



NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



2014 Annual Conference

Page 26



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inside



Front Cover:

Images from NARPO Conference 2014 at Brighton.

Apologies

The August edition featured on Page 39 a presentation to Margaret Morgan. We failed to point out that the presentation was made by Roger Foster, past Chairman of Gwent NARPO.

Mailing Information

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



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Editor's message

Widow's Pension for Life

An enduring injustice in the 1987 Police Pension Scheme is that those in receipt of a widow's or widower's pension under these scheme rules lose their pension if they remarry or cohabit. Although improvements have been made to this aspect of the police pension in subsequent schemes, the provisions were not made retrospective, so most police widows and widowers are still in the position of losing their pension in these circumstances. We believe this provision is demeaning and not an appropriate condition in a modern age and it should be abolished.

Successive Governments appear to realise that this is the case and have included lifelong survivor spouse entitlements in the most recent police pension schemes. This has left older widows and widowers at a real disadvantage when compared with their younger counterparts. Many of these widows are left in later life with a stark choice between retaining a pension, which can be their main source of income, or ending their days in a loving relationship, which provides the companionship so necessary to their quality of life. NARPO has been campaigning for a change to this situation for a long time. We are continuing that campaign but recently have been assisted by a widow member, Kate Hall.

Kate has launched a petition to seek the change to legislation that we support. That petition has already received in excess of 64,000 signatures towards our target of 100,000 signatures. We are looking for your support to achieve that 100,000 target. Signing the petition is simple as a link to the petition is available on our website at www.narpo.org – click on 'Notices' for a direct link to the petition. Please support our widow and widower members by signing the petition today.

Non-Resident Taxation

The Government has been consulting on proposals in respect of the treatment of tax in respect of non-residents. Articles in the Daily Telegraph and other financial press have recently addressed this issue but with all these articles, particularly when the issue is complicated, over simplification can cause heightened concern.

What is a fact is that the Government

consultation on changes to taxation for non-residents covers a wide area of taxation for both UK and non UK citizens, but could have some implications for those in receipt of police pensions living abroad. However the Government appears to recognise the position of public service pensioners like retired police officers as the extract from the consultation document below shows:-

The government is concerned that individuals, like those in receipt of government service pensions, who are not eligible for double taxation relief, would be disproportionately affected by the removal of the UK Personal Allowance.

The government does not intend to raise taxes on vulnerable groups or in situations where the UK is the principal taxing authority and an individual has no recourse to relief as a result of the UK having sole taxing rights under a tax treaty. If the government were to restrict non-residents' entitlement to the Personal Allowance, it would intend this to apply to types of income which are taxable both in the UK and overseas (such as that from immovable property) but to retain the Personal Allowance on income that is taxable exclusively in the UK.

Whilst this extract does appear to offer some comfort to those in receipt of public service pensions, we have provided a limited response to the consultation on the specific point above and in support of the continuation of Personal Allowances for public service pensioners in the circumstances outlined above.

The consultation is only the first step before any changes are considered. If you wish to register your concern about the issues raised by the Government, a petition has been raised on this matter and we have provided a link to that petition on our website at www.narpo.org – click on 'Pensions'.

Annual Conference 2014

The NARPO Annual Conference was held on 5th September 2014 at the Grand Hotel, Brighton. The day featured inputs from the ACPO President Sir Hugh Orde in the morning session outlining the current landscape in policing and taking questions from delegates. This was followed by panel discussions on aspects of our manifesto Later Life Ambitions, which had been launched at a Parliamentary reception earlier in the week. Later Life Ambitions is supported by the Civil Service



Pensioners' Alliance, the National Federation of Occupational Pensioners and NARPO and has been produced with the support of Connect PA, an independent political communications agency.

A timetable of events is planned to influence all Parliamentary candidates, highlighting issues which affect our joint membership. Questions from delegates throughout the day ensured a lively debate.

On this occasion, and for the first time for our Conference, the event was webcast live. For those who missed the Conference and would like to look back on events it is available on YouTube through a link on the 'Home' page of our website at www.narpo.org.

Commutation Factors

We have continued to take an active interest in the complaint of maladministration of the police and fire-fighters pension schemes in respect of commutation factors between 1998 and 2006. A preliminary finding has been shared with the parties involved for comment. This is a normal procedure in such cases.

The latest situation is that a comprehensive preliminary decision by the Ombudsman, with his views on all relevant aspects of the lead complaint and the likely outcome, is expected to be published by the Ombudsman in November 2014. Once the lead complaint has been decided we will consider what further action would be appropriate. A link to the Ombudsman's press statements can be found on our website at www.narpo.org – click on 'Pensions' then on 'Police Pensions'.

Pension Increase

For those eligible for a pension increase, the CPI figure for September 2014 is 1.2%. This is the figure currently used to index police and other public service pensions from April 2015. The RPI figure for the same month is 2.3%.

Best wishes

Clint Elliott - Chief Executive



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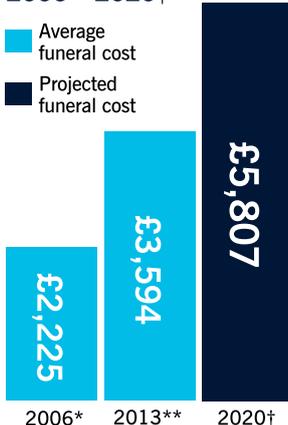
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President's Conference Address



Conference

Good afternoon to those present in this wonderful hall and to those watching on the live webcast which I am told is now at over 300.

The Address to Conference by the President is traditionally reported in the November edition of NARPO News. Thus some of the topics I am going to mention, whilst hopefully of some interest to you, may actually be more particularly directed towards and for the consumption of some of those branch officials who are not present here today.

The structure of NARPO is well defined and consists of the 16 Regionally elected members of the National Executive Committee (NEC), the staff at our office in Wakefield and the officers and members of the 111 branches which are spread around England and Wales, most of which are represented in this audience.

We are indeed fortunate to employ staff who are passionate about their work and I wish to thank all of them for the tremendous work they do in administering and managing our business affairs, member services and the general support they give to the NEC, Branch officials and to individual members.

The members of the NEC are appointed to give direction and governance to the Association and are a dedicated group of forward thinking, innovative and hard-working individuals who I wish to thank for the time and effort they expend for the good of our Association.

They are, of course, elected to represent you and to bring your views to the debating table and as such they are the conduit between the NEC and the regions. It is essential that the flow of information is a continuous two way process, especially when matters of change are afoot.

The NEC needs to be both reactive and proactive in the core matters of concern to our members - which are those of welfare, pensions and social support - as well as in the provision of our many and varied member services.

The pro-active arm can be evidenced in many ways as has been amply described in the Annual Report and in the address given to you earlier by Pat Gates who is the Chair of the Strategic Planning Group.

There is further evidence of that innovative spirit demonstrated here today by the role played by the Live Group who were engaged by our Conference Arrangements Committee, which we hope has met with your approval and about which we will be seeking your feedback.

The true strength of our Association is vested at Branch level where the delivery of our core services are ultimately felt by the membership and I take this opportunity to thank all Branch Officials, particularly those present here today, for giving of their time to be of service to those who have served as our Latin motto so proudly boasts.

To assist you in the important roles you occupy as officers in your branches the NEC continue to provide Contact courses as well as New Officer training courses at cost to the centre.

You might be amazed to know that there are still several branches which have yet to take an initial place on either course and even dismiss the need for them to consider doing so.

That, I believe, is a sad state of affairs and I invite and encourage all Branches who have not yet done so to avail themselves of these important training initiatives.

Our strapline "*NARPO – the voice of retired police officers*" is a robust statement which succinctly describes the ethos and status of our Association which can boast nearly 90 thousand subscribing members. It cannot be stated enough that NARPO is the only Association that represents the interests of Police Officers in their retirement and the NEC is determined to get that message across to the serving officers of today.

The NEC has successfully exhibited at the Police Federation Conference over the last five years.

And over a longer period of time they have placed adverts and articles in their magazines and taken every opportunity to network in order to enhance the name of NARPO amongst the serving officers.

You might be surprised to hear that, when we first exhibited at the PolFed Conference, we were quite surprised and a little shocked to find that so few of the delegates, remembering that they were mostly JBB office holders, knew who NARPO were.

It is essential that we continue to forge close relations with the organisation from which we gain our members, both at National and Branch level, and in that way perhaps we can achieve more than the 65% take-up rate that we presently enjoy.

I am delighted to say that the name of NARPO is now much more recognised amongst the serving officers but I am convinced that there is still more we can do in this arena both at National and Branch level.

It is also part of this campaign to increase the awareness of NARPO that we have been working to portray a more modern image.

In this regard we have engaged in the use of social media such as Twitter and Facebook and enhanced our very informative website to be application friendly to mobile phone users and much credit is due to Steve Edwards, our Deputy CEO, for his efforts in this.

The concept of social media may appeal to some of you and some of your members but it is clearly not for everyone.

Indeed, the truth is that, it is a direction more specifically designed to target the serving officer of today for whom computers and technology are an integral part of their daily routine. We need to recognise that fact and embrace it if we are to attract them to join us.

Another initiative is to encourage serving officers to join us as Associate members during the last 18 months of their service and to then automatically become full members upon their retirement.

President's Conference Address continued...

This, you might think, should be a seamless operation that prevents them falling through the cracks caused by data protection and ensures that we capture them and helps to ease them into our member services through their transition period.

This is an NEC policy which I am pleased to report has been embraced by the majority of branches, yet to some amazement there are others where such applications are rejected out of hand as a matter of principle.

It is worth reminding you that such a decision rests with a Branch Committee and not just with a Branch Secretary.

I find it truly amazing and clearly against the whole intention of the policy that this attitude should exist. Needless to say, it will most likely lead to the loss of a member and perhaps others to whom the experience is related.

I know that if that happened to me, I would not bother to apply again and, furthermore, I am sure I would want to tell my friends about the manner in which I had been treated - probably by posting on a social media site as well

As an Association we should be looking at more ways to encourage new members, rather than obstructing that process and I urge those branches who have adopted that negative approach to seriously look at the damage they are causing to our image and to change their stance on this matter.

In a similar vein, though a different subject, some years ago the NEC developed Sleuth, and now has Super Sleuth, as a centrally based system for the administration and safe storage of membership data which could be amended by a designated person in a Branch as well as at Headquarters.

It is a system that saves time, affords continuity and avoids duplicity of effort and in turn increases the security and credibility of our records.

It also has an important role in data recording in relation to our various membership service schemes.

Earlier this year I mentioned in my NARPO News page that there were six branches that had not yet come onto Super Sleuth, and in line with the mood expressed at a previous Conference, I decided to name them. I should add that I asked Clint to write a comprehensive letter in advance of my publication asking them to come on board and indicating that we would assist them to do so.



I did, however, receive some letters of criticism about this and even a suggestion that I should not interfere in Branch matters. I am delighted to tell you that shortly following that article, the Barnsley, Plymouth, and Sunderland branches adopted SuperSleuth. That just leaves Northwich, Pontefract and Birmingham branches to embrace our National Database.

So, let me take this opportunity to offer them every assistance to do so and invite them to take some urgent steps to join a system which is acceptable to the other 108 branches and thereby end this nonsense of non-conformity.

There are many changes taking place in the Police Service of today, which we cannot but fail to notice, and many of you have asked why we do not use our Voice of NARPO to express opinions about them. The Annual Report contains examples of when and how we use our voice and indeed our earlier debate on Later Life Ambitions and the panel discussion to follow, regarding our Joint Manifesto formed with partner associations, are further evidence of it.

We are careful not to be drawn into comment about matters which are not really our concern such as the manner or style of policing or indeed the clothes which the officers wear when performing their duties. We do however take cognizance of the changes in the structure of forces and the perceived march towards Regionalisation as well as the in vogue collaboration between forces which appears to be a more prevalent issue.

These changes must prompt us to look at our own structures or I fear we may be left behind when they occur.

Scotland has recently experienced this when their several forces became the single entity which is Policing Scotland. Our Branch system is pretty much based upon the policing structure of 1958 when many Borough, City and County forces existed.

This was dramatically changed in the amalgamation period of the late 1960s when many of those smaller forces were swallowed up and ceased to exist.

That was nearly fifty years ago and officers of today have very little, or no, knowledge at all of those now extinct forces; thus, when they seek to join NARPO, they are bewildered to find that in many instances there are no branches which bear the name of the force in which they have served and they often have no idea as to what many of our branch names relate to.

Clint Elliott has done a great deal of work to produce statistical evidence which shows that membership growth is much greater in Branches that have incorporated a Force name.

Some of our Branches have formed consultative groups having taken on board the "One Force, One Voice" policy advocated by the NEC some years ago, yet some of those are ironically flawed as some branches refuse to participate.

President's Conference Address continued...

This is indeed another example of absurdity and belligerence, within our Association that needs to be addressed sooner rather than later.

In various discussions with the Police Federation, Chief Constables and Police and Crime Commissioners who are keen to embrace NARPO in their Police Family, we are often told of their frustration in not having a single point of reference for contacting the Branches in their force area, even in those where consultative groups have been successfully established. This must be easy to resolve and I urge you all to make such arrangements as soon as possible please.

There have been some very successful amalgamations between NARPO Branches and I commend to you Staffordshire and Cambridgeshire as two excellent examples. You should not fear the "A" word and let me at this point remind you that the NEC policy is that such amalgamations will not be forced upon any branch.

That said, fundamentally, if NARPO is to meet the current identity issues that are confronting retiring officers, there is a pressing need for this matter to be addressed by branches within force areas.

111 branches are too many. In streamlining our structure and, perhaps ideally, having one branch per force area, it is still possible to maintain the integrity of those smaller branches which have names which represent forces and areas of old. They would still exist as units in the greater scheme of things and continue to provide the support to members in their local area, as they do so well at present.

The Staffordshire model does exactly this. It is for branches to take this initiative and they will receive every support and assistance from the NEC if they so request it.

Please do not dismiss this suggestion out of hand, as you may be very surprised at the advantages that have come from the successful amalgamations that have taken place. We must embrace this change despite any reluctance to do so if we are to remain an Association that is fit for purpose now and for the future.

Clint Elliott earlier outlined the intention of the NEC to re-write our rules, which quite frankly are in need of some drastic reform. We have instructed Linder Myers Solicitors to prepare a draft set of new rules which will be written from a clean sheet rather than attempt to amend the existing ones. There are likely to be some sea changes, about which we will be keeping you fully informed, and will seek your involvement as we progress towards Conference 2015 where they will be presented for final approval.

