, a freebie holiday. It appears to me that Mr Guest has had more than his share of free visits to the centre in the past and I think his reference to RUC members attending for respite is totally unreasonable.

I believe that in the future there may be many NARPO members and serving officers from South Yorkshire who will require the services of the centre to help them recover from the effects of the Hillsborough Disaster and the trauma of the current inquest enquiry in Warrington. Will Mr Guest have a problem with that too as this will be classed as "injury on duty" even though the incident happened many years ago.

If Mr Guest wants to go to the Harrogate centre for a holiday, he can do so any weekend at a cost of £100 for a 2 night stay, bed and breakfast, for himself and his wife. This is an offer to all serving and retired officers and is to raise funds to help keep the centre open.

Jim Fletcher
Vice-Chair, Sheffield Branch NARPO



Lodge Service UK Limited is the UK's largest privately owned security firm, with nearly 90 years in the sector. Our clients are comprised of some of Europe's largest brands, coupled with government and police contracts.

We would like to invite former police officers to register their interest to work for Lodge Service within our Police Services Sector. This division prides itself on being run by former police officers, with a former Deputy Chief Constable on the advisory board. Due to this, we understand your unique requirements since leaving the job and take seriously your acquired skill-set and experience.

Lodge has its own internal recruitment company offering hassle free employment, with market leading rates of pay.

Please send an email c/o Sam Flavell at policeservices@lodgeservice.com expressing your interest and we will send by return, a simple form for you to complete.

Please remember we are not a faceless company but a division in the private sector run by former police officers with our colleagues best interests at heart.

WordShop

Benefits update

State Benefits

The Government has published the list of proposed benefit and pension rates for the year 2015/16. Here is a summary of the new rates (in comparison with the current figures). All amounts shown are weekly.

	2014	2015
Attendance Allowance		
Higher rate	£81.30	£82.30
Lower rate	£54.45	£55.10
Carer's Allowance		
	£61.35	£62.10
Child Benefit		
First child	£20.50	£20.70
Second/ subsequent children	£13.55	£13.70
Disability Living Allowance - Care Component		
Highest	£81.30	£82.30
Middle	£54.45	£55.10
Lowest	£21.55	£21.80
Mobility Component		
Higher	£56.75	£57.45
Lower	£21.55	£21.80
Employment and Support Allowance - Personal Allowances:		
Single		
Under 25	£57.35	£57.90
25 or over	£72.40	£73.10
Lone Parent		
Under 18	£57.35	£57.90
18 or over	£72.40	£73.10
Couple		
Both under 18	£57.35	£57.90
Both over 18	£113.70	£114.85
(NOTE: More detailed classifications may apply - see www.gov.uk for details.)		
Incapacity Benefit (IB)		
Long-term IB	£104.10	£105.35
Short-term IB*		
Lower rate	£78.50	£79.45
Higher rate	£92.95	£94.05
Short-term IB**		
Lower rate	£99.90	£101.10
Higher rate	£104.10	£105.35

* UNDER State pension age

** OVER State pension age

	2014	2015
Income Support Personal Allowances:		
Single		
Under 25	£57.35	£57.90
25 or over	£72.40	£73.10
Lone Parent		
Under 18	£57.35	£57.90
18 or over	£72.40	£73.10
Couple		
Both under 18	£57.35	£57.90
Both 18 or over	£113.70	£114.85
(NOTE: More detailed classifications may apply - see www.gov.uk for details.)		

	2014	2015
Industrial Injuries Disablement Benefit		
Standard rate:		
100%	£166.00	£168.00
90%	£149.40	£151.20
80%	£132.80	£134.40
70%	£116.20	£117.60
60%	£99.60	£100.80
50%	£83.00	£84.00
40%	£66.40	£67.20
30%	£49.80	£50.40
20%	£33.20	£33.60

	2014	2015
Jobseeker's Allowance (JSA) Personal Allowances:		
Under 25	£57.35	£57.90
25 or over	£72.40	£73.10

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 for details.)

	2014	2015
Pension Credit Standard minimum guarantee:		
Single	£148.35	£151.20
Couple	£226.50	£230.85

	2014	2015
Additional amount - severe disability		
Single	£61.10	£61.85
Couple (one qualifies)	£61.10	£61.85
Couple (both qualify)	£122.20	£123.70

	2014	2015
Savings Credit		
Threshold - single	£120.35	£126.50
Threshold - couple	£192.00	£201.80
Maximum - single	£16.80	£14.82
Maximum - couple	£20.70	£17.43

	2014	2015
Personal Independence Payment		
Daily living component		
Enhanced	£81.30	£82.30
Standard	£54.45	£55.10
Mobility component		
Enhanced	£56.75	£57.45
Standard	£21.55	£21.80
State pension		
Category A or B	£113.10	£115.95
Category B (lower) spouse or civil partner's insurance		
	£67.80	£69.50

	2015/16
Statutory payment rates 2015/16	
Statutory Maternity Pay (SMP)	£139.58pw
Ordinary Statutory Paternity Pay	£139.58pw
Additional Statutory Paternity Pay	£139.58pw
Statutory Adoption Pay (SAP)	£139.58pw
Statutory Sick Pay (SSP)	£88.45pw

For employees earning £112.00 or more per week in 2014/15, the above rate of SMP and SAP will apply for complete pay weeks commencing on or after 5 April 2014 (the first Sunday in April); for SSP, this will apply from 6 April 2015.

- The 2015/16 rate of income tax personal allowance has been published, showing that those born after 5 April 1948 will see a £600 rise in their yearly allowance. Those born between 6 April 1938 and 5 April 1948 will see a £100 increase, with those born before 5 April 1938 having their rate frozen as previously announced, with this amount being fixed at £10,660 per year.
- Chancellor George Osborne delivered his Autumn Statement on 3 December 2014. As part of this, additional incentives and support are being introduced to encourage claimants of Employment and Support Allowance (ESA), Jobseekers' Allowance (JSA) and Universal Credit (UC) to return to work. In particular, pilots for the Psychological Wellbeing and Work programme are being carried out to support ESA and JSA claimants with mental health conditions that create a barrier to employment.

Wordshop

INSPIRED COMMUNICATIONS



As well as these State benefit measures, the Chancellor announced a 1.9% increase in the Pension Credit Standard Minimum Guarantee – this forms part of the calculation the Government uses to determine how much money you need to live on each week. This increase ensures that the annual rise in the State pension is also carried over fairly to Pension Credit claimants.

- In December the Department for Work and Pensions (DWP) published its most recent statistics on Personal Independence Payment (PIP). PIP was introduced in 2013 as a replacement for Disability Living Allowance (please note this only applies to those aged between 16 and 64 as at 8 April 2013).

The latest set of statistics shows that of the 592,900 new claims for PIP, 352,100 have been cleared, leaving an estimated 240,800 people awaiting a decision on benefits as at 31 October 2014. At the same date, it was estimated that over 46,000 people who had applied for reassessment (to move from DLA onto PIP) were awaiting a decision on the new benefit. The reported 'success' rates for PIP (the number of those receiving an award of benefit) are 48% for new claims and 77% for reassessments.

- It is now possible to claim Carer's Allowance online, following the launch of the digital application service, a joint effort between the DWP and the Government Digital Service.

Currently claimed by around 240,000 carers, the online service allows claims to be made at the user's convenience on any device.

General

- Following the Chancellor's announcement on the introduction of Pensioner Bonds last year, in December the Treasury revealed fixed rates of 2.8% on a one-year bond and 4% on a three-year bond. The bonds will only be available to those aged 65 and over, and will allow deposits from a minimum of £500 up to a maximum of £10,000, with interest being taxed at the holder's usual rate.

At present, the provider, NS&I, has yet to confirm when the launch will take place – it is known only that the release will take place this month, and that availability will be limited. With the published rates far exceeding those available through current fixed savings

accounts, it is expected that the bonds will be taken up very quickly, so anyone wishing to take part in the scheme should monitor the position closely. You can visit the website for NS&I at www.nsandi.com/savings-65plus.

- The Warm Home Discount can provide help in the form of a £140 discount on your energy bill if you are in receipt of the Guarantee Credit element of Pension Credit.

If your energy supplier is part of the scheme then the discount is usually applied automatically, but if you are in receipt of the Pension Credit Guarantee Credit element and you have not had your energy bill discounted, you can find out more about eligibility online at www.gov.uk/the-warm-home-discount-scheme/eligibility or by calling the helpline on 0845 603 9439 by 30 January 2015.

Some energy suppliers also offer additional support to those on low incomes or who may be classed as vulnerable – you should contact your supplier directly if you think you may be eligible for help.

- A compensation scheme set up by the Government to make payments to sufferers of diffuse mesothelioma (a cancer caused by exposure to asbestos) has paid out around £15 million in its first seven months. However, the DWP states that there are hundreds more people who may be eligible for compensation who have yet to come forward.

Men over 65 who worked in the building industry when asbestos was used extensively are among those most at risk of having the disease. Details on the Government compensation scheme can be found online at www.mesoscheme.org.uk or by calling 0131 331 9090.

- Transport for London (TfL) has begun a crackdown on congestion charge payments made by third parties in a bid to eliminate unofficial 'copycat' websites from misleading motorists.

In many cases, the unofficial sites are charging users more than the standard rates, often by adding fees for 'additional services' to the bill. Some fake websites also fail to forward-pay the congestion charge part of the bill to TfL, ending in motorists being fined for non-payment of the charges, despite them having paid the alternative site.

If paying online, congestion charges should be paid directly to TfL using their website www.tfl.gov.uk.

- From March, details on non-payment of child maintenance can be shared with credit reference agencies. This could potentially affect those who fail to make maintenance payments when they apply for credit cards, loans, mortgages, mobile phone contracts and various other applications for credit.

The DWP has confirmed that the information will be only be passed to agencies in cases where a liability order (a final measure to secure payment where all other reasonable efforts have failed) has been granted. Additionally, those parents with a good history of having made maintenance payments can ask for the information to be shared with agencies to boost their record.

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

POLICE RESPONSES



Jedd

Improve your home automatically Crocodile Style!

Anna Ryder-Richardson



As seen
on TV

The Stowaway Automatic roll-up garage door

- The best remote control garage door available
- The ONLY UK manufacturer of the Stowaway
- Tailor made to fit your garage
- Compact design - creating more space
- Wide range of colours now available
- Fully insulated, high security

Freephone
0800 081 1900



FREE
FITTING



A BENEFIT FOR THE RETIRED POLICE STAFF

www.partnersprogramme.co.uk

LOGIN: POLFED

MEET THE NEW

CORSA

**NEW CORSA
LIMITED EDITION 3DR**

**£149 PER MONTH
OVER 23 MONTHS
WITH A £2,533 ADVANCE RENTAL
PLUS YOUR PARTNERS DISCOUNT**



To register use your login **POLFED** and visit: www.partnersprogramme.co.uk. For queries call **0844 875 2448** and for the latest prices visit your local Vauxhall Retailer.

associate partners
discounts for you and your family

www.partnersprogramme.co.uk



VAUXHALL

Official Government Test Environmental Data. Fuel consumption figures mpg (litres/100km) and CO₂ emissions (g/km). New Corsa Limited Edition 1.2, 3dr: Urban: 42.2 (6.7), Extra-urban: 61.4 (4.6), Combined: 52.3 (5.4). CO₂ emissions: 126g/km.*

Personal contract hire offer on New Corsa Limited Edition 1.2, 3dr, red on orders received between 1 January 2015 and 1 April 2015, subject to availability and status. Age 18+ only. Figures based on a non-maintenance contract hire package with advance rental of £2,533, then 23 monthly rentals of £149.00. Excess annual miles over 8000 charged at 6.63ppm. Excess charges also apply if you breach manufacturer servicing or maintenance guidelines or if the car exceeds BVRLA Fair Wear & Tear guidelines for its age/mileage when it is returned to Vauxhall Leasing. Package includes Road Fund Licence and Vauxhall Assistance. Guarantee/indemnity may be required. Prices and details are subject to change without notice. You will not own the car. For full specification and T&Cs contact your local Retailer. ALD Automotive Ltd., trading as Vauxhall Leasing, BS16 3JA. Authorised and regulated by the Financial Conduct Authority. For Partners Terms and Conditions go to partnersprogramme.co.uk/legal-notice-and-privacy-policy. #MPG figures are official test data and may not reflect real driving results. Correct at time of going to print 09/01/2015.

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

YOU'RE SURE TO FIND YOUR PERFECT CAR!

BRAND NEW

FORD FIESTA 1.25 STUDIO
3DR CHOICE OF COLOURS

NOW ONLY
£128 .44 PER MONTH*
48 MONTHS (9+47)



**PART
EXCHANGE
WELCOME**



61 REG
CITROEN C1 1.0i
VTR+ 5DR BLUE 16K

NOW ONLY £6655



11 REG
FORD C-MAX 1.6
ZETEC 5DR SILVER 18K

NOW ONLY £8166



12 REG
SKODA FABIA 1.6
TDI CR SE 5DR RED 47K

NOW ONLY £5939

**FULL VMC
MILEAGE AND
HPI HISTORY
CHECK**

**NATIONWIDE
DELIVERY
TO YOUR
DOOR**



11 REG
VAUXHALL ZAFIRA 1.7 CDTi ECOFLEX
EXCLUSIV (110) MPV BLACK 26K

NOW ONLY £8225



11 REG
NISSAN QASHQAI 1.6 (117)
N-TEC 5DR CAFE LATTE 50K

NOW ONLY £9986



61 REG
FORD FIESTA 1.4 TDCi
EDGE 5DR SILVER 47K

NOW ONLY £6641

**FINANCE
AVAILABLE**

**BRAND NEW
ALL MAKES
AND MODELS
AVAILABLE**

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



NARPODRIVE

Call **0845 122 6921**

narpodrive.co.uk

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

FOLLOW US ON:



Remembering The Miners' Strike

I have to say 1984 was a very eventful year, it saw the start of the ill-fated Miners' Strike. I, together with nearly every other male Police Officer up and down the country, was deployed to police the strike. I think that the year spent policing was as close to being involved in a theatre of war conflict, with lots of injury but luckily without the loss of life.

