



NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



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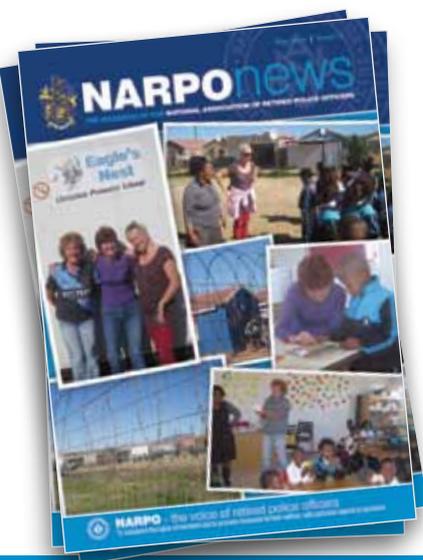
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Front Cover:

Three NARPO members travelled to South Africa and whilst there volunteered to assist in a local education programme. See page 21 for more information.



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Mailing Information

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Editor's message

The State of Policing

I could not help but notice the publicity that surrounded the recent release of the HMIC annual report on the state of policing. The presentation of the report by Tom Winsor, in his role as the Chief Inspector of Constabulary, arrived at a time of much adverse publicity about policing in the press.

The press and politicians appear to be seizing on any negative aspect of policing either current or in the past to criticise individuals or the service generally. You will all know how damaging this has been. In the publicity around the report the press indicated that Mr Winsor made reference to some of the incidents currently in the public domain, when presenting his report.

I would have to say that the way the press have presented some of the allegations surrounding current and past events has caused some considerable concern not only for current serving officers but also for our members, who have retired from the service. There appears to be an assumption of guilt attached by the press to each allegation made. This has become true even of events that are currently subject to considerable scrutiny and where the outcomes are still some way off.

In addition, the past is in some cases being judged on present day standards and without detailed investigation in the press. Any suggestion of corruption in the past is then used in the media to judge those currently serving. There really can be no justification for this although it is becoming a more regular occurrence that politicians join in the criticism of policing based on press speculation.

I was therefore surprised at some of the comments reported about honesty within the service. The press reported that HMIC compared the honesty of officers serving now with those in the past, stating that the individual honesty of officers today is better than those who served 30 years ago.

For my part, I believe that, as currently, the vast majority of the service 30 years ago was honest and did the job of protecting the public to the best of their ability. I am sure the public satisfaction figures from 30 years ago would show that the public believed that to be the case. I have therefore written to Mr Winsor asking him to justify these remarks on the basis of evidence

not simply innuendo. As these events took place close to going to print, I have offered Mr Winsor the opportunity of clarifying his comments and of outlining the evidence to support his claim in a future edition of this magazine.

State Pensions

In the last edition of NARPO News I mentioned some proposed changes to the state pension including the proposal that you will be able to purchase a weekly increase to the value of your state pension. The details of this proposal were included in the budget statement earlier this year.

From 12 October 2015 to 1 April 2017 you will be able to make a 'Class 3A voluntary contribution' to top up your State Pension by up to £25 per week.

You must be:

- a man born before 6 April 1951
- a woman born before 6 April 1953

As an example of the rate at which you will be asked to pay, at age 65 years an additional £1.00 per week on your state pension will cost £890. The rate of payment varies with age and full details can be found at www.gov.uk/state-pension-topup. A link to this site has been added to our site at www.narpo.org – click on 'Pensions'.

The Budget

The budget this year contained a number of announcements which might affect members. For those who have taken up a second career and are currently paying into a private pension, the Government proposes to remove restrictions on how you use that money in retirement in particular in respect of requirements to purchase annuities. The introduction of a saving scheme for those over 65 years old is a positive step towards encouraging savings at a time of low interest rates. Whilst the capping of benefits costs can be seen as a measure to reduce state spending, the inclusion of some older peoples' benefits within the cap is a matter of concern.

European Elections

The European Elections are due to take place during May 2014. NARPO is affiliated to AGE Platform Europe and we have together produced a manifesto for older people in Europe, which we have circulated widely to those challenging for seats in the European Parliament.



Whilst Europe is seen by many as a controversial area, what is true is that many politicians and institutions in and around the European Parliamentary process have considerable concern for older peoples' issues. We have highlighted a range of issues in the manifesto from employment, training and equality issues to age friendly environments, dignity and inclusion in old age. If branches or members wish to get involved in raising the positive image of older people in society as well as highlighting concerns for those in later life, the European Elections is an opportunity to do just that. We hope that by continually raising issues affecting those in later life, we may see in time improvements nationally.

A copy of the manifesto, together with a shortened version, is available on the NARPO website at www.narpo.org. Click on 'Notices' for those interested in getting involved.

Police Federation

Recently the Police Federation has not avoided the turmoil that surrounds policing currently. In challenging times, the leadership of the Federation has tried to recognise the current shortcomings of the organisation by asking members for their views. An independent panel report has suggested changes to the way the Police Federation operates and this has been seized on by the press and politicians to pressure the organisation into radical change. It is worth remembering that the current Federation was borne out of Parliamentary process, many say in a way that was designed for it to fail. It is therefore remarkable that the Federation has lasted in excess of 90 years providing significant support for members during that period. Politicians and the press should perhaps recognise the need for police officers to have a strong representative body which understands policing, which is accepted by its members and has the resources to continue to support members, particularly at difficult times. The imposition of change is unlikely to have that effect.

Best wishes

Clint Elliott - Chief Executive

Help protect your loved ones from rising funeral costs

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

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



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

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

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

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

Avoid future price increases

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

Ensure your personal wishes are met

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

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

arrangements at an already difficult time.

Your funeral couldn't be in safer hands

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

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

Choose your preferred payment option

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

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

“

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



Mr Brian Mallett

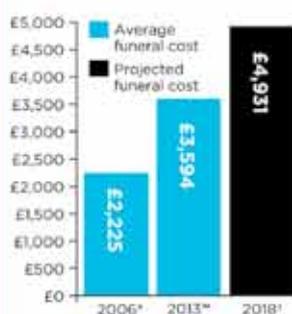
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I wanted to save my loved ones the worry and expense of organising my funeral when the time comes. The Dignity Plan is easy to understand and was agreed with the minimum fuss and bother.”



Mr B. E. Tate

Rising Funeral Costs 2006 - 2018¹



* Mintel: Funerals - UK - January 2007

** Funeral costs research carried out by Matter Communications

¹ 2018 forecast based on the average increase of 6.53% each year between 2000 and 2013.

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

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



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President's review



Since the last edition of NARPO NEWS it has been a very busy time for me in attending various Branch AGMs around the country which have all been very different whilst at the same time very similar as well. Our rules require that every Branch must hold such a meeting at which the officers for the year are to be elected. I wish to take this opportunity to thank all those members around the country who freely volunteer their time to occupy these posts and for the enthusiasm that they show in servicing their members.

The strength of NARPO is in its very local nature and if any of you reading this, particularly from amongst the recently retired members, should want to become involved I encourage you to approach your Branch Secretary and let them know.

I, together with Steve Edwards (DepCEO), recently attended the funeral of Audrey Jones, the wife of former President Idwal Jones in Blackpool. Idwal has sent a letter to thank all those who sent cards and messages of condolence to him, which I am pleased to pass on to you now.

NARPO Villas

Steve and I have also held a meeting with Lord Wolf at which we were delighted to be able to negotiate an agreement in principle for us to have the use of the villas in Holland and Italy for a further five years subject to an annual review. The villas are offered free of charge to members. Full details of the villas and how to book can be found on the website NARPO VILLAS page.

Disabled Persons Railcard

If you are in receipt of a disability related benefit or suffer from epilepsy you are entitled to apply for a Disabled Persons Railcard which currently costs £20 for one year or £54 for three years. I recently read an article in the NFOP magazine which pointed out that if you are registered as deaf or wear a hearing aid or are registered as visually impaired you are

also entitled to this card. The advantage over a Senior Railcard is that you may also claim for a companion travelling with you. More details are available at www.disabledpersonsrailcard.co.uk or 0845 6050525.

Tax Problems?

NARPO is pleased to announce that we have now arranged with TWD Accountants a telephone tax advice line for NARPO members to contact with any general personal tax queries they have. You can contact TWD on 0161 358 1210 with any personal income tax query. Advice is limited to aspects of UK Personal Tax ONLY. Questions of a tax planning nature cannot be answered. All advice given is of a general nature only and should not be relied upon before making (or refraining from making) any decision or taking any action. Further details of the service feature later in the magazine.

WW1 Centenary

This year sees the Centenary of that significant event in history which was the commencement of the First World War on 28 July 1914, and I am aware of some interesting pieces of research that are being conducted in a number of Branches as regards the involvement of former police officers.

If you would like to share that work please do consider sending an article for inclusion in the next edition. It was said to be have been "The war to end all wars", how sad that was not to prove to be the case. I am looking forward to my visit to the battlefields in June, which I am sure will be a very humbling and memorable experience.

Simple Check Can Help Save Men Over 65

I am grateful to one of our members for bringing this important matter to my attention.

All men aged 65+ can benefit from screening for abdominal aortic aneurysms; known as AAA as part of a national screening programme.

An estimated 80,000 men aged between 65 and 74 in England and Wales are affected by the condition, which is caused when the main blood vessel in the abdomen – the aorta – weakens and starts to expand.

If undetected, the condition can be fatal and around 6,000 people die each year from a burst AAA. The NHS AAA screening programme aims to reduce deaths of men aged 65 and over, by up to 50%, by detecting AAA's early and offering appropriate monitoring or treatment. Men who have AAA will not normally notice any symptoms, which is why screening is important.

The test is simple non-invasive and usually takes less than 10 minutes.

For further information go to: <http://aaa.screening.nhs.uk/>

I noted the recent resignation of Steve Williams from his role as Chairman of the Police Federation in which he stated that he had felt vilified by some within his organisation for having instigated the Normington review. It was a tough decision to have made and sad that he should leave in these circumstances.

I also note that Ian Rennie the General Secretary of the Police Federation has announced his retirement after the Federation conference and I would like to wish them all the best for their futures and hopefully we will be welcoming them both into NARPO in the not too distant future.

Best wishes

Ian Potter - President

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Readers letters



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

Brief Encounter with a Comedian

After reading the letter from Bob Fraser, NARPO News issue 77, of February, I was reminded of an encounter I had sometime around 1977.

At that time I was a Traffic Sergeant in the West Midlands Police, working on the then Central Traffic area, which was in effect the whole of the Birmingham City area. One afternoon I was riding a new BMW patrol motor cycle along Bristol Street, in the city centre, when I saw a small group of people standing on the nearside pavement and, as I approached, a gentleman waved his arms as if to attract my attention. I stopped and immediately recognised him to be Michael Bentine, who was appearing at the nearby Night Out Theatre Restaurant. He introduced himself, although this was clearly not necessary, and struck up a conversation. He then noticed the machine I was riding, a new BMW, and seemed to know a lot about them, pointing out to me that the outline and engine of this model had changed very little from the one he rode in France in the 1940s. I pointed out that there was a war on at that time in France, and asked him how he came to be riding the motor cycle. He replied, "I shot the German dispatch rider who was on it, so I could get back to my base," which the assembled company found quite funny. He then put on a one man performance for them on the footpath.

During the sensible part of the conversation with him I got the impression that after the war he had been involved with the Police in England, but exactly which force and for what, is a little vague now, but I do remember him saying something about being a firearms expert and advising on these matters. Maybe there is someone out there who can shed light on this.

Ray Summerfield
Retired Traffic Sergeant, West Midlands Police

featureletter

Praise for Roland Smith Insurance Services

We have recently had need to use the services of Roland Smith Insurance services on 2 separate occasions and have been immensely impressed.

Once just before and once just after Christmas 2013 we suffered some heavy storm damage to our property.

My initial telephone call prompted a very quick and helpful response. I was provided with clear advice and a claim form was dispatched at once.

Any further contact was via email to an individual person and not just a generic address. The event after Christmas provided an 'Out of Office' response from my usual contact but I was delighted to receive a telephone call late on New Year's Eve from another member of the team who had picked up my message and rang to

give the go ahead for repairs to take place. All payments were made through BACS transfer thus negating the need for long delays and awaiting cheques to clear.

In short, I would just like to say that I have never, in my considerable years, experienced such a trouble free, personal, helpful, effective and efficient exchange with an Insurance provider.

I would recommend Roland Smith without any reservation whatsoever.