It is our intention to "Road Show" them at your Regional meetings to be held in early 2015.

It is in light of this planned course of action that only full members will be permitted to attend next year's Conference as a delegate, which is in conformity with our current rules at Annex 1 entitled the Regulations for the conducting of Annual Conference at Regulation 2 (b). Our instructed solicitor confirms this to be a correct and legal interpretation which has been overlooked in the past, the reasons for which have not been determined.

In closing my address, I do want to mention that there is one issue of clothing that has caused great concern to many of you and about which we have made comment, and that relates to that uniform as worn by Mr Tom Winsor, the Chief Inspector of Her Majesty's Inspectorate of Constabulary.

We also strongly object to public comments he has made regarding the integrity of former police officers and a separate recent slanderous and personal attack he made against one of the senior officers involved in the Hillsborough Enquiry.

Our CEO has written to him in strong terms to express our concerns and demanded that he produces evidence which could support his scurrilous comments. It will perhaps come as no surprise that to date this man of words has failed to respond to us in any form. I can however assure you that we will not let matters lie and we will press for a suitable apology. If he still fails to send a written response I further assure you that he will be challenged verbally and no doubt publicly by me when next we meet - so watch this space!

I thank you for your attention and I now end my address by saying how very proud and privileged I feel to have served you as the President of this great Association during the past year.

Conference Thank You.

I had originally planned for my predecessor Eric Evans to say a few words to you at this point in time but unfortunately he is unwell and has been unable to attend Conference and so I should like to read a message he has sent.

Ladies and Gentlemen, unfortunately I have had to express my apologies for my absence from Conference owing to a problem with my legs which I hope will be cleared up soon.

I am grateful to Ian for having initially agreed for me to deliver a few words to you and now in my absence he has offered to read this message.

Firstly, to thank all of you who last year sent personal letters or cards of sympathy or sent them on behalf of the members of your branches on the occasion of the sad and rather sudden death of my wife Pat – Conference, that was exactly a year to this day.

Secondly that it was my pleasure and honour to have served you as Vice President for three years and then President for five year's and I should like to thank you all for the friendship, support and hospitality afforded to both me and Pat over those eight years.

I had planned to say some words of farewell to you at the end of Conference last year when I stood down from office but obviously circumstances prevented that from happening.

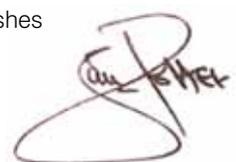
I took great pride in believing that I had maintained the principles and aims of our Association as members of the wider "Police Family" and to look after the welfare of our members.

Thank you and God bless you all.

Eric

You will know that Eric has remained a member of the NEC and, indeed has been re-elected for another two years. He has been a willing mentor to me during my year in office and we hope he is soon well enough to join us again.

Best wishes



Ian Potter - President

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Does Anyone Want Volunteers?

When I was a child I used to listen in awe to my father's stories of when he was a soldier in WW2, how he fought in the Middle East, and at the battle of Arnhem, where he was captured. He escaped from an enemy truck with some other soldiers and made his way home to England through enemy lines and was one of the first soldiers to arrive at Auschwitz. The horrors he saw there. He died when I was a child but one thing he told me I remembered all my life and that was - 'Never volunteer!' Read on, there is a moral.

I did have a minor blip once when I volunteered to become a Special Constable but that all went well; however, I still followed his advice until, that is, many years later, having been a serving Police officer for some 23 years, I was seriously injured on duty and having been told that I may never walk again unaided, I was given a medical discharge. Around the same time my wife was diagnosed with a terminal illness, which left me having to look after her full time, look after my two children and cope with my own injuries, I also tried part time work but just was unable to cope with that on top of everything else.

Some two and a half years later, my wife passed away and I eventually carved a new life and career for myself; although my injuries were slightly better I still have to be selective of what I do, but, thankfully, after a spell back at college, I went into teaching at a University. Fifteen years later, when about to retire, I was offered redundancy, which I accepted.

Once more I suddenly found myself at home, full time, with plenty of time on my hands and time to look after my grandchildren - which I thoroughly enjoy. But when they have gone home, and the house has been decorated throughout and the garden landscaped and weeds banished forever, then a gap appears which needs to be filled. Being single and living in a small village, time passes very slowly, so I decided that it was time for another 'blip' and time to volunteer! Apart from 'putting something back' (something I've never really understood) I thought that the company would be a good thing.

I decided that AgeUK would be my first attempt, as they always seem desperate for help. I was welcomed with open arms at my interview, especially when they knew I had been teaching IT and technology at University for 15 years. However, their demands were not what I expected; I was prepared to offer up to 1 whole day per week but they wanted more, which I was unable to offer, so I withdrew my offer to help.

My second port of call was to my local District Council, who were running a Volunteers fair, and after a chat with the organisers, I signed up to 2 organisations, who again were running projects where they 'urgently' needed people to help teach IT and computing. I was told there would be plenty for me to help with. That was 2 years ago and I am still waiting, although they still email me with the odd request, but knitting and embroidery aren't really what I signed up to do! And digging over someone's back garden is something I wouldn't really be able to cope with. Oh well, so much for filling in the application form with qualifications and what one can and can't do!

Still on the hunt for a volunteering position, I spoke to my local PCSO who told me that my old force were seeking volunteers, so I applied. (Bet you can't guess where this one is going!)

Many, many emails and phone calls later - in fact 13 months later, I contacted my branch secretary and asked if he was aware of any problems with recruiting volunteers. My email was forwarded to the Chief Constable and the Crime Commissioner and within a few weeks I was sitting in my local Police station being interviewed for a new post at that station and greeted with great enthusiasm and told what a great asset I would be there and that there were many tasks that I would be able to help with. I was really pleased that I was going to be back where I left off many years ago and hopefully doing something worthwhile!

I was informed that the hold up in volunteering was caused by HR now being shared with another force, or MFSS as it is referred to; they're the ones who email you with a 'no reply' address and no contact details so you can't get back to them! In fact they did email me with a date for an interview with my local force but the email was sent some 3 hours after the interview was due and, although I

managed to contact the person who was going to carry out the interview, he also knew nothing about it.

My first day of 'duty' was what you would expect on a first day, I was even given a collar number, and a PC (that's a personal computer, not a Police Constable) that I was unable to log on as no one thought to obtain a password; there were other problems which went on for weeks that were left for me to sort out. At last I, managed to log on to the computer and was required to take several online exams, which I passed.

I then needed access to a restricted database, but had to go on a course first, which I had to organise myself. This I did and was asked by the training department if I would be able to train officers and outside agency staff to use the database, which had only just been introduced into the force. As I had a considerable amount of experience in teaching this type of database. I agreed and again I looked forward to getting involved. It is now four months since I was accepted back into my old force, and it's now three months that they haven't contacted me after telling me of all the things they would like me to get involved in. I would have thought that someone with my experience and qualifications would have been snapped up. My force is still recruiting volunteers, they have over 500 and the target is 1000; the volunteers will then outnumber Police officers and PCSO's! That could make it the largest small force in the country. I would really like to know what these volunteers are going to be doing! Or is it just a number game?

I said earlier that there was a moral to the story; can you guess what it is? Of course - Never Volunteer! Sorry Dad if you can hear me, I should have listened in the first place. I am sure, however, that volunteering is really worthwhile and I would never really discourage people to volunteer. I just happen to have had some bad experiences and I have no doubt that I will still continue in my quest to find something; meanwhile, if any readers have any advice I certainly would appreciate it.

Kerry Lee
Northamptonshire
E: kerry.lee361@gmail.com

Readers letters continued...

NARPO

Membership Card

We live in Spain and in September we travelled to England to celebrate our golden wedding. After being in the country for a couple of days my wife got down to some serious shopping with a visit to the Merry Hill Centre at Brierley Hill. Getting in and out of the car at different areas and shops my credit card wallet fell from my pocket - unknown to me.

As we re-entered the main building I received an e mail via a smart phone from Julia Mullan at NARPO HQ telling me I had lost the wallet, someone had found it together with my NARPO Membership Card and called the number on the back. Julia duly looked up the membership details and instigated a search by e mail and by contacting the Dorset Branch Secretary. I called the number she had given me for the finder and arranged to meet him outside the building. We stood at the front door, a G4S security truck stopped and the rear door opened. The finder, who was working in the truck, climbed out to return my wallet. It drew a few stares, having my money delivered that way!!!

My thanks all round to everyone involved - especially Julia.

A lesson learned by me and a good reason to be in NARPO.

Paul Turner
Retired Dorset

Conference

Webcast Success

I was unable to attend the annual conference at Brighton but was interested to note that proceedings were to be 'webcast'.

I was able to watch the afternoon's proceedings and write to congratulate NARPO NEC on both the initiative and the high quality of the webcast. There were many issues discussed during the afternoon which are important to NARPO and its aims, particularly in respect of the forthcoming election, and it was interesting to note that during the afternoon, reference was made to the 400 'hits' to the webcast, in effect doubling those in attendance and showing an active interest in the

conference and its proceedings. I am sure these numbers will increase year on year.

The more methods that exist to inform the membership and consolidate support for the aims of the NEC the more effective membership of NARPO could be. The webcast is most certainly a step in the right direction.

Might I suggest that consideration be given in the future to recording the proceedings and making available DVDs or on-line access to a recording of the webcast to branches and members. Congratulations again.

Peter Mather
Wirral Branch

Note: Conference proceedings are available to watch via the link on our website Home page at www.narpo.org

Police Treatment Centre Admissions

I am 84 years of age, my wife is 87 and I served for 30 years. In the past we have attended the 'Police Treatment Centre', Harrogate, traditionally known to older Police generations as the Harrogate Police Convalescent Home, for a week's age related gentle exercise and for some respite.

Some weeks back we commenced the trying and tedious procedure (certainly in view of my previous applications) of applying for a further visit, the previous one being more than three years ago, being well aware that on this occasion I would have to pay for my wife's stay with me despite her having been a policewoman and having also contributed in the past for some years herself.

It took some three weeks before my doctor filled in his portion of the forms for which he charged me £25. A further delay occurred at Harrogate during which time I phoned them several times before I had a conversation with "the nurse" who questioned what our exercises at the centre would amount to. I told her that our mornings would be spent on gentle exercises (the exercise bikes etc.) with a visit to the swimming pool or Jacuzzi, going out each afternoon in our car taking our wheel chair with us. She told me in this same conversation that she had found it impossible to read my doctor's handwriting

on the application forms, which did not surprise me, but as I had not taken a copy I was unable to assist her further.

Eventually I received a letter from Harrogate which stated..."Following a "Clinical Assessment" by the staff at Harrogate of my current application there would appear to be no practical or significant benefit to be gained from your attendance at the centre at this time and therefore the clinical team have made no recommendation for treatment. I therefore regret that your application for admission has not been approved at this time."

In so obviously imposing a new set of rules or criteria for admission did the centre seek any form of agreement from its contributors or past contributors before they were so adopted and imposed? Clearly this is a far departure from the past when our older members were even forced to compete with officers and wives from the R.U.C. who attended the centre purely for respite.

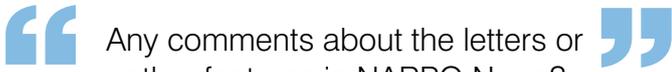
What do our particularly older members think of this modern, age related and discriminatory direction taken by the administrators of OUR Harrogate?

(Mr) W.E. Guest.
Former Merseyside Police

Help Available in Australia

I always read with great interest the "NARPO News" when it arrives on my Brisbane (Australia) doorstep.

The letters in particular are always a source of interest but I never read anything from ex-Police colleagues now living in this vast country of Australia. I am an ex-Metropolitan (London) copper and I have been retired since 1976 and many a time I have written articles for the "London Police Pensioner" magazine. Most of my letters and articles have been anecdotal humorous stories, but the one which I received a great deal of answers to was when I talked of the many ex-colleagues who had come here on holiday, and, on meeting them I found they had been badly and horribly advised on the geography and climate of this country. It was clear that many Travel Agents in the UK had absolutely no idea on the vastness of this country and when not to go near certain



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**



regions because of the extreme climatic conditions.

I knew one lovely gentleman and his long suffering wife who landed in Cairns in the far north on a Tuesday and they expected to "see" Australia before catching their plane out of Sydney, 3,000 kilometres south, on the Thursday night, and they were travelling by hired car!! The poor guy's wife was on the point of exhaustion when I saw them and they still had 1,000 k's to go in 15 hours. Crazy people who had been shockingly advised.

If there are any readers who are thinking of coming out to enjoy this wonderful and varied country then I would be pleased to advise them on ideas where to think about travelling to, HOW to get there, and WHEN not to, also WHEN is the best time of the year to go. Having travelled around a lot of Australia by caravan for 15 years we have seen a lot of fantastic places but even we have only enjoyed a small percentage of the country, it is just so vast.

Anyhow the offer is there; planning and anticipation brings great joy to any holiday and I am happy to give advice.

Murray Jesson

(Met. retired) E: arty278@outlook.com

Welshpool or Blackpool?

The last two NARPO magazines have carried reminiscences about the Police issue and use of firearms in the days before weapon selection and training became a professional matter, and highlighting the amateur approach of the earlier years of my service.

In 1971, as the result of information, I was involved in a firearms incident which led to a tragic loss of life, although not in my team.

I was an Acting Detective Inspector on No. 8 (Welsh) Regional Crime Squad. Information was received from *The Yard* that London criminals, carrying firearms, would travel to Welshpool in Mid Wales on Bank Holiday Monday, 23rd August, 1971 and would attack a jeweller's shop on the High Street.

The Squad was tasked to carry out observations and arrest the criminals if the robbery was carried out.

The Chief Constable of Dyfed Powys declined to allow firearms to be issued but a number of revolvers were brought up from Police Headquarters and stored in the safe of the Superintendent at Welshpool Police station. We were not given sight of them!

Not without some trepidation, we took up our observation positions in a flat overlooking the jeweller's shop and in an adapted observation van parked in the High Street. We were armed - if that is the right word - with pickaxe handles.

Fortunately, the robbery did not happen. Had it done so we would have attempted to arrest armed criminals by threatening them with our wooden clubs whilst the firearms remained snug in a safe some considerable distance away.

Sadly, that very same day, a team of armed London robbers attacked a jeweller's shop in Blackpool.