I was part of a Kent Police PSU (police support unit) that travelled extensively all over the country, as well as working in Kent where there were also some pits. It was a time when one left home not knowing when you would return, you could be working in Kent or the Midlands. At the start of the strike the Police found themselves totally ill equipped for the tasks ahead, numerous officers were injured. Unfortunately little training in Public Order had been given, and at times it was like the blind leading the blind. I can recall times when as part of the Unit we could be on the road for up to twenty hours travelling up and down the motorways, answering calls for assistance from Leeds to Leicester to Derby, we never seemed to get there in time. We were billeted mainly in RAF (Royal Air Force) bases; these usually were in the form of a large hanger with camp beds, food initially was in short supply and certainly there were no creature comforts. I witnessed and was involved in some horrific clashes with the miners; this was sad as the majority were just ordinary working people who through being misled believed that they could dictate to the Government.

Such a break down in law and order can never be tolerated in a democratic society. I can understand why the Prime Minister, Maggie Thatcher, stood firm, to protect democracy in the country. 'The right to work'.

Standing on guard with the brazier's fire roaring by a makeshift shelter made of plastic and pit props in a desolate pit somewhere in Leicestershire, temperatures below freezing. A very sticky end to time trials around the slag heap to alleviate boredom could have back-fired, as my colleagues found out when the PSU van got stuck! There had to be some release mechanism in the face of all the adversity.

No wonder you were sick! One of our Kent officers during the strike was at the centre of a cordon facing a group of miners. He was extremely unwell and with no means of exit was forced to vomit on the floor in front of them. Unknown to everybody there was a newt on the ground which became wildly active when

covered in vomit. The miners present were very impressed by the toughness of Kent officers, who ate live newts before commencing their duty!

Boys will play! A Kent Police Support Unit was in Leicestershire during the strike; trying to alleviate the boredom of the duty they devised a competition to see who could fit the largest possible object in their mouth. You can just picture twenty-two burly men supervised by an Inspector and a Sergeant desperately looking for objects, which as time progressed seemed to increase in size. One officer produced an extremely large orange which he forced into his mouth. In so doing he dislocated his jaw and had to be taken to hospital in full uniform with the said orange still in situ! Hurt on duty form was duly completed by the senior officer present!

Tobogganing on the slag heap! As the strike progressed, officers began finding different ways of entertaining themselves. A new idea which took off was the brain child of a young officer, an accomplished skier. In winter snow and ice were very common so he used to tie a wooden ladder to the rear of the PSU van, sitting on it together with about five other officers. The driver would then drive at speed along the frozen slag heap, the ladder sliding from side to side; it's a miracle that no one ever got injured. This practice was certainly not encouraged by senior officers, and a number of the adventurers were often severely reprimanded!

The strike seemed to last forever; it was very wearing working very long hours under very stressful conditions. The longer the strike went on, the rapport between the police and the miners got better; the miners started to realize that their battle was not with the police. One evening whilst at Coalville Colliery I remembered that the Reverend Trevor Bowers, who had left my Beat about twelve months previous, had become the local Vicar there. I decided to try and find him so I left the base we were using and looked for the vicarage, which I found as a result of directions given to me by some miners. Rev Bowers was very pleased



to see me; he had been going through a very tough time trying to assist his flock, who were mainly miners on strike. Towards the end of the strike we seemed to be only policing our pits in Kent; this made it a bit easier as we could travel every day as distances to the pits were within reach, they were all around the Dover area.

The journeys between the Kent Coast, our base and Maidstone were of some note. The support Units always travelled in two vans, one for the officers, one for all the equipment such as shields etc. One particular Sergeant always thought that he held the record for driving between the two locations in forty-five minutes, a distance of 39 miles!

The end came, the miners had lost as the Coal Board still closed the majority of pits. The strike was a big drain on police resources; the cost to the Government was astronomical. I personally felt sorry for the miners as I think the union leaders had misled them into a no win situation.

Kent Police pay' hundreds of pounds to Officers for washing vans! It was a Bank Holiday. I was part of a support unit on standby at Pegwell Bay, when the Inspector in charge, to alleviate boredom, suggested that both of us should wash the two support Ford Transit vans. I knew him very well and of course just waiting for something to happen makes the time drag, so, together with bucket, sponge and ladders, we commenced our task. On completion we worked it out that as we were on treble pay for Bank Holiday working we had earned approximately £200 each, so yes Kent Police did pay £400 that day for two vans to be washed!

John Carmel Navarro
(Retired PC 7048 Kent Police)

What's on?

Dates to remember for your diary



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

ANNUAL REUNION RETIRED OFFICERS ASSOCIATION "R" R.O.A.R

Friday 20th March 2015 7.30pm
Dartford Masonic Club Function Suite
West Hill, Dartford, Kent, DA1 2HJ

£12 per person

Contact for further information
Norma Brown, Secretary/Treasurer
19, Falconwood Avenue, Welling,
Kent DA16 2SH. 020 8856 3005
ndmbrown@hotmail.co.uk

Metropolitan Police HARROW ROAD STATION REUNION "Old XD/New DR"

The Reunion this year will be held on
Friday 8th May 2015 6.30pm to 11pm
at THE PRINCE of WALES PH
150-151 Drury Lane, WC2B 5TB

(Upstairs, first floor function room)
Junction with Great Queen Street, and within
easy reach of Holborn and Covent Garden tube
stations, and many bus routes.

Please confirm your attendance,
as the numbers are required for catering
purposes, for the hot and cold buffet meal.
The cost per head this year will again be £5.00.
Cheques in advance of the evening please,
made out to "Harrow Road Reunion"
and sent to:

Peter Scott, ex 302'XD'/305'DR'
91 Lynwood Road, Thames Ditton
Surrey, KT7 0DW

Tel: 020 8398 9309. Peterbscott9@gmail.com

MET. GRAYS INN ROAD REUNION

Friday, 11th September 2015 at
12 noon. Yorkshire Grey Public
House, 2 Theobalds Road WC1

To celebrate the 50th anniversary of the
closing of Grays Inn Road Police Station
on 13th September 1965

Contact Brian Rippington 01474 832900
b.rip@btinternet.com

Cheshire Reunion Evening

Will be held Monday 30th March at
Timperley Conservative Club, Hayes
Lane, Timperley, Cheshire. Bar 7.30-11pm.
Any further details contact
Bryan Eddy 0161-9695840.

GLOUCESTERSHIRE BRANCH AGM

The Gloucestershire Branch AGM will take
place at **Churchdown Community Centre
Parton Road, Churchdown, Gloucester
GL3 2JH on Friday 17th April 2015.**

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 or by
phone: 01242 677779 of your intended
attendance for catering purposes.

'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 19 years ago.

**The dates for these luncheons for
2015 are: 26th March, 2nd July and
3rd 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.

FS FD FH

Shepherds Bush & Hammersmith
Bi-Annual Reunion

To be held on Friday 5th June 2015
from 7pm to 11pm

At The Hammersmith Club
11, Rutland Grove W6 9DH

Tickets now available at a cost of £12.50
each from Andy Garnham or Tony Smith at
Criminal Exhibits Store,
Hammersmith Police Station
226, Shepherds Bush Road, Hammersmith
W6 7NX

Cheques payable to 'FS & FD Reunion'
There will be a licensed bar and buffet.

Dress casual .

Andy Garnham:

Andrew.Garnham@met.police.uk

Tony Smith: Tony.D.Smith@met.police.uk

Plymouth & District Branch No.81

The Branch Annual General Meeting for
2015 will be held on **Wednesday 1st April
2015, at the Royal British Legion Club,
Tallyour Road, Crownhill, Plymouth,
following the usual coffee morning
which opens at 10.00am.**

G.P.Stephens (Hon. Sec.)

Blackpool Branch: Change of date and venue for Annual General Meeting.

I unfortunately need to announce a change
of date and venue for the Annual General
Meeting for 2015 due to circumstances
beyond our control.

**The Meeting will now be held at 1.45pm
on Thursday 26th February 2015 at
the Newton Hall Club, Staining Road,
Staining, Blackpool, FY3 0AX.**

The bar at the club will be open from 12.30pm
and the Branch will provide free hotpot and
dessert being served at 1pm. Those attending
the Meeting will receive a voucher for a free drink.
In order to cater for the correct number please
telephone or email Keith Shuck to secure your
meal by the 9th February. Telephone no: 01253
399706 or email kshuck1@sky.com. If you have
any dietary needs please let Keith know.
Please be aware if you do not book a place for a
meal you may not get one!

The rest of the arrangements for the Meeting
remain the same as advertised. Items for the
Agenda and nominations for the Committee must
be received in writing to the Secretary by
16th February 2015.

Proposed reunion of Birmingham City Police Cadets who served during the 1950s

Anyone interested in attending such
an informal function should contact the
below named. The venue and date are to
be fixed but could be held at Tally Ho or
licensed premises within the Birmingham
City Centre on a Saturday afternoon in
Spring 2015.

Roger GRAHAM (Ex Police Cadet 7)

E-mail address:

jandrgraham@googlemail.com

What's on? Living Abroad

continued...

FOR THE ATTENTION OF ALL EX-WEST SUSSEX CONSTABULARY CADETS 1951 - 1967

It is hoped that in October/November 2015 that a West Sussex cadet reunion will be held. It is therefore requested that if you were a cadet during the 16 years the West Sussex cadets were in existence between 1951 & 1967 and you would like to attend could you

contact either
C B 'Yaki' Brind at yakbrind@tesco.net
Tel. 01903 520199 or
Philip Hall at
philiphall999@btinternet.com
Tel 01243 860401

Gwent Branch AGM

The Annual General Meeting will be held at 7pm Friday 17th April 2015 at Ponthir Community Centre, Ponthir, Caerleon, Newport

A buffet will be provided.

For further details please contact the Branch Secretary

David Moses, telephone 01633 669672 or email sec.gwentNARPO@live.co.uk

PRESTON BOROUGH POLICE ASSOCIATION

15th Biennial Reunion

**The Lonsdale Club, Fulwood Hall Lane
Friday 17th April 2015 at 7.30pm**

Tickets £7 each (inc. hotpot supper).

Please forward cheque/postal order/cash & a stamped, addressed envelope to: Terry Martin, Preston Borough Police Association, 233 Chapel Lane, New Longton, Preston PR4 4AD.

If you know someone who hasn't been informed, please let me know.

Any items of interest for the newsletter would be appreciated.

Tel 01772 616886, or

Mobile 078999 47520

t.martin495@btinternet.com

NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS (Merseyside Branch)

Annual General Meeting

7.30 p.m. Wednesday 13 May 2015

**Liner Hotel, Lord Nelson Street,
Liverpool L3 5QB**

Hi, our names are Phil & Jan Garner and we are both retired Derbyshire Police Officers now living in The Algarve, Portugal.

In a recent issue of the NARPO magazine there was a reader's letter asking for advice on living in Spain and we thought our experiences of moving to and living in Portugal may also be of interest to other readers.

We purchased our first Portuguese holiday home in 2005, after visiting the area about three times on our motorbike. The house had 3 bedrooms and a pool and gave us a number of years of great memories. In March this year we moved to Portugal permanently and we sold our holiday home and bought a permanent home with 4 bedrooms and a pool in 2 acres of ground 20 minutes north of Faro. This makes it very accessible for the airport, whether for our own travel or for family and other guests who visit on a regular basis.

If you are asking what attracted us to live in the Algarve it has to be the life style that we are able to live. There is only a sixth of the population here in Portugal that there is in the UK, so, as you can imagine, there is little traffic congestion and lots of open space. The whole lifestyle is more relaxed, not to mention an average of over 300 days of sunshine per year!!!

In the Algarve, property prices can be typically placed at about two thirds of those in the UK, so you can get lots of bricks and mortar for your money. Integration into Portuguese society is both easy and encouraged. Communication is not a problem, as English is taught as a second language in schools and therefore many Portuguese people under the age of 40 have a good grasp of English. However, an understanding of Portuguese is encouraged and to this end, the local authorities provide free or very inexpensive Portuguese lessons in most areas.

Living costs in Portugal are generally significantly lower than those in the UK. Supermarket shopping costs about three quarters of what it does in the UK as long as you don't put too many imported goodies into your trolley. By avoiding the main tourist areas on the coast, eating out is also cheaper than the UK. It is easily



"Wish you were here!"

possible for 4 of us to have a 3 course meal with wine and coffee for less than 60 euros. If you don't want to dine out, most homes are equipped for outdoor living and "al-fresco" BBQs, which are possible for about 9 to 10 months of the year. In fact, for the last two New Year's days we have had cooked breakfast with friends outside on our terrace just wearing jeans and T shirts... fantastic!!

Council tax is charged per person and last year we only paid 159 euros each! Obviously it depends on the size and type of house you have, but compare that to the UK!!

Vehicles are more expensive to buy in Portugal with insurance being the same as the UK. However, road tax is minimal and fuel is about 10% cheaper.

The bureaucracy of buying a home, finding a solicitor, entering the Portuguese financial system and currency exchange is all reasonably simple. There is lots of help available with many English speaking professionals working over here. There are also plenty of people like us who are happy to exchange details of tradesmen, restaurants, where to get various bits of documentation completed and many more things.

If you think a life such as that enjoyed by us could suit you but are a little unsure or where to start, we are happy for you to contact us on the details listed below and we will assist you on the way to your future home in the beautiful Algarvian sunshine!! Please feel free to e-mail us on jan@garners.me.uk and if we can help, we will.

Single Tier State Pension: Q&A

Whilst we have covered this subject in the magazine previously and whilst there is an abundance of information on our website Pensions page at: www.narpo.org.uk/index.php/pensions.html, we continue to receive a large number of queries in relation to the new STSP scheme and its impact on our members.

In view of that we have put together some Questions and Answers that you may find useful.

Will the new STSP continue to rise?

Yes the legislation that introduced it links annual increases to increases in average weekly earnings.

What is the STSP?