Clive Fellingham
Sussex Retired

Miners' strike, 30 years on

In April 1984 I was a PC in Kent when I found myself sent to Warwickshire as part of a Kent Police contingent to assist in policing the miners' strike. I still have a miniature brass miner's lamp inscribed

"Baddesley Mine, April 1984". There was a regular procession of police officers going to the local NUM office to purchase these lamps as a souvenir.

I was also a member of The Kent Police Band which was formed in 1977. A brass band formed by serving police officers and set up as a voluntary self-funding band. In March 1984 the band was surprised to have won the 4th section London and Southern Counties qualifying contest for the National Brass Band Championships. As the miners' dispute continued, members of the band were working long hours whilst still trying to find time for rehearsals and performances. Despite all the challenges the dispute caused, Saturday 6th October 1984 found the band at the Royal Albert Hall to compete in the 4th section National Finals. There were 15 other bands, 4 of which were colliery bands. We were allocated a dressing room sharing with one of the colliery bands! Despite the ongoing miners' dispute, our time with the colliery band was a good natured affair. I remember one of the jovial comments, "Ey up lads, not on picket line today then?" We played our test piece, Second Suite in F by Gustav Holst. We finished quite low down in the competition but had tried our best and did not disgrace ourselves. Boldon Colliery Band won the contest.

30 years on, I was intrigued to read an article in "British Bandsman" (March 2014) entitled "Miners' Association challenges Brass Off Police band". Durham Miners' Association objected to a touring theatre company using Durham Constabulary Brass Band (a civilian based band) in a production of Brass Off at Darlington Civic Theatre, due to the involvement of the police in the 1984/5 miners' strike'.

Despite feelings still running high over this subject, regardless of whether you were playing in a band representing miners or police at the contest in 1984, the focus of that day was to enjoy making music.

Ron Linkins
Retired PC (Kent 1972 - 2002)

Readers letters continued...

Retired!!

According to our magazine there have been articles mentioning retirement; this, together with a request for 'chatter' from members, makes one realise the vital importance of activity in retirement. Having read the article by Sue Bushell in a previous issue it set me thinking about myself and at this time of writing, I wonder how I ever found time to go to work before I retired, let alone after. I retired in September 1973, somewhere around 40 years ago, but, boy! I have packed things into that time. The moral being, "You must do something".

Three years before I retired, my daughter qualified as a teacher with a degree in English Literature and she said to me, "At your age why don't you take up teaching?" I know youngsters often do better than parents but what a challenge! For my last three years in the job I went to evening school to gain the required qualifications for entry to college. (At school I was a professional layabout.) I gained the requisite and was accepted. Then started my years of further study and that too was the next challenge. I succeeded, and, to my daughter's delight, I too gained a degree in English Literature. Then followed getting a job, which was not difficult. A mature qualified person who was not coming straight from school was acceptable. The next part of the challenge was the actual teaching and that was interesting to say the least, but good kids soon became apparent and they were a joy to teach and I felt myself going flat out for them; that was tiring but also part of the challenge and gave me great pleasure to think my years of wisdom were being put to use. However! I had succeeded in the challenge set by my daughter!

I have now since made a further retirement but my family keep me busy. "Just do this for me; it will only take you ten minutes" (Usually half a day). And I look after my daughter's garden and my own, when it's not too hot - hot yes, I live in Australia, and let's face it, I am a bit long in the tooth.

I suppose I could probably write a book but who the hell would read it?

Albert Hover
East Kent Branch

Firearms Issue

Two letters in the February edition of NARPO News rang immediate bells with me. Mark Williams wrote on the hunt for Harry Roberts, the killer of three Metropolitan Officers in 1966 and Frank Watson commented on the haphazard way in which firearms were issued in that period. A Detective Sergeant in the Newport Borough Police, I was seconded to No.8 (Welsh) Regional Crime Squad in 1965.

During the nationwide hunt for Roberts information was received from C11 Branch of the Yard that Roberts would be travelling to Newport by train. There he would be met and assisted by a Cardiff criminal with whom he had associated whilst serving one of his many prison sentences.

The Chief Constable of Newport, Sam Smeed, authorised the issue of firearms. The criterion for carrying a firearm was previous military service and the weapons issued were from a selection handed in under firearms amnesties.

As a National Service Military Policeman I qualified as did my back up man, Detective Constable John Hutchens of Newport, who had served in the Royal Marines.

My issued weapon was a First World War Webley and Scott .455 revolver capable of damaging a bull elephant, and 6 rounds of verdigris-covered ammunition. John's weapon was equally ancient.

Together with other armed officers we took up our positions on Newport Railway Station without the slightest conception of what we would do if Roberts appeared and we needed to open fire.

It was then I learned that John had never fired a handgun in his life. He was a R.M Gunner and served on battleships where he had been trained to lob 16" shells at distant targets!

Fortunately Roberts did not appear and was later arrested by two unarmed officers who found him hiding in a barn, albeit with a handgun in his possession.

If we had been involved in the use of our weapons, not only would innocent passengers have been at grave risk but my antique weapon would have possibly exploded in my hand and John may well have shot me in the excitement.

Charles Nunn
Gwent and Newport Borough Police

Oxford City Police Association

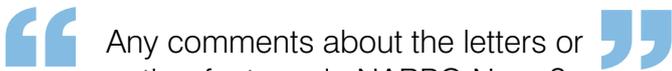
The first warranted member of Oxford City Police was Chief Constable Charles Head on 1st January 1869 and the last, warrant number 969, was PC Alan Hepworth on 15th March 1968. Just a few days later, at midnight on 31st March, the Force ceased to exist when it was amalgamated with Berkshire, Buckinghamshire, Oxfordshire and Reading Borough to form Thames Valley Constabulary. It was a small Force with about 250 officers working within a small area and until 2 years before their demise, all from one police station. One of the bonuses of belonging to a small Force was that officers could purchase their own homes when they wanted to and not at 22 years as was the custom with County Forces. This meant that the majority of officers lived close to the station and that sports sections and social events were well supported and that everyone knew each other.

Within a short time of amalgamation taking place Oxford City was broken up, with officers moving all over the new Force on promotion or to join a department and their replacements transferred in. And that could have been that until a few years later when, at yet another funeral, a few got together and questioned if these were the only times we were going to meet. From this was born the Oxford City Police Association and we have recently held our 37th AGM. The Association is open to all officers and support staff who served until 31st March 1968 and we meet three times a year at the Rover Sports & Social Club in Roman Way, Cowley, Oxford. The meetings for 2014 are 12.30 pm for 1 pm on Wednesday 9th April, Wednesday 6th August and Wednesday 10th December. Membership is the princely sum of £4 a year and as well as the meetings three newsletters a year are circulated.

So, if you would like to get back in contact with old friends and colleagues contact Wally Cox on 01367 860250 or email me on ocpa@btinternet.com

Wally Cox
TVP Oxfordshire Branch

Notice:
Have you any old postcards for sale?
Contact Ronald Peter on 01395 265 599.



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**



Memorial Appeal

The terms EOKA, ENOSIS, General Grivas and Archbishop Makarios will resonate with many of your readers. They are a reminder of the problems of Cyprus during the last years of the British Administration of the island. Indeed, they continued after the island had achieved independence, and the continuing problems of that benighted island remain today.

The emergency first started in the mid 1950s against the British Colonial power by representatives of the Greek Cypriots, who sought independence and unification with mainland Greece. As the emergency developed it was realised that, in addition to the increase in the British military presence on the island, the colonial police needed to be augmented in its numbers. British Police officers, recruited from across the U.K., volunteered to serve on attachment to the island to assist the colonial police presence. This detachment was known as the United Kingdom Police Unit to Cyprus (UKU). Some 1000 officers served on the island during the period, some for more than one period of attachment.

During the period eleven officers lost their lives while serving on the island, eight of whom died at the hands of the terrorists. The others died from accidents or natural causes. Of these most were buried on the island and a few were taken home for burial. The British military suffered much greater losses. The sacrifice of those in both the military and police remains part of forgotten British Colonial history. Those who died should not be forgotten but should have their sacrifice recognised on the island where they fell.

Over five years ago a small group of retired British military formed a small project team with the intention of erecting a memorial on the island dedicated to those who had fallen while serving The Crown. The first phase was to erect a memorial to the military personnel who fell during the crisis. This was achieved five years ago. The last phase is to erect a memorial to all of the police who served on the island, whether British, Turkish or Greek, who lost their lives during the emergency. The police memorial will be erected next to that of the military in the old British Cemetery in Kyrenia in northern (Turkish) Cyprus.

There will be many readers who have served as police on the island during the

crisis who will wish to support this initiative to erect a memorial to fallen police.

We would hope that some would want to attend the ceremony of dedication on its opening, which we hope will be on Remembrance Sunday, 9th November 2014. It would be great to see serving officers in uniform and retired officers at the ceremony.

As ever, memorials such as these are not funded by the government but left to the initiative of individuals shamed by the indifference shown to the sacrifice made by those who have fallen. The estimated cost of the memorial is £15,000, which is a modest sum and is what is required to complete the memorial build.

The Police Roll of Honour Trust has been asked by the Cyprus Memorial Trust to take the lead in making a public appeal for monies in the U.K. and to advertise the forthcoming day of dedication in Cyprus in November. The Trust has the faith in serving and retired officers to achieve the financial target in the next six months so that the Memorial in Cyprus can be erected alongside that of the military. The Police Service as a whole has a poor record in demonstrating that fallen officers. The indifference of British governments more so.

We would ask that those wishing to make a donation make cheques payable to the Police Roll of Honour Trust and mark on the reverse "Cyprus Appeal", together with their address or email details so that we can acknowledge receipt if requested. Donations should be sent to Police Roll of Honour Trust, PO Box 99, Hutton, Preston PR4 5WW.

Former colleagues and relatives wishing to attend the ceremony should make contact with the Trust for further details through the P.O. Box shown or by email through our website.

We would also be grateful to hear from members of the United Kingdom Police Unit, Old Comrades Association or former British Colonial officers.

Sidney MacKay
Chairman, Police Roll of Honour Trust

Warwickshire Constabulary Retired Police Superintendents' Mess

The forerunner of the Retired Supts Mess was the Warwickshire Police Senior Officers' Mess which closed following the loss the Warwickshire HQ dining facilities. Following the Mess closure retired members felt there was a need to continue and the Warwickshire Constabulary Retired Seniors Mess was formed in 1998.

Like many other forces in the 1960s' and 70s when various amalgamations took place Warwickshire became 'Warwickshire & Coventry Police', and a significant part of that force later amalgamated into the West Midlands Police. It was on this basis that former Birmingham and Coventry senior officers who went onto serve in Warwickshire and Coventry Police were entitled to join the Mess. Later membership was extended to any serving or retired police officer who had served as Superintendent or above in a UK police force.

The Mess has now some 60 members of which 60% are former Warwickshire Officers, and there are now retired senior officers who served elsewhere in the UK and have since moved to live in the Midlands.

The Mess meets three times a year for a formal Dinner followed by a Speaker, and it can be safely said that members have a most enjoyable time, particularly in meeting former colleagues and guests of members. It is in these circumstances that members have expressed the wish that knowledge of the Mess be made better known, as many officers retiring often move from their force area to different parts of the country. To this end if there are retired officers who now live in or near to Warwickshire, they will be welcomed into the Mess.

We currently meet at the Coventry Golf Club in the most pleasant surroundings and should there be an interest contact can be made with the Secretary, Peter Oakley, on 01676 – 535528 or peteroakley@uwclub.net who can offer further information if so required.

Readers letters continued...

The Death of Yvonne Fletcher (The Search for Justice)

I refer to the recent (and previous articles) presented by John Murray regarding his endeavours in seeking justice relating to the tragic murder of Yvonne Fletcher. However, I take this opportunity to offer a somewhat 'broader' picture which may be of interest to other officers, or readers of this particular case – and to some extent a defence of the current Libyan Government whose 'apparent inactivity' in this matter may seem to be somewhat obstructive or at least unhelpful.

Since the demise of Gaddafi, Libya has established a 'Governing Body' – or 'Government of the Day' - comprising some members from the various opposition groups who challenged and threatened Gaddafi throughout several decades.

However, since the formation of The Government, the country has been besieged by unending and appalling problems to the extent that many now fear for the welfare of its people. There are daily killings, kidnappings and indiscriminate bombings to the extent that security has almost (in many places) become non-existent. The situation is further exacerbated by the ever increasing activities of the Fundamentalist Groups – in addition to the Forces (and mercenaries) still loyal to The Gaddafi Regime.