In the ensuing chase Superintendent Gerry Richardson was shot and killed by a well-known London criminal - Frederick Joseph Sewell - and Constable Carl Walker was shot and wounded. They were, of course, unarmed.

Sewell was later arrested in London and convicted of murder. He was released in 2001.

Superintendent Richardson was then the highest ranking officer to be killed on duty since the murder of the Chief Constable of Brighton in 1884.

Superintendent Richardson and Constable Walker were each awarded a well-deserved George Cross although, sadly, one posthumously.

Four Blackpool officers were awarded George Medals; two British Empire Medals and one a Queen's Commendation for Gallantry.

It would seem almost certain that Welshpool and Blackpool were mixed up in the information, although this was never confirmed.

It is impossible to describe the sense of shock among the Regional Crime Squad team in Welshpool, when the news came down that afternoon of the tragic shooting and gallantry of the Police Officers in Blackpool. There was considerable bitterness at the refusal of the local Chief Constable to allow us to be protected by the issue of firearms.

Charles Nunn

Neport Borough and Gwent (Retired)

Harry Roberts Arrest

I am a retired officer of the Hertfordshire Constabulary and read with interest the two articles, one by Mark Williams and the other by Roger Crowhurst, relating to the above tragedy.

In 1966 I was a member of a four man team charged with the task of arresting one Jetty Loveridge, who was causing mayhem throughout Hertfordshire and Bedfordshire. On the eve of Harry Roberts' arrest it was brought to our attention that smoke had been observed coming from a copse not far from Bishops Stortford and that it might be Loveridge.

About midnight, we set off in the direction of the copse, approaching from varying directions. We maintained surveillance for some time; it transpired that the camp was unoccupied. A cursory glance was sufficient to establish that it was not a hideaway of Jetty Loveridge but of someone well trained for outdoor survival. Immediately the name Harry Roberts was foremost in everyone's mind. The camp was kept under surveillance from a distance throughout the night, and on the day following, a full scale search was organised throughout the rural area with particular emphasis on farm outbuildings. Roberts was discovered hiding under straw in a farm shed by two North Hertfordshire Traffic Officers involved in the search. He was in possession of a loaded firearm.

This can be verified by national newspaper coverage at the time.

Stephen Power

Hertfordshire Constabulary-retired

Readers letters continued...

Hearing Star

Some six years ago, before the partnership between NARPO and Hearing Star was set up, I tried to get hearing aids via the NHS. There was no problem getting the aids but the NHS staff would not adjust them to suit my hearing loss, which is moderate to severe, sufficient to enable me to hear with them! After several hospital visits I abandoned the aids and they ended up in the drawer (like many others I understand). I then visited a local High Street audiologist and ended up being sold a new pair of BTE (Behind the ear) hearing aids at a cost of over £5,000. This will likely sound an excessive amount to some but I can assure you that, to me, the cost at £20 a week, over a period of five years, for the privilege of being able to hear was well worthwhile.

These aids have become unreliable due to age, subject to breaking down and, I am now told by the High Street audiologist, they are unable to be adjusted to efficiently suit my hearing loss. This time they wanted to sell me a new pair costing £7,800, which I was told would enable them to be programmed to suit my fairly extensive hearing loss. I did not go ahead and several weeks later was offered the same new pair for £4,800 - with the condition that I made a decision to purchase there and then.

Still not being satisfied, I decided to contact Marie and Kevin at Hearing Star to see what assistance they might be able to offer. I was unable to believe the friendly help that I was given by Hearing Star. Kevin visited my home address, gave me a hearing test and adjusted my existing aids free of charge. He told me that they had never been properly set up from new, as some program settings had not been used. When I asked about the price that he could supply me a pair of new aids for I was amazed, not only by the cost but the fact that he preferred not to sell me a new set but suggested that I should return to the NHS and get a new set, properly adjusted, from them. Kevin explained that because of my hearing loss being so severe there would be no advantage in having aids with 16 channels and that the aids supplied by the NHS would adequately suit my hearing requirements. This I did and after several hospital visits I finally requested that my new NHS aids be programmed to the same settings to which Kevin had set my existing aids. The result - I now have a set of NHS aids that are as clear as my previous old and expensive private set and it has not cost me a penny as Kevin would not even accept monies to cover his home visit and time. How many times have you heard of something like this? Not many I bet!

I would like to offer my sincere thanks to both Hearing Star and NARPO for setting

up this partnership for the benefit of NARPO members, with myself having been saved several thousands of pounds. I now have a pair of NHS aids and also have my old aids, properly adjusted, as a back-up.

I hope, of course, that not many members will find it necessary to have hearing aids, let alone an additional back-up pair, but would strongly advise anyone thinking of getting hearing aids to seriously consider contacting Hearing Star initially, if only to have a price for comparison with that of other suppliers. Any service offered by or in conjunction with NARPO can obviously be trusted and you're likely to find that Hearing Star cannot be beaten on price and I, for one, also know that they cannot be beaten when it comes to supplying a friendly and efficient service.

John (Tom) Tucker
Kent Retired

Foxtrot One-One

I read with interest the letter from Roger Crowhurst, concerning Foxtrot One One. If I may correct a couple of his inaccuracies. Firstly, as he correctly described it early on, the Q car was a Triumph 2000, though light blue in colour. I don't know how much later Mr Crowhurst was posted to B11, but the car he describes could not have been a Dolomite Sprint, they weren't manufactured until 1973.

I can confirm, however, that the ill-fated Triumph 2000 continued in service with the Met until at least the early part of 1969. At that time I was a cadet at Romford 'KD', and it turned up there for use as K11. Needless to say, the reaction from the crew was as described by Mr Crowhurst, the officers refused to take the vehicle out, and it was replaced the following day. I confess to sitting in the front passenger seat, and whilst I didn't check under the carpets, the headlining was still stained.

Finally, John Witney, according to Wikipedia, was battered to death with a hammer, by his heroin addict flatmate in 1999, at their home in Bristol, not shot on his doorstep.

Malcolm Peak
Metropolitan Police 1968-1999

First Police Force?

I read with some amusement the letter by Alastair Dinsmor claiming Glasgow as the oldest Police force in the country. The earlier (failed) versions of the Glasgow Police (1779-

1781 & 1789-1791) were very much the same as a normal watch committee; as well as their Police role they fought fires, swept the streets and kept the time. By 1791 they did not exist. I would therefore suggest that, along with every other watch committee in the country and London's very own Bow Street Runners (Est 1749), they cannot be classed as a proper Police Force.

It is true that the Glasgow Police Act of 30th June 1800 pre-dates the Marine Police Act of 28th July and, on the face of it, it looks like Glasgow wins. However, as Alastair correctly points out, the Thames Police were already operational in 1798 (July 2nd); thus on 28th July 1800 Thames Police merely changed from a private to a public agency with no break in operations. In Glasgow, however, it was not until September 29th 1800 that John Stenhouse was appointed Master of Police, finally beginning patrols on 15th November. In my mind this clearly puts Thames Marine Police, as our motto says, *Primus Omnium* (First of All).

Harrison Westgarth
ex Thames Division.

Praise for Hotpoint Privilege Purchase Scheme

I would like to share with you my experience of purchasing an Indesit Washing Machine through the Privileged Purchase website via the NARPO website.

I chose the machine to suit my family's needs, I looked the machine up on several web sites and obtained full details and found that it would be perfect for our needs.

I ordered the machine on the Friday afternoon with a saving of approximately £100 from other web sites. I was given a delivery date of the following Tuesday morning. The timings were brilliant and I did not have to wait in all day. The machine was delivered directly into my kitchen.

Without going into too much detail I would like to say a very big THANK YOU to the Indesit team. The ordering, price and delivery was second to none and I am thoroughly delighted with the machine. I would recommend the Privileged Purchase site to anyone looking for a brilliant product at a wonderful price.

Amanda J Wilkes
Staffordshire NARPO

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

WordShop

Benefits update

State Benefits

- It has been announced that the rate of increase applied to State pension deferral is to be reduced by almost half when the new single tier State pension is launched in April 2016.

Under the existing system, a person who chooses to put off, or 'defer' their State pension for at least one year will have their basic State pension increased by 10.4% once it is put into payment. Pensions Minister Steve Webb confirmed in July that this rate will fall to 5.8% for anyone who reaches their State pension age after 6 April 2016 (the launch date for single tier State pension) and who chooses to defer. In addition, the option to defer and choose to receive a lump sum rather than an ongoing higher rate of State pension will end from 6 April 2016.

The cut in the rate of increase applied for those deferring State pension will obviously affect the length of time it takes to benefit from the deferral – it has been estimated that under the existing system, you would need to live for around 11 years to benefit from deferring, whereas from April 2016 this will rise to approximately 19 years.

Those who reach State pension age before 6 April 2016 and choose to defer their State pension under the existing system will continue to receive the 10.4% rate of increase, as their State pension will remain under today's rules.

For information on deferring your State pension, visit www.gov.uk/deferring-state-pension/what-you-may-get.

- The Department for Work and Pensions (DWP) conducted its first consultation into the assessment process for Personal Independence Payment (PIP) earlier this year. This review allows the department to evaluate how successful the procedure is for both new claimants of PIP and for those being migrated from Disability Living Allowance (DLA) onto PIP as a result of their age. (Those DLA claimants aged between 16 and 64 as at 8 April 2013 are being invited to claim PIP before their DLA ends.)

The consultation followed criticism from the Work and Pensions Select Committee, who reported on their findings earlier in the

year. The committee stated that the length of time claimants are having to wait for a decision on whether they are entitled to PIP is 'unacceptable', adding that the backlog of claims must be cleared before the next planned stages in the roll-out of PIP are taken forward, to avoid adding to the delays and causing further stress and uncertainty.

The government has now published its first set of statistics for PIP, covering the period between 8 April 2013 and 28 March 2014. In this period, around 349,000 new claims for PIP were made, with only 83,900 cases having been decided (These figures include claims made under the special rules for terminal illness).

You can check whether PIP affects you, using the PIP checker tool on the government website – visit www.gov.uk/pip-checker.

- In July, the Work and Pensions Select Committee published a report on its most recent findings in connection with Employment and Support Allowance (ESA). The inquiry focuses particularly on the Work Capability Assessment (known as the WCA), which is one stage in the process of being assessed for ESA.

Past reviews carried out both by the committee and by independent sources have highlighted concerns in the way the WCA is carried out, along with other general observations on the need for improvement in the claims process as a whole.

Information on committee findings (and the published reports) can be found on the website www.publications.parliament.uk.

- The amount of time that EU migrants can claim certain benefits in the UK is to be reduced from six months to three months from November 2014, under plans recently announced by Prime Minister David Cameron through an article he produced for the Daily Telegraph. The reduction will apply to Jobseeker's Allowance, Child Tax Credit and Child Benefit.
- As news of the single tier State pension spreads, individuals are raising queries about the effect that the rise in the number of 'qualifying years' of National Insurance brings.

Anyone wishing to obtain a copy of their National Insurance contribution record should contact Her Majesty's Revenue and Customs (HMRC). You can visit the website www.hmrc.gov.uk/ni/intro/check-record.htm for more information on what your record will tell you and to find contact details for HMRC.

- The roll-out of Universal Credit (UC) continues, with the DWP stating that the number of Jobcentres taking claims for UC will increase from 50 to 100 by the end of the year. The benefit is still being restricted to geographical areas at present, as the new system is monitored during its phased introduction.
- Chancellor George Osborne announced future plans to impose a two-year 'freeze' on working age State Benefits (to exclude State Pension, Disability Benefits and Maternity Pay). Speaking at the Conservative Party Conference in September, he confirmed the plans would come into effect in 2016, if the Conservatives were to win next year's election.
- The 2014 Autumn Statement will be delivered at the beginning of December, after which the 2015/16 rates of State Benefit will be published. These will be reproduced in the next edition of Benefits Update.

General

- Some banks are set to take advantage of instructions to streamline Individual Savings Accounts (ISAs) following guidance from a financial watchdog who claims that savers find the range of ISA products confusing.

The average return on an ISA has dropped from 2.57% to 1.16% in just two years, and it is feared that the streamlining process will lead to banks closing the most generous products, leaving savers with only very low interest rate options.

- The scheme to reclaim money for those who were mis-sold products from Card Protection Plan Limited (CPP) has now closed, with only around one in four of those who were mis-sold policies having responded. Over seven million people were contacted in writing with information on how to reclaim their money, with only 1.7 million taking action on the letter. There are now calls to extend the deadline as it has become clear that many of those



who received a letter did not fully understand what they were being asked, having either mistaken the letter for junk mail or assumed that it is related to Payment Protection Insurance (PPI) which is a separate issue. In many cases, the products were sold through third parties such as banks and credit card providers, so customers may not be familiar with the CPP name.

The final decision on whether the CPP scheme will reopen with an extended deadline will be taken by the scheme administrator, Ernst and Young.

- Banks and card companies will reopen 2.5 million PPI mis-selling complaints amid claims of underpayment and rejection of compensation. Following concerns raised earlier in the year, the Financial Conduct Authority (FCA) has instructed that these claims will be re-investigated to ensure that claimants have been treated fairly.
- The government website features a tool for users to find out whether they may be eligible for help with home energy grants and energy efficiency improvements. Visit www.gov.uk/energy-grants-calculator and fill in the interactive form to find out more.
- On 1 September the deferral threshold for pre-1998 student loans was reduced from £28,775 to £26,727, meaning that fewer graduates will qualify to defer their loan.
- Water regulator Ofwat has announced that household water bills in England and Wales will go up by less than the rising cost of living in the next five years. It says that bills will be an average of 5% lower, before inflation is applied, by 2019-20.

Across the two countries, 18 water and sewerage companies outlined their proposed costs and prices to Ofwat, with many being asked by the regulator to reconsider some elements of their proposals. As well as suggested rates, the proposals also include ambitions to reduce water lost to leakage - cut the amount of time that supply is interrupted by 40%, and to improve water quality at 51 beaches.

- The Pensions Regulator is continuing its campaign to highlight the dangers of pension liberation schemes as a result of the increasing number of companies targeting

savers with pension scams, claiming that they can help them take their pension cash early.