From April 2016, there will be one single tier state pension, set at about £144 a week in today's money and rising to £155-160 in four years' time.

This will be the new STSP, which replaces the basic state retirement pension [currently £107 a week] and the additional state pension. The level of the STSP will be set at just above the qualifying income for the means tested pension credit, so those who qualify for the full STSP will be unable to claim means tested benefits. Between 10 and 35 years of paying national insurance contributions [NICs] will entitle an individual to receive the STSP. There are several different ways in which the STSP will affect you, depending on the date you reach state pension age [SPA].

Will the STSP continue to rise?

Yes the legislation that introduced it links annual increases to increases in average weekly earnings [AWE].

However, it is possible that the STSP will, in fact, be increased through the triple-lock guarantee, which was introduced for the basic state retirement pension by the coalition government in 2011.

This mechanism ensures the basic state retirement pension will increase at the highest of:

- Growth in prices
- Average earnings
- An underpinning minimum of 2.5%

Have all parties committed to maintaining the triple-lock?

Yes. The Conservatives, Labour and Liberal Democrats have all stated that the triple-lock mechanism will remain in place if they are in power after the general election. Although these commitments are not binding, it will be incredibly difficult for any of these parties to go back on such promises.

For those reaching state pension age before 6th April 2016:

Will I be entitled to the new STSP?

No. If you reach state pension age before the changes are implemented in April 2016, you will not be entitled to the new STSP. More than 11.5 million people who are currently claiming the basic state pension will remain on the current, soon to be old, system.

My pension is more than £144. Will it be cut?

No. You will continue to receive your basic state pension and your additional pension in line with the current rules.

If I defer the receipt of my state pension until after the new STSP starts, will I be able to claim the STSP later?

No. It will not be possible to defer receipt of your state pension to qualify for the new arrangements under the STSP.

For those reaching state pension age after 6th April 2016:

I have made NICs into the current scheme; will these be used in the calculations for my new STSP?

Under the legislation, previous NICs will be recognised. The government will look at your NI record and work out its value under the new rules. It will also work out what you may have received under the present state pension rules.

For both of these valuations there will be a deduction for any periods when you were 'contracted out' of the additional state pension and the minimum number of qualifying years will apply. The higher of these two valuations will then become the 'foundation' amount you will take into the STSP system.

What if my foundation amount is more than the level of the new STSP?

If it is higher than the full level of the STSP, you will get the extra amount as a separate protected payment. This protected payment will be paid on top of the full STSP.

What if my foundation amount is less than the full STSP?

If it is lower than the full STSP, you can increase the value of your STSP with further qualifying years of NIC payments up until you reach state retirement age. Every qualifying year after 6th April 2016 will increase your foundation amount by 1/35th of the full STSP, up to the maximum level.

What if I am a member of a contracted-out pension scheme?

If you have previously been contracted out of the additional state pension arrangements, paying the lower rate of NICs, a deduction will be applied when your foundation amount is calculated.

This deduction is in recognition of the fact that, while you were contracted out, you paid lower NICs and your employer received an NI rebate to help to fund your occupational pension. The deduction will be broadly equivalent in value to the workplace pension that the NI rebate funded.

Single Tier State Pension: Q&A continued...

What about inherited or derived spousal rights from the old scheme?

Transitional arrangements will be made. In some circumstances, people who have made NICs under the current system will still be able to derive or inherit state pension entitlements from a late or former partner. Members of a couple, in which only one person reaches state pension age under the current system, may be able to increase their STSP entitlement using their partners NI record.

For those who are members of a contracted-out pension scheme:

Will I be required to pay higher National Insurance contributions?

When the STSP scheme starts, the second [additional] state pension scheme will close and contracting out will cease. You will start to pay the same rate of NICs as those who were not previously contracted out.

About 90% of people reaching state pension age in the first two decades of the STSP should receive enough extra STSP to offset the increase in NICs they will pay over the rest of their working lives.

What if I am a member of a private sector contracted-out pension scheme?

The occupational benefits you have accrued up to the end of contracting out will be protected.

What if I am a member of a public service contracted-out pension scheme?

The coalition government has already made significant changes to public service pensions and, as a consequence, has stated that it will not make any further changes to those schemes for 25 years.

This safeguard should guarantee that public service employers will not be able to detrimentally change their pension schemes to recoup increased NIC costs.

IT IS IMPORTANT TO NOTE THAT NO-ONE WILL BE WORSE OFF ON THE NEW SINGLE TIER STATE PENSION THAN THEY WOULD HAVE BEEN ON THE CURRENT STATE PENSION SCHEME.

Further information on contracting-out can be found on our website Police Pensions page at: www.narpo.org.uk/index.php/pensions/police-pensions.html

TWDaccountants

...affordable expertise



Tax Worries ?

Relax let us do the worrying for you!

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

Or are you just worried about your tax code?

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

Our team of experts are here for you today



www.twdaccounts.co.uk/narpo

Call 0800 093 9433



@twdaccountants



facebook.com/twdaccountants

Fixed Fee Lasting Power of Attorney for NARPO members



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

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

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

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

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



0844 984 6000



narpo@lindermyers.co.uk



www.lindermyers.co.uk/narpo

Lasting Powers of Attorney

For my sins, I share a room with Suzanne Lurie, one of our Business Development Managers. As a result I am an expert on celebrities who celebrated their nuptials in 2014, especially George Clooney. I can't wait to find out who will be going down the aisle in 2015! I would much prefer to discuss other topics - fishing and woodwork being two of my hobbies.

On a more serious note, we have also been discussing something less fun, but, dare I say, more important, and that is Lasting Powers of Attorney (LPAs). We have both had these in place for some years, but what has surprised us is how few of our friends (and also their parents) have one. We all understand why we need a Will and an LPA is just as necessary.

I think part of the stumbling block is that people hear about LPAs, but do not actually know what it is and, more importantly, why you need one. I will use this space to try and explain a little about them.

An LPA should be thought of as being just like an insurance policy – insurance against losing the ability to look after your affairs - you hope you will never need it, but if you do, it protects against your affairs being managed contrary to your wishes and at a much cheaper cost.

In a nutshell, an LPA is a legal document in which you nominate a person or persons so that they are authorised to make decisions on your behalf when you do not have the mental capacity for making the decisions for yourself. The person nominated is known as an Attorney and the person making the LPA is known as a Donor.

Two types of LPA exist:

- A property and affairs LPA (concerning financial matters)
- A personal welfare LPA (concerning health care matters).

You can have one or both types of LPA. They are independent of each other and you can appoint different attorneys if you wish.

How it works

If you lose the mental capacity to make your own decisions then having a registered LPA in place makes dealing with your affairs so much more straightforward at what is already a very difficult time.

What it does

It gives you the power to choose a trusted family member or friend (or a professional such as a solicitor) to make decisions on your behalf.

Who can be an attorney

The attorney must be over 18 and should be someone you can completely trust, for example, a close family member, friend or professional. You can select multiple attorneys and can even select replacement attorneys should the original attorneys become unable or unwilling to act. You can also state how the attorneys act, stipulating the decisions they can and cannot make and provide guidance on how the decisions should be made.

When can an attorney act?

An attorney only has authority to act when the LPA is registered. An attorney under a personal welfare LPA can only make decisions when a person is unable to do so because they are no longer capable.

An LPA can be registered as soon as it has been executed. Our experience at the moment is that it can take about 12 weeks to register and so we would advise you to register the LPA before it is needed to prevent delay before the attorney can act.

This means that once registered an attorney can act even when you are capable of dealing with your own affairs, but you can include a restriction to limit or prevent this, so this is not something to worry about. Even when someone is losing capacity their attorney must still consult with them wherever possible and allow them to make what decisions they can themselves.

A note of caution

Some believe that a joint account solves the problem. There are, however, a number of risks in doing this. If, for example, the relative dies before the incapable party, or the account requires two signatures, the money will be frozen in the account until a Deputy has been appointed by the Court of Protection.

Getting legal advice

At Linder Myers, we consider LPAs a key part of a person's "lifetime planning". Most people are comfortable expressing their wishes for when they are dead but often neglect to consider matters that may affect them while they are still alive.

We believe this to be such an important issue that we have improved our offer to members of NARPO and their families. Take a look at the advert and give us a call to speak to one of our specialist team. Make this one of your Resolutions for 2015. Now, back to fishing.

The British Cyprus Police

Were Remembered At The Setting Of The Sun

In March this year the Police Roll of Honour Trust launched an appeal for funds to enable a memorial to be erected to the police officers who died serving the Crown in the British Colony in Cyprus during the period of 1955 to 1959. The initial target was £15K but this rose to £18K. This additional cost was due to the foundations having to be strengthened as the cemetery was in an earthquake zone. The memorial to the Police was to complement the military memorial erected in 2009 commemorating the 371 military losses. The fund appeal reached the target in September 2014 and the build finished in November of that year.

The troubles of 1955 to 1959, known as the Eoka crisis, was a period when attempts were made to wrest control from the British Administration and for the island to unite with Greece under Greek Cypriot rule. Terror tactics were used and the colonial administration declared an emergency in response to the violence.

During the period 62 officers serving in the colonial police died. These consisted of British Colonial Police made up of Brits, Cypriots of Turkish and Greek origin, among others. Police Forces within the U.K. were requested to find volunteers to serve on the island to augment the colonial police and some 1000 officers from across England, Scotland & Wales served during the period in what was called the U.K. Policing Unit (known as the United Kingdom Unit -UKU). All officers who served in the UKU were upgraded to the next rank and many were sent to supervise at the smaller outlying police stations, some of which had been attacked by the terrorists. Eleven of the UKU officers died on the island, some due to terrorist activity, accident and natural causes. Irrespective of how the officers died during the period it was decided to commemorate their deaths by naming them all in the memorial. Some research was needed to complete the known list of deaths and this proved challenging to say the least.

Attempts to gain publicity in the U.K. media had little impact but within the wider police family and community the project attracted a lot of attention. The Trust was given the opportunity to address the members at the annual conference of the Police Federation of England & Wales to launch the appeal. This brought an immediate response from branch boards across the country. The overall donations from the Police Federation were outstanding and made for the success in

completing the build this year. Frankly without that support the memorial may not have happened. Monies were also received from chief officers, police & crime commissioners and individual contributions from serving and retired police officers and their relatives. A sister police charity also made a significant contribution. In all the response within the wider police family and the interest generated made for the success of the appeal in achieving the target. As we reached September 2014 we had sufficient money to commission stonemasons H.L. Perfitt Ltd of Norfolk to undertake the design, preparation and build of the memorial. They had built the military memorial already erected in the cemetery.

Since the start of the appeal we have been in constant contact with the Cyprus Memorial Trust. The members were retired military personnel who had erected the military memorial. Most live on the island and are members of the Royal British Legion in Kyrenia where the memorial was to be erected. The RBL operates a Trust which administers the cemetery. Their contacts within the Turkish administration proved invaluable in getting approval for the memorial.

Within the U.K. we not only sought financial support from chief officers but asked them to send serving officers to the unveiling. Those attending were initially to be in uniform but, sadly, approval was not given by H.M. government and they subsequently attended in plain clothes with Sir Hugh Orde, President of ACPO and patron of the Trust presiding at the unveiling. Some of the Forces in England sent official representatives to the unveiling as did Police Scotland. We are most grateful to the chief officers who allowed this to happen.

On Saturday, 8th November at 4.30pm the unveiling ceremony took place with some 300 persons present. Of the various Forces which had lost officers during the crisis the official representatives together with known surviving relatives of the officers were in attendance. Many serving, retired officers and ex-pats living on the island made up the congregation. The parade standards of the Royal British Legion, the Metropolitan Police Service (the latter for the first time in memory displayed abroad), a newly commissioned standard of the British Cyprus Colonial Police and the Union Flag led the opening procession. As the ceremony progressed the sun slowly set against the backdrop of the mountains, creating a moving



and emotional atmosphere as the wreaths were laid in remembrance of those who served and died in the service of the Crown. It was a fitting conclusion to events forgotten in the main but remembered by those surviving who had served on the island or by relatives who had lost a loved one during the period.

The unveiling of this memorial to those who died in Cyprus is unique in many ways. This project has been totally funded by the wider police family in the U.K. No government funds were asked for or indeed expected. While the principal object was to remember those who died who had volunteered and been part of the U.K. Policing Unit, it also commemorates all of the British colonial police deaths, irrespective of race or origin. Indeed, arrangements were made to conduct translations of the service into Greek and Turkish during the ceremony and translation of the words "Lest we forget" are inscribed on each tablet commemorating the Turkish and Greek Cypriot deaths. No other memorial is known to have been erected in a former part of the Empire to remind us of those who served the Crown, in this case a diversity of people.

Now that the memorial has been unveiled the Police Roll of Honour Trust wishes to acknowledge and thank all of those who donated individually to the fund or through associations such as the Police Federation or other groups of retired officers, e.g. NARPO. The Royal British Legion Kyrenia branch in Cyprus has been unstinting in its efforts to ensure that the unveiling ceremony has been a fitting remembrance to those who died. The RBL has been given custody of the British Cyprus Police standard to be paraded each Remembrance Sunday in Kyrenia as a continuing reminder that our motto "Lest we forget" is not an empty phrase.

The unveiling coincides with the withdrawal of the British Army from the conflict in Afghanistan where the losses were slightly more than those of Cyprus.

Let us hope that after 60 years their sacrifice is not ignored by HMG as were the Cyprus fallen, who at this time proved to be an inconvenient memory best forgotten when set against the British government's interests in Cyprus.

Sidney MacKay,
Chairman

NO WORRIES!

Bath out - Shower in
FITTED IN JUST ONE DAY!*

**NO MESS! NO FUSS!
NO RE-TILING!**

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

- Easy clean tile effect - no re-tiling or mouldy grout!
- Easy access **NEW** lower step
- Optional seat and grab rail
- Assistance pole
- Slip resistant floor
- Built-in shelving

OVER 20,000
INSTALLATIONS IN THE UK

Available with full height sliding doors or half height hinged door and panel



Half height hinged door and panel option

* Time based on straightforward fitting.