Consequently, it is perhaps understandable that the Government is totally preoccupied with its sheer demanding day to day existence – and has little time (at the moment) to dedicate to tragic events which occurred years previously.

The Prime Minister, Ali Zeidan - whom I know personally - is very sympathetic, not only to the circumstances surrounding the murder of Yvonne Fletcher, but also to those who were murdered in The Lockerbie Bombing. Furthermore, there is tremendous pressure upon Ali Zeidan to help resolve the recent – and also tragic – murder of The US Ambassador to Libya, J Christopher Stevens, during September 2012 – and of course the RPG attack upon the vehicle in which the British Ambassador Sir Dominic Asquith was travelling.

(There is insufficient space to append a chronology of similar attacks and events.)

Few would doubt that the Gaddafi Regime was responsible for a great many killings – not only in Libya, but throughout Europe – one of which was the sad and very brutal murder of Ali Abuzaid – a great friend of mine who was murdered in London during November 1995.

So, it can be seen that there are many cases which deserve continued investigation – and I have no doubt that in time the current Government of Libya will offer whatever help it can.

Nevertheless, I do offer John Murray every success in his endeavours – but I remain unsure just what it is that can be achieved at the present time (or even within the near future). Pointing the finger – or naming an individual allegedly responsible for the death of Yvonne Fletcher - has already been done by a senior member (Ashur Shamis) and spokesman for the NFSL (National Front for the Salvation of Libya) – which was one of the largest Opposition Groups active against Gaddafi. Ashur Shamis is based in London and Tripoli and has presented articles regarding this case in the British Press – including the name of the alleged killer. He was also in attendance at the fateful demonstration.

Nevertheless, no matter how many times an individual is named, he will simply remain a suspect (or one of several) until he is placed before a Court of Law and found guilty. That due process would require the somewhat complex matter of extradition – which I believe does not currently exist between the UK and Libya.

A note of caution is offered to John Murray during his travels to Libya – as there are many individuals now hopeful of redeeming themselves by volunteering worthy information or intelligence regarding these such matters. One individual who has already come to the notice of the British press for volunteering information (about Yvonne's murder) is Khaled Tantoush. Details can be found in the link: <http://www.theguardian.com/world/2012/mar/29/libya-official-yvonne-fletcher-killing>. I believe that the article will/may be known to John Murray – as he is mentioned in the latter part of the article.

If the article is read in its entirety it will be noted that Tantoush alleges that he worked for the British Authorities; he further names an individual for whom he allegedly worked – that individual was me. Tantoush never worked for me or the UK authorities.

Tantoush is well known within Libya and during later years he became the personal Sheik of Gaddafi – so on face value it may appear that Tantoush could indeed have worthy and accurate intelligence. It is here that I offer caution as I believe that Tantoush will simply offer information that 'the recipient wishes to hear'. (Further and detailed information relating to Tantoush can be found on You Tube.)

With regard to John Murray's aim to have Saif al-Islam (the son of Gaddafi) tried at the ICC in the Hague - that may also be a little misguided as Saif was born 25th June 1972 and would have been twelve years of age at the time of Yvonne's murder. In consequence, whatever 'evidence' Saif offers will simply be challenged as 'Hearsay Evidence'.

It is well known that a tremendous amount of Libyan Secret and Classified papers was found after the 'uprising'. However, when I last enquired (late 2013) the documentation of these papers was only indexed to the period of the mid 1970s, and there is currently insufficient available time to dedicate to having the remainder indexed or documented. To add to the constant confusion – there is now much 'qualified' speculation in Tripoli about who actually fired the fatal shots which killed Yvonne – and the individual now mentioned or alleged to be the killer is not the person currently in Egypt.

Perhaps the forthcoming interview of Abdullah al-Senussi (Libya's former Intelligence Chief) by Scottish Police investigating the circumstances of the Lockerbie bombing may in time pave the way for an interview of al-Senussi regarding the murder of Yvonne Fletcher.

Last month Scotland's Lord Advocate, Frank Mulholland QC, visited Tripoli to arrange details of the visit (interview) after Libya removed earlier objections. There remains one individual who, without doubt, knows the identity of Yvonne's killer and all the circumstances leading up to the fateful event – and that is Musa Kusa, one of the Gaddafi regime's most powerful men. However, he remains conveniently 'well placed and away from prying eyes and awkward questions' (but NOT in Libya). For the record, I am strongly of the opinion that the Metropolitan Police still remains actively investigating the murder of Yvonne Fletcher.

J Lewis
London

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Benefits update

State Benefits

- The 2014 budget was presented on Wednesday, 19 March, in which the Chancellor announced further details of a new scheme of Voluntary National Insurance contributions (VNICs) to allow pensioners to top up their Additional State Pension. The scheme will be open for 18 months from October 2015 and available to everyone reaching State Pension age before 6 April 2016 (and therefore taking State Pension under the existing system). To check when you reach State Pension age, use the State Pension calculator at www.gov.uk/calculate-state-pension.
- The Department for Work and Pensions (DWP) is taking steps to speed up the claims process for Personal Independence Payment (PIP), the benefit that replaces Disability Living Allowance (DLA). Having found that the claims process is taking longer than expected when the new benefit was introduced last year, the DWP is looking at ways to improve timescales, along with a number of other improvements to the system which include staff training and communication with claimants. At present, some claims for PIP are taking up to 26 weeks to process, although the DWP is quick to reassure claimants who are eligible for PIP that they will be paid benefit from the date that they claimed, rather than the date at which a decision is made.
- Measures to increase the responsibility for claimants of Jobseekers Allowance (JSA) to actively seek work come into force this month, with new 'Conditionality' agreements to be included in the terms that JSA claimants must meet in order to qualify for benefit.
- From 1 April, jobseekers who have entered the UK from the European Economic Area (EEA) are unable to make a new claim for Housing Benefit through their claim for income-based JSA. (Please note that if an EEA national has a right to reside in the UK on any other basis, their access to Housing Benefit will be unaffected by the new ruling.)

- The DWP has started to introduce alternative 0345 phone numbers for its major helplines – including those for the State Pension and Carer's Allowance. The new 0345 numbers will be cheaper for many people to use, especially for those calling from mobile phones.

However, DWP will continue to offer 0845 numbers as well, because these might still be cheaper for some callers, particularly for landline users. They will also introduce an 0345 number for the Welsh language service.

The current freephone 0800 numbers will also remain for all major claim lines, including the State Pension and key benefits.

The cost of calling either an 0845 or 0345 number depends on the terms of an individual's mobile or landline phone contract.

- The Carer's Allowance online service has been improved to allow users to notify the Carer's Allowance unit of any changes in the circumstances of their claim. This additional avenue of contact provides a quick and easy method of communicating changes, and avoids the need to use the telephone lines or contact the Unit in writing.
- The service was launched in October 2013 and has proved popular; around 40% of carers are now making their claims online rather than by post or telephone. To use the service, visit www.gov.uk/apply-carers-allowance.
- Atos, the company which carries out the 'Work Capability Assessment' (WCA) which forms an integral part of the claims process for Employment and Support Allowance (ESA), has mutually ended the contract agreement it had with the DWP before the formal contract end date. Minister for Disabled People, Mike Penning has confirmed that Atos will not receive any compensation from the taxpayer for the early termination of their contract, adding that Atos has in fact made a substantial financial settlement to the DWP as part of the agreement to terminate the contract.

General

- The Chancellor's proposals to change how and when people can withdraw benefits from defined contribution (DC) pension schemes represent a major shake-up of the UK pensions industry. If you're already in receipt of a pension, the changes won't affect you – unless you have a DC pot of money somewhere that you haven't yet drawn.

The main change is that from April 2015, people with DC pension savings won't have to use their pension pots to buy an annuity. Instead, they will be able to keep their pension pot invested and withdraw money from it as and when they want it (or even all in one go, if that's what they want). This is called 'drawdown', and until now this has only really been an option for people with large pension pots (because of current rules on how withdrawals are taxed).

Under the current tax system, people are taxed 55% if they choose to withdraw all of their DC savings at the point of retirement. Because of these punitive tax charges, most people instead purchase an annuity and receive taxable income over the course of their retirement. Under the new system, individuals will be able to 'drawdown' their DC pension pot and pay income tax on their withdrawals at their marginal rate.

The announcement follows a recent study by the Financial Conduct Authority (FCA) which found that eight out of ten people who purchased their annuity from their existing pension provider could have been better off by comparing offers across the annuity market to maximise the value of their pension income.

The FCA claims that around 60% of people stay with their provider, not realising that comparing offers on the open market could benefit them by the equivalent of saving an extra £1,500 into their pension pot.

It was also noted by the FCA that those customers who had smaller pension pots (those under £5,000) had 'no real choice' on the open market, with no suitable annuities being actively promoted for smaller pots such as these.

Temporary measures have been put in place for people retiring before April 2015, to help them access more of their retirement savings. This includes raising the limits that apply to people who want to cash in low-value pensions, from £18,000 to £30,000. (This will also apply to people who have low-value DC pensions that are yet to be drawn.)

The Chancellor said that people should be trusted to do the sensible thing and use their pension pots wisely. However, recognising that there may be a 'knowledge gap', he has made a commitment to provide new retirees with free and impartial advice to help them make the right decisions. (With the average DC pension pot worth £25,000, very few people would be able to cash out enough to do this!)

These proposals are not yet law and are subject to consultation, so they could change in future.

- The Government plans to launch a choice of fixed-rate, market-leading savings bonds for people aged 65 and over, available from January 2015. He cited an example of a three-year bond paying 4.0% gross/AER, with an investment limit of £10,000 per bond.

Interest on the bonds would be taxed in line with all other savings income, at the individual's marginal rate, meaning that pensioners who do not pay savings tax will be eligible to receive the interest tax-free. Further details will be confirmed in the 2014 Autumn Statement.

- The annual limit for savings within an Individual Savings Account (ISA) was set to increase from April 2014 to £11,880, of which £5,940 can be invested in cash. The Chancellor announced that a new ISA (or NISA) will replace existing ISAs from 1 July 2014. You will be able to pay £15,000 into the ISA and this can be held in cash or shares or a combination of both.

The Government will also raise the limits for Junior ISAs and Child Trust Funds from £3,720 to £4,000. These changes will be introduced from 1 July 2014.

- The 10% starting rate for savings is to be abolished. Currently, the first £2,790 of savings income above the tax-free

personal allowance is taxed at a starting rate of 10%. From April 2015 the 10% savings rate will be reduced to 0% and the band of savings income that is subject to the 0% rate to £5,000. This means that anyone with total annual income of less than £15,500 will no longer pay any tax on their savings income.

- The income tax personal allowance (which reached £10,000 this April) is set to rise to £10,500 from April 2015.
- The adult National Minimum Wage will increase by 3% to £6.50 from October 2014 (and by 2% for the youth and apprentice NMW rates).
- Corporation tax fell to 21% in April 2014, and will fall further, to 20% in April 2015.
- HMRC will be investing in a new online service to support the administration of Inheritance Tax (IHT) by allowing individuals to apply for probate and submit IHT accounts online. The service is expected to become available during 2016.
- From 1 April 2014, a council tax break applied to households that include an annexe or 'granny flat', if it is used by the occupiers of the main property or by their immediate family members, including parents and teenagers. The council tax levied on the annexe will receive a 50% discount.

However, an annexe is exempt from council tax if it is occupied by dependent relatives (those aged 65 or over, or if they are severely disabled or mentally impaired).

- A significant scaling-back of the tax relief applying to people who own property other than their main home kicked in from the beginning of April 2014. This could hit buy-to-let investors, holiday-home owners and long-distance commuters who live in a second property during the week.

Under the old rule, a relief – known as 'principal private residence relief' – enabled owners to exempt gains made in the last three years' ownership from capital gains tax, provided they had at one time used the property as their main home. From April 2014 only the final 18 months' gains can be exempted.

- Subject to consultation, the Government plans to introduce a new £1 coin that will use new technology to protect against counterfeiting. The current £1 coin has been in circulation for 30

years. The Royal Mint estimates that about 3% of all £1 coins in circulation are now forgeries and that in some parts of the UK this number is as high as 6%.