Individuals may be targeted through websites, mass texting or through cold calls. Individuals should be very wary about giving out information in response to a text or cold call and should always make sure that they know who they are dealing with. The Pensions Regulator states: '*A pension scam is when you agree to transfer your pension savings to an arrangement that will allow you to access your funds before you reach the age of 55 or as cash in larger quantities than are currently allowed under the law.*

In rare cases – such as terminal illness – it's possible to access your pension pot before the age of 55. However, for most people, promises of early cash are false and members will probably lose most, if not all, of their savings.'

- Paper tax discs were abolished on 1 October this year. Although many people are aware of this change, there are concerns over the level of public awareness of the fact that vehicle tax may no longer be transferred with a vehicle when it is sold.

From this date, a person purchasing a vehicle must buy their own vehicle tax, and the seller will automatically receive a refund of any full calendar months of vehicle tax remaining from the Driver and Vehicle Licensing Authority (DVLA) once the DVLA has been notified of the sale. In addition, the option to pay for vehicle tax by monthly direct debit will be introduced (although this won't be available for first-registration vehicles).

- The Inheritance and Trustees' Powers Act 2014 came into force on 1 October and brought changes in the rules on what happens when a person dies 'intestate' (without a will).

Despite this being the first overhaul in the rules since 1926, the changes still make no provision for 'common law' partners, even those with children with the deceased. In addition to the rule changes, accountants will now be able to apply for a licence to offer probate services on uncontested wills. This will create new competition in the market, as previously only solicitors have been permitted to offer these services. The cost of executing a will is likely to fall as a result. For more information, visit www.gov.uk/inherits-someone-dies-without-will

- Savers will be able to pass on money through their defined contribution pension pot tax-free after their death, following the news that the current 55% tax rate will be abolished for some groups.

Chancellor George Osborne announced that, with effect from 1 April 2015, new rules will apply to the beneficiaries of defined contribution pension funds. In particular, beneficiaries of pension funds left to them by a person under age 75 and whose pension was in a drawdown account when they died will receive the pot either as a lump sum or through drawdown tax-free. Where the deceased is aged 75 or older, the rate of tax to be charged on a lump sum payment will reduce from 55% to 45% or, alternatively, any beneficiary (not just a dependent, as previously) can receive the pot through drawdown at their marginal rate of tax.

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

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 Consultant, Wordshop, 7 Tilton
 Court, Digby Road, Sherborne,
 Dorset, DT9 3NL.

Private Investigators Licensing – it's coming, and you may need one

It will come as no surprise to many that, at the moment, no qualifications are required by private investigators, but it is anticipated that this will shortly change following the enactment of the relevant provisions of the Private Security Industry Act, as a result of which PIs will require licences.

Despite many promises, including that of the Home Secretary in July 2013, licensing has been constantly delayed, but sources indicate that some action towards its imposition will take place during what remains of 2014, and that enforcement of the provisions of that Act will begin in late 2015.

The passing of the Private Security Industry Act 2001 began the process of licensing for the security industry, which included the private investigator. It has been introduced sector by sector over the past 13 years, and private investigation is the next to be addressed. It is currently counselled that in-house investigators will be brought under that Act in due course, but there has been no commitment by the authorities to that effect. As it stands, the Act will require that investigators providing investigatory services on a contractual basis, (either directly or through an employer so contracted), will have to hold a licence. In the event licences are required by law, any retired officer providing investigative services to a police force through a third party (e.g. G4S, RedSnapper, etc.) will need a licence. They are contracted via that third party, which itself will have statutory requirements placed upon them. This licence will be needed so that the investigator can carry out 'licensable activity'. For investigators, this means compliance with Schedule 2, Section 4(1) of the Act, which defines licensable activity of an investigator as:

Any surveillance, inquiries or investigations that are carried out for the purposes of:-

- obtaining any information about a particular person or about the activities or whereabouts of a particular person; or
- obtaining information about the circumstances in which or means by which property has been lost or damaged.

The Act specifically excludes market research, and activities undertaken by certain legally qualified persons, accountants, and their respective employees. It also excludes those who investigate only by means of research of publicly accessible records, and in-house investigators who investigate only for their employers, and for their employers own reasons.

Investigators who are or who will be working in the private sector will need to be familiar with this Act, although the most important part is detailed above.

The criteria for obtaining a licence will be:

- An Identity check;
- A Criminal Records Bureau check; and
- A Competency check.

This last hurdle, retiring officers may be surprised, will require certification – 'I was a detective for 20 years' may not be enough, unless your training provider latterly included a certificate that indicates that your training included Health and Safety, Data Protection and Human Rights law, for example and of particular relevance.

The basic qualification (laughingly) is currently set at Level 3, but restricted to a certain number of core skills, like general investigation and evidence gathering, law, interviewing, and surveillance (background knowledge). The writer, a Fraud Squad officer with relevant Financial Investigator certification and PIP accreditation, recently took an exam for that purpose. He did not get 100% - the exam's emphasis, a requirement of the Security Industry Authority who established the competency criteria and exam 'focus', was very much on conflicts of interest and the three pieces of legislation mentioned above, arguably those not often encountered because of the availability of the policing powers which overcame them.

The SIA requires that trainee investigators should complete a 39 'learning-hour' course to prepare for and take the approved examinations, themselves provided by various accrediting bodies. The objective, surprisingly, is not competence. The SIA's focus is on public safety, hence the emphasis is not on investigation but on covering the most likely legislation under which an offending investigator may find themselves prosecuted. That said, there is no obligation for a trained detective to undergo the full (expensive) 39 hour course – a training provider can certify that the student/trainee has demonstrated knowledge to the degree that some or all of the course can be dispensed with.

The Institute of Professional Investigators is in a position to provide such certification. As a Learning Centre partnered with Industry Qualifications Limited, the Institute has developed a course acceptable to IQ and therefore the SIA; it can provide refresher courses covering learning gaps resulting from personal circumstances and police training focus; and it can conduct and invigilate the examination.

For some time, the Institute has been actively involved in consultation with the SIA and the Government, and supports the introduction of licences as a means to professionalise the investigation sector.

For years, some colleagues approaching retirement have dismissed the licensing requirements as pie in the sky, and believed they will not need to comply. Rest assured, our understanding of the law, the procedures and the intention of government suggest otherwise. Don't be complacent – ascertain whether you will need a licence, join a professional body familiar with its requirements, and don't fall foul out of ignorance or stubbornness.

David Palmer
NARPO member and Principal, The Institute of Professional Investigators
www.ipi.org.uk



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The Island with Bear Grylls

I recently featured in a Channel 4 programme called 'The Island with Bear Grylls', a show which saw 13 men dropped on an island in the Pacific for a month - with only a few basic tools and a day's water.

As Grylls explained in the first episode's opening minutes, the idea for the programme was about testing the mettle of Britain's modern man.

My interest was first aroused on the 2nd November 2013 when I saw the following - "Could you survive on a tropical island for 1 month in February 2014, a social experiment to see if modern man without any of today's modern trappings and every day comforts can return to his hunter gatherer instincts?"

Having survived for 70 years (34 years in the job), I thought why not? February in Yorkshire can be a month of pretty dull weather and a new challenge would be good. Although I did question whether at my age I could be considered as a modern man, I completed and submitted the application form.

I didn't mention my application to my wife who was somewhat surprised to receive a call from the Casting Director from Shine TV asking to speak to me. A telephone interview followed and then an audition in Manchester and many visits to Shine TV in London. There were numerous interviews with Shine TV personnel, disclosure checks plus specialist psychological interviews and medicals, along with my own GP and Dentist supplying reports. Since it was expected that the 13 men would film themselves on the island, I also had 2 days camera training on Primrose Hill, London, simulating a beach on a tropical island!

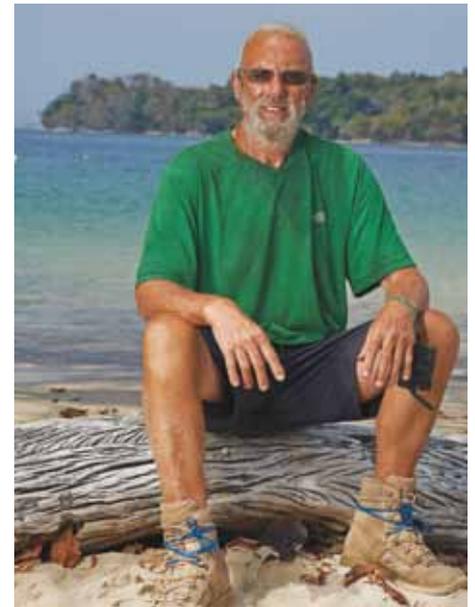
Throughout this selection process no information was supplied as to where the island was and who the other applicants might be. All I was told was that it was not an elimination type programme and as I progressed I would be drip fed with information on a 'need to know basis'. What was made clear to all the applicants was that there was to be no payment if selected and no comments about the programme were to be posted on social media websites. As November and December moved on

camera crews visited my home in Yorkshire for my 'back story'. Initially, whilst my wife was concerned about what might be the intrusion into our private lives, she was supportive, so, with her and the family behind me and my grandchildren involved and excited about their grandpa possibly going on a big adventure, I was increasingly keen to proceed.

At the beginning of January I heard that I had been selected as one of the 13. At last I was informed of the location and that the island was in the Pacific Ocean off Panama. I envisaged the beach, white sand, azure sea, palm trees, tropical fruit and running water. Communal living with another 12 blokes who I had never met was not a problem to me and I eagerly anticipated what lay ahead. My family was a little worried, as was I, given that at 70 years I was hardly in my prime and about the fact that once on the island there would be no communication with the outside world. I was told that I would only have the clothes I stood up in and all I would be allowed to take with me was just one photograph, which I decided would be a photo of the grandchildren and this was tied to my wrist 24 / 7 x 28 nights.

On 28th January I flew to Panama City. The next morning I boarded an ancient small aircraft to Contadora Island for 3 days acclimatisation, first aid and survival training with Team Bear Grylls. Contadora was everyone's idea of Paradise and bore no resemblance to what was to come.

On Saturday 1st February, along with the 12 other younger men who up until then I had not been allowed to meet and speak to, I found myself further into the Pacific in a boat driven by Bear Grylls. We sailed to what looked like, from a distance, another paradise beach. How wrong this was. What we landed in was a mangrove swamp, in a temperature of 40 degrees and the tide rising fast. I asked myself what the hell was I doing here and as I looked at the faces of my companions, I could see



they were feeling the same. Surviving on the island was tough. As one of the men has described, it was an unforgiving environment where a mistake could cost you dearly. The heat was unrelenting, food and drink was a big issue, we had to forage for food, catch and kill it. Our diet was limited to fish, coconuts, snails and one small crocodile; the water we drank was brown, rank and warm. We all lost a lot of weight and I came home 15 kgms lighter. It was a return to a basic existence, a group of men previously unknown to each other making the best of things. However, and on a positive note, there is no more effective way of getting to know someone, to reflect on life, and appreciate what we have, and this was certainly the case on the island. The worst part was after 5 days - hungry, cold at night, too hot in the day, dehydrated, but most of all missing family and home. This said, there were many high points pre, during and post island. I was with a great bunch of blokes, all very different with different skills and personal attributes and with different reasons for being there, and I learned a lot from them. Would I do it again? The answer now is a resounding 'Yes'.

If you wish to find out more about The 'Island' look at the Channel 4 Website or google me (Tony Fletcher- The Island with Bear Grylls.)

by Tony Fletcher
Pontefract NARPO



What's on?

Dates to remember for your diary



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

Avon and Somerset Branch

Annual General Meeting - Saturday, 21st March, 2015

3pm in the Conference Room at Force Headquarters, Portishead.

As is our usual practice, we will be holding a short Memorial Service to fallen colleagues in the Garden of Remembrance, followed by a buffet tea.

Annual Reunion Dinner

Friday, 8th May, 2015

7pm for 7.30pm at the Farmers' Tavern, Brean Leisure Centre.

MET BEXLEYHEATH MET 2015 REUNION

Thursday 26th February 2015 at 7.30pm
The Conservative Club
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DON: 07944536280 or
TEX: 07830074321
Mike 'tex' Ritte
Secretary 07830074321
mike.ritte@btinternet.com

The Wandsworth and Putney Reunion 2015

will be held at Imber Court
Sports Club on Friday 25th
September 2015 from 7.30pm to
midnight, including a buffet.

All former WW/WP Officers, particularly
but not exclusively having served there
in the 60s and 70s are warmly welcome.
Further details from:

John Howard (ex720W),
john.w.howard@ntlworld.com or
020 8393 4084, or Tony Newman
(ex418W), tonynewman99@yahoo.com
or Joe Shackell (ex417W),
shackell.sno10@btinternet.com

WEST MIDLANDS POLICE 'L' DIVISION REUNION

Saturday 1st NOVEMBER 2014
12.30 ONWARDS

VENUE is Tally Ho sports and conference
centre, Pershore Road, Birmingham B5 7RN
Tickets are £9 to pay for room
hire and buffet
email Debbie MENZEL
deb.themenzels@sky.com for details

Plymouth & District Branch

The Plymouth District Branch
holds a coffee morning on **the 1st.**
Wednesday of each month at 10.30am
at The Royal British Legion Club, Tallyour
Road, Crownhill, Plymouth.

There is a bar and meals are also
available. If you have not been
before come along.

On **December 3rd** this year, following
the coffee morning, we have arranged a
carvery Xmas type lunch, there is a £5
deposit charge per person on booking.
For those we have not seen yet please
contact me either by email at
g.stephens.1@btinternet.com or phone
(01752-785787) before 23rd. November
2014. (G.Stephens, Hon. Sec.)

CYPRUS MEMORIAL - SUNDAY 9th NOVEMBER

**NARPO President Ian Potter will
be in Kyrenia, Cyprus from 7th
to the 10th November to attend
the dedication ceremony of the
memorial to be erected in memory
of the British Police Officers who
were killed during the
EOKA conflict.**

If any NARPO members living or visiting
Cyprus would like to get in touch with the
President whilst he is there please contact
NARPO HQ via: hq@narpo.org and we will
pass on your details.