STRUGGLE TO GET IN & OUT OF YOUR OLD BATH?



AQUA CLEAR
GLASS PROTECTION

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

Shower **STANDING UP** or **SITTING DOWN** with the optional fold down seat!

Fits in same space as your old bath!

Aquability are a long established, caring, trusted, family-owned business and the country's leading walk-in bath and shower company with thousands of installations nationwide every year.

FOR MORE DETAILS & FREE BROCHURE
FREEPHONE 0800 316 0110 Ask for Ext. 54532

Lines open 24 hours 7 days a week. Or visit - www.aquability.com

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

- Please contact me to arrange a **FREE** no-obligation Home Survey
 Please send me a **FREE** brochure on the Aquability Low Access Shower Module

54532

Name _____

Tel _____

Address _____

Postcode _____

AQUABILITY
EASY, SAFE BATHING

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

ECKMAN ...PRACTICAL SOLUTIONS FOR THE GARDEN

THERE'S NO JOB TOO TALL!

9FT 2¼" TELESCOPIC HEDGE TRIMMER

£89.99
RRP £139.99
SAVE £50

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



FAST SAFE TRIMMING

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

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

Its strong but lightweight aluminium telescopic pole extends from 1.85m (6ft 1½") to an incredible 2.8m (9ft 2¼") and it powers through stems up to ½" in diameter at 3200 rpm with its low vibration 450watt motor and 140degree angle adjustable, 45cm (17¾" long), razor sharp, double action reciprocating blade.

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

EXTENDS TO A MASSIVE 9FT 2¼"

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



9FT 5¾" TELESCOPIC BRANCH LOPPER

£79.99
RRP £129.99
SAVE £50

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

Its handle adjusts and locks to extend reach from an already impressive 1.8m to a massive 2.88m (5ft 10¾" - 9ft 5¾") meaning most jobs can be tackled from the ground - **without the use of a ladder.**

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

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

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

EXTENDS TO A MASSIVE 9FT 5¾"



Power through 10" diameter branches easily and safely

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

SAVE AN EXTRA £10 / Buy both the Hedge Trimmer and the Branch Lopper - JUST £159.98

**SALES SUPPORT LINE
0844 441 3010**

ORDER BY POST
Eckman (CODE EKPR084)
Euro House, Cremers Rd, Sittingbourne, Kent ME10 3US

ORDER ONLINE
www.eckman.co.uk

CODE	ITEM	PRICE	QTY	TOTAL
EKETH01	Eckman 9ft Electric Telescopic Hedge Trimmer (RRP £139.99)	£89.99		
EKETCS01	Eckman Telescopic Branch Lopper (RRP £129.99)	£79.99		
EKZ001	BUY BOTH Eckman Hedge Trimmer & Branch Lopper	£159.98		
WWD34765H	Helmet, Face & Ear Protector	£19.99		
WWD32897H	Protective Safety Glasses	£3.99		
	Standard 7 Working Day Delivery	£3.99	-	£3.99

ORDER TOTAL £

ECKMAN
Practical Solutions for the Garden

QUOTE EKPR084 WHEN ORDERING



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

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

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

Start Date: / / Issue No: Signature:

Name:

Address:

Tel: Email:

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

Insurance news

Looking after our own - helping NARPO members with their insurance in 2014

Did you know that over 40,000 of your NARPO colleagues are NARPO insurance members? We appreciate and thank NARPO members for their continued support for NARPO car and home insurance products from Police Mutual.

2014 was a busy year - at the end of April, our whole team moved from our previous offices in India Buildings, on Brunswick Street in central Liverpool, to our brand new home just around the corner at 5th Floor, 20 Chapel Street, Liverpool, L3 9AG. As always, our members are welcome to come and see us in person and we'll be happy to show you around.

NARPO members who switched and saved

Over 9,000 NARPO members decided to experience NARPO car and home insurance for themselves by switching to Police Mutual in 2014. In-fact, NARPO members who switched, **saved an average of £103 on their car insurance** and **£122 on their home insurance***

NARPO member, Tony Simpson had this to say about his experience with Police Mutual:

"I needed to change my car insurance, rang Police Mutual and was treated extremely quickly and very efficiently. There was no waiting and no press button one and wait, press two for this that and the other.



The cost was very competitive and I accepted the deal and this morning all the paperwork is with me, less than twenty-four hours after speaking to them. I can certainly recommend this service."

Family members are benefiting too... It's great to see so many family members also benefiting from NARPO car and home insurance – over **1000 family members made the switch** to Police Mutual last year! If you didn't already know, family members such as children, brothers and sisters of NARPO members are eligible for our exclusive NARPO family car and home insurance, so pass on the good news!

Claims we've been able to help our members with

We pride ourselves on delivering the highest quality service both when you take out a policy and even more importantly, when you have to make a claim. We've been able to help over **2900 NARPO and NARPO family members with their car and home insurance claims** in 2014, equating to a value of **£9.3m** ^ .

Here's what Mr Clive Fellingham had to say about his NARPO home insurance claims experience:

"I would just like to say that I have never, in my considerable years, experienced such trouble free, personal, helpful, effective and efficient exchange with an Insurance provider. I will be writing a letter to the NARPO Magazine extolling your many virtues and recommending you without reservation".

A quality service exclusively for NARPO members

The policies we arrange are designed specifically to reflect your needs and give you peace of mind. Our **NARPO car insurance** policies take the stress out of insurance by offering, as standard, **uninsured drivers cover, a lifetime guarantee on repairs when using our recommended repairers and a courtesy car if you need one**. And our NARPO home insurance comes with **domestic emergency cover as standard (up to £500 per claim), and replacement of contents as new**. Certain terms and conditions apply, so please call us for further details.

Switching your car or home insurance to us today couldn't be easier. We could save you money and we'll even **pay any cancellation fee up to £125**.

We hope we can continue to be of service to both our existing NARPO insurance members and welcome new NARPO members in 2015.

Call us today for your kind of quote on **0845 758 5878** and find out why so many NARPO members choose us.

**Average premium savings of £103 and £122 is based on 26% of all NARPO car insurance members and 29% of all NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) from January – November 2014.*

*^ Claims submitted from 1 December 2013 – 30 November 2014
PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. For your security, all telephone calls are recorded and may be monitored.
Our car and home insurance is provided by Royal & Sun Alliance Insurance plc.*

PMGI1706 0215

NARPO Private Medical Insurance Scheme

Special Offer - FREE month for new moratorium joiners in March



As the NARPO group private healthcare scheme enters its eighth 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 2015, 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 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 over 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 Conduct Authority (FCA). 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 2015 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.

Monthly rates for new moratorium terms for the year commencing 01 March 2015 are outlined below (but don't forget that one month will be free if you join in March this year). Monthly premiums for a couple are based on the age of the main member:

	Single	Married
50	£50.01	£94.12
51	£51.60	£97.15
52	£53.30	£100.37
53	£54.98	£103.56
54	£56.78	£106.98
55	£58.61	£110.45
56	£61.10	£115.19
57	£63.70	£120.13
58	£66.43	£125.31
59	£69.21	£130.60
60	£73.25	£138.28
61	£76.96	£145.31
62	£80.46	£151.98
63	£84.03	£158.77
64	£87.79	£165.91
65	£91.72	£173.37
66	£95.85	£181.21
67	£100.18	£189.43
68	£104.69	£198.00
69	£109.41	£206.98
70	£114.37	£216.40
71	£119.53	£226.20
72	£124.93	£236.47
73	£131.59	£249.13
74	£138.48	£262.20
75	£145.70	£275.93
76	£153.33	£290.44
77	£161.37	£305.70
78	£169.72	£321.57
79	£178.50	£338.26
80+	£187.75	£355.84

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

Say GOODBYE to bathing difficulty. Say HELLO to showering comfort.

with an easy-access shower from Bathing Solutions.

The Princess – the same size as your existing bath



bathing solutions

*it's who we are;
it's what we do*



Ideal if getting in or out of a bath is difficult



Grab bars for extra safety



Low-threshold, slip resistant shower tray



Fold-up seat for added comfort



Easy-clean wall panels



Probably the biggest range of showers and baths available



No tiles and messy grout to clean



Fully guaranteed

The Esprit – ideal for an en-suite



For a free copy of our 44 page brochure call free now on

0800 542 1526

Please quote reference NPSG15

www.safebathing.co.uk

Please send me a free brochure on your range of easy-access showers and walk-in baths.

NPSG15

Title _____ First Name _____

Surname _____

Tel No. _____

Address _____

Postcode _____



We may use this information to contact you about our products and pass it to suitable third parties to contact you about their products and services. Please tick the box if you do not wish to receive information from us or third parties . Please refer to our privacy policy for further details www.bathingsolutions.co.uk/privacy-policy

Post coupon to:

FREEPOST BATHING SOLUTIONS (No further address details required).

Replace your old, uncomfortable bath with one of our superb, easy entry showers!

The Innocent Big Knit for Age UK



If you go down to the Supermarket today you'll be in for a big surprise in the Innocent 'Smoothie' display. During the month of February, the major supermarkets, including Sainsbury's, Waitrose, Asda and Tesco, will be dressing smoothie drinks by donning woollen hats, raising funds for Age UK.

Each year, in conjunction with Age UK, the drinks company that produces the 'Smoothie' fruit drinks encourages knitters to knit woollen hats to put on their drinks to raise money for Age UK. For each woollen hat placed on a bottle Age UK receives 25p for their funds. The quirkier the design the better. This year I knitted over 80 hats with the help of my mother, using the theme of fruit, so my hats included strawberries, raspberries, water melons, bunches of grapes, a few pineapples and the odd ladybird!

Next year I would like to knit a Policeman's helmet and was wondering if anyone has a pattern or could design one that I could knit. If anyone can help please contact me via email address - secretary@typberksNarpo.org.uk or write to me at: Claret House, Mill Lane, Calcot, Reading, RG31 7RS.

Last year over £200,000 was raised. Over 700,000 hats have been knitted this year so the shelves should be a sight to be seen.

Angela McMahon, TVP Berkshire Branch

Volunteer drivers needed

Could you spare a few hours a month to do something amazing?

Disabled people can face challenges in accessing leisure and social activities.

By becoming a volunteer driver, you could make all the difference to someone's life.

To find out more, contact Begoña Mendez on **020 3242 0296** or at **begona.mendez@leonardcheshire.org**

leonardcheshire.org



FREE LEGAL
SUPPORT +
100%
COMPENSATION

T THOMPSONS
SOLICITORS

STANDING UP FOR YOU



Accident or illness? Keep 100% of your compensation – whatever the injury, however complex the claim.

Contact the NARPO legal service for free, specialist legal advice and representation on:

- Personal injury – at or away from work, on holiday or on the roads
- Serious injury – including brain and spinal cord injuries
- Industrial disease or illness
- Reduced rates for conveyancing

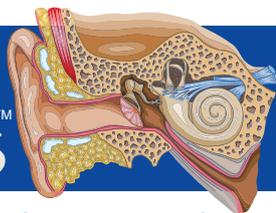
NARPO members' families are also covered for personal injury claims away from work.

Using your NARPO legal service, provided by Thompsons Solicitors, means you will keep 100% of your compensation.

We are proud that we only represent the injured and mistreated, never employers and never the insurance industry.

Contact the NARPO legal service today on **08457 125 495**

www.thompsons.law.co.uk/narpo



Socially Responsible Members' Hearing Services, in Charitable Partnership with NARPO

Cost price hearing aid batteries all year!



1 Box contains 10 x cards of 6 batteries
IN ANY SIZE 10,312, 13, 675

Boots half price battery "Priority Club"
£17.00 per box. **Our price £9.90**

NARPO members are now able to purchase hearing aid batteries by the box (60 batteries) for just £9.90 + P&P. This price is open to all NARPO members, even if they have not purchased hearing instruments through the NARPO Charitable Partnership with Hearing Star.

As we do not serve the general public, please ensure you have your NARPO number to hand, the first time you order.

Lowest price Hear Clear wax guards



Each tub contain 48 wax guards
for just £10.68 + P&P!

WHY ARE YOU PAYING MORE?

Letter

"paying a lot of money for very little difference"

Dear Editor,

I would like to add to the recent letters concerning Hearing Star. My hearing is very bad with one ear being virtually useless. I have used one of the commission- led private companies for some years until it became apparent that I was paying a lot of money for very little difference.

Upon reading about Hearing Star I contacted them and their audiologist shortly after came to our home. This was the first of many visits and, after a few adjustments resulted in a vast improvement in my hearing.

My purpose in writing is to encourage anyone who has a hearing problem to contact them. They will give you an honest assessment and, if required, explain what they can do for your problem. You will know exactly what the cost will be and they will, without extra charges, do their very best for you until it is right. If your hearing is failing don't hesitate, you won't regret it.

Yours sincerely,

R Speakman, Norfolk

No Charge For Remote Control



Have you been putting off that first step to hear better? Starkey Laboratories are supporting the charitable partnership with NARPO for the first three months of 2015, by providing a light and slim hearing aid remote control without charge for every Z Series wireless hearing aid purchase. At last, full control of your instruments' volume in small steps, for fine adjustment listening to speech or the television. Change the program for listening in different environments without the need to draw any attention to your ears. No more fiddling!

LET US HELP YOU BUDGET AND BUY THE BEST HEARING TECHNOLOGY WITH NARPO 0% APR EASY PAY

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

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

**Maximum price for two instruments £2375. Pay a deposit of £1175.
Make 12 monthly payments of £100 with no charges.**

TWO TOP 16 channel hearing aids from £1895 to £2375
depending on your lifestyle. Prices do not increase with smaller hearing aid styles. High Street price typically £4,000. Internet £3k

For a brochure: NARPO@hearingstar.org.uk Tel: 0800 03 23 771

SPECIAL 30-DAY MONEY BACK GUARANTEE* FOR ALL NARPO READERS

The best cost-saving energy device ever?

Experience an invigorating shower like no other – saving you water, energy and money!