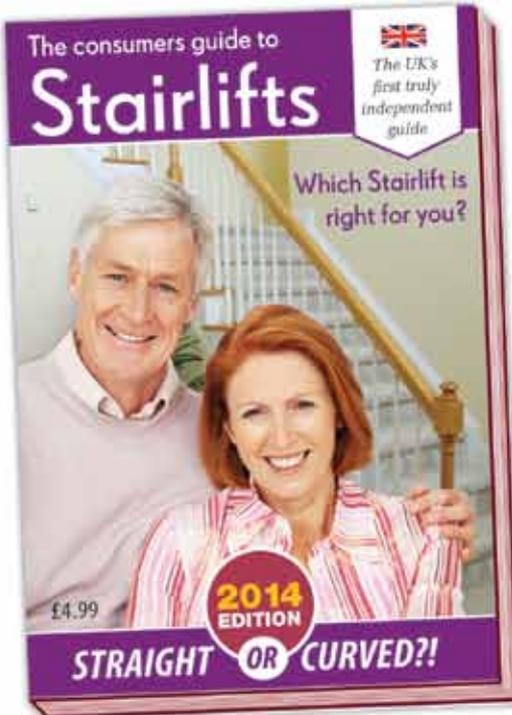
- A number of banks have taken steps to contact those affected by the flooding in late 2013 and early 2014. Many of the leading names have offered help with emergency costs and mortgage payments during the crisis, ranging from payment holidays on mortgages and loans to relaxed rules on insurance and help with finding temporary accommodation. If you have been affected and have not heard from your bank, you should contact them directly for further information on the support available.
- Royal Mail raised postage prices on 31 March. A first-class stamp has increased by 2p to 62p, while a second-class stamp has gone up by 3p to 53p. Large letter stamps have also increased, with a first-class large letter (under 100g) rising from 90p to 93p, and a second-class from 69p to 73p.
- Energy supplier EDF Energy announced a change in policy regarding customer accounts. The company has now begun a system of automatically refunding direct debit customers whose account is in credit on the anniversary of their joining the tariff, and whenever they switch to a new deal.

Fellow energy firms British Gas, First Utility, Npower and SSE have also adjusted their policy to allow automatic refunds. Scottish Power will continue to refund customers who are in credit by £75 or more, or who have been in credit by any sum for more than a month, and E.on already refunds direct debit customers who are in credit by £5 or more. The changes were a result of talks between the suppliers and Energy Minister Greg Barker.

If you have a benefits query you can contact Wordshop direct quoting your NARPO membership number:

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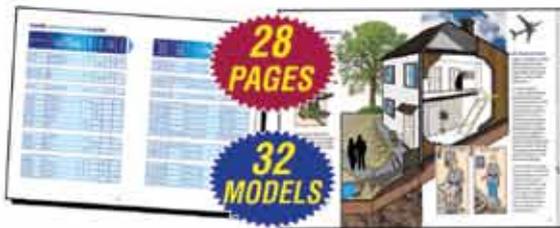
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The Reunion this year will be held on
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Please confirm your attendance, as
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The cost per head this year will again
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Surrey, KT7 0DW
Tel: 020 8398 9309
peterbスコット9@gmail.com

Metropolitan Police 3rd Reunion of A10/CIB/MS15/16 and DPS

Is taking place on 30 October 2014 from
3.30pm at the Albert PH, Victoria Street,
London, SW1H 0NP.

Please contact either of the following to
confirm attendance: Robin Cliffe on email
robin.cliffe@hmcts.gsi.gov.uk.

John Burgess on email
johnburgessesq@yahoo.co.uk. Dick
Andrews on 07512 353291 or richard.fredrick.andrews@gmail.com

West Midlands Police 'C' Division re-union.

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

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

Birmingham City Police/ West Midlands Police, A Division Annual Reunion.

This 2nd get together is being held at
The Red Lion Public House in Warstone
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Wives or partners most welcome.
Please contact Kev PHILLIPS (A198) at
mentonekev@gmail.com if attending.
Alternatively contact Phil BURLACE or
Derek ROWE. Kev PHILLIPS can also
be texted on 07855873793.

TUNBRIDGE WELLS REUNION

The 2nd Tunbridge Wells Police Reunion is
to be held on Saturday 25th October 2014
in Tunbridge Wells for all whom served
between 1960 and 2000 at Tunbridge
Wells, Cranbrook and Paddock Wood,
Kent. Please contact Chris Clark on 07984
908229 or chris.clark513@btinternet.com
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ESSEX METS

The retired Metropolitan Police officers
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Police Training Centres Staff reunion

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A Visit to Eagle's Nest

I retired from Greater Manchester Police in 2013 and wanted to combine some voluntary work with an awesome holiday in South Africa. I made several enquiries but most places wanted to charge me to volunteer and wanted a significant commitment in terms of time that I was not in a position to offer, but fortunately I discovered Eagle's Nest.



Eagle's Nest Ministry was founded in 2006 by David and Celia Goddard on the edge of a township in the outskirts of Cape Town, South Africa. There is a huge need for good quality education in South Africa and Eagle's Nest aims to help by providing a high standard of education in English to township children. In the first 5 years the school grew from its initial 30 pupils to 210. It is still expanding and currently has 285 pupils.

The school is run by Celia and when approached she was happy to accept any assistance offered in terms of time. So I encouraged my good friends and NARPO colleagues Jane Jones, ex GMP, and Chris Wilde, Ex S. Yorks, to spend a few weeks holiday in South Africa and built into the trip some time teaching at Eagle's Nest. Jane and I were both former teachers prior to our joining the Police and the three of us are former police trainers. The three of us could not wait to get stuck in.

The school is situated on the edge of a township close to the Cape Town International Airport a short drive from the N2. It is surrounded by a wire mesh fence but has 6 fully equipped classrooms. As well as Celia there are 8 teachers and 5 teacher's assistants at Eagle's Nest. A further two classrooms were being built when we visited.

Most of the children are from very poor homes. Many children arrive at school with empty stomachs and lack the most basic necessities but despite this they appear happy and willing to learn. We each took a different approach to teaching on the days we visited but the children ranging in ages from 5 years to early teens appeared to enjoy our input. We certainly felt that our visits had been worthwhile and were as memorable a part of the visit to South Africa as any of the major attractions we visited during our stay. Eagle's Nest still needs help to continue its work. You do not need any formal training in teaching or training experience to help. If you are interested in finding out more about the school and the progress it is making in assisting children towards a high standard education check out their website at www.eagles-nest.org.za

Angie Bradley ex-GMP, Rochdale NARPO

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100% - 0%
= 100%

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NARPO Group Travel Scheme - Huge Success



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

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

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

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

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

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

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

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

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

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

Benefits at a glance:

Medical benefits

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

Travel benefits

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

Personal possessions

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

Travel Cover

£5,000,000
£5,000
£750
Yes

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

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

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

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

Travel cover Annual premium

Single	£145
Married/partner	£200
Single Parent	£200
Family	£210

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

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

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

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

Freephone 0800 3308 575

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

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



www.offthebeat.co.uk
01606 330958

Cruise around the Enchanted Islands of the Galapagos

Departing 24th March 2016

This is our personal invitation to join us on a very special tour of the Galapagos Islands.

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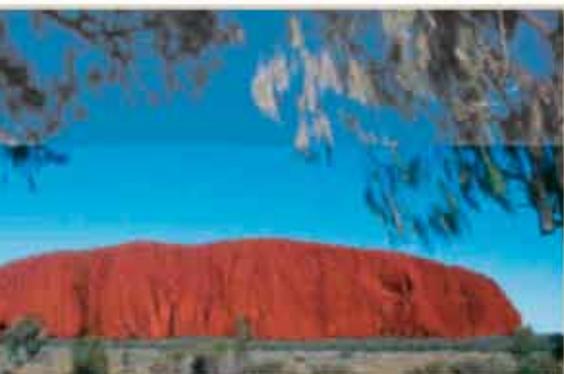
Giant tortoises meander distant highlands; pre historic iguanas sun themselves on pitch black lava rocks; flightless cormorants and tiny penguins dart through crystal clear waters while graceful, red-billed tropical frigate birds screech across the sky.

Each day you will set out to explore remarkable ecosystems as you inch past lounging sea lions and discover pink flamingos in hidden lagoons.

The Celebrity Xpedition is undoubtedly one of the most luxurious vessels to visit the islands offering fine accommodations for just 98 guests. This is truly a journey like no other. 2016 may seem an age away but it really is essential that you book 18 months in advance as these tours fill up quickly.

For more information have a look at our website - or call 01606 330958

We also have an incredible Galapagos pre tour of Peru available visit www.cruisegalapagos.co.uk



Icons of Australia

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- The Red Centre including the magnificent Ayers Rock.
- Sydney - the Harbour Bridge and the Opera House.

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www.offthebeat.co.uk



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RETIRED POLICE OFFICER'S £13000 WINDFALL

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

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REGULATED BY THE MINISTRY OF JUSTICE WITH REGARDS TO CLAIMS MANAGEMENT ACTIVITIES NO. CFM23541

How long will my claim take?

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

Here's what other retired Police Officers have said about us:

"Thank you for sorting out my claim for PPI. I received over £13,000.00. I would certainly recommend you to my friends"

(GS refunded £13305.73 from First Direct)

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

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

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

(J.O refunded £2310.21 from Yorkshire Bank)

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or 01707 649 688**

Email us: activecreditreclaim@btconnect.com

Remember, we are here to help YOU!!!

2014 Budget – Overview

Food for thought

With at least one eye on next year's election, the Chancellor delivered a Budget that contained some interesting news for businesses, savers and pensioners but a genuine shock for pension providers. We thought, in this article, it may be helpful to provide a brief overview of the main measures.

Ahead of next year's General Election, Chancellor of the Exchequer George Osborne delivered a Budget designed to deliver "a resilient economy" that provided considerable food for thought. Focusing in particular on support for business, savers and pensioners, the Chancellor hailed the UK's economic recovery but warned there was still more to be done.

Economic growth gathers pace

The UK economy is predicted to grow more strongly than previously forecast and, during this year, the Office for Budget Responsibility (OBR) expects the UK economy to expand to a level greater than its pre-crisis peak. The OBR increased its forecast for UK economic growth in 2014, from 2.4% to 2.7%, and now predicts expansion of 2.3% in 2015, 2.6% in both 2016 and 2017, and 2.5% in 2018. It also expects growth in wages to outstrip the rate of inflation this year and indeed for the next few years

The deficit is falling

The outlook for borrowing has improved – borrowing is forecast to reach £108bn this year and £95bn in 2015, and is tipped to achieve a surplus by 2018/19. At 6.6%, the UK's budget deficit during 2014 is likely to be lower than envisaged, and it is expected to continue its decline until 2018/19, when it is now predicted to achieve a surplus of 0.2%.

Tax remains a hot topic

The Chancellor increased the income tax personal allowance to £10,500 – a move

that will reduce the typical UK taxpayer's bill by £800. The higher-rate tax threshold will increase from £41,450 to £41,865 during the 2014/15 tax year, and will rise by another 1% to £42,285 in 2015/16. He also abolished inheritance tax for members of the emergency services who give their lives in the line of duty. Elsewhere, in a bid to curb tax avoidance, stamp duty on residential properties worth over £500,000 was increased to 15% in situations where the home is bought through a company.

Backing business

Osborne revealed measures aimed at consolidating the economic recovery by supporting businesses. In response, the Confederation of British Industry (CBI) welcomed the government's plans, but warned "tough challenges remain ahead". Business rate discounts and enhanced capital allowances in enterprise zones were extended for a further three years.

The Annual Investment Allowance was extended to the end of 2015 and doubled to £500,000. As a result, 99.8% of companies are expected to pay no tax on money used for capital investment, and this move was described by the CBI as "a shot in the arm" for business. Elsewhere, the decision to double export finance to £3bn and slash interest rates on this lending by one-third was hailed by the British Chambers of Commerce (BCC) as "a big step in the right direction".

Curbing public spending

The budget for welfare spending will be capped at £119bn during 2015/16, and will then rise in line with inflation. However, the basic state pension and cyclical unemployment benefits will be excluded from the cap.

Support for savers

From 1 July, cash Individual Savings Accounts (ISAs) and stocks & shares ISAs will be merged and simplified into a single ISA with an annual tax-free allowance of

£15,000. The allowance for Junior ISAs will be increased to £4,000. The Investment Management Association welcomed the government's changes to the ISA regime, which it believes will encourage both savings and "a flow of capital to industry".