(Bristol) Avon & Somerset "C" Division Reunion

Friday 20th March 2015

The Lawns (Formerly AXA Sun Life Sports
& Social Club). Cribbs Causeway, Henbury,
Bristol. Tickets £5.00 to include buffet & raffle
Cheques/Cash to Geoff Williams
16 Northleach Walk, Shirehampton
Bristol BS11 9RS
Email geoff1831williams@gmail.com
Tel No's 01179820586 07970883329

SOUTHEND ON SEA BRANCH

Friends, with regard to this year's Xmas white
helmet/NARPO get together: because the bar at
Southend has now been closed permanently, it
will now take place at the Naval and Military club,
Royal Terrace, Southend, the time being from 12
noon until 4pm on Friday 19th December 2014.
Should you require refreshments the charge will
be £3 per head. Please let me know by the 12th
Dec. so that the order can be placed.
Peter Yorke-Wade: peteryorke-wade@sky.com

Death of Past President Eric S. Osborne BEM



It is with much sadness that we inform you of the
death of Eric Osborne, our Previous Vice President
(1998-2003) and President (2003-2005). Eric was a
member of the Eastbourne Branch.

Following seven years in the Royal Navy Eric joined
Hastings Borough Police in 1949; he was elected to
the Constables Branch Board in 1951 and was
promoted to sergeant in 1967 and continued as
secretary to the JBB through amalgamations and
as the Sussex JBB Secretary until his retirement
in 1981. Eric was elected to the Sergeants and
Joint Central Committee of the Police Federation
in 1971.

Eric served on the Police Negotiating Board from
inception until 1980. In 1980 he was awarded the
British Empire Medal on his retirement from the
Police Federation.

After retirement from the police service Eric worked
in the Police Federation Office in Sussex until 1984.
Eric joined NARPO on his retirement and one
of his many roles included Chairmanship of the
Eastbourne Branch.

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The science

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Which Jetstorm is right for me?

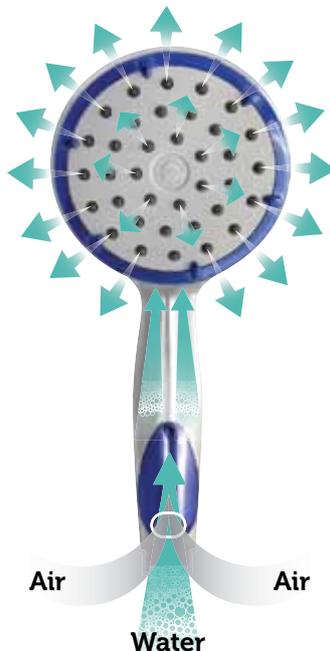
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Sarah Lonsdale – Sunday Telegraph

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

Justin Harper – Daily Mail

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

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K. Sawbridge, Operations Director
Alfa Leisureplex Holiday Group



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Keep Me Posted

A stealthy revolution has been taking place in the UK as companies such as banks, mobile phone providers and energy services surreptitiously move their customers to online accounts – often without their consent and sometimes even without their knowledge.

Those wanting to hang on to their paper correspondence may then be charged a fee for receiving a hard copy of their bill or statement – something that was previously supplied for free. The excessive charges – for example, in the UK small business customers can pay £6 for a BT telephone bill – are usually way beyond the actual cost of printing and postage.

But it is not “old-fashioned” to receive paper bills, as a UK-based pro-active campaign, ‘Keep Me Posted’, has been realising.

Older people certainly do seem to prefer paper bills – 80% of over 65s prefer to receive their bank statements on paper, rising to 91% for those over 80 – sometimes failing to get to grips with new technology, or not trusting the security of online accounts. But ‘Keep Me Posted’ has found that the issue affects all levels of society.

Many disabled people don’t use the internet – a third of disabled people have never gone online, compared to just 8% of non-disabled people, according to the Leonard Cheshire UK charity - a ‘digital divide’ of 25%.

Many people in rural areas can’t get broadband even if they wanted to use an online service, while educational charities have reported young people getting into dreadful debt as they try to manage their financial dealings via smartphones and tablets. Small businesses have complained that they are having to pay for previously free paper bills just to keep their finances up to date, while others have complained of the difficulty of getting mortgages, or proving their address, without being able to show that vital piece of paper (printing something like a bank statement off yourself does not count as a legal document in the UK and ‘Keep Me Posted’ research revealed not one of the High Street banks would accept a print out when applying for a mortgage or current account).

And then there’s the cost. So many people on low wages simply can’t afford the monthly outlay involved in keeping broadband at home, or the cost of the equipment – yet they are some of the

people having to pay to keep paper bills. One solution proposed for those without the internet at home was that they could use computers in libraries – but with so many libraries closing or limiting usage time that isn’t always possible, let alone the fact that financial institutions are forever urging everyone not to enter any financial information onto public computers for security reasons.

These issues have attracted the interest of many charities and organisations representing these vulnerable groups, with more than 60 recruited as supporters of the campaign so far. These range from ‘The Silver Line’, Esther Rantzen’s helpline for older people, to the ‘Stroke Association’; from financial educators the ‘Money Charity’ to ‘The Carers Trust’ and ‘Carers UK’; and the ‘Low Income Tax Reform Group’ to ‘The Countryside Alliance’.

Keep Me Posted, chaired by Yorkshire businesswoman Judith Donovan CBE, asks utilities and banks to adopt a six point pledge, committing them to continuing to offer the choice of paper bills and statements without charge for their customers. Already water suppliers Wessex Water and Dwr Cymru Welsh Water, and the Principality Building Society, have adopted the pledge, protecting the rights of a total of 6 million customers. Now, with an election campaign looming, ‘Keep Me Posted’ is continuing to target MPs from the main parties – more than 100 of



whom signed an Early Day Motion supporting the campaign in the last session of Parliament – asking them to put this consumer protection in their manifesto pledges.

Since being set up last summer, ‘Keep Me Posted’ has amassed a range of research, showing people are more likely to act on a paper bill than they would an online one, that people worry about missing a vital payment without such a reminder and that they think receiving a paper bill helps them manage their budget. With austerity and the concerns about vulnerable groups seemingly to the fore at the party conferences this year, the campaign hopes it will strike a chord with those pushing to be in power next May.

The issue certainly seems to have resonated in other parliaments. Spain, France and Austria have all passed laws recently that enshrine the right to receive a paper bill, at no cost, in their statutes. In September, Canada ruled that over-65s, disabled people and those without the internet at home, should not be charged for communications bills – something their own legislators are looking to extend to other service provider sectors.

And the campaign is hoping that, come the next election, the ruling party may be the one that brings the UK in line with its continental cousins, and that every consumer will have the right to a paper bill or statement without having to pay.

You can find more about the ‘Keep Me Posted’ campaign on its website www.keepmeposteduk.com, or call 020 7566 9773, or write to Keep Me Posted, 24a St John Street, London EC1M 4AY for further information.





Conference Matters

The Chairman & Chief Executive are ex-officio members of all sub-committees and working parties

NEC Appointments

At the post conference meeting of the NEC the following appointments were agreed:

Chairman of the NEC and President of NARPO

Ian Potter

Vice Chairman of the NEC and Vice President of NARPO

Brian Burdus

Chief Executive

Clint Elliott QPM (Appointed)

Deputy Chief Executive

Steve Edwards (Appointed)

Financial Controller

Sue Ward (Appointed)

Urgent Business Sub-Committee

Chairman, Vice Chairman, Chief Executive

Conference Arrangements Sub-Committee

Eric Evans MVO, QPM, Nick Hartfree, Phil Hopkins, Ahmed Ramiz, Kate Rowley QPM, Mike Thornton, Sandie Wilde MA & Sue Ward

Pension and Welfare Reform Sub-Committee

Brian Burdus, Richard Critchley, Steve Edwards, Nick Hartfree & Lynne Haydon

Police Dependents' Trust

Sandie Wilde MA

Training Officer

Pat Gates BSc

Age:

UK: Representative Brian Burdus

Pensioners Forum Wales: Phil Hopkins

Reserve: Eric Evans MVO, QPM

Misconduct Sub-Committee

John Carrington, Jackie Cole, Phil Hopkins Mark Judson, & Lawrence Wright

Training Sub-Committee

Brian Burdus, Jackie Cole, Richard Critchley, John Carrington & Mike Thornton

Strategic Planning Group

Brian Burdus, Jackie Cole, Richard Critchley, Steve Edwards, Pat Gates BSc, Nick Hartfree, Kate Rowley QPM, Sandie Wilde MA & Lawrence Wright

Secretariat Sub-Committee

Richard Critchley, Lynne Haydon, Mark Judson & Lawrence Wright

Rules Revision Sub-Committee

Ahmed Ramiz, John Carrington, Richard Critchley, Eric Evans MVO, QPM, Lynne Haydon, Mark Judson & Lawrence Wright

Public Service Pensioners Council

(External Appointment)

Vice Chairman: Clint Elliott QPM

Council Members: Clint Elliott QPM & Ian Potter

National Pensioners Convention

EC Member: Clint Elliott QPM

Reserve: Steve Edwards

Council Members: Brian Burdus, Nick Hartfree, Phil Hopkins & Lawrence Wright

External Examiner: Sue Ward

Age Platform Europe

Council Member: Clint Elliott QPM

No 1 Region - North West

Sandie Wilde MA - Manchester

Kate Rowley QPM - Cumberland

Office Expires

2015

2016

No 2 Region - North East

Richard Critchley - Wakefield

Mike Thornton - Humberside

2015

2016

No 3 Region - Midlands

Mark Judson - Staffordshire

John Carrington - Wolverhampton

2015

2016

No 4 Region - Eastern

Lawrence Wright - Cambridgeshire

Brian Burdus - Nottinghamshire

2015

2016

No 5 Region - South East

Ian Potter - TVP Berkshire

Ahmed Ramiz - North Sussex TBC

2015

2016



No 6 Region - South West

Pat Gates BSc - Bristol 2015
Lynne Haydon - Exeter & District 2016

No 7 Region - Wales

Eric Evans MVO, QPM - Gwynedd 2015
Phil Hopkins - Dyfed Powys 2016

No 8 Region - London

Nick Hartfree - London 2015
Jackie Cole - London 2016



Annual Conference 2014 - Result Of Motions

Motion 1 **NEC**
Accidental Death Insurance Cover **Lost**

Motion 2 **Maidstone**
Amendment to NARPO Web Application Form

Amendment **Suffolk**

Amendment **Dorset**

Amendment **Humberside**

Remitted to NEC

Reserves To The Nec & Misconduct Appeal Committee (MAC)

No 1 Region - North West		Office Expires
	John Dickinson	Wigan & Leigh 2015
	Andrew Edwards	Preston & District 2016
MAC	Frank Woolley	Wigan & Leigh 2015

No 2 Region - North East		Office Expires
	Anne Newstead	Doncaster 2015
	Bob Watson	Northumbria 2016
MAC	Joseph Bradley	Bradford 2015

No 3 Region - Midlands		Office Expires
	Steve Groves	Walsall 2015
	Paul Parker	Warwickshire 2016
MAC	David Jones	Wolverhampton 2015

No 4 Region - Eastern		Office Expires
	Frank Gregory	Derbyshire 2015
	Bob Mabbutt	Northamptonshire 2016
MAC	Eric Bussey	Norfolk 2015

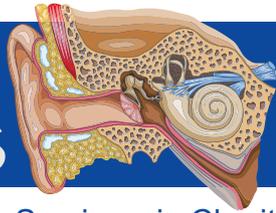
No 5 Region - South East		Office Expires
	Keith Bowman	Eastbourne 2015
	Vacant	Vacant 2016
MAC	David Marchant	TVP Berkshire 2015

No 6 Region - South West		Office Expires
	Brian Reed	Wiltshire 2015
	Norman Robertson	Dorset 2016
MAC	David Long	Gloucestershire 2015

No 7 Region - Wales		Office Expires
	Derrick Parry	Denbigh 2015
	David Wood	Glamorgan 2016
MAC	Alan Greaves	Cardiff 2015

No 8 Region - London		Office Expires
	Nick Burrows	London 2015
	Timothy Potts	London 2016
MAC	Ronald Friend	City of London 2015

hearing matters



0800 03 23 771
hearingstar.org.uk



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

Cost price hearing aid batteries all year!



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

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

NARPO members

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

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

NARPO CONFERENCE 2014



Marie Jensen of Hearing Star

Hearing Star attended the NARPO Conference for the 5th time this year. On hand to give advice and information about hearing loss and hearing aid technology. Members also had the opportunity to meet us, discuss our first class members' service and find out why buying through the Forces charitable partnership, is such great value for money.

Letter "Just another hearing aid firm trying to drum up trade"

Dear Deputy Chief Executive (NARPO),

Over the years and since my retirement from the Metropolitan Police in 1985 I have purchased many hearing aids to try to cope with my noise induced hearing loss. Some I found quite good and others marginally so, but all of them cost me a lot of money. I was, some years ago, provided with a NHS hearing aid which I found to be some help but my local health authority would only provide one aid whereas, since birth, I have had 2 ears – so, once again, not entirely satisfactory.

Two years ago I decided to buy new aids from my local hearing centre in King's Lynn and they provided 'behind the ear' models at a cost of well over £2,000. I was becoming disgruntled with the general discomfort and poor hearing improvement they were providing and I recently saw, once again, Hearing Star's advert in NARPO News. Unfortunately, when I first saw their advert some years ago I dismissed it as just another hearing aid firm trying to drum up trade; what a terrible mistake that was.

So this time I did decide that I had nothing to lose by contacting Hearing Star. The outcome is that I have now been provided with a pair of 16 channel aids, at a lesser cost than my previous 'behind the ear' aids which it turned out were only 4 channel. The aids fit totally in the ear canal and so, are much more comfortable and less obtrusive than the previous ones.

Throughout the whole of the proceedings I was treated with absolute care and professionalism. I never believed that the improvement in my hearing would be so great and to say that I am highly delighted would be an understatement. If any NARPO members believe that they are suffering from hearing loss, no matter how slight, I would encourage them to contact Hearing Star without delay – they will not be put under any pressure and I guarantee they will not be disappointed.

The only thing I would like to add is that I have no connection whatsoever with Hearing Star except by being a very satisfied customer.

Kind regards, Derek Bradley

The **Star Benevolent Fund** was established by Kevin Howlett who founded Hearing Star in 2009. The idea of creating a hearing aid business which only served the Forces and not the public, was unique. To do this whilst donating to charity from each hearing aid purchase was widely considered to be foolish.



Five years on and Hearing Star in Partnership with NARPO has not only survived the recession but also raised many thousands of pounds in support of Police Charities.

Each time a member takes advantage of the benefits offered through this unique partnership, Hearing Star pays into the Star Benevolent Fund. Towards the end of each year NARPO's NEC decide on the beneficiaries and the Fund pays out.