Introducing the Jetstorm – the newest addition to our groundbreaking range of revolutionary water-efficient shower heads from Ecocamel. With several years of scientific research, we have been able to produce a shower head that instantly increases pressure and performance to create an exhilarating shower experience, whilst using significantly less water. So confident are we that you'll love your new powerful shower, we're offering all NARPO readers a 30-day money back guarantee*. Plus for a limited time only, 40% off the RRP and a FREE hose worth £10.

The science

This pioneering new shower head is called the Jetstorm because of its patented dual valve 'AirCore' technology. Developed to infuse a storm of minute air bubbles into each droplet which are then blasted, jet-like, onto your skin... we guarantee you'll increase your shower's power instantly and reduces your water consumption considerably! The droplets – now bursting with air – are so much lighter than normal and, rather than just bouncing off you, they saturate and spread all over your body – a sensational experience.

Save more than just water

These are tough economic times – with a 'triple-dip' recession looming and energy prices set to rise by up to 19%, everyone is trying to cut their costs. The Jetstorm not only helps cut your water bills but reduces your energy bills too! Using less water means using less energy to heat it, saving you £££s on your energy bills – SIMPLE!

Do I have to call a plumber?

Absolutely not, it really could not be easier. It takes just a few seconds to unscrew your existing shower head and pop on your new water-efficient Jetstorm.

Which Jetstorm is right for me?

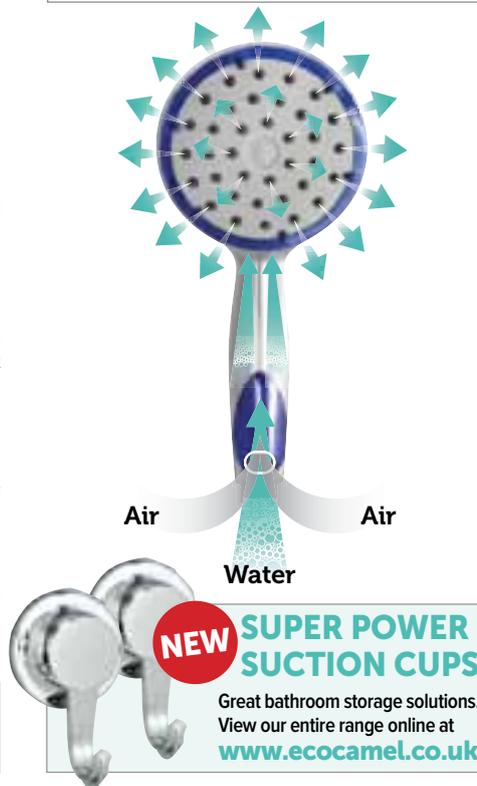
If you have a normal gravity, main-pressure or pump system just order the Original Jetstorm. If you use a low-pressure system or electric shower, ask for the Jetstorm E.



BRITISH INVENTION AND DESIGN
BY ROBIN WHITFIELD



Suitable for all shower systems



Great bathroom storage solutions. View our entire range online at www.ecocamel.co.uk

"We tried out five eco shower heads checking their flow rate and quality of experience. Our favourite is the Ecocamel Jetstorm, it felt powerful and invigorating."
Good Housekeeping Institute

feefo
Our customers rate our excellent service **95%**
Completely independent feedback gathered anonymously from genuine customers

SAVE £20
WAS £49.95
£29.95
+BUY 2 GET FREE P&P

Not sure which one is right for you?
Call one of our friendly experts on 0208 211 3666 – who will be happy to help.

Don't just take our word for it, read what the experts say...

"My husband grudgingly admits the new model works better than the conventional shower head, so it's staying on the shower – much to my and the household purse's delight!"
Sarah Lonsdale – Sunday Telegraph

"Definitely one of the simplest ways to make financial savings in the home without having to make too many changes to your routine."
Justin Harper – Daily Mail

Even hotels are cashing in!

"I made my decision to use Ecocamel for two reasons: firstly the savings I made – the Ecocamel shower heads will save me annually over £4,000 of combined energy and water costs per hotel. Secondly, the shower head gave a very refreshing and excellent experience which is very important to our guests."

Mr. T. G. General Manager, The Days Inn Hotel, Hyde Park

"I am delighted, the payback on the initial investment has been under 9 months, which speaks for itself. Adding to this commercial benefit is the showering experience an Ecocamel shower head gives, which has been commented on by many of our customers."

K. Sawbridge, Ops Director, Alfa Leisureplex Holiday Group



FREE SHOWER HOSE
WORTH £10

Start enjoying your new powerful shower today and begin to save water, energy and money!

Call **0208 211 3666** or visit ecocamel.co.uk/narp353 Quote **NARP353**

Or fill out the order form below and send to: **ECOCAMEL Ltd, Dephna House, 24-26 Arcadia Ave, London, N3 2JU**

*Use an Ecocamel shower head for 30 days – if you are dissatisfied for any reason, then please return to us for a full refund.

YES please send me my:

1 Jetstorm + FREE HOSE £29.95 + £4.95 p&p = **£34.90**
For standard systems BLUE GREY

1 Jetstorm-E + FREE HOSE £29.95 + £4.95 p&p = **£34.90**
For electric and low pressure systems BLUE GREY

2 Jetstorms + 2 FREE HOSES £49.95 + FREE p&p = **£49.95**
For standard systems – SAVE £13.95 BLUE GREY

2 Jetstorm-Es + 2 FREE HOSES £49.95 + FREE p&p = **£49.95**
For electric and low pressure systems – SAVE £13.95 BLUE GREY

GRAND TOTAL:

POST TO: **ECOCAMEL Ltd, Dephna House, 24-26 Arcadia Ave, London, N3 2JU**

NARPOnews - the voice of retired police officers

I enclose a Cheque/PO made payable to Ecocamel Ltd or pay by credit/debit card:

Card No.

Start Date / /

Expiry Date / /

Security Code

Signature

ECOCAMEL
POWERFUL SHOWER POWERFUL SAVINGS

NARP353

Name

Address

Post Code

Email

Telephone

If you do NOT wish to receive further SPECIAL OFFERS from us, or from companies we recommend, please tick this box

Questions from Members



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

Question

I appreciate that my desk top PC may also be ready for retirement, I have now had it a number of years and it is running on XP

I constantly get pop ups from the bottom right hand corner of the screen indicating "High CPU Usage" or "High Memory Usage" this happens when very little else is being used, very often it will appear when just waiting for my web browser to warm up. Is there anything I can do to stop this?

Answer

What web browser are you using when this happens as my first advice would be to try another browser and see if the problem persists. If you navigate to your task manager (ctr-alt-del) and check what processes are running high you will be able to narrow down where the problem is.

It is also worth noting that a similar message to this (which you may have been seeing) is caused by low amounts of RAM installed in the computer as it struggles for virtual memory and increasingly writes to the paging file.

Question

I have a desk top computer which is an HP Pavilion running Microsoft Vista. Every time I turn it on the date has altered to 2008 and shows a time of 00.00. I can change the date to today's date but the 'apply' box is not highlighted so I just press 'ok'. It seems to work alright but when I switch off it reverts to 2008.

Answer

This is normally 1 of 3 things: CMOS battery, time zone setting or malware/viruses.

I would firstly check the time zone which I am sure you have probably already done. If this doesn't work then I would install www.MalwareBytes.org and scan.

If it doesn't fix your problem then it will be the CMOS battery. CMOS holds system configuration info including time and date and keeps this information when the computer is powered off by use of a battery. The CMOS battery is probably the most likely reason for this but try the other steps first as these are easier to complete.

Question

I have had a message on my screen relating to my 'AMAZON' account which tells me that I will no longer be able to access my account using my current browser, internet Explorer 9 [this for security reasons]. How do I resolve this?

Answer

You can try updating your Internet Explorer to a more recent version but this depends on what operating system you have – Windows Vista will not allow you to go higher than IE 9. The following link will show you the latest Internet Explorer: <http://windows.microsoft.com/en-us/internet-explorer/download-ie>

If you cannot upgrade your Internet Explorer browser, you can use some alternative browser software, the two most people use, being either Google Chrome or Firefox. You can download them from the following links:
http://www.google.co.uk/intl/en_uk/chrome/browser/
<https://www.mozilla.org/en-GB/firefox/new/>
 or by using a search engine.

Beware of ultra-cheap laptops - the cost over time can add up!

One of the latest things to hit the market is a new range of ultra compact, portable and above all very cheap laptops and tablets, aimed primarily at students or light users. These are often very small, 11 or 13 inches, with limited storage. Some



come with a year's initial subscription to Office 365 and onedrive, allowing you to use a large amount of online storage – but there's a catch – after the first year you'll need to pay to carry on using the service, as onedrive/office 365 is a subscription based service.

An example of this is the HP Stream 11 and 13 inch – attractive and cheap laptops but with limited storage onboard, but 1TB of onedrive storage space and Office 365 free for one year. An initially attractive deal, but be careful; to keep using the services after one year you would need to renew and pay a subscription fee. Over time, this can mount up and make the initial small cost grow to something that may be less attractive over a few years. Obviously, you are not locked into using these services, and could move to free alternatives like Dropbox after a year, but if you have many files on onedrive it will be a hassle to move them all. Given the limited storage, many users would find the need to use external or cloud storage, which is the "gotcha".

On the flip side, the HP stream laptops are capable machines that run a full copy of Windows 8.1, potentially offering more flexibility and compatibility (and more storage) than comparatively priced chromebooks, so, if you're clued up on what you're getting, you can potentially avoid the subscription fee and have a reasonably capable and cheap laptop that should last a few years if looked after.

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

HANDMADE LEATHER SHOES

ONLY **£32.50** WAS **£100**

BV03 OXFORD



SAVE OVER **65%**



BV01 SEMI-BROGUE

BV135 SANDHURST

BV62 CITY

BV66 RICHMOND

BV07 QUARTER BROGUE

BV83 KEMPTON

BV36 PENNY LOAFER

BV41 PENNY LOAFER

BV197 OXFORD

BV05 SEMI-BROGUE SUEDE

BV162 GIBSON

BV44 OXFORD

We are delighted to offer NARPO News readers the chance to purchase any pair of shoes from our superb Classic collection for just £32.50, saving £67.50 on the original price.

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

- Many more styles available online including rubber-soled shoes, deck shoes and boots • Free shoehorn and spare laces with every pair
- Includes a 30-day no quibble worn or unworn guarantee
- Available in sizes: 5, 6, 6½, 7, 7½, 8, 8½, 9, 9½, 10, 10½, 11, 12, 13, 14

LUXURIOUS CHINOS

ONLY **£18** SAVE **£42** (WAS £60)

FLAT-FRONT CHINOS

BVT50CL CLARET

BVT50RS RUST

BVT50DB DARK BROWN

BVT50GY GREY

PLEATED CHINOS

BVT55ST STONE

BVT55CM CAMEL

BVT55NY NAVY

BVT55DO DARK OLIVE



RASPBERRY FLAT-FRONT CHINOS

Our classic flat-front or pleated chinos, with a choice of eight seasonal colours, are now available for just £18 each, saving £42 on the original price of £60.

These luxurious chinos from offer a comfortable, classic fit and are beautifully constructed from tough and hardwearing 100 per cent pure cotton. Choose from flat-front or pleated construction, with four seasonal colours available in each style. They feature deep quarter pockets, two rear pockets and a sturdy zip. All Samuel Windsor clothing includes a 30-day no quibble worn or unworn guarantee. Available to order in leg length 27", 29", 31" and 33" and waist sizes 30" - 48".

Samuel Windsor
tailored quality ~ outstanding prices

0871 911 7044 * QUOTE 46715

*Calls cost 10 pence per minute from a standard BT landline. Calls from other networks and mobiles may vary.

www.samuelwindsorshoes.co.uk/46715

END OF SEASON SALE – SAVE UP TO 75%
SEE WEBSITE FOR MORE GREAT SAVINGS ON OUR SHOE & CLOTHING COLLECTION

Post to: Samuel Windsor (46715), PO Box 87, Brecon, LD3 3BE

ITEM DESCRIPTION	CODE/COLOUR	SIZE	QTY	TOTAL
			P&P	£5.45
			Total	

PLEASE DO NOT SEND CASH. Offer subject to availability. Please allow up to 7 working days for delivery. If you are not completely satisfied with your purchase then return the item to us within 30 days, worn or unworn, and we will refund you, no questions asked. Any unsuitable item can be returned using our returns service – details supplied with every order. Please note a signature is required upon delivery. Our "was" pricing refers to the original selling prices offered on our website www.sws shoes.co.uk, and in our retail store between October 19th 2014 and 19th January 2015.

46715

I enclose a cheque for £..... made payable to **SAMUEL WINDSOR OFFER (46715)**.

Please write your name and address on the back of your cheque. Alternatively, please debit my Visa/Master Card/ Switch/Maestro card:

Mr/Mrs/Ms: Initials: Surname: _____

Address: _____

Postcode: _____ Tel No: _____

Card No: _____

Switch Issue No: _____ Valid from date: _____

Expiry date: _____ Security Code*: _____ *Last 3 digits on back of card

Creating a rising income stream from your investments

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

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

Key Factors To Consider Before You Invest

Before deciding on the right blend of assets to generate an income stream, you should consider the following factors, which might affect the decisions you make:

Cash: Not Necessarily King

A cash deposit account might be the first port of call for many investors who want to generate an income. In an environment of low interest rates, however, it is difficult for savers to generate a meaningful return from their cash deposits. Furthermore, the impact of inflation will erode the purchasing power of their capital over the longer term.

Inflation

The rate of inflation measures how the price of a basket of goods has changed over time. So, for example, if the cost of running your home increases by 5% in a year, you will need to earn 5% a year more to pay for the same level of comfort.

If you are aiming to maximise the income from your investments in order to pay for everyday expenses, you should consider the impact of inflation and – particularly over the longer term – whether you require a specific form of protection against inflation.

However, if you decide to invest in a fixed-rate investment – for example, a gilt or a corporate bond – be aware inflation will definitely have an impact. As an example, a fixed rate of 4% is attractive when the rate of inflation is 2%. However, if inflation rises to 5%, that return of 4% becomes less appealing.