The Chancellor also announced a new Pensioner Bond, available to everyone aged over 65 from January 2015. The Pensioner Bond will be offered by National Savings & Investments and will pay market leading rates. A one-year bond is expected to pay interest of 2.8%, while a three-year bond will pay around 4%. In other measures, the 10p tax rate for savers was scrapped and the cap on Premium Bond ownership was increased from £30,000 to £40,000 from June 2014, and will be raised to £50,000 in 2015. The number of £1m winners was doubled.

Wooing the 'retired vote'?

In what was probably the most controversial measure within the 2014 Budget, the Chancellor announced plans aimed at removing all tax restrictions on pensioners' access to their pension pots. Pensioners will no longer be obliged to purchase an annuity to fund their retirement. Drawdown of pension income under the new regime will be taxed at marginal income tax rates rather than at the current rate of 55% and the amount of pension savings that can be taken as a lump sum was almost doubled to £30,000 from 27 March 2014.

The measures will give retirees more freedom to decide how to use their pension pot but have also raised fears some individuals might fritter away their money and have to be supported by the state. The BCC described the move as "unexpected and radical" while the Pensions Advisory Service commented: "This Budget will be remembered for introducing 'grown up' pensions where individuals have more flexibility." However, it also warned that "greater choice can make decisions more complicated". Meanwhile, the CBI expressed the hope that, "in the long term, greater flexibility might encourage people to save more for their pensions".

If you wish to discuss any element of financial planning, such as investing, releasing capital from your property or Inheritance tax planning please do not hesitate to contact us on 0845 600 8996 or email advice@pmas.co.uk
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<p>3 SELECT YOUR PAYMENT METHOD Banks and Building Societies may not accept Direct Debit instructions for some types of account 0015</p> <p><input type="checkbox"/> PAY BY DIRECT DEBIT</p> <p>Name and full postal address of your Bank/Building Society</p> <p>To the Manager <input type="text"/> Bank/Building Society</p> <p>Address: <input type="text"/></p> <p><input type="text"/></p> <p>Postcode: <input type="text"/></p> <p>Name(s) of Account Holder(s): <input type="text"/></p> <p>Branch Sort Code: <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Bank/Building Society Account No.: <input type="text"/></p>	
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<p>4 YOUR CONSENT TO PLAY I confirm that I am over 16 and resident in the UK </p> <p>Signature: <input type="text"/> Date: <input type="text"/></p>	<p>OFFICE USE ONLY</p>
<p><input type="checkbox"/> If you do not wish your name to be publicised if you win, please tick here</p> <p><input type="checkbox"/> Data Protection If you would prefer not to receive other forms of communication from The Police Treatment Centres, please tick here</p>	

New name, same great service for NARPO members

Some of you may have noticed some exciting changes taking place at Roland Smith this spring.

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.

At the same time, we'll be moving forward with all member communications using the Police Mutual name and logo, rather than Roland Smith, to reflect the fact that we've been part of the Police Mutual Group since 2007.

Other than the name, nothing else changes and you'll still get the **same great service and value for money products** you've always enjoyed from us. You can still call our friendly specialist NARPO team on the same number you've always used – 0845 758 5878.



Customer Services Director, Pam McGaffney, has been part of the Roland Smith and Police Mutual story for almost 35 years:

"The change of name and our move to new offices marks an exciting new chapter for everyone here.

"I joined my father, Roland Smith, and brother, Nigel Smith in the family business in 1980. Since then, I've been immensely proud of the way we've continued to grow,

allowing us to bring our quality products and our emphasis on the personal touch to more and more of our members.

"Roland Smith has been part of Police Mutual for the last seven years. 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. The policies we arrange are designed specifically to reflect your needs and give you peace of mind.

"Police Mutual and Roland Smith have been here for the last 140 years and the team really is like a family. Many of our advisers have been here for 10 years or more and I know that our members appreciate being able to speak to the same person each time they call us.

"We've built many strong, lasting relationships, both with our members and with our partners, such as NARPO and the Federations, and I look forward to these continuing in the future. We've been working with NARPO for over 30 years now and it's a real privilege to be able to support retired Officers with their finances.

"It's always a pleasure to talk to our members and I hope to see some of you in person at the NARPO conference in Brighton this September."



Julie is one of our dedicated NARPO team members, based in Liverpool, and has been with us for nine years. Here's what she says:

"I come from an insurance background and have been an account handler here for nine years this November. When I was younger, I wanted to join the Police but they had height restrictions at the time and unfortunately I was just too small! I've got family members who are in the Police though.

"We bring a very personal touch to what we do. Our member services team of 14 are here for the NARPO members, but if anyone else comes through to us by mistake we won't waste their time transferring them around the business, we'll deal with it ourselves. Similarly, if you need to change anything about your policy, we won't pass you over to a different department, we'll sort all that out for you ourselves.

"You really get to know the members and I've been speaking to some of them ever since I first started here nine years ago. Many of them ask for us by name. You get to care about them and their lives and you can have a real banter with some of them! A lot of the members I speak to are my dad's age and I always like to look after them as I wouldn't want my dad to be treated badly if he had to call someone about his finances.

"Sometimes we can be the only people some of our members will speak to in days. We had one man who was starting to suffer from dementia and we were one of the first to notice something was wrong as he kept phoning us about the same thing. Because we have such a close relationship with NARPO, we let them know that we were worried about him and they were able to get in touch with his family.

"I'm very passionate about NARPO and the work we do, and I can't see myself leaving here any time soon. There are some people on the team who've been here for 25 years and we really are like a family!"

We understand what's important to you



Names of team members: BL-R: Sean, Paul, Carol, Julie Q, Julie W, Sue, Neil. FL-R: Lisa, Maureen, Shirley, Susan, Amanda, Elaine, Julia, Pam

We've been working with **NARPO for 30 years** now. Over the years we've spent a lot of time listening to NARPO members and have come to know what they really want from their insurance.

For this reason we'll never have automated responses and endless buttons, just our team of **friendly, helpful expert** insurance advisers on the end of the phone.

We know you expect the right insurance at a sensible price. We also think you deserve a friendly, one-to-one service from people who understand your needs, saving you time and money and taking the stress out of buying insurance.

Our dedicated NARPO team of 14 experienced member services colleagues, based in Liverpool, won't keep you waiting – they answer eight out of 10 calls within just three rings. They know all about insurance for retired Police Officers. If you need more time to think or understand your policy, they'll take the time to talk it over with you and will never rush you to make a decision.

Here's what one of our members said about the service he received from Maureen, one of our team, when he called us about his car insurance:

"You were very patient and professional in answering my questions and I appreciate the time you took to explain the cover your company provide. Frankly I have been very impressed by your attitude and customer care... You came across as very straightforward, honest, patient and polite, qualities that are not always found today. I really appreciate the time you took in dealing with my questions, in my opinion you are a credit to your company..."

We take the hassle out of car and home insurance

We'll be clear and transparent about the costs of insurance.

With some insurers the price quoted is rarely what you actually pay. Some charge up to 26.9% APR if you want to pay for your premiums monthly. Some charge extra if you want to make simple changes to your policy. Others will charge you for cancelling your policy.

We don't think any of that is fair, which is why we won't charge you extra.

There are **no hidden costs** in any of our policies and we won't charge you admin fees if you have to make changes like moving house or changing your car. We also offer interest free monthly payment options.

And if you have to make a claim, our dedicated member services **claims team handles things quickly** and efficiently so you can get back to normal fast. We know emergencies don't always happen during office hours, so our claims service is available 24/7.

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.

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

We've had a great response from NARPO members since introducing our family products. So don't forget to mention to your family members that they too can take advantage of exclusive NARPO car and home insurance!

Did you know...

- Last year we helped over 1500 NARPO members through the claims process
- We paid out over £1.4 million for NARPO members in claims
- NARPO members switching their home insurance to us saved on average £120*
- NARPO members switching their car insurance to us saved on average £88*
- Over 90% of NARPO members and their families renew with us each year

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

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and their family

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and discover what a difference we can make.

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

HEARING AID CHANNELS

If you or a loved one wear hearing aids, or may need to, read this article. If you wish to learn anything about hearing aids, we suggest you learn about hearing aid channels and why they're so important.

Late last year a member contacted us with a sense of urgency, for information about a pair of hearing aids he had been quoted for locally. The cost was £4,000, but with a discount, he would "only pay £3,000". Typically, the member reported that the offer would only be available until Monday, so a quick decision was required!

We discussed the technology offered and thanks to the internet, found the hearing aids were only eight channel. I suggested that the price he was paying for the technology level was perhaps a little high, so he went away to speak again to the local hearing centre. The next day he called again and told me that the audiologist had told him the number of channels in a hearing aid will make no difference to how well he would hear.

Thankfully the member decided to read the hard evidence and research we provided. We would like to share some of that information with you today and in doing so, help you obtain a better understanding of what you are buying, better assess the value and the likely benefits.

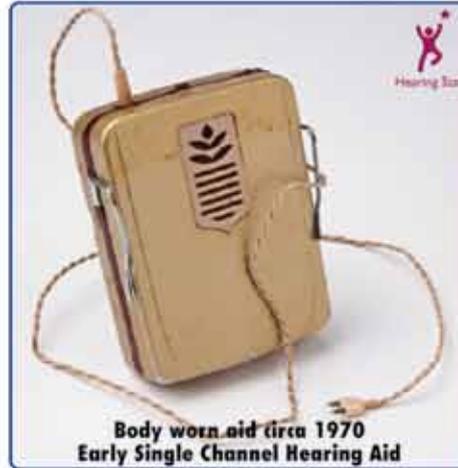
What is a hearing aid channel?

In its simplest form it is a route for sound to travel. Adjustments to a sound's volume and pitch can be made in a channel, as well as applications of various forms of noise reduction technology. The list gets longer as technology develops.

A simple kitchen radio is typically single channel. There is no tone control, let alone separate bass and treble adjustment. When you turn the volume control up, all sounds are increased together. If you wanted to make the sound sharper and clearer, you would need to be able to adjust the low pitch bass and high pitch treble sounds separately. You would need two channels for this, one for the bass and one for the treble. The dividing line between the two would be somewhere in the middle of the range of pitch the radio produces.

You may remember and indeed still own one of the older stereo units which often had a graphic equalizer. Some had six

or more sliders which, if moved away from the middle line, would alter the tone of the sound produced. Well each slider was in fact an individual channel.



Hearing aids and channels

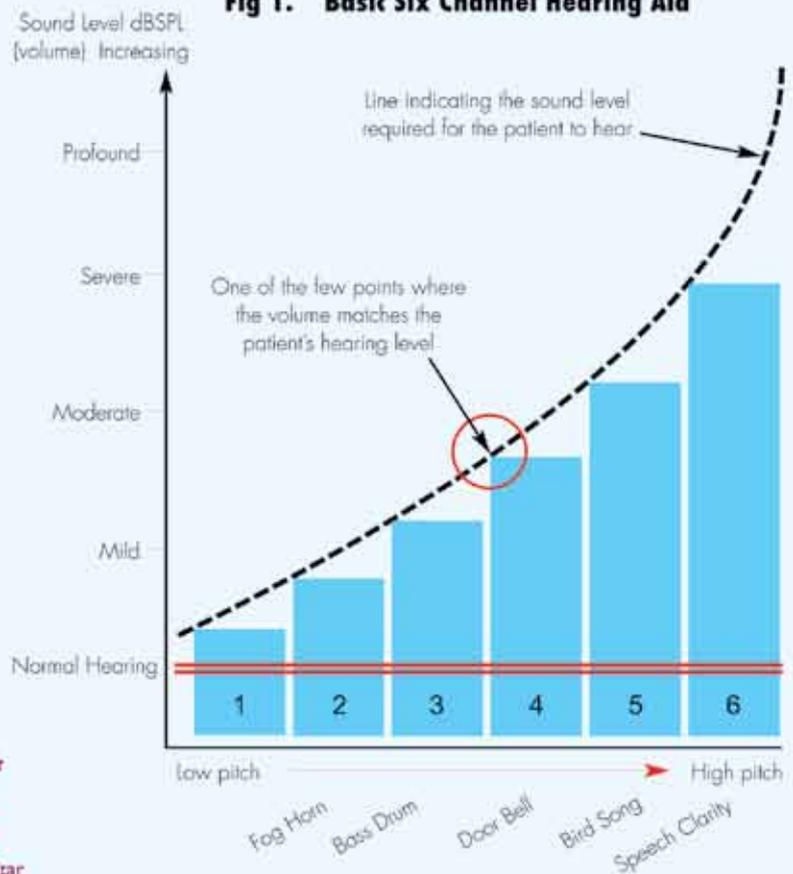
The first hearing aid produced in the early 1900s, was a single channel box with a large dial that could be rotated to increase the volume. With progress more channels have been added, especially since digital technology has been introduced. Today you can get six and eight

channel hearing aids free via the NHS provision. Remember that six channels simply means the sound the hearing aid produces has been divided into six.