Beneficiaries have to be registered charities

The total raised by the Charitable Partnership with NARPO this year is **£9,355.00**

"Marie and I would like to thank the NEC for their support and especially all the members who picked up the phone and took that first step with us. The total raised by the partnership to date is now at £30,010.00. Kevin Howlett, Founder

Our price for **TWO TOP** 16 channel hearing aids is **£1895** in any style. Members may pay £995 deposit and the balance at 0%APR at £100 per month. A typical High Street price is £4,000. +

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

Say hello Wave goodbye



At the NARPO Conference in Brighton NARPO President Ian Potter welcomed four new members of The National Executive Committee.

Pictured left to right are: Richard Critchley North East Region, Ian Potter NARPO President, Mike Thornton North East Region, Ahmed Ramiz South East Region and Phil Hopkins Wales Region.

NARPO Conference also said farewell to NEC Member Terry Storey, North East Region, who is pictured with his wife Viv and NARPO President Ian Potter. Also leaving the NEC but unable to attend Conference were: Margaret Morgan, Wales Region, Tony Story, North East Region and Graham Alexander, South East Region. NARPO give our thanks to all of them for the work and commitment they have shown and wish them health and happiness for the future.

Great Holiday deals for NARPO Members

Welcome to your new travel agency. As you can see, this is a joint venture between NARPO and a fast growing and dynamic travel agency called 'Travel with NARPO'.

As a member of NARPO you now have access to literally millions of holidays worldwide and 'Travel with NARPO' is designed so that everyone benefits. The members will benefit from incredibly competitive prices for all types of holidays and NARPO benefits by receiving a small fee for each member booking, which will undoubtedly be put to good use.

You will find all types of Holidays at 'Travel with NARPO' from summer sun to city breaks

and from winter trips to Lapland with the Grandchildren, to cruising all over the world! There is truly something for everyone at 'Travel with NARPO'.

The new website www.travelwithnarpo.com is a fully bookable website, so, if you want to, you can do all the booking for yourselves, all you have to do is to fill in the details where requested and follow the simple instructions. Alternatively, however, you may prefer to have one of our experts do the booking for you. In which case either call us on one of the numbers below or fill in the simple online enquiry form and we will phone you back at a time convenient to you to talk through the possibilities.

If package deals don't interest you, we can also offer you a bespoke or tailor-made travel service - so if you want to spend 3 days here and 4 days there - we can organise it for you. All you have to do is call us on the number below and we will immediately start working on your holiday of a lifetime!

In addition, 'Travel with NARPO' also offers you a variety of other travel related services such as Car Hire, Airport Transfers and Airport Lounge passes - Everything to make your Holiday the perfect getaway.

If you would like to speak with us please call either 0845 463 2448 or 01425 479811 we'll be glad to advise you.

Alternatively, go to your new website - www.travelwithnarpo.com and see some of the amazing deals for yourself.

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These luxurious cords from Samuel Windsor offer a comfortable, classic fit and are beautifully constructed from tough and hardwearing 100 per cent pure cotton. Perfect for work or play, these versatile trousers come with a choice of either jumbo 8-wale or needle 11-wale construction, with five seasonal colours in each style. They feature deep quarter pockets, two rear pockets and a sturdy zip. All Samuel Windsor clothing includes a 30-day no quibble worn or unworn guarantee.

Available to order in leg length 27", 29", 31" and 33" and waist sizes 30" - 48".



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	STYLE/COLOUR	LEG	WAIST	QTY	TOTAL
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Men's cords					
				P&P	£5.45
				Total	

PLEASE DO NOT SEND CASH. Offer subject to availability. Please allow up to 7 working days for delivery. If you are not completely satisfied with your purchase then return the item to us within 30 days, worn or unworn, and we will refund you, no questions asked. Any unsuitable item can be returned using our returns service - details supplied with every order. Please note a signature is required upon delivery. Our 'was' pricing refers to the original selling prices offered on our website www.swshoes.co.uk, and in our retail store between July 20th and October 20th 2014.

43883

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Address: _____

Postcode: _____ Tel No: _____

Card No: _____

Switch Issue No: _____ Valid from date: _____

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

Insurance news

Great to see NARPO members at this year's conference

Once again, we had the delight of attending this year's NARPO Conference in Brighton.

It's always a fantastic occasion, and the team from Police Mutual enjoyed catching up with many of our NARPO members face to face.

Pam McGaffney, our Customer Services Director who has been attending the conference for 20 years said

"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. 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.

"It's always a pleasure to talk to our members during conference, and gives us a real opportunity to listen to NARPO members feedback about our products and services"

See how NARPO members have saved on their car and home insurance

Through talking to NARPO members at conference, we've had a number of positive comments about our NARPO car and home insurance policies, and specifically how much some of our NARPO members have saved by switching to Police Mutual.

Some of the comments we have received from NARPO members have included:

"I have just renewed my house contents and buildings insurance through the Police Mutual (with RSA insurance). Very easily done on the telephone with a very helpful Julie Quick. I am getting the same benefits as before and some additional ones and I have saved myself a whopping £344.16p per annum! You cannot beat it. "
(Mr D Wood)

"My wife and me have today set up new car insurances for both our vehicles with you beating quotes for renewal from our current insurance companies, giving us a great deal and saving us money as well. So it's a 'BIG THANK YOU' to Andrea and of course the PMAS Team for supplying us with a wonderful, efficient service today."
(Mr and Mrs Sandall)

"Since I retired at the end of May this year I have quickly tapped in to NARPO and in turn to Police Mutual to see what they had to offer and am pleased to announce that I have saved in excess of £100 on my car insurance premium and today £321 on my house insurance with much better cover being provided."
(Mr S Williams)

Find out how Police Mutual could make a difference...

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

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

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

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



L-R: Stephen Mann (Chief Executive), Pete Marr (HR and Operations Director), Pam McGaffney (Customer Services Director) and Carl Sharples (Head of Marketing and Sales for General Insurance).

National Police Memorial Day

On Sunday 28 September it was my very great pleasure to represent NARPO at the 11th Police National Memorial Day service, which this year was held in Belfast.

On the previous evening a reception was held in the very elaborate Belfast City Hall at the invitation of George Hamilton, the Chief Constable of the PSNI, where guests mingled in a relaxed manner and much networking was done. There were speeches of welcome and the tone was set for the service to be held the following afternoon at the Belfast Waterfront Hall.

NARPO Vice President Brian Burdus, his wife Una, and I, enjoyed a pleasant stroll in the warm afternoon sunshine from our hotel to the venue and had to be seated by 2.30pm with the ceremony commencing at 3pm. It had been confirmed that morning that HRH Prince Charles would be honouring the occasion with his presence as Patron of the National Police Memorial Day. He arrived in the very modern hall to a fanfare and a procession which was led by the Pipes and Drums of the PSNI, which was very moving. The service was led by Canon David Wilbrahams, the National Police Chaplain, and other church leaders from the City of Belfast, and addresses and readings were given by Baroness Harris of Richmond, The Rt Hon Theresa May and Chief Constable George Hamilton. The founder of the ceremony, Sgt Joe Holness QPM, played his part in the ceremony where candles are lit by family members in memory of those officers who have died in England, Wales, Scotland and Ireland.

It was a very thought provoking and humbling experience which I am sure was extremely moving to all those attending, especially to those family members who had suffered the ultimate loss. Congratulations are due to everyone involved.

I was fortunate enough to meet Prince Charles after the ceremony and



was able to tell him what NARPO was about after he had commented on my chain of office, asking me "Are you the Mayor?"

The service was also attended by several members of overseas police forces and I was pleased to meet some from America and Canada and just had to pose for the group photo.

A wonderful and memorable trip to Belfast – the service next year will be held on Sunday 27 September at the Edinburgh International Conference Centre.

Ian Potter, President

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- ✓ Professional negligence

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

Call Victoria Mark direct **01947 881141** or out of hours 07740447868
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Later Life Ambitions Launched

Our joint manifesto for later life was launched in Parliament on 2nd September 2014.

Later Life Ambitions has been produced in conjunction with the Civil Service Pensioners' Alliance (CSPA) and the National Federation of Occupational Pensioners' (NFOP) with advice and support from Connect PA. The manifesto launch attracted around 150 attendees from interested parties, including members of both Houses of Parliament, and representatives from a range of organisations representing the interests of older people.

As we move towards the General Election in May 2015, the aim of our manifesto is to highlight issues that impact on people in later life, but in a way that balances demands with viable solutions, and hopes to show the positive contributions those of us in later life have made, and continue to make to society. We hope that this will help to counter the constant inclination of the press and others to see the old as a cost burden on society, and ensure that those in later life continue to be able to make a positive contribution, for as long as possible, leading to an inclusive and dignified old age, but where adequate support is available to those needing care.

The manifesto includes a pledge of support for the aims outlined within it. Around 30 members of Parliament signed our pledge on the day of the launch, and many of those who did have gone on to use images of their signing the pledge on their own web page or Facebook account, giving further publicity to our campaign.

An Early Day Motion showing support for the manifesto aims has also been signed by in excess of 30 members of the House of Commons to date. This is another integral part of the campaign, and we would encourage branches and members to contact their local M.P. to encourage him or her to sign both the pledge and the Early Day Motion. We are also encouraging all members to sign the pledge of support for the campaign and encourage others to do so.

The manifesto has its own website, which is accessible through the NARPO website at www.narpo.org. The pledge can be signed on line at the Later Life Ambitions website. The Later Life Ambitions website also contains details of the manifesto and the campaign action and aims. It has an up to date list of those M.P.s who have signed the Early Day motion through a direct link to the Early Day Motion.

We are grateful to Dame Anne Begg M.P., the well respected Chair of the Work and Pensions Select Committee in the House of Commons, for hosting the Parliamentary launch and for her support for our campaign. The launch however was only the beginning of the campaign which has continued to be publicised through our Annual Conference and the Annual General Meeting of the CSPA. We have also publicised the campaign at all three major Parliamentary Parties Annual Conferences, which were held recently, and will be the last before the General Election.

Now that the Political Party Conferences are over, we are also planning individual meetings with M.P.'s of all parties with specific responsibilities or interests in the issues raised in the manifesto. Naturally we want to involve you and members of NFOP and the CSPA in this campaign, and we are currently working on a template to assist in local contacts with M.P.s which we hope to publish shortly. We are hoping to develop this in time to include an approach to Parliamentary Candidates more generally closer to the election.

We are, in addition to all this, looking to approach other organisations with similar aims to our own, which may be able to offer support for some or all of the aims of the campaign. Throughout the period towards the General Election we will be keeping you



and your branches updated with information through this magazine, Branch circulars, our website, and where appropriate Twitter and Facebook. In addition the Later Life Ambitions website will contain all the latest news and forward information about planned events which are part of the campaign.

As I hope you can see, a significant amount of work has already gone into the preparation and launch of our manifesto. We now need you, the members, to get involved in any way you can, to help us to secure a later life for all, now and into the future, which meets the aspirations outlined in the manifesto.



NARPO Member & Prisoner of War Meets HM Queen in Proud Day at the Palace.



Roy Massey is 94 years old and a Huddersfield Branch member. During the Second World War, Roy was a Japanese prisoner of war for 3.5yrs. He retired from the Police in 1977.

In November 2013 Roy returned to Singapore for one more time to pay his last respects to his friends and colleagues who lost their lives during the time spent in Changi POW camp during WW2. The trip was organised by Gerry Norden, who is a retired police officer in Cambridge. There were several trips around Singapore including a remembrance service held in Kranji cemetery which was attended by the Royal Marine band and some of the ships company from HMS Daring; it was very emotional, as you can imagine. Roy was asked to lay a Poppy Wreath in memory of the ones who lost their lives. Again, quite emotional.

Then it was on to Thailand for more trips, which included another Remembrance service, in Kanchanaburi and Chungkai cemeteries, and visits to the railway on the river Kwai. On the last day there was a visit to Bangkok, with a stop at the British Ambassador's residence for drinks and a buffet, after which it was back to the airport for the long trip back home.

In the beginning of December came an invitation to attend the premier of the film 'The Railway Man' in London, organised this time by Bernard Gray-Esson. It was quite an experience, as there were two receptions in which everyone had the chance to meet Patti Lomax, the wife of Eric Lomax, who wrote the book the film was based on, and also the stars of the film including Colin Firth, and, of course, there were plenty of photographs taken with him!

In 2014 an invitation came for Roy to attend the Buckingham Palace Garden Party, which Roy felt was an honour and he was looking forward to very much. It was to be held on June 26th. Just two days before the event, he had a telephone call informing him that he was to be presented to the Queen. He felt even more honoured. Everyone, including his family, was thrilled to bits by this news and they were more nervous than Roy, who as usual, took everything in his stride!

The weather was lovely on the day so it was a pleasure to sit out in the gardens waiting for The Queen to appear. When HM The Queen finally came down the line to Roy, he bowed and said "Your Majesty" as if he had been doing it all his life. After chatting to Roy The Queen noticed the police medal he was wearing and asked how many years he had served as a police officer. "Thirty Years, Mam" was his reply. Her reply was a lovely smile. It was a most memorable day; one that will never ever be forgotten.

Terry Jepson, Huddersfield Branch Secretary



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The Case of the Disappearing Disc

No tax/fail to display is a phrase that has been used by countless Police Officers since 1921, when the Government of the day first introduced Vehicle Excise Duty (The Road Fund Licence).



However, on 1/10/2014, 93 years of motoring history will be swept away when the tax disc is scrapped, to be replaced by new technology, namely online computer access and Automatic Number Plate Recognition systems (ANPR).

After this date, there will be no need to display a tax disc on the nearside of your vehicle's windscreen. Unfortunately, you will still have to pay your dues to the Government; this will be done online, by telephone or in person at a Post Office. The Driver Vehicle Licensing Agency (DVLA) will still send motorists reminders as to when their duty is required to be paid. Payments can be made monthly by direct debit as well as annually or every six months.

One other significant change is that a motorist will no longer be able to sell the vehicle using the term **currently taxed**. On the sale of the vehicle, the tax is no longer valid for that vehicle. The new owner will have to apply in their own right to obtain the necessary authorisation to drive the vehicle by paying the appropriate duty. The previous owner will be able to claim a refund from the DVLA for the duty which is still valid on the vehicle.

Going paperless is expected to save the Government £7 million in administrative costs.