Risk

Risk is a very personal thing as it can mean different things to different people. Some investors are not prepared to tolerate

financial loss in any form while, at the other end of the spectrum, some investors most fear missing out on an opportunity. For still other investors, risk means not being able to meet future financial commitments.

Before formulating an investment strategy, every investor needs to be clear about their investment goals and their tolerance for risk. No investment is risk-free – the lowest-risk investments might guarantee the preservation of capital and/or regular income payments, but they cannot necessarily protect your money against the erosive effects of inflation.

Ultimately, in order to enjoy an absence or reduction of risk, a cautious investor has to accept the prospect of lower returns. Equally, an investor who is willing to pursue higher returns will also have to accept the possibility of increased potential for risk to their capital.

Diversification

Since every source of income carries some form of risk, it pays to diversify your portfolio across a range of different asset classes. Diversification helps to reduce the possibility especially weak (or even strong) returns from a particular investment or asset class might have a disproportionate effect on the overall performance of the portfolio.

A New Era For Income Strategies

Income investing has moved into a new dimension. In the past, income-generating strategies were largely restricted to cash and fixed income so that, to a large extent, investors had to accept the need to sacrifice the opportunity for capital growth in order to obtain a higher yield.

Times have changed and an income strategy does not necessarily mean you have to accept a hit to your portfolio's value – especially if you are in a position to take on a bit more risk with your capital. There are plenty of choices available to income-seeking investors of all persuasions and this guide sets out a number of the available options.

Flexibility And Versatility

For many investors, an income-generating strategy forms the core of their approach. Some want a portfolio that will provide a regular income stream for them to spend. For others, an income-based approach is a consequence of their attitude to risk, rather than an instigator of their strategy, and these investors might choose to reinvest their income to boost their portfolio's total return over the long term. Still others might have a core investment strategy that focuses on capital growth, complemented and diversified by an income-generating segment.

Every investor will have their own unique needs – for instance, they might choose to draw the income or to reinvest it for the long term. However, an income strategy can easily be adapted to meet each investor's changing circumstances as time moves on.

A World Of Choice

Whatever your risk profile, there are a wide range of asset classes and sub-asset classes from which to formulate a diversified income strategy – from government and corporate bonds, through UK and global equities, to property and real estate investment trusts.

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

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

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

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

The Slater & Gordon Family Law team offer NARPO members

Family Law Services:

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

Up to 30% off current
hourly rates

An hour free initial
consultation

Fixed fees across all
family law services

An expert team with over
16 years' experience of
police family law cases

Contact us today:

0808 175 7978

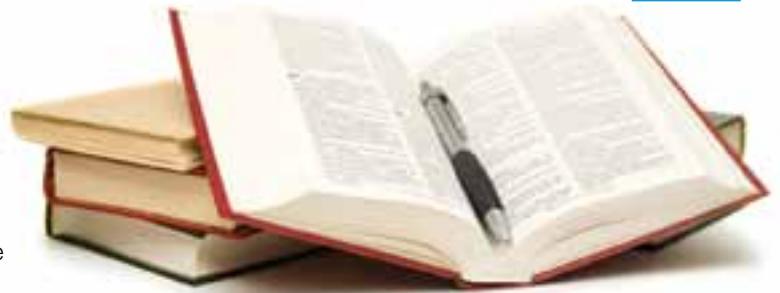
slatergordon.co.uk/narpo

**Slater &
Gordon**
Lawyers

FORMERLY

 Russell Jones & Walker

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.

Learn with Alex and Anna

By Peter Hayward, NARPO, Suffolk.

The 'Learn with Alex and Anna' series of books has been written so that while reading to your child you can both discover new and interesting things together. Each story is written around a basis of positive family and personal values. With the aid of significant people helping them on their life's journey, Alex and Anna are taught educational or social subjects whilst learning important life skills in a fun and friendly way. In the first book, 'Alex and Anna's Acorn Helps the World,' Alex and Anna learn about the importance of trees, how photosynthesis works, and how to make a special visitor to their garden very happy. Read the story to find out how one tiny acorn can help the world. Alex and Anna hope that through these stories your child/grandchild will have just as much fun learning as they did whilst growing up. They also hope that your child will be able to discover their own life's journey.

www.learnwithalexandanna.com. ISBN-10: 1499670257. ISBN-13: 978-1499670257

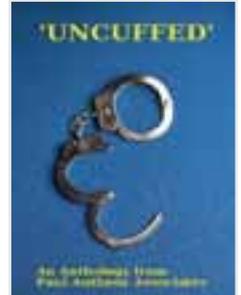


Uncuffed

By Paul Anthony

An Anthology from retired and serving police officers from the United Kingdom and the United States of America whose collective experiences are almost too many to count. This has resulted in an eclectic mixture of short stories, poems, rhyming narrative and other short works which stretch from fantasy and young adult, to romantic through to satire and gritty crime thrillers. There is something for everyone. From literary prose to contemporary procedurals, there is a wonderful depth and array of reading pleasures here waiting to be consumed. Showcasing writers from both sides of the Atlantic – some already published, and some soon to be so – this only whets the appetite of what is still to come. With proceeds going to a fine charity – 'COPS' – (Care of Police Survivors) which tirelessly help survivors of officers who have lost their lives protecting us all.

Available at Amazon

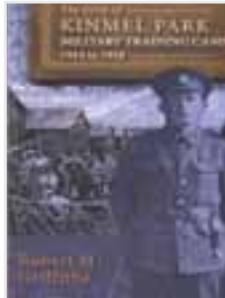


Kinmel Park

By Robert H Griffiths

This is an account of life - and illness and death - in and around the military training camp at Kinmel Park near Abergele in northern Wales that was set up in 1914. Soldiers were trained and detained there, and Conscientious Objectors found themselves based there. The camp had an effect on the surrounding area, too, with road accidents, burglaries, and musical entertainments being visited on the local population! The author Robert Graves was at Kinmel Camp for a time. This readable book is as much as anything the author's tribute to three members of his family who were involved in the First World War, including Robert Owen, who died aged eighteen before completing his initial military training at Kinmel Park Camp.

Available via Amazon ISBN-10: 1845242181 ISBN-13: 978-1845242183



A New Menace

By Roger A Price

Newly retired from the Serious and Organised Crime Agency, John Burrows is shocked to be called back by his old bosses for one last job. And not just any job he's on the tail of his old adversary, the infamous Jonny Moon, a dangerous and volatile criminal who will stop at nothing to get his own way. When a civilian is kidnapped and tortured by Moon's associates after a botched surveillance operation, Burrows knows he's in deep water. Not only must he track down Moon and deal with a mole in the ranks, he must do all this without Moon finding out who he is. Or who his partner, Jane Lee, is the officer who, last time they met, showed him that he's not invincible. A New Menace is a taut thriller, an exciting tale of covert surveillance, lies, deception and double agents.

Available via Amazon: ISBN-10: 1843869462 ISBN-13: 978-1843869462



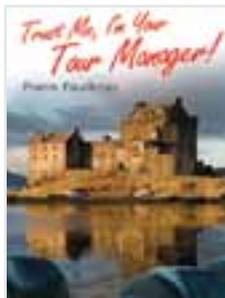
feature
book

Trust Me I'm Your Tour Manager

By Frank Faulkner

Growing up during WWII the author had few chances to travel from his small Northamptonshire town for his first 15 years. On National Service he discovered much more of England and Wales and then Germany, finally discovering exotic places on a troopship "cruise" to Korea and back. His appetite for travel was whetted. Re-joining his county Police Force on demob, his 30 years' service eventually took him to all parts of the UK in a variety of specialist roles. He found much to his liking in the long-distance travel by train which this involved and which he has pursued in "retirement." This is dedicated both to his fellow Tour Managers, any of whom might have written the travel element, and his passengers, with whom he shared his enthusiasm for travel to the remoter parts of the British Isles.

Available via Amazon ISBN-10: 1849636176 ISBN-13: 978-1849636176



The Governor's Man

By Barry Lees

In 1960 San Francisco, U.S. Marine Captain turned private eye Kerrigan is hired to find a missing person but he is forced to confront his battlefield demons when the case reopens a traumatic episode from his past. Cast into a complex web of deceit, politics, religion, fraud and murder, he must eliminate many suspects, each with equally compelling motives. Kerrigan has to uncover the truth, put right an old injustice and catch a murderer.

'This City of Lies' and 'The Governor's Man' are both available at www.amazon.co.uk/kindlebooks.



This City of Lies

By Barry Lees

In 1959 San Francisco, U.S. Marine Captain turned private eye Kerrigan takes on a matrimonial case. He is tasked to follow the younger wife of a wealthy business man but the lives of the rich have secrets. He soon realises that he too has become a target. When he witnesses a murder, his instinct to survive takes over. Isolated and struggling to come to terms with his war past, Kerrigan must cut through the deceit and find the killer before the killer finds him.



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

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

FREQUENTLY ASKED QUESTIONS

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

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

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

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

How much does your service cost?

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

How much is the average refund?

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

Just some of our recent successful claims for NARPO members

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

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

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

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

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

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

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

Have you had a Barclays overdraft?

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

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

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

Remember, we are here to help YOU!!!

Exclusively for the Police, No1 CopperPot Credit Union

No1 CopperPot Credit Union is a nationwide savings and loans business that is exclusively for Police Officers, including retired Officers, Police Staff, PCSOs, Specials and their families too.

We were set up by a group of Greater Manchester Police Officers who liked the idea of Police Officers helping each other financially. Their aim was to provide a safe haven for their money, where all members could benefit from a cooperative community that puts personal service above profits. We now have over 26,000 members from all over the UK.

We are run by a volunteer Board of Directors who work towards providing products and services that are tailor made for the Police and their families.

Membership with No1 CopperPot is available by putting a minimum of £5 per month into your standard Member Account, this is the key to access our range of tailor made mortgage and loan products, and savings accounts on which you can receive a share of our profits through a dividend payment. The money you put into your account remains just that; your money, so you can withdraw it whenever you want. We have payroll deduction facilities available in most forces which means your contribution can come straight out of your salary. For those who don't have access to this, direct

debit is available making saving totally convenient and hassle free for you.

Life Cover is included with your membership, this doubles your savings and clears any loan with us should the worst happen, terms and conditions apply – please see our website for more details www.no1copperpot.com.

Most importantly, once you're a member with No1 CopperPot you're always a member.



Phone: 0161 741 3160
Email: info@no1copperpot.com
www.no1copperpot.com

[/No1CopperPot](#)
[@No1CopperPot](#)

Are you a member?

- Save a minimum of £5 per month up to a maximum of £1000 through payroll or Direct Debit straight into your Member Account.
- Membership with us gives you full access to our range of savings, loans and mortgage products. We offer a range of loans to suit different needs such as a Car Loan which is paid direct to a garage or dealership, our 70+ Loan which allows you to borrow up to age 75 and many more.
- Life Cover is included with our savings products up to age 65 and with our loans up to age 70. This means that should the worst happen your savings will be doubled and your loan with us would be cleared. Please see our website for terms and conditions.

Visit www.no1copperpot.com

All loans are subject to status and our lending criteria.
Your home may be repossessed if you do not
keep up repayments on your mortgage.

Number One Police Credit Union Limited trading as No1 CopperPot Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 211301. For details visit <http://www.fca.org.uk>.
Water House, Dalfield Road, Chesdale Royal Business Park, Chesdale, Cheshire M33 3QA

Worth knowing

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

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

NARPO NEC Member Pat Gates BSC Awarded British Empire Medal

In the recent New Year's Honours list NARPO are pleased to inform you that Pat Gates BSc, NEC Regional Representative for the South West received the BEM, which is richly deserved for her work both locally and nationally. On learning of the receipt of the award Pat said: *On my return from Wakefield in November where I had been running the Branch Officer Training Course, I found a letter for me marked Urgent/Personal - Cabinet Office. I was thrilled to read that I had been awarded the British Empire Medal (BEM) in the New Year's Honours List for Services to Policing - NARPO. It was then hard for me not to tell anyone until it was published on New Year's Eve. I am very proud to be recognised in this way and I am looking forward to receiving the medal later in the year. I would like to thank my members in Bristol, my hardworking Committee and my colleagues on the NEC who have made this possible. The honour is not just for me but for NARPO and the many people who give their time willingly for the benefit of others. A fantastic start to 2015.*



Gwent Branch Life Member

Nigel Pocknell, being presented with a Certificate of Life Membership of the Gwent Branch, by the Branch Chairman John Guy. The presentation was made at the Gwent Branch Reunion Lunch on 8th December.

Nigel Pocknell was made a Life Member of the Gwent Branch in recognition of his welfare work over many years on behalf of police officers, and their families, both during their service and also in retirement.

Nigel joined the Cornwall Police on 10th July 1958 and served at Bodmin, Newquay and Falmouth. He then completed his two years National Service and in 1961 had the good sense to join Monmouthshire Constabulary. He later transferred to Newport Borough Police which in 1967 amalgamated with Monmouthshire to form the current Gwent Police.

In 1992 Nigel retired from the Force as a Superintendent, but immediately returned to work for the Force taking up the role of Welfare Officer in the newly formed Occupational Health Department. Nigel made no distinction between the needs of serving and retired officers and their families providing all with help and support.

In December 2001 he was awarded an MBE in recognition of his 'services to retired officers'. In September 2014 Nigel retired as the Force Welfare Officer. He has supported the Welfare work of the Gwent Branch throughout his time as the Force Welfare Officer. We could not allow him and his vast experience to escape and he has agreed to work with the Branch and also Gwent Police Pensioners Association on Welfare issues. It would be interesting to see if any other officers have worked for the Police Service for such a long period, 57 years might take some beating.



Brian Jones Life membership Swansea Branch

On the 3rd of December 2014, at the annual Christmas lunch of the Swansea branch, one of the longest serving members of our Branch Executive Committee, Brian Jones was presented with a

certificate of Life membership, by the Branch President, Assistant Chief Constable Julian Williams. Brian has been a member of the Committee since his retirement, some 25 years ago, and has held the post of Social Secretary for most of that time.