How do more channels benefit me?

The answer to this is very simple. The more channels in a hearing aid, the more accurate the aid's sound fits the hearing loss and the likely more natural the sound for the wearer. Aids with 16 to 20 channels are also manufacturer flagship products and contain the full measure of everything they know and can employ in an aid. Buy 16 to 20 channel technology and you get the very best available. In the two diagrams below, it becomes very clear why more channels result in a more accurate fit of the patient's volume needs, represented by the black dotted line. Low pitch sounds are to the left and high pitch sounds to the right. Normal hearing is at the bottom of each graph. If the patient had normal hearing the black dotted line would be flat along the bottom of each diagram. This patient has a high pitch loss.

Fig 1. Basic Six Channel Hearing Aid



TAKE THE CHANNEL CHALLENGE!

FIND OUT HOW MANY CHANNELS YOUR HEARING INSTRUMENTS HAVE.

THEN LOOK AT YOUR ORIGINAL INVOICE TO SEE HOW MUCH YOU PAID.

If you've previously bought **two** 16 or 20 channel hearing aids in any style for less than £1,895.00; send us your original paperwork from the retailer and we'll post you a free packet of batteries. Limited to one packet per household. Offer includes technology sold under the manufacturer's generic own product brand name in the past five years to 31-5-14

Fig 1. Basic Six Channel Hearing Aid

In this diagram you can see the six channels of the hearing aid represented by individual blue columns. Where each blue column meets the black dotted line, the patient is receiving the correct amount of volume. It is only at that specific point where this happens is shown in Fig 1. by the red circle.

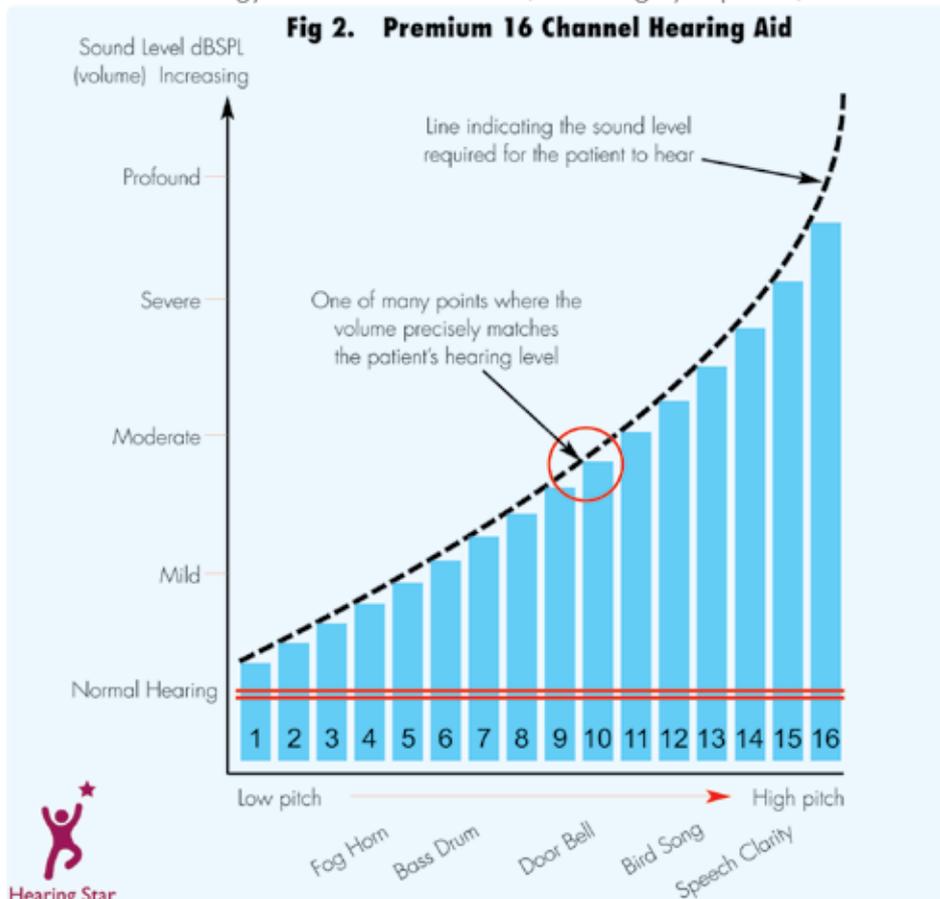
Either side of this point, the graph shows that the volume level is below the dotted line, resulting in insufficient sound and poor hearing. It soon becomes clear that having only six places where the volume is accurate for the patient is not that great. Turning the volume up in all channels will only result in their being too much volume when compared to what the patient actually needs.

This patient has a typical age related hearing loss that worsens as the pitch increases. The black dotted line therefore starts out near normal for low pitch sounds on the left, but rises up as the pitch increases and the patient requires more volume.

Fig 2. Premium 16 Channel Hearing Aid

It is clear that the sixteen channels makes a huge difference to the overall accuracy of the fit. We now have many more points where the volume is precisely meeting the dotted line. This means the patient is getting the right amount of volume.

Going back to the introduction, to say that this difference, makes no difference is inaccurate. If you look at all hearing aid manufactures worldwide, there isn't a single one that doesn't have a range of hearing aids for sale, where the top of the range product has more channels than their bottom or middle of the range products. It is also worth mentioning that many retailers charge about £4,000 upwards for 16 to 20 channel technology. As a members' service, we charge you just £1,895 for two.



Benefits



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- Any Style: Same Price
£1,895 FOR TWO
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- Members Only

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- Spread the Cost
- Pay from Pension

Brochure



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Questions from Members



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

Windows XP end of support

As some of you may know, Windows XP support from Microsoft ended on the 8th of April, after a monumental service lasting almost 13 years. Those of you still using XP are also aware that not a lot changed. The computer still functions as it should, and hard drives containing installations of Windows XP were not wiped or locked out... contrary to various rumours.

In fact, the only changes that could possibly affect most end users are the fact that security updates will no longer be distributed to installations of XP, and Microsoft support would no longer offer help relating to it. Everything else will function as normal. Third party software will still work and update as long as the developers keep making it and software that worked yesterday will still work tomorrow.

So what do you need to do? Well, the answer is you don't need to do anything, but you are advised to consider upgrading at some point, to get security updates as well as access to the latest software. A lot of people are apprehensive about upgrading to Windows 8, however it continues to evolve and once you start to use it you can get used to it quite quickly. There are also numerous applications out there to bring back a more "classic" look and feel if the way it works is not to your taste.

Fake Tech Support scam - don't be conned!

If a cold caller who you don't know asks you for details about your computer, and describes apparent "problems" to you – don't buy into it, even if you

feel a sense of familiarity. The nature of the cold call is to try and trick you into handing over payment details for a non-service. The individuals have every intention of taking your money and running for the hills, and the information they claim to have about your computer is fabricated. Unfortunately, this well known and long standing scam is nigh on impossible to bust, because they are controlled from overseas countries which have poor or non-existent cybercrime laws.

Member Q&A Question

When I turn my lap top on 'snapdo.com' shows in the first box and logs onto it, instead of 'my bt'. I have never entered 'snapdo.com' and think that it has come to my computer attached to something else. I don't do a lot on the internet even though I have been retired some 5 years, I will be grateful if you can advise me how to remove 'snapdo.com' so that 'my bt' shows and logs onto it.

Answer

Depending on what browser you are using, please see the attached link and select the correct set of instructions http://www.pcworld.com/article/241716/how_to_change_your_web_browser_home_page.html

You will just need to change Snapdo to bt.com

Question

Please can you help me? every time I log onto my web site I continually get adverts popping up onto the sides and bottom of the page, I no sooner click them off but what they pop up again. I find this so annoying as this has never happened in the past. How do I stop them?



Answer

Try downloading the free version of Malwarebytes' Anti Malware from www.malwarebytes.org and see if that brings back any results. This normally removes things like malware that create the pop ups.

Question

When I enter details in a web form, my name, address, telephone number, email, etc. auto select as soon as I enter my Christian name. Great but we have moved to a new address - how can I amend the info to our new details?

Answer

Assuming you are using Internet Explorer, Click the Tool icon in the upper-right corner and select Internet options. Click the Content tab. In the AutoComplete section, click the Settings button. In the resulting dialog box, click the Delete AutoComplete history button. Make sure that Form data is checked before clicking Delete.

Alternately you can manually type the new information in the form once, and it may ask you if you want to overwrite the stored data – this doesn't always work though and your results may vary.

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

TWD Accountants

Based in Stockport, near Manchester, we represent the friendly face of tax. Founded in 1996 and offering an unprecedented value for money service we have grown to become one of the UK's leading independent personal tax and accountancy specialists.

If the thought of filling in your own tax return fills you with dread, you're not alone. Many people find it complicated and time-consuming so it's no wonder that almost 1 million people a year are fined for failing to return it to H M Revenue & Customs.

Worse still errors by H M Revenue & Customs are regularly reported, with one in four tax returns calculated incorrectly.

Our unique fixed fee tax and accountancy services have helped many thousands of clients with their personal tax affairs. Tax return preparation; computation of each client's tax position; securing tax refunds; self-employed accounts preparation and carrying out tax health-checks are all part of the fixed fee service.

Are you aware that you need to let HMRC know if:

- You are a company director
- Your annual income is £100,000 or more per annum
- You have income from savings, investments or property
- You receive £10,000 from taxed savings
- You receive £2,500 from untaxed savings
- You receive £10,000 from let property (before deducting expenses)
- You receive £2,500 from let property (after deducting expenses)
- You become self-employed
- You want to make a claim for expenses or reliefs for £2,500 or more
- You or your partner is still receiving child benefit and one of you earns in excess of £50,000
- You receive income from overseas that is liable to UK tax
- You receive income from trusts, settlements or estates
- You have sold an asset and are liable to Capital Gains tax

Our fee structure has no hidden extras, no catches and we don't try and sell you services you don't need. We provide you with one, low cost, fixed fee for your required service and that's the fee you pay.

Our 20 strong team of qualified accountants and ex HMRC staff offer a nationwide service.

By streamlining our communication and work-flow procedures and utilising state-of-the-art computer software, we've developed a highly efficient system which means there is no need for face to face meetings. This helps maintain lower costs and avoid the need for the soaring hourly charges usually associated with traditional high street accountants.

We are passionate to making tax accessible - providing a friendly and efficient service regardless of your tax queries. We now file an average of 5,000 tax returns each year and our business continues to enjoy steady growth.

There is no obligation for you to sign a contract with us, we offer a yearly service - if at the end of the first year, you decide not to renew, you are in no way obligated to us. However 99% of our clients have never looked back - many of them have been loyal customers and used TWD Accountants for several years.

We are now offering a tax advice line for NARPO members to contact us with any general personal tax queries they have. You can contact us on 0161 358 1210 with any personal income tax query*.

We are now offering a tax advice line for NARPO members to contact us with any general personal tax queries they have. You can contact us on 0161 358 1210 with any personal income tax query*.

Talk to TWD Accountants and see how we can take away your tax headache. For more information contact:

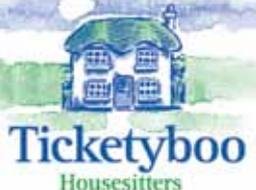
Christine Fairbrother ATT
TWD Accountants Ltd
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Stockport
Cheshire
SK1 1DS

Telephone: 0800 093 9433
Email: christ@twdaccounts.co.uk
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**Tax Advice Disclaimer*
 The TWD Accountants Advice service is available only to UK residents and is at the sole discretion of TWD Accountants. Advice is limited to aspects of UK Personal Tax ONLY. We regret we cannot answer questions of a tax planning nature. All advice given is of a general nature only and should not be relied upon before making (or refrain from making) any decision or taking any action. Detailed tax advice can only be provided to clients of TWD Accountants Ltd.