Most serving or retired officers will have had knowledge or experience in respect of the tax disc, or rather the lack of it, and stories about motorists who used "Guinness Labels" in their windscreens as they bore some resemblance to the early type of tax disc, in an attempt to avoid paying the duty.

However, the missing or displayed disc often led to the detection of many serious and associated offences, such as theft of excise licence, fraudulent use, and no driving documents.

In my time as both a foot patrolling officer and later a traffic officer the misuse of the tax disc resulted in very serious offences being detected, such as robbery, burglary, stolen "ringed" vehicles on false number plates and handling stolen property.

Owing to the fact that having no tax disc, or a

fraudulent one, could result in many different types of offence being detected, certain officers became somewhat expert in locating stolen and fraudulently altered excise licences; they were known to their colleagues as the "*kings of the fraud use*".

A selection of my own experiences with these types of offences are as follows.

On one occasion I stopped a vehicle, the driver of which was an artist who was short of money so he had used his talents to produce a hand painted facsimile of an excise licence, which was of such quality that, after the court case was over, Headquarters Training Department used it for many years as a tool to train new recruits as to what they needed to look out for.

A motorist that I once stopped removed the stolen disc from the windscreen and proceeded to try to eat it. Fortunately, I was able to recover enough of it from his mouth to identify the serial number and thus trace the original owner, who had it stolen from his vehicle. The offender was successfully prosecuted.

On occasions, mistakes were made by the issuing Post Office. I recall stopping a motorist with the wrong registration number displayed on his disc. After a visit to the Police Station, a bail date and further enquires, it transpired that he was totally innocent. I was able to locate his disc, which was being displayed on a similar vehicle's windscreen. There had been a genuine transposition of the discs whilst both motorists had been in the same queue at the Post Office.

On one shift of 0600hrs to 1400hrs, my police partner and I detected three separate offences of theft of excise licence and fraudulent use of an excise licence. This was a feat that we were never able to repeat, although it is still a talking point between us when we reminisce about our policing days.

On a light hearted note, one afternoon at about 1430hrs I was on patrol with my policing partner, travelling south on the M6, just south of junction 13. We had not long left the Police Post after our customary "Brew" at the start of the shift. I was the observer in the patrol car when we overtook

a Rover car that looked very tidy and contained a male driver who appeared to have his family in the vehicle. On looking across at the vehicle, I saw that the tax disc was positioned in the middle and at the top of the windscreen - "a *middle fiddler*", a classic sign that something may be amiss. The driver, on seeing that I was taking an interest in the vehicle, immediately reached up to the windscreen and removed the tax disc. I instructed my mate to pull over and stop the vehicle, which we did. I alighted from our police vehicle and approached the driver. I had not really noticed that my partner was hanging back. On speaking to the driver about the tax disc I was met with a straight denial and a torrent of abuse. Although quickly wound up by the driver's attitude I tried to remain calm.

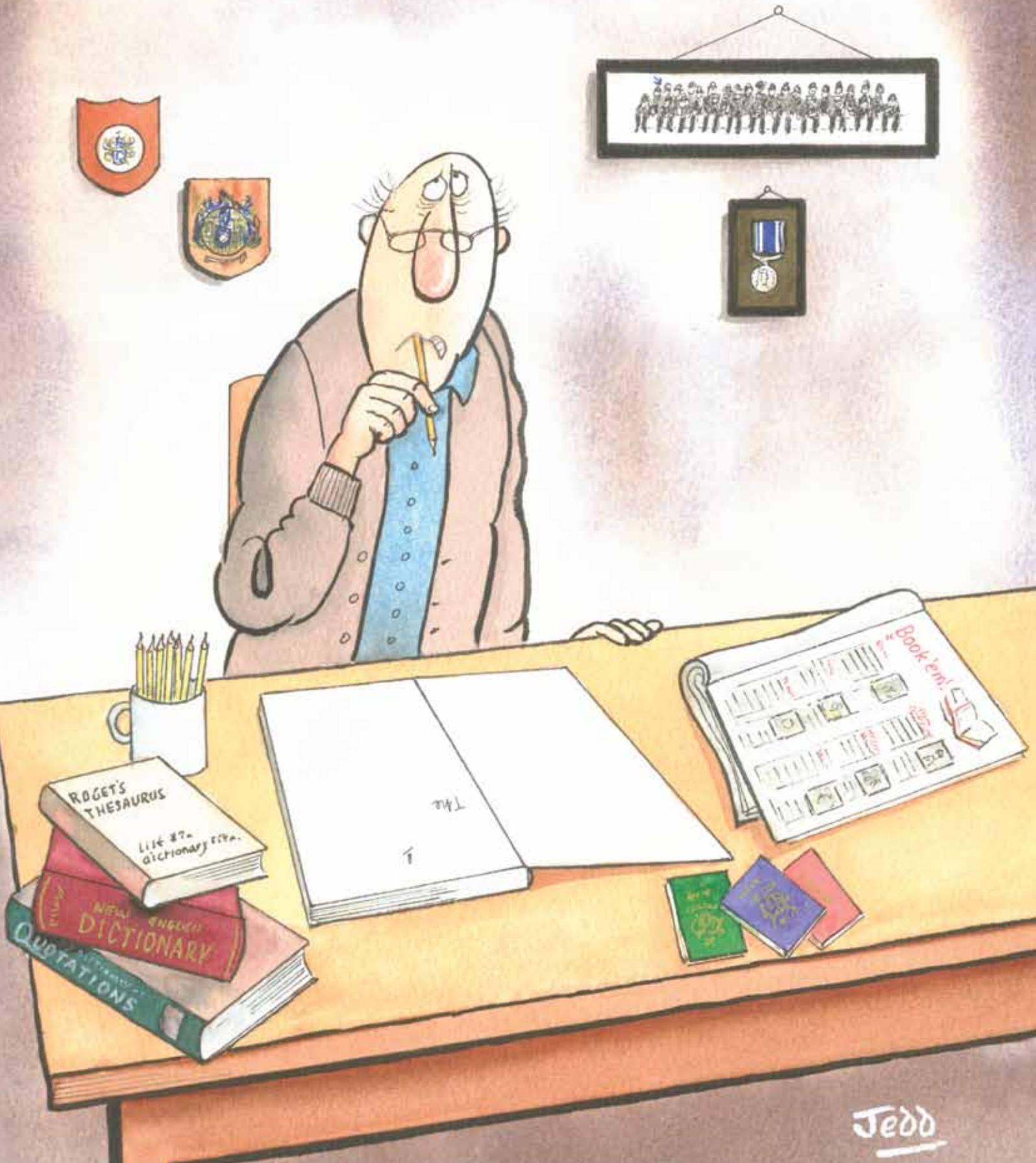
I had just started to issue that hackneyed phrase "*I am arresting you on suspicion of theft*" when the driver, his passengers and my partner burst into raucous laughter. The joke was on me - well and truly! The driver was my partner's father-in-law, who had been up to visit him for a few days and was now returning to Cornwall. Obviously, everything was in order with the tax disc. It was a hoot, but I had to hand it to my partner and his father-in-law; the timing and location of the stop was superb and took a little planning.

Although the demise of the tax disc will save the Government money, and the ANPR system will pick up some of the slack in ensuring that excise offences will still be detected, I cannot but help feeling that it is one more strand in removing police officer's initiative and experience, as technology presents officers with tasks to complete rather than them having to nose around to uncover offences using skills they have developed.

I have read an article recently from a collectable item specialist which suggests that, in the future, expired excise licences, particularly the older ones, may become valuable. So hang on to your old expired ones; I have!

Mark Judson
NEC Member

THEY SAY THERE'S A BOOK IN EVERY
POLICE PENSIONER...



Jedd

Questions from Members



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

Question

When I start my Windows XP program I get the message, FATAL ERROR.Failed to get proc.address for Get logical Processor information.KERNEL 32dll.

I also get the message at the bottom left hand corner of the screen - done with error.

Can you help an old detective please?

Answer

Does your PC run ok other than this message?

If it is working ok I believe you may have an issue with Skype if this is installed. The main issue you have is you're running Windows XP which is an old version of Windows and has no updates. This means when using up-to-date programs like Skype they will eventually be unable to communicate with each other and I think this is why you are getting the error.

I have found potential ways around this but I would recommend upgrading your computer to something more current and up to date which is using either Windows 7 or 8. Have a look at the following link, which goes in to some detail about the error. Upgrading to service pack 3, if you have not done already, or downgrading to an older version of Skype both claim to fix it: <http://tinyurl.com/kphv3mc>

Question

I am having trouble scanning from my printer. The printer does the usual arrow going round and round and then stops but a box does not come up on the screen in order to name the picture/document.

I am able to scan from my computer whilst using the same printer. What is happening and how can I correct it please? I have not had this trouble in the past.

Answer

First I would see if there is an update for your device which can be found by typing the 'make and model' of your device into Google and state 'update' and your search will bring up device driver updates.

If this doesn't work, or the results are unclear, I would advise to try uninstalling your printer/scanner and try a fresh install to see if it fixes your problem. Use the original installation CD that came with it and treat it as if it's a new device you've just bought.

If you are still having issues I would consider asking a local computer technician to have a look. Printers can be tricky to get going when they decide to go wrong and although it often works, a driver update or uninstall/reinstall may not be the cure.

Question

Some time ago you published addresses of free companies for security on laptops. I recently moved house & have lost the magazine you printed them in. Is it possible you could E-Mail them to me? Thank you in anticipation.

Answer

I can recommend the following free security applications:

Anti-Virus
AVG - <http://free.avg.com/gb-en/free-antivirus-download>
or
Avast - <http://www.avast.com/index>



Anti-Malware is also something you should have and the program I use for this is Antimalware Bytes: <https://www.malwarebytes.org/>

Question

I have recently purchased a Lenovo Laptop with Windows 8.0 loaded. I have updated this to Win 8.1 via the Microsoft site download.

Which is the best download to use with 8.1 to give it the appearance of Win 7?

Answer

There are various start menus you can choose from that will give you the Windows 7 feel. You can choose from the best of the following link, all of which are free: <http://tinyurl.com/osomqdb>

There is also an option to pay a small fee for an app called Start8, made by Stardock, which in my experience is the closest experience you will get to a Windows 7 start menu.

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

Investing in a Rising-rate Environment

One of the key factors effecting investment portfolio returns and, in particular, the performance of individual asset classes, is the prevailing outlook for interest rates.

As we come out of recession the Bank of England's approach to moving rates back to the norm, following a sustained period at historically low levels, will be of interest to all investors. Therefore, in this article we consider what the implications of higher interest rates are likely to be and when a rise may happen.

Against a backdrop of strengthening economic growth, policymakers at the Bank of England are now widely expected to raise UK interest rates at some point during the first half of 2015. So, after years of exceptionally low rates, what will a higher-rate environment mean for investors? Investors will often favour a pragmatic approach to the beginning of a rise in the interest rate cycle, preferring to concentrate on the positive reasons behind the increase. After all, after more than five years at their historic low of 0.5%, higher rates would imply confidence in a sustainable and growing economy. For those inclined to rely relatively heavily on the income generated by their cash savings, higher interest rates are likely to come as a relief. On the other hand, an increase in the cost of borrowing will prove less welcome to those with debts, mortgage holders and buy-to-let investors, although commercial property could benefit from economic expansion. Higher interest rates tend to be negative for bondholders because the rates paid by bonds are then seen as less competitive. That said, bonds are not a homogenous group and the reaction of government and investment-grade bonds is likely to differ from that of high-yield bonds, which are more closely correlated to the fortunes of the issuing companies. The effect on shares is likely to vary. Although higher rates will drive up companies' borrowing costs, this could be offset by stronger economic growth that is likely to prove positive for corporate earnings. However, higher interest rates will also provide a boost for the pound, which could have a negative effect on UK-based exporters once their profits are translated back into sterling. Meanwhile, shares in defensive companies that pay comparatively high

dividends – for example, utility businesses – are viewed by some investors almost as a proxy for bonds, and are therefore less likely to benefit from an environment of rising rates. Conversely, so-called 'cyclical' companies, which tend to be relatively sensitive to the economic cycle, can perform better.

So having looked at the implications of rising interest rates, the next question is 'when are they likely to rise?'

It looks a deceptively easy question, but it has caused some difficulties for Mark Carney, Governor of the Bank of England and one of the people who sets interest rates. Shortly after he took up the role last summer, Mr Carney introduced 'forward guidance' on interest rates. The idea, imported from the US, was to give businesses and individuals a steer on when the Bank would start to consider a rate increase. In August 2013 Mr Carney stated that an unemployment rate of 7% would be the trigger, but it was not a level he expected to reach for about three years.

Mr Carney buried his first round of forward guidance in February this year, when it became clear a 7% unemployment rate was imminent. His replacement forward guidance was much vaguer and he deliberately avoided making himself beholden again to a single economic number. At the time, the Bank was implicitly forecasting an interest rate rise in spring 2015.

In June the picture suddenly changed again when Mr Carney addressed the great and the good of the City of London assembled for the Lord Mayor's Banquet at the Mansion House. On the subject of

increasing rates, Mr Carney said, "It could happen sooner than markets currently expect." Those few words set the markets thinking that the longstanding 0.5% base rate could disappear before the end of the year.

In the following month, one member of the House of Commons Treasury Select Committee compared Mr Carney's varying rate rise forecasts to the actions of an "unreliable boyfriend" – one day hot, the next day cold.

Mr Carney's real problem is that he has been attempting to make a series of short term economic forecasts, each time reacting to current market conditions. There is a lesson here for all investors, however knowledgeable: if you think you can predict where the markets will move in the next few months, you are almost certainly deluding yourself. Far better to ignore the short term 'noise' and take a long term view.

Ultimately, an increase in interest rates is expected to take place in the first half of 2015 and this is likely to present both threats and opportunities. Therefore, it is worth taking the time to review your assets and liabilities with your financial adviser and ensure your portfolio is positioned to make the most of a rising rate environment and sufficiently diversified to take account of the potential effects of interest rate rises on long-term performance.

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

Investments can fall as well as rise. You may get back less than you invest. Police Mutual Insurance and Financial Services Limited (PMIFS) is a wholly owned subsidiary of PMAS and is authorised and regulated by the Financial Conduct Authority. Calls may be recorded and monitored.