CONGRUENT
financial partners

**Mis-sold Mortgage Endowment?
Shortfall at maturity - owed redress?**

**Investment and Pensions
Redress Service**

Contact the actuarial specialists:
020 3143 3150

www.congruentfinancialpartners.com

Europe's Favourite Over 50s Resort



This is a lifestyle concept that is exclusively for those over 50, the 'Sun Rockers,' the name we have chosen for those who are now in semi or full retirement, and intent on having fun and making the most of the time that their hard work has bought them! Unique in Europe, this is the place for those who want to share their extended breaks under the warm sun with other like-minded people. These masters of reinvention are starting out again, on a well-deserved life of leisure. They make every minute count. And for those on their own, Sun Park Living is the perfect way to make sure that they never feel lonely. Days are filled with sun and laughter and the warmth of new friendships, as everyone enjoys the time they spend at the resort.

Activities that our 'Sun Rockers' enjoy include impromptu al fresco dinners as they watch the sun go down on another perfect day, listening to laughter ringing in the air. For the green fingered there is gardening or those aspiring to 'living like a local' there are Spanish lessons. There is retail therapy, nights out at the movies and group walks, so something for everyone. Your only complaint is likely to be too much choice! Since our 'Sun Rockers' are usually so full of energy there is tennis on a hard court, a sand volleyball, mini golf and petanca area. To cool down afterwards there are salted water pools surrounded by wonderful mature gardens. The activities on offer are very affordable or free of charge, and nothing is compulsory - except enjoying yourself.

Sun Park Living Resort is a gated community that is closed to the public during the week, and open to everyone only on Fridays. **Do visit us during Social Fridays at Sun Park Living. It's held each Friday between 10.30am and 2pm, at Calle Janubio 3, Playa Blanca.**

Our rates are simple and transparent. Quoted rates are in Pounds Sterling per self-catering and self service apartment (second guest goes free!):

- Tasters week 199GBP per week
- 4 weeks stays and longer, significantly discounted, at: 125GBP per week. (Minimum stay required, terms and conditions apply)

Rates Include:

- Rate is per apartment (over 50's x 2)
- All utility bills included
- Complimentary Wi Fi - British/German Satellite TV
- In room Safe
- Luggage Store
- Resort Parking
- General Upkeep of the common areas and maintenance
- Rate is fixed not seasonal

So all you need to do now is check availability at Sun Park Living's website, book your flight and let us know when you are arriving!

 Find us on Facebook

Living More for Much Less!

Adding value to your life, in every sense

**Book now online on www.sunparkliving.com/book-now-page
Or call us on 0161 408 3360**

Welcome to Sun Park Living, Welcome Home!

Poets Corner

Show off your passion for poetry



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

Detective Higgings's Recitation

A detective one day who was making his way
To the scene of a crime on the plains
Along the roadside an inspector espied
Inspecting a system of drains.

What are you at? the detective enquired
There is nothing at all to inspect
If all could be seen, the inspector replied
There'd be nothing at all to detect.

The detective then said as he scratched his bald head
Your remark gives me food for reflection
A drain I maintain is always a drain
So what is the use of inspection.

Said the minion of health; how poor is your wealth
Of up to date sanitary knowledge
It is easily seen that you've never been
To an up to date sanitary college.

That can't be denied the detective replied
But you're only wasting your time
You don't need a brain to look for a drain
As you do for the source of a crime.

That is all very well the inspector returned
You depend upon crime for a living
What health to begin would the nation be in
If it weren't for the aid I was giving.

Argue no more said the man of the law
The ways of the wicked are many
You must understand for the peace of the land
My works more important than any.

Not at all not at all said the sanitary man
What keeps up the life of the nation
Why maintaining the law the detective replied
Not at all it is good sanitation.

The detective he answered him never a word
And walked away over the plains
The inspector went on with his work again
And continued inspecting the drains.

Thought the tracker of crime as he made up lost time
May he die of the plague for his pains
Thought the sanitary bloke it would be a good joke
If some joker would blow out his brains.

Hugh Parker
ex Met

The New Recruit

'Twas a day to remember,
Fifteenth of September, 1947
I got my new P.C. Number
Truncheon, handcuffs, a notebook, and more lumber
That's not fer yer shopping,
Don't you dare write in there,
You'll take the oath,
Then best say a prayer.

So Into the Old Shire Hall I went
From where them Martyr Chaps got sent.
Swore me allegiance to King George V1.
But Bobby train-n was my bent.
Then 'twas off to learn what police-ins about,
Laws to define, needed plenty of clout!
In them days 'twas to Falfield, we got sent,
Then back into Dorchester I, personally went.

Button up tunic, and night-duty belt,
Boots, and stiff great-coat, quite rigid I felt
Shake them door handles, but don't pull 'em off,
An don't flash yer torch-light about you'll frighten rogues off.
Well, I was engaged to Miss Mace
The Chief, he agreed, we could be Mr, and Mrs
And Wareham was then my next place.
And so then my story continues as This-Is.

We had good times in Wareham,
My first daughter, Julia, arrived.
Between us, I s'pose we helped keep Wareham alive
But late on most nights only one street light survived.
The magistrates court, in Town Hall, it took place
But the Bongs-on-the-Clock, took over The Mace.
The floor, it real shook,
and everything stopped, Waiting, whilst noon,
seemed like an adjournment too soon.

Market Day, Thursday, plenty-o-muck,
Cattle, pigs-sheep, arrived by the truck.
Wash out the litter, shove 'em back in,
Farm chaps, Oh-Ah, and Oh-Ah, n- beer on the Chin.
One night two burglars in bedroom were found
Rest-o-the-town were asleep, quite sound.
Two-on-a-bike, uniformly we went,
Cos cars in them days were just not around to be sent.

Next day, on notice-board, cartoon it appeared,
Wot, two-on-bike, and in uniform, it jeered
Well we had a job, - n- it had to be done,
So least said is mended, Old Son.
That's how we did it in those far-off days,
Button-up tunic, stiff boots-n-cape,
Walk round yer beat, proudly and neat,
Next day, fresh socks on-yer-feet.

Ray Sansom
retired

Bolton Football Ground Disaster, March 1946

43 Years before the Hillsborough Football Disaster, another Football Crowd Disaster occurred at the Bolton Football Ground in March 1946.

I recently came across an article in the 1949 edition of the Police College Magazine which referred to the Bolton Football Ground disaster. It was of interest as the Hillsborough Football Disaster Enquiry of 1989 is still ongoing and generating a considerable amount of interest in policing circles.

Additionally interest came from the fact that Bolton Wanderers were playing my local team Stoke City in an F.A. Cup quarter final tie. The Bolton disaster occurred on the afternoon of 9th March 1946 which resulted in the deaths of 33 persons and injuries to hundreds of people in the crowd. At this time the disaster was unique, as there was no collapse of a structure, it appears that the tragedy resulted in a surge by the crowd.

Bolton's ground known as Burnden Park is situated on the Manchester Road Bolton. The area where the incident occurred was called the Embankment because the terraces were actually built into the railway embankment the top of which carried the railway line.

At intervals along the terraces were crash barriers made of tubular steel, 12 feet long, just over waist high and supported by three uprights. The Embankment enclosure was the most popular part of the ground and prior to the disaster was estimated to provide standing accommodation for just over 28,000 spectators.

On the Embankment entrance were 14 turnstiles, two of these turnstiles were for children and members of H.M. Forces. Prior to the match Club Officials conferred with the Bolton Borough Police and a crowd of 50,000 was estimated based on previous attendances. In previous seasons Burnden Park had hosted crowds of 70,000. On match day the Police contingent would be 103 Police Officers, the figure included two mounted officers and members of the Special Constabulary.

By 1230hrs on the day all Police Officers had taken up their positions and 7 Railway Police were posted on the railway to prevent trespass. Kick off time was arranged for 1500hrs. At 1230hrs the gates were opened the ground quickly began to fill particularly the Embankment terrace. At 1400hrs there were considerable numbers outside the ground queuing. By 1420hrs the waiting crowd had rapidly increased and the queues had swelled

into masses and there was pressure on the turnstiles.

Just after 1430hrs the Embankment enclosure was almost full. This resulted in the Police closing the Embankment Turnstiles. However supporters intent on getting into the ground started to climb over the turnstiles. The doors to the turnstiles were eventually closed by the Police. At this time it was estimated that there were still 15,000 waiting to access the ground. This crowd eventually started to disperse to other entrances at the ground. However at one of the children's turnstiles at the Embankment entrance a young boy who was with his father was experiencing severe pressure on this body from the crowd. His Father wanted to take him out of the ground, the exit gate near the turnstiles was locked the Father picked the lock and opened the gate and left the ground with his son. However this open gate was an invitation for other supporters to rush into the ground, this created further pressure on the existing crowd. In other areas of the ground problems were emerging and the Police and St John's Ambulance staff were having to pull people from the stands onto the track. At 1455hrs when the teams came out onto the pitch it was seen that the crowd around the ground were milling and swaying. Pressure from the top of the Embankment was evident and this pressure was passed down the terraces to the dangerously packed position in the North-West corner. Here two barriers collapsed and the unfortunate spectators in this area were piled on top of each other and many were trodden underfoot by their helpless neighbours.

Police and emergency staff and doctors who were in the ground went to the assistance of the injured who initially were moved onto the track and playing field. The match which had just started was stopped.

It was evident that a serious incident involving the crowd had occurred, the injured and dead were transported to Bolton Royal Infirmary and mortuary. In all 31 men 1 woman and 1 boy were found to be dead all due to suffocation. 500 persons were treated for various injuries. It was apparent to the Police and the majority of spectators that they were unaware of how serious the incident was. After a 26 minute stoppage the match was resumed on the grounds of public safety. The match concluded without further incident and ended as a goalless draw.



After the match inspections of the ground were carried out. Two barriers had been completely bent over towards the playing area and in places broken off at the base. A small gable brick wall on the refreshment bar in the North-West corner had also collapsed due to bodily pressure.

The official figures of the total number of spectators admitted by regular means to the match was recorded at 65,419 and it was conjecture that between 1,000 and 1,500 made unauthorised entry.

The nature and magnitude of this disaster caused the Home Secretary of the time to order an enquiry into the circumstances, this was led by Mr. R. Moelwyn Hughes Esq. K.C. In 1946 there was no legislation regarding any arrangements for safety in those parts of the ground where spectators stand to view the game and where there is no building or structure.

As a result of the enquiry into the disaster recommendations were made regarding the safety of football grounds, numbers admitted, mechanical recording at turnstiles and telephone systems to be installed at grounds. However it would be many more years, and unfortunately further disasters until seating arrangements were introduced into the footballing world.

What might be considered a fitting conclusion to this event is to reiterate one of the concluding paragraphs of Mr Hughes report. "One of the deepest impressions left upon my mind from the enquiry is how simple and how easy it is for dangerous situations to arise in a crowded enclosure. It happens again and again without fatal or even injurious consequences. But its danger is that it requires so little additional influences- involuntary sway, an exciting moment, or a comparatively small addition to the crowd, the failure of one part of one barrier- to translate the danger into terms of death and injuries. The pastime of football watching is on the increase and the chances of danger among the crowds are arising."

Mark Judson, Chairman Staffordshire NARPO and NEC member

Rental Ads

Members' Holiday Property Small Ads

RENTAL ADS 2015: Members £220 Others £250

STAY AT HOME PET SITTING SERVICES

Retired female police officer, offers Home /pet sitting in the comfort of your own home. Fully insured. refs available, all areas covered all year round. Reasonable rates. For further information visit website www.stayathomepetservices.co.uk Or email: oscarsmum2002@yahoo.co.uk or Ring Jeanette on 07581441144.

England

CORNWALL - FOWEY

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

CORNWALL - ST IVES

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

WEST CORNWALL - MOUNT'S BAY

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

COTSWOLDS - WATER PARKS

Privately owned – Fully equipped Lakeside chalet at Hoburne Holiday Park. 2 bed, sleeps 4+. On site: indoor/outdoor pool, bar/restaurant, play areas seasonal entertainment all inclusive. Great location to tour/fish/golf. Up To 30% discount on brochure prices for NARPO colleagues. For info pack call 07973639342 email: stu@mckie.co.uk website www.vaila.co.uk

CUMBRIA-KIRKBY LONSDALE

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

CUMBRIA - LAKE DISTRICT KESWICK

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

CUMBRIA-WINDERMERE

4 Star Guest House. Great central location, 3 minutes' walk to town, 15 minutes' walk to lake. Spotless en suite rooms. Egyptian cotton linen and towels. Locally sourced breakfast produce. Parking or free rail transfers. 10% NARPO discount. Phone Andy or Tracey 015394 44004 or e mail info@Kenilworth-lake-district.co.uk

DEVON - OTTERY ST. MARY

Garden Apartment bed and breakfast, sleeps 2 non-smokers. Private Patio. Own entrance. Parking. TV/DVD. Central Heating and Newspapers. Sorry no pets. Discount NARPO rate £55 per night – minimum 2 night booking. Additional property at Kereven, Brittany. Visit www.gardenapartment.org.uk. Tel: 01404 815990/07921723695. Email: 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 01983 730667

NORFOLK - WELLS-NEXT-THE-SEA

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

NORTHUMBERLAND

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

NORTHUMBERLAND

- Gateway to Hadrian's Wall

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

SHROPSHIRE

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

YORKSHIRE DALES

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

YORKSHIRE DALES

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

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 email: info@cefnuduholidaycottages.co.uk for further information and brochure.