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- responsible
- active
- trustworthy
- mature



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High Court orders withdrawal of Home Office Police Pensions Guidance

The High Court has quashed Guidance issued by the Home Office which has been used to reduce the injury pensions of thousands of injured former police officers. All of these cuts to the pensions of former injured officers will now have to be further reviewed. The court ordered the Home Office to publicise the withdrawal of the unlawful guidance on its website. The notice is at <https://www.gov.uk/government/publications/police-pensions-notification>.

The Home Office Guidance, published in 2004, recommended that police injury pensions should be reviewed when injured former police officers reached their Compulsory Retirement Age ("CRA") at which they would have retired from the force (if not injured) and recommended using the lower "National Average Earnings" as a guide for loss of salary at that point. This resulted in drastic cuts to the pensions paid to former officers. Injured officers who could not work found their incomes slashed at either age 55 or 60, depending on when the officer joined the Force.

That method was challenged in a High Court case brought by lawyers at Cartwright King on behalf of former officer, John Slater. The government has now conceded that the guidance is unlawful and that reviews at a CRA must relate to the individual circumstances of the officer. This means the blanket National Average Earnings figures cannot be used to cut injury pensions. The Court ordered the Home Office to write to all police forces withdrawing the Guidance within 14 days and to publicise the withdrawal on the Home Office website.

If you believe you have had your injury award reduced as a consequence of you reaching Compulsory Retirement Age and the use of the National Average Earnings [ASHE], you should write to your Force requesting that your Injury Award be reinstated to its former Band. a template letter can be found on our website [Injury pensions page](#).

Is Employment and Support Allowance deductible from an Injury Pension?

We are aware that the position on this matter is varied throughout the country with some Forces deducting ESA and others not deducting it. ESA is a direct replacement for Incapacity benefit so on first sight one would expect it to be deductible, however Incapacity Benefit is expressly detailed as a 'relevant benefit' under Schedule 3 of The Police [Injury Benefit] Regulations 2006; ESA however as it is a new DWP benefit is not so expressly detailed.

In an effort to clarify the situation we recently wrote to the Home Office seeking clarification of the matter. The response we received from the Home Office included the following:

In principle, we believe it would be appropriate to change both the police pension and injury benefit regulations to make ESA deductible.

This obviously leads us to surmise that the Home Office are of the opinion that ESA is not deductible from an Injury Pension at present. The letter also makes it clear that Police Forces are responsible for administering pensions within the regulations and in view of this we suggest that those who are having ESA deducted from their Injury Pension write to their Force in an attempt to clarify the matter.

We have prepared a template letter for you to use to write to your Force; see our website [Injury Pensions page](#).



LATER LIFE LINKS

Our solicitors know about the challenges we can all face in later life. The commitments we make to our families – providing support to our children, grandchildren and elderly relatives.

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

Our dedicated team offer NARPO members:

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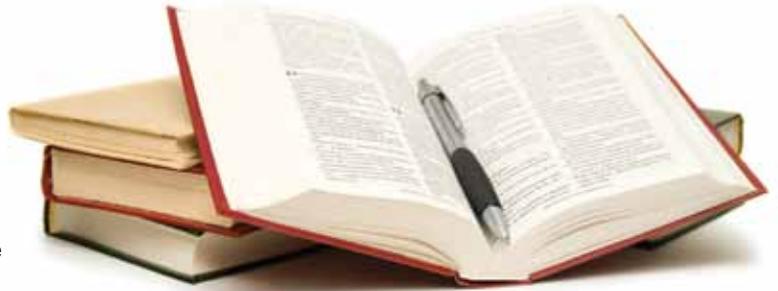
Birmingham, Bristol, Cardiff, London, Manchester, Milton Keynes, Newcastle, Sheffield, Wakefield & Edinburgh*

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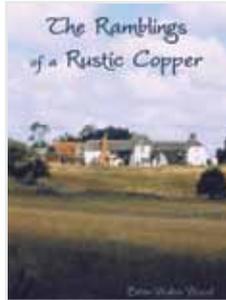


info **Ordering books:** Please do not ring the NARPO office to order books. Please visit your local book store and quote the ISBN number listed - they will then order the book for you.

The Ramblings of a Rustic Copper

By Brian Walter Wood

Brian Wood, a now retired Police Sergeant from the Thames Valley Police, recaps some of his humorous and occasionally serious encounters during his 30 years 'in the force'. His experiences include an instance with the Great Train Robbery for which he was awarded recognition for his participation. "As I walked under the Town Hall arch, on my way off duty I was confronted by a man holding a knife who had suddenly appeared out of the darkness. He advanced screaming that he was going to kill me". Not your normal activity on a peaceful evening in Aylesbury. Look out for Brian's second book aptly called 'More Ramblings of a Rustic Copper' due for publishing in 2014.

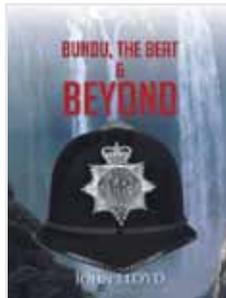


ISBN: 0957020236

Bundu, The Beat & Beyond

By John Lloyd

Follow the author's journey through life from a Central African childhood in the mid 1950s to boarding at a High School in Apartheid South Africa in the early 1960s. From joining the Sussex Police in 1969 and various adventures in Uniform before progressing through to the CID by 1978 and international criminal investigations into Frauds against Airlines during the 1980s. Then explore the world of international criminal investigations with Interpol from 1991 at New Scotland Yard through to the formation of the National Criminal Intelligence Service (NCIS) until its demise in 2006. Be introduced to the world of the international Division of the Serious & Organised Crime Agency (SOCA) and the many trials and tribulations that followed.

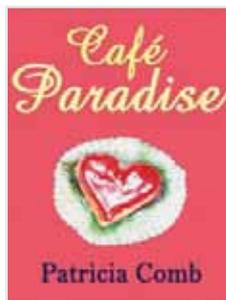


Softcover ISBN 9781491800393. Hardcover ISBN 9781491800409.
E-Book ISBN 9781491800416

Cafe Paradise

By Patricia Comb

A romantic comedy set in York, Cafe Paradise follows the lives and loves of a group of characters who work in a local 'greasy spoon'. After Jackie finds her domineering mother lying dead, face down in a bowl of porridge, she has to take over the running of the cafe. Her plans to modernise are not met with enthusiasm by the staff. Walter, the cook, is not impressed by the prospect of cooking 'foreign food' and he's increasingly alarmed at Jackie's attempts to raise the cafe's profile by getting involved with a crooked local businessman. Meanwhile waitress Kate is trying to fend off the attentions of baker's man Stan, who despite taking her on the worst date in history, is determined to win her affections. And the other waitress, Penny, has discovered that her husband George has taken up a rather unusual hobby...

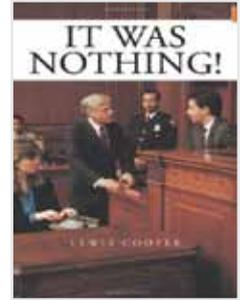


Cafe Paradise is available on Amazon Kindle or from 2QT Publishing's on-line Shop at www.2qt.co.uk/shop

It Was Nothing!

By Lewis Cooper

This story provides a gentle, light-hearted introduction of the naivety of youth, highlighting the potential of Mary Lewis to succeed in commerce and the determination of Alun Carpenter, who was destined to achieve much public good. The journey covers the period of 1944 to 2009 and gradually adopts a serious note, as indeed does the style of the author, who beguilingly unfolds the theme of love, aspirations, and selfless devotion, where the majority of driving forces tenderly radiate from the ladies of the tale. With originality of thought, the reader is taken along a winding roller-coaster ride of a fusion of emotions and prejudice, ranging from surprising humour to disappointment and grief. Alun Carpenter retires from the police service and is charged with murder. The evidence against him is conclusive, but what will happen to him and his family?



ISBN-10: 1481798081

The Vampire of The Villas

By John Pye

Vampire! An internet search on the word will draw over 11 million hits – such is the worldwide, frenzied interest in the subject. Almost all vampire stories are fictional and even the ones which claim to be genuine are so lacking in factual detail that they are viewed 'tongue in cheek'. 'The Vampire of The Villas' on the other hand, is absolutely true - I know because I was there. This short story is my account of what took place on the evening of Friday 24th November 1972 when, as a young British police officer, I was sent to investigate the disappearance of Demetrius Mykiciura, a 67 years old Polish immigrant. The avenue of dark and dilapidated Victorian mansions where Mykiciura lived - The Villas, Stoke on Trent in the heart of industrial England, could not have been a more fitting setting for the weird and disturbing tale which unfolded.



Only available at Amazon as an ebook

Thinking About Leaving Your Job?

By Peter Kelleher MSc.

The prospect of leaving a job is a daunting one at the best of times, but even more so in these times of economic stringency. Ex-police officer Peter Kelleher's expert examination of all that is involved in such a transition provides practical guidance for anyone moving through the many questions and issues that arise when searching for a new job, or thinking about leaving their career to start something new. Drawing on his own experience of making a career change after 30 years in the force, Peter clearly sets out the decision-making processes his readers will face when looking for new pastures.



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Worth knowing

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

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

27 Years as Chairman

Bob Bradley stood down at the AGM after more than twenty seven years as the Chairman of Wakefield Branch and the Branch was delighted to mark his exceptional and loyal service with a gift of whisky glasses and two bottles of 'single malt'. Bob will still take an active part in the business of the Branch and he remains an active member of the Committee. His wife, Barbara, who was one of the founder members of the highly successful Ladies Section, was presented with a bouquet of flowers.



Thank you!

At the General meeting of the Lincolnshire Branch held on 3 December 2013, Sue McEachran, the branch Welfare Officer, paid tribute to Cilla Smith who recently retired from Lincolnshire Police. The tribute was in appreciation of the care and kindness Cilla had shown to Lincolnshire members for over 20 years whilst Cilla had been the Force Welfare Officer. Branch Chairman Lew Hudson presented an engraved NARPO plaque and a bouquet of flowers to Cilla.



Life Member

This year's Annual General Meeting of the Burnley and District branch of NARPO was quite a momentous event. We saluted the achievements of Mike Griffin who became Chairman of our branch in 2001, welcomed a new Chairman and voted for a name change for the branch.

Under Mike's leadership the branch has grown, not only with the amalgamation of the Blackburn membership, but by Mike putting himself out and about, actively recruiting. Before Mike stood down his last act was to propose a name change for the branch to better reflect our geographic membership and the new amalgamated Police Division the branch reflects. The preferred option was 'East Lancashire' branch. The proposal was carried on the night by a show of hands indicating an overwhelming majority. Mike has been made a Life Member of the branch and was presented with his membership by Martin Stanworth, Vice Chair.



Second World War RAF Bomber recognised for bravery almost seven decades later

A former Portsmouth City Police and Hampshire Constabulary police officer who flew with RAF Bomber Command's 619 Squadron on 12 sorties over Germany during the Second World War has had his bravery recognised almost seven decades later. Laurie Davis, 88, was joined by a 100-strong gathering of family and friends from Portsmouth and Gosport District Branch of NARPO at the Royal Marines Association Club in Eastney, Portsmouth as the veteran RAF Warrant Officer Radio Operator was presented with the Bomber Command Clasp to officially mark his service with Bomber Command.

Mr Davis, who still lives in the city he once policed, and his former R.A.F. colleagues have waited nearly 70 years to have their service recognised by the government, with the Bomber Command Clasp finally being struck in 2013.

The clasp was presented to the former inspector by Air Commodore Christopher Bray, O.B.E. head of operations for the Service Personnel and Veterans Agency. Air Commodore Bray and other military officers had travelled from Cheltenham that evening for the presentation.

Chief Constable Andy Marsh was also in attendance on the evening to receive the Bomber Command Clasp on behalf of his late grandfather, Wing Commander Roy Whipple, D.F.C. Wing Commander Whipple completed 28 bombing sorties over Germany. Mr Whipple, who passed away in June this year at the age of 96, actually cycled from Liverpool to Oxford in 1939 to volunteer for the RAF.