SOUTH WALES - HOLIDAY LODGE

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

Ireland

IDYLIC WEST CORK

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

France

BRITTANY

Renovated country farmhouse, two bedrooms, master en suite, second double plus single bed. Family bathroom, Living area, TV, wood burning stove and kitchen. Garden, BBQ, Excellent tourist base. Second two bedroom cottage available nearby (sleeps 5). £280 - £580. 10% discount for NARPO members. Contact Chris Smith smithdavid-et-christine@wibox.fr Tel: 0033 299974550 or 07887744688

LANGUEDOC

3 storey village house, double and twin bedrooms, sleeps 4, roof terrace, well equipped. Village amenities, near Pezenas, Beziers, Canal du Midi. 20mins to Med coast. 1 hour to Montpellier and Carcassonne, Spanish border 1.5hour. From £45 daily Contact 01825 763164 or sonyadougjie@gmail.com NARPO member.

NORMANDY – MANCHE

Three quality cottages set in peaceful Normandy countryside. Owl Barn (wheelchair access throughout) and Chestnut cottage, sleeps 4. Cherrytree Cottage sleeps 10. Perfect for Atlantic beaches, D Day locations, Bayeux, Mont St Michel, Golf, cycling and Normandy sight-seeing. Visit: www.bonhom.com
Contact: Alan or Liz on 0033 233 47 14 98

CENTRAL AUVERGNE

Beautiful 5 bedroom house, rural setting, panoramic views of mountains and volcanoes. Sleeps 10, suits families. Jacuzzi, pool, gym/games room, bar. Easy reach ski resorts, spas and lakes. Village 3 minutes, town 10 minutes. No smoking/pets. NARPO discount.
Contact E: zen-montvolc@gmail.com
Web: www.zenmontvolc.wix.com/zen-mont-volc
Tel: 0044 7793 819812 or 0033 473719895

Italy**TUSCANY**

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

Portugal**ALGARVE- LAGOS**

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

ALGARVE PORTUGAL.

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

Spain**COSTA DEL SOL – NERJA**

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

COSTA DEL SOL - NERJA

1, 2 & 3 bedroom apartments and villas with communal or private pools, all high standard & mostly frontline, in this beautiful un-spoilt sea side resort. Telephone: 0034 95 252 7135.
Email: peter@casanerja.com
Website: www.casanerja.com

JAVEA, COSTA BLANCA

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

MENORCA

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

Canary Islands & Madeira**TENERIFE – COSTA DEL SILENCIO**

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

TENERIFE – COSTA DEL SILENCIO

One bed frontline seafront apartment (sleeps 4) in Atlantic View complex, quiet area, English TV, washing machine plus all other usual home comforts & appliances. 2 Pools. Checkout: www.atlanticview.info for pictures & information. £235 per week. Tel: 01278 760865 or email: jonmattick@hotmail.com

MADEIRA – FUNCHAL

Luxury 1 bedroom (king size bed), 5th floor sea view apartment. Fully equipped with many extras. 2 balconies. Lift. Private Parking. 5 minutes from harbour 10 from town centre. From £395 per week. Longer stays negotiable. No Smoking. Temperature sub-tropical all year. Tel: 01227 794077.
Email: lyngadd@btoopenworld.com or www.luxurymadeiraapartment.com

Turkey**TURKEY – FETHIYE**

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

North America**CENTRAL FLORIDA**

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

DISNEYWORLD – FLORIDA

Fully equipped 4 bedroom, 3 bathroom villa with 2 lounge areas. 30ft lagoon shaped west-facing pool surrounded by privacy hedging and backing onto conservation area. Games room, Wi-Fi internet, 6 TVs etc. From £525/ week. NARPO member, colinr@yahoo.co.uk, tel: 01531 651723 www.woodvillevilla.com

FLORIDA – DISNEY

Luxury spacious 4 bed 2 bath villa. Beautifully furnished. Large private heated pool. Not overlooked. 6 miles from Disney. Near to all shops/restaurants/tennis/golf. Accommodates 10. Fully equipped plus high chair/cot/stroller. Flat screen HD TVs/dvd free telephone/ Wi-Fi From £400 pw. Tel/Fax 0151-726-943 frnk.thompson@gmail.com. www.thompsonsflovidavilla.com.

FLORIDA – DISNEY AREA

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

ORLANDO - FLORIDA

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

SOUTH AFRICA**- Kruger National Park**

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

NARPO News And Website

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

India by Motorcycle 2014!

On a cold February morning last year, nine riders, including four retired Police Officers, and two pillion passengers, set off by minibus from Taunton for a sixteen day holiday, to ride Royal Enfield motor-cycles in Kerala and Tamil Nadu, south-west India. The trip was arranged and led by former PC Gordon Kemp, and included Inspector Ian Styles, Chief Inspector Tony Wiggins, all Avon & Somerset and Sergeant Nigel Ellis from the Wiltshire Constabulary.

The change from the -3 degree chill of Taunton to the +35 degree stifling heat of Calicut was something of a shock to the system, but so too was the drive to our hotel in another minibus. So much traffic, mostly small capacity motorcycles, usually travelling at speed, two or more up, and having scant regard to the niceties of the law, and the 'after you Claud' approach. Here the horn says 'I am here and I am about to overtake you', either on the inside or the outside and often in the face of oncoming traffic, which itself was often two abreast! Traffic lights offered only a guide as to procedure and crossroads resulted in a knitted tangle of cars and bikes, usually travelling either side of traffic islands and in some case the wrong way around the islands. All this accomplished without the slightest trace of 'road rage'. No angry gestures, no mouthed words, no retributions - nothing. It just somehow works. At this stage it did occur to me that I was about to engage in a tour by Royal Enfield motorcycle and that I was to become part of this melee. I resolved to constantly remind myself that I was no longer in the first flush of youth during our ten days of riding!

All our hotels were first class by any standards and the daily pattern was usually the same, a buffet breakfast, followed by the daily ride with regular stops for the sweet milky tea which is so popular at the roadside stalls. Lunches went 'by the board' in favour of the riding, but our average daily distance of eighty to a hundred miles meant a fairly early stop at the new hotel by about mid afternoon. After a cold drink and a shower it was time to relax before the evening meal. There were few late nights for most, but not all, of us!

Our rides took us up and down the mountains of the western Ghats, mile after mile of short straights and hairpin bends, very steep in places, often to be taken in bottom gear. The local buses, all of whom had seen better days harried us at times. On very sharp hairpins they would assume the offside of the road and cut across the corners, forcing other road users to pass them on their nearside, rather than the normal offside - they drive on the left in India. One gets used to it.



The larger towns and cities were hot and frenetic. Where we had to stop, the bikes muscled their way to the front of any holdups, and at traffic lights we watched the countdown to the green light before setting off with a roar in front of slower traffic. Still boys at heart! Our bikes were particularly noisy and the firing pulses could be felt on the body, if one was unwise enough to ride too closely to the bike in front; particle emissions also dirtied our riding gear.

We passed through tiger reserves - plenty of monkeys, but alas, (or perhaps fortunately) no tigers. There was a stop to locate an errant petrol cap; a police line was formed (you've seen it on TV) and the cap was found! There followed visits to a soap-making factory, - it reminded me much of a heritage museum, all rusty boilers, peeling paint and untidiness, but it was for real and did produce some excellent products. Then a silk factory where some eighty looms produced a deafening cacophony, reminiscent of the Lancashire cotton mills.

Ooty, or Udthagamandalam as it is also known, is famous as a 'hill station' at 2240 metres, to where in times of the Raj, the English retired to avoid the heat of the plains. Cool it certainly was during the evening and night - fires were lit, extra blankets obtained and still sleep was difficult. The famous 'toy' train railway down to Coonar was a delight and very modestly priced, well worth the 12 pence fare down, and the first-class 82 pence fare back 'up the hill'.

Main meals too usually cost less than £3 per dish. Most memorable however was a proper Kerala feast arranged by our Indian riding co-ordinator, ten separate dishes followed by a sweet, all served on a banana leaf and eaten with the right hand. No utensils allowed!

The final day on the bikes took us to the 500 miles of Kerala backwaters, where we abandoned our machines and boarded former rice barges, now converted into houseboats. Somewhat faded now, but it was still a



wonderful relaxing experience to cruise slowly between the verdant banks, surrounded by abundant birds and wildlife, watching the passing village scenes whilst partaking of a cool drink, tea or coffee, all served by smiling staff, for whom nothing was too much trouble. After a peaceful night, our circular trip took us back to our starting point and a minibus ride to our final hotel at Kovalam, where we spent a night and a day relaxing on the shores of the Arabian sea.

The route to the airport at Trivandrum took us through the centre of the town where some 3 million women had gathered to celebrate Pongala, an annual food festival. The traffic was horrendous and crowds were vast, but we made it in good time to catch our flight home.

My memories are of smiling, generous, and apparently happy people, always willing to be photographed, acquiescing by the famous Indian head wobble. The 'yes, whatever' of India. Our group gelled well, good friends were made and many thanks are due both to Gordon for his care, commitment and leadership, and to our 'tail-end Charlie' Sam, not only for keeping us all up together but also for dealing so ably with the various financial arrangements.

Would I go again - definitely. Would I buy a Royal Enfield - I'm afraid not, for me they were just a splendid anachronism. I've bought a Honda Transalp!

Tony Wiggins

Time out puzzle 81

Compiled by Ted Dilley

Sponsored by NARPOdrive

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

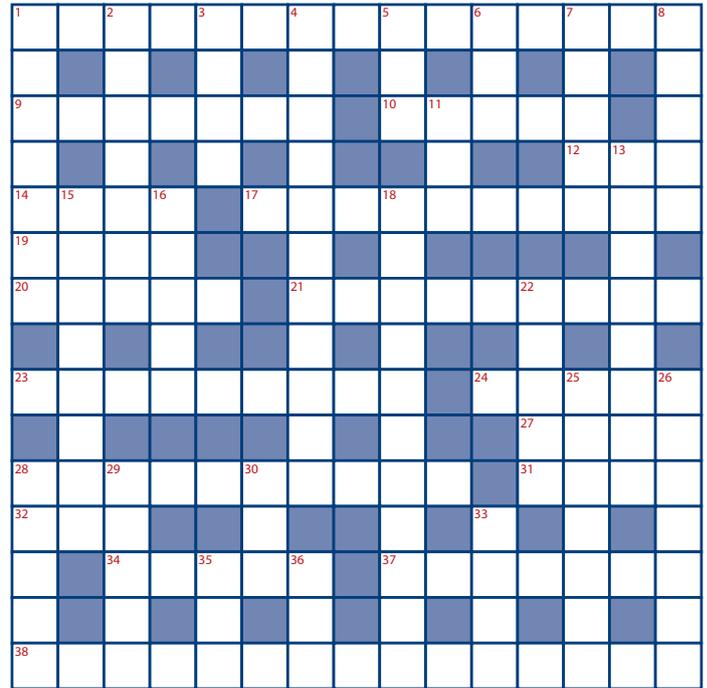


0845 122 6921
NARPODRIVE.CO.UK

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

Across

1. Hopeless ambitions.(7,2,3,3)
9. Word used repetitively by actors to simulate conversation. (7)
10. Religious teacher.(5)
12. Great athlete and politician, now a peer.(3)
14. Contested. (4)
17. Picturesque loch in County Down.(10)
19. Last sovereign in the House of Stuart. (4)
20. Dapper. (5)
21. Nationality of violinist and composer Ole Bull. (9)
23. Right at sea. (9)
24. Round plain biscuit resembling a Rich Tea.(5)
27. "As if the earth in ---- thick pants were breathing. (Coleridge - Kubla Khan) (4)
28. Taken over, usually by manual intervention. (10)
31. One of an ascending row of layers. (4)
32. Surname, a pseudonym, of a great 20th century US featherweight boxer. (3)
34. Indications (5)
37. Before. (7)
38. Title used by some in its early years for the Soviet Union. (9,6)



Down

1. Group on the move, often across deserts.(7)
2. Romberg wrote music about a royal one. (7)
3. This is the hour of ----" (Emily Dickinson - After Great Pain, etc.) (4)
4. Below par. (11)
5. Conjunction used with neither. (3)
6. One of the names of Satan. (3)
7. Huge international chemical company. (5)
8. "----- in the long friends ..." (Dylan Thomas - A refusal to mourn, etc) (6)
11. Dialect Scottish for "own". (3)
13. Run. (8)
15. As is Vesuvius at present. (8)

16. Put off. (5)
18. Shortening.(11)
22. Assiduous work. (5)
25. Partly dried grapes. (7)
26. Ancient country, later Tuscany. (7)
28. Associated with sight. (5)
29. Town linked with salts and racing. (5)
30. Charged particle.(3)
33. Far Eastern tongue. (4)
35. Antelope forming huge herds in East Africa. (3)
36. Footwear used to facilitate snow travel. (3)



Name: Membership No.: Telephone No.:

Address:

Postcode:

Crossword solution for issue 80

Across

1. The Rose and Crown, 9. Ossicle,
10. Marlene, 11. Bren, 12. Recklessly,
14. Nantes, 16. Flattery, 19. Sawbones,
20. Crusts, 22. Travesties, 23. see,
- 13 down, 26. Obtrude, 27. Instead,
28. The closing of day

Down

1. Trombones, 2. Ensur, 3. Orea, 4. Exeter,
5. Numskull, 6. Carpenters, 7. Overseers,
8. Needy, 13 (with 23 across) Begone Dull Care, 15. Newcastle, 17. Yesterday,
18. Restless, 21. Benign, 22. Trout,
24. Amend, 25. Esso

Crossword Winner

Congratulations to Winner **Derek Andrews, Ashford NARPO East Kent Branch** for winning our 'Time Out Puzzle' in the last issue.





We look after our own

Car and home insurance exclusively for NARPO members

You could save an average of £103 on your car insurance and £122 on your home insurance.*

Developed exclusively for NARPO members and their family.

Switch today and we'll also pay any cancellation fee **up to £125**.

Call now for a quote:

Call 0845 758 5878

We're open from

8.30am - 6.00pm Mon-Fri

9.00am - 1.00pm Sat

**Police
Mutual**
ALL PART OF THE SERVICE

*Average premium savings of £103 and £122 is based on 26% of all NARPO car insurance members and 29% of all NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) from January - November 2014. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. For your security, all telephone calls are recorded and may be monitored. Our car and home insurance is provided by Royal & Sun Alliance Insurance Plc.

PMGI1705 0215