Left: Chief Constable of Hampshire, Mr Andy Marsh. Centre: Air Commodore Christopher Bray OBE. Right: Mr Laurie Davis

SUMMER CHINOS

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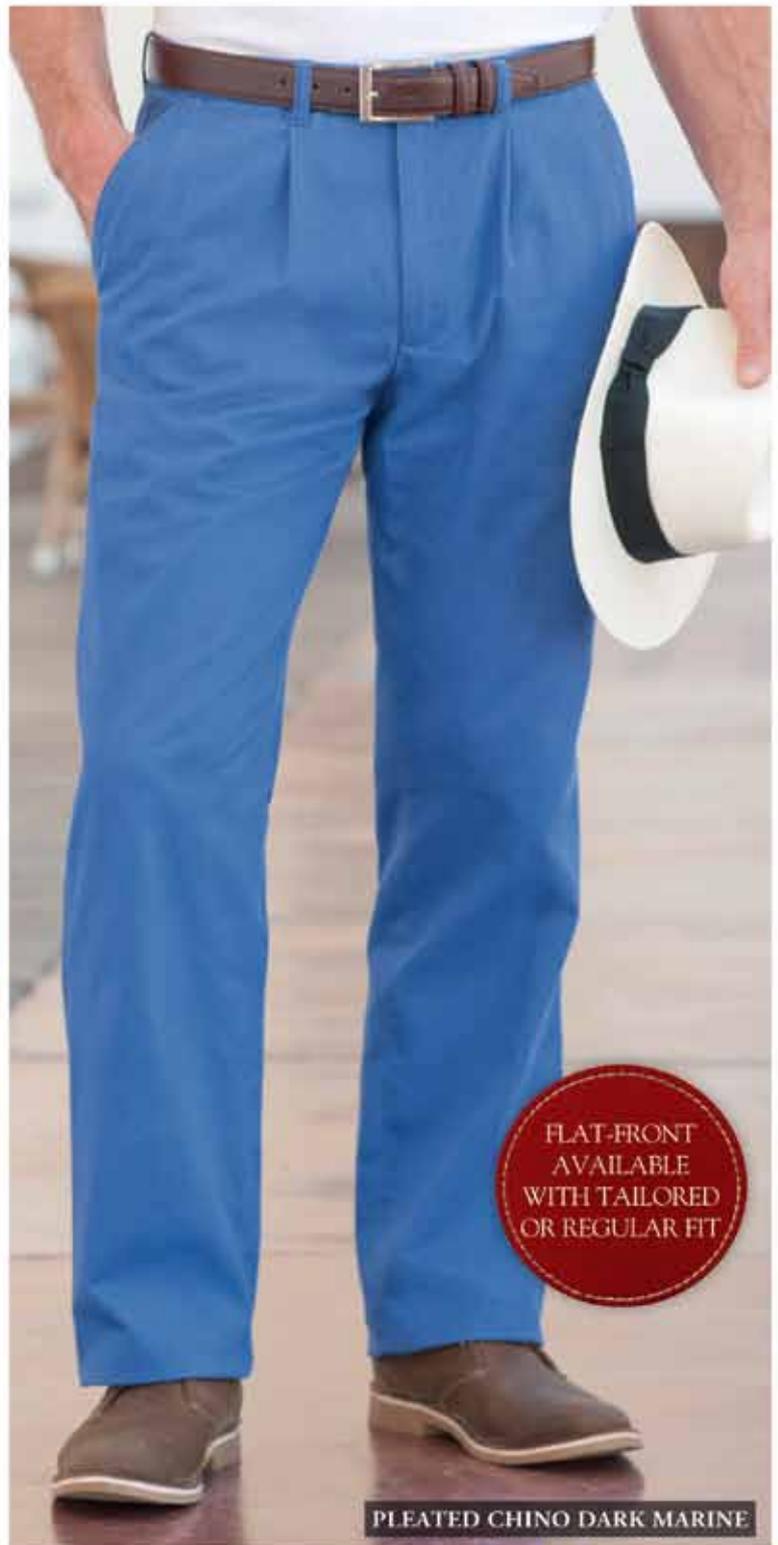
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Rental Ads

Members' Holiday Property Small Ads

England

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CORNWALL - ST IVES

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

COTSWOLDS - WATER PARKS

Privately owned - Fully equipped Lakeside chalet at 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 - B & B Nr KENDAL SOUTH LAKES

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CUMBRIA - LAKE DISTRICT KESWICK

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N / DEVON - ILFRACOMBE

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

DEVON - OTTERY ST. MARY

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

GLORIOUS EXMOOR

"A beautiful spot" 200 acre beef/sheep farm. AA & ETB FIVE STAR GOLD AWARD B&B. Farmhouse (1086) overlooking Exmoor National Park. 3 Quality en suite bedrooms. Full central heating and log fires. Much farm produce used. B&B from £38 PPN optional EM £20 Tel: 01769 550262 Mob: 07793526260 Email: kerscott.farm@btinternet.com Web www.devon-bandb.co.uk

ISLE OF WIGHT

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

NORFOLK - WELLS-NEXT-THE-SEA

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

NORTHUMBERLAND

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

NORTHUMBERLAND - Gateway to Hadrian's Wall

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

SHROPSHIRE

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

YORKSHIRE DALES

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

YORKSHIRE DALES

C16 cottage in Wensleydale, with beams and other original features, and log burner. Sleeps 4 in two bedrooms, one double, one twin. Warm, cosy and comfortable. Village location, ideal for walking. Well behaved dogs welcome. No smoking. 10% NARPO discount. 01954 202938 verityladds@hotmail.com Website: www.lightfoothouse.co.uk

Scotland

ISLE OF LUING, ARGYLL, SCOTLAND

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

NESS - ISLE OF LEWIS

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

PORTREE - ISLE OF SKYE

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

Wales

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 holiday lodge in a beautiful woodland estate near Amroth, South Wales to NARPO members at reduced rates. Details of the lodge can be found at www.carlodge.co.uk. Contact Dave Johnston Email: carlodge@btinternet.com Mobile; 07920 781212

Ireland

WEST CORK

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

Cyprus & Greece

CYPRUS - PERNERA - PROTARAS

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

France

BRITTANY

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

LANGUEDOC

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

NORMANDY

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

NORMANDY, DOMFRONT

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

NORMANDY – MANCHE

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

SOUTH OF FRANCE

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

Italy**CENTRAL ITALY**

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

TUSCANY

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

TUSCANY

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

Portugal**ALGARVE- LAGOS**

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

ALGARVE – LAGOS

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

Spain**COSTA BLANCA: PANORAMAGOLF, VILLAMARTIN**

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

COSTA DEL SOL – BENALMADENA & CALAHONDA

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

JAVEA, COSTA BLANCA.

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

COSTA CALIDA

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

MENORCA

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

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

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

LANZAROTE – COSTA TEGUISE

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

TENERIFE – COSTA DEL SILENCIO

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

MADEIRA – FUNCHAL

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

North America**CENTRAL FLORIDA**

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

DISNEYWORLD – FLORIDA

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

DISNEY – FLORIDA

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

FLORIDA – DISNEY

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

FLORIDA – DISNEY AREA

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

GULF COAST – BRADENTON – SARASOTA

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

FLORIDA - GOLF/DISNEY

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

ORLANDO - FLORIDA

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

SIESTA KEY – SARASOTA

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

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

Rest Of World**SOUTH AFRICA - Kruger National Park**

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

Table View, Cape Town – SOUTH AFRICA

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

Narpo News And Website

If you wish to have an advert included in all our 2014 editions of NARPO News, which is delivered direct to the homes of over 80,000 members and included on our website, please send details of the ad [40 words maximum, excluding contact details] together with a cheque for £200 to us at NARPO House. Please make cheques payable to NARPO. **Payment can now be made direct into our Bank Account using the following details: Sort Code: 08-60-01 Account No: 20263843. Please send advert and payment details by email to depceo@narpo.org**

NARPO Private Medical Insurance Scheme

Special Offer - FREE month for new moratorium joiners in March



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

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

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

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

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

Members can benefit from:

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

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

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

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

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

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

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

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

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

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

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

For more details about the NARPO Healthcare Scheme:

Freephone 0800 112 4815

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

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

Time out puzzle 78

Compiled by Ted Dilley

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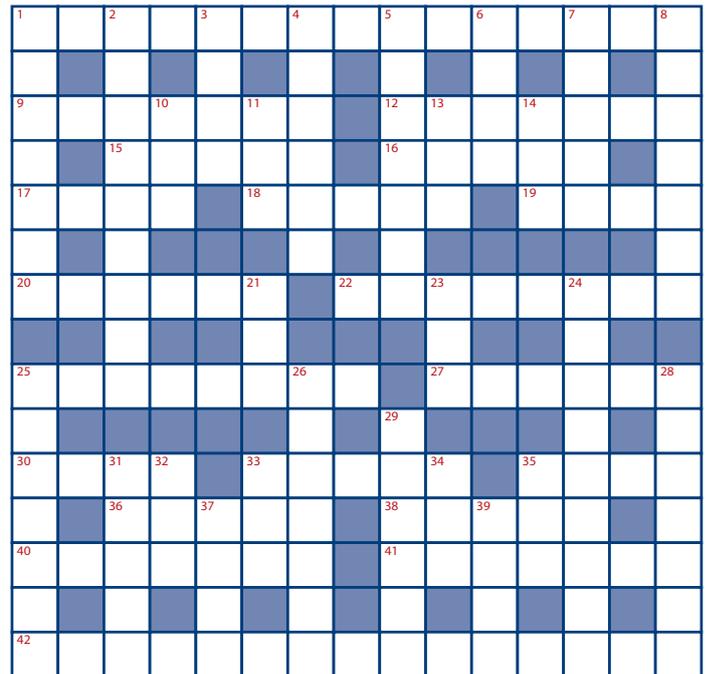
Win £75 M&S Vouchers - How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **16th May**, with your name, address and membership number.

Across

1. One of the four major railways created by the "grouping" in 1923. (8,7)
9. Oval shape created by an oblique section of a cone. (7)
12. Artist's studio. (7)
15. Tale teller. (5)
16. "Ye high, exalted, virtuous -----" (Burns) (5)
17. Pop at Uncle's. (4)
18. In need of rest. (5)
19. It's active on the Mediterranean's largest island. (4)
20. River rising in Sussex, reaching the sea at Rye Bay. (6)
22. Pronounce a word starting with the sound of the letter "h" (8)
25. Important railway junction in the northwest. (8)
27. Pass. (6)
30. Poisonous Indonesian tree. (4)
33. What all reporters want? (5)
35. A major river used in part as a Germany/Poland border. (4)
36. A wood and hide dwelling for Plains Indians. (5)
38. Friend of Thumper? (5)
40. "----- two worlds life hovers" (Byron) (7)
41. Dots for reading. (7)
42. Proposals. (15)

Down

1. Somnolent rail support. (7)
2. Lake in northern England. (9)
3. What was left in Pandora's box (4)
4. "Auld -----", the Athens of the North. (6)
5. University lecturers. (6)
6. The same, as in i.e. (4)
7. Quiet name for an indoor game, (5)
8. A length obtained by an imperial measurement. (7)
10. "For the world, I count it not an ---" (Browne ,Religio Medict) (3)
11. Used a chair. (3)
13. Small amount. (3)
14. Confederate Army General. (3)
21. Title of an Abyssinian prince. (3)
23. Nickname of a Dickens hero. (3)
24. Armoured South American insectivore. (9)



25. Largest breed of spaniel. (7)
26. Like having your own ----- to print money (Roy Thomson, Newspaper baron) (7)
28. Small towers at corners of castles (7)
29. Violently deprived of property. (6)
31. Of Athens, classical in taste. (5)
32. What Curly Locks was to do while sat on a cushion. (nursery rhyme) (3)
33. Perceive. (3)
34. Birdie plus one. (3)
35. Sash for a kimono. (3)
37. Hairdo. (4)
39. Beech fruit. (4)



Name: Membership No.: Telephone No.:

Address:

Postcode:

Crossword solution for issue 77

Across

1. Jam and Jerusalem 9. Colonel
10. Bradman 11. Second 13. Chrono
15. Mona 16. Negligee 18. Deacon
22. Zephyr 25. Tripping 27. Ache 28. Albert
31. Draper 34. Oranges 36. Extract 37. See 25 Down

Down

1. Jackson 2. Malic 3. Nonentity 4. Jill
5. Ruby 6. Smash 7. Limbo 8. Monsoon
12. Toe 13. Cad 14. Ria 15. Men 17. Exe
19. Euphrates 20. Own 21. Ore 22. Zealots
23. Hie 24. Rat 25. The Sword In The Stone
26. Garotte 29. Bravo 30. Rigid 32. Plato
33. A Son 34. Mesh

Crossword Winner

Congratulations to Winner **Paul Flatman, Stevenage** for winning our 'Time Out Puzzle' in the last issue.





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