A Grand Day Out

I had always promised myself to visit the WW1 battlefields, to get some idea of what trench warfare might have entailed, and so, when I was asked by the Medway and District Branch to join them on one of their excursions in June this year, I jumped at the chance. An overnight stay with Chairman Terry Lynch saw us up before the crack of dawn, in order to catch a coach. My day started with a memory of early turns, for which I was invariably late on parade. A luxury coach was our transport for the day, and our destination was North Belgium via Eurotunnel.

The first stop was on the French/Belgium border, where we collected Conrad, who was a retired Belgian Police Officer, and a very knowledgeable approved blue badge guide. Next was a brief stop at a Commonwealth War Graves Cemetery on the outskirts of Nieuwpoort, where we met Father Brian Llewellyn, who is the Chaplain of the Memorial Church of Ypres. He led us in a short service of remembrance. Then into Nieuwpoort itself, a busy, modern sea-port town which had been levelled during the war. We passed the Albert Memorial and the town's huge sluice gates, which control the flow of water from the sea where it connects with the River Yser. I had not previously realised the important role this system had played in the defence of Belgium, in that it had allowed pretty much the whole of Northern Belgium to be flooded, to prevent the advance of the German forces. The Yser and its many tributaries had provided "front lines" for the Belgian forces.

Then on to Diksmuide where we visited the "Trench of Death" which was a well preserved kilometre long network of trenches, that had many poignant reminders of what it must have been like one hundred years ago; albeit without the horrors and squalor that would also have been present. I found it a fascinating insight, and realised the importance of "holding the line" which was in fact the River Yser just yards away.

It was called the "Trench of Death" as every regiment of the Belgium Army took turns to serve here, and there was a point at the remotest point of the system known as "The Mouse-trap", which was only reachable through a small tunnel, and protected by very huge slam shut steel doors. Basically, a platoon would enter for their tour of duty, and if attacked, the alarm would be sounded and the door slammed shut behind them. If they were not killed by enemy action, they would certainly meet their death when grenades and "Mills" bombs would be rolled down chutes into the walls, in order to kill everyone therein, thus preventing the enemy getting into the main trench system.

This I found very daunting, and walked back to the coach on my own, in deep reflection for the sacrifices that were made during that awful war. I was comforted by the sight of so many wild



poppies growing on the top of the trenches and through cracks in the sides of them, which was very profound as well as very pretty.

We also visited some German cemeteries, which reminded me that both sides suffered so many losses in the conflict. These all seemed to be shrouded from general view by woodlands, and were very grey and dark in comparison to the bright white of the Commonwealth cemeteries we visited, and the gardens that surrounded them.

I was absolutely taken aback by the vastness and pristine conditions I found at the Tyne Cot cemetery at Zonnebeke near Ypres; the symmetrical lines of the crosses, the huge walls, containing thousands of names, and the serenity and peacefulness of the whole place. I did find myself shedding a personal tear when confronted by such enormity.

The Medway Branch members laid a wreath at the graves of "The Kentish Soldier" and "The Soldier of Kent", which ironically are side by side.

Our final stop was at the amazing Menin Gate, which is a huge vaulted Triumphal Arch, in which are recorded the names of over 36,000 soldiers from Britain and the Commonwealth, who lost their lives in the battles of Ypres, and whose bodies have never been found. (A similar number of names is recorded on the walls at Tyne Cot). The arch is placed at the eastern end of the town of Menin, to mark the start of the road that all troops took to reach the front line at Ypres.

The Last Post Ceremony has been conducted here on every night since July 1928 when the memorial was completed (except for a brief period during WWII when it was under German occupation). The ceremony consists of buglers from the Belgian Fire Service playing the Last Post, followed by an Exhortation being read and a minute's silence, followed by wreath laying and then, the playing of Reveille to end the ceremony. There were about 2,500 people present on this night.

I had been asked by the Branch Committee

to wear my Presidential chain of office for the ceremony, and, Terry and I having taken a place about half-way along the wreath-laying queue, was somewhat surprised when Carl Denys, the Press Officer for the Last Post Association invited us to the front to lay our wreath for NARPO first. To me, just being there was an honour, but being asked forward was a bonus. Imagine then how I felt with just two minutes to go when he handed me a card on which were written the words of the Exhortation and told me I was to read it.

I was to walk out into the centre of the road and read it aloud, with the last words being repeated by the assembled crowd. I managed it with trepidation, but also tremendous pride and honour, and the occasion will be a lasting memory for me. I was then given a unique pin-badge which is only awarded to those who have delivered the Exhortation, which I will cherish in memory of that day and all that have fallen.

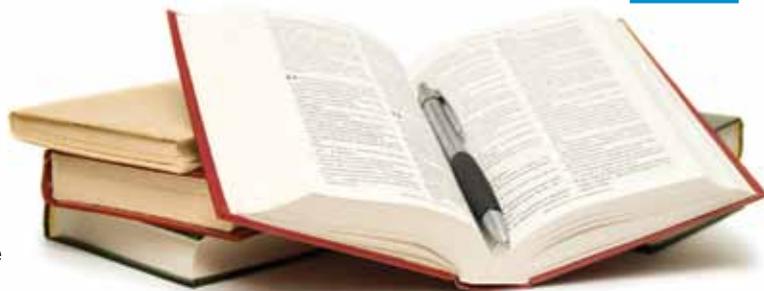
These are those immortal words written by the English poet Lawrence Robert Binyon in 1914 that are the "Exhortation";

THEY SHALL NOT GROW OLD, AS WE THAT ARE LEFT GROW OLD AGE SHALL NOT WEARY THEM, NOR THE YEARS CONDEMN AT THE GOING DOWN OF THE SUN AND IN THE MORNING WE WILL REMEMBER THEM.

Ian Potter
NARPO President



Book'em!



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

The Fastest Ship in the Fleet

By Barry Knell

To coincide with the 70th anniversary of the launch of HMS Cavalier, Barry Knell, the former Chairman of the HMS Cavalier Association and volunteer for the Historic Dockyard, has written a book that tells the story of the lives of the men who served on all the ship's commissions. The ship is the last of the WWII Destroyers, she served in World War Two and in various commissions in the Far East until she was decommissioned in 1972. She is now preserved at Chatham Historic Dockyard and all the proceeds from the sale of the book are to go towards the continued preservation of the ship.

With over 360 pages and 250 photographs, this quality book is very good value. Published by The Historic Dockyard Chatham, it is on sale in the Dockyard shop or copies can be ordered by contacting: 01634 823844 or is available at Amazon.

ISBN-10: 0953426017 ISBN-13: 978-0953426010

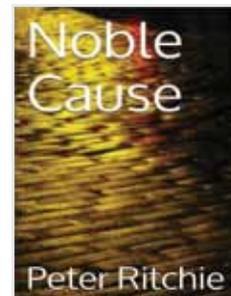


Noble Cause

By Peter Ritchie

Grace Den Herder joins the Royal Ulster Constabulary and has a spectacular rise through the ranks of Special Branch. She runs a paramilitary agent whose information leads to an operation that goes badly wrong with a death in police custody, then the loss of the informant, who is uncovered and killed by his organisation. Den Herder makes a decision to give evidence against a colleague, and is abandoned by her force and her married lover. She leaves Northern Ireland and rebuilds her career as a detective in the newly formed Major Crime Team in Lothian and Borders. The team finds initial success against a home invasion gang who've killed during a robbery in Glasgow. At the same time brutal attacks on street prostitutes escalate into a series of murders and one of the main suspects is a high profile Edinburgh lawyer. The revelations and subsequent chaos tear the Major Crime Team apart.

Available at Amazon.

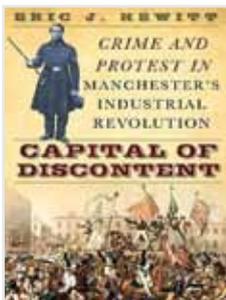


Capital of Discontent

By Eric J Hewitt

The Industrial Revolution was a period of exceptional change in Britain, not only in terms of technology but also in law and order. The country's social order was shifting and in some towns the response was violence. In Manchester, the 'capital of discontent', events related to the Plug Plots, Peterloo and the Chartists created a very real fear of revolution on the streets of England. In its efforts to combat the disorder, the newly established police force became mired in political controversy, providing some disturbing but often amusing examples of corruption and misconduct. Eric J. Hewitt examines the reactions of those who experienced the revolution in this 'most dangerous' of places, and tells of such characters as the notorious serial killer Charlie Peace, the supposedly corrupt Deputy Constable Joseph Nadin and the illiterate millworker-turned-Home Secretary John Robert Clynes. Fascinating, and certainly eye-opening, this up-to-date account of Industrial Revolution Manchester is a must-read.

ISBN-10: 0752499637. ISBN-13: 978-0752499635.

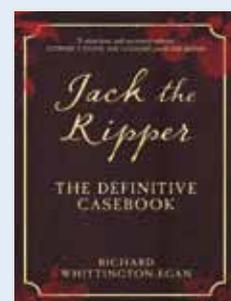


Jack the Ripper

By Richard Whittington-Egan

The case of Jack the Ripper and his savage serial killing and horrendous mutilation of five women in the East End of Victorian London is the greatest of all unsolved murder mysteries. For over 100 years the long line of candidates for the blood-stained laurels of Jack the Ripper has been paraded before us. Policemen and Ripperologists have tried in vain to put a name to the faceless silent killer. Richard Whittington-Egan, one of the founding fathers of the search, published, in 1975, his Casebook on Jack the Ripper, now eagerly sought but long out of print and virtually unobtainable (except at mammoth prices), in which he documented the history, the crimes, the investigations and the investigators. He also included some fundamentally new discoveries and points, such as the real story of the kidney in Mr Lusk's renal post-bag, wrongly said to be that of Catherine Eddowes.

ISBN-10: 1445617684. ISBN-13: 978-1445617688.

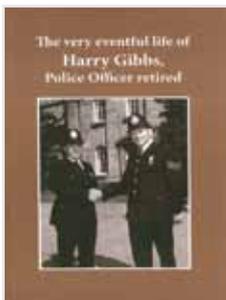


featurebook

The very eventful life of Harry Gibbs

By Harry Gibbs

Harry tells the reader of his origins growing up on Exmoor, followed by his time spent on National Service in the army. He went on to work for the Great Western Railway and served in the Royal Navy. He then joined the Somerset Police and went to Mill Meece Training Centre at Newcastle under Lyme. He was posted to Taunton and went on to serve throughout Somerset. Harry retired in April 1980, going on to work in Security and later Bath City Council. Harry describes himself as a 'somewhat impulsive, always optimistic, person who has leadership qualities' who dived with death on a number of occasions. The book is described as 'an unusually interesting read'.

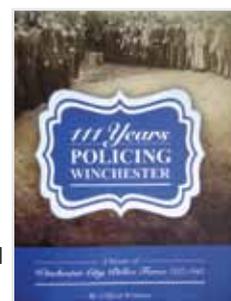


111 Years Policing Winchester

By Clifford Williams

Full of stories and detail, this book provides an account of how a small southern English police force coped with the wider changes in British society over eleven decades. In 1832 Winchester City Police became the first modern police force in Hampshire, just three years after the creation of the Met. County and central governments made several attempts to amalgamate the city force without success, until World War Two led in 1943 to what should have been a temporary joining with Hampshire. During 111 years policing the city the force faced a number of serious civil disturbances, including the 'Gun Riot' of 1908. Drunkenness, theft and motoring offences were commonly dealt with. However, during their existence there appears to have been no proven cases of murder within the city boundaries. The book list all persons known to have served in the force.

ISBN 978-0-9568508-0-5 available on Amazon (£7.75 plus p/p), or through a bookshop (price £10).



Copies are available from Harry direct priced at £12 inclusive of postage and packaging, at: Tel: 01225 865085, 66, Broomground, Winsley, Bradford on Avon, Wiltshire, BA15 2JX

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

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

FREQUENTLY ASKED QUESTIONS

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

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

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

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

How much does your service cost?

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

How much is the average refund?

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

Just some of our recent successful claims for NARPO members

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

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

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

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

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

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

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

Have you had a Barclays overdraft?

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

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

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

Remember, we are here to help YOU!!!

ITV's Text Santa is Back

ITV's charity appeal extravaganza Text Santa returns to our screens on Friday 19th December, and this year it's bigger and better than ever. Ant & Dec, Phillip Schofield and Christine Bleakley will be presenting the must-see show with chart-topping live music performances and some of the biggest names in show business.

Some of the treats lined up include George Clooney who takes part in a specially-written scene of Downton Abbey and the stars of Coronation Street perform as we've never seen them before. Throughout - as this is the time of year to help those near - there'll also be moving true-life charity films from the chosen charities. Text Santa 2014 promises three hours of non-stop entertainment, full to the brim of surprises.

The show raises money and awareness for six UK-based charities in the run-up to the big night. This year's chosen charities are Teenage Cancer Trust, Guide Dogs, WellChild, Marie Curie Cancer Care, Alzheimer's Society and Together for Short Lives.

Get involved by holding a bake sale, hosting a quiz or volunteering your time in your area. To find out more contact Text Santa team



via santaslittlehelpers@itv.com or if you wish to donate please visit www.justgiving.com/textsanta

All money generously donated by ITV viewers goes directly to the six charities. ITV directly funds all operating costs and 100% of donations get passed to the charities as soon as they are received. So by March 2015 your money is already helping to make a big difference. Thank you for your kind support.

Driver/Tour Leaders Wanted



Back-Roads Touring are recruiting for driver*/tour leaders for their intimate small group tours of the UK, France and the WW1 and WW2 Battlefields.

Back-Roads are a small group focussed tour company (max 15 passengers) with relaxed regional itineraries, charming accommodation and great food. As a driver/tour leader you will be solely in charge of delivering a unique touring experience with the flexibility to amend whilst en route for a personalised touring experience.



The Back-Roads Difference

- ✓ Maximum Group Size of 18
- ✓ Leisurely Paced Itineraries
- ✓ Scenic Back Roads, not Motorways
- ✓ Charming Local Accommodation
- ✓ Authentic Local Experiences
- ✓ Culinary Experiences

Email recruitment@backroadstouring.com

*D/D1 licence required. Assistance provided for those who need to acquire this.

Andy Steel, Retired Policeman who became Back-Roads Driver/Tour Leader

What to do after leaving the job? For some of us this a difficult question one that thousands of us have struggled with at some point towards the end of our career. I knew what I wanted to be rid of - commuting, shift work, endless paperwork, pointless emails and, of course, the vagaries of bad management. But what did I want to do, and more importantly, what was I qualified to do? I wanted a reasonable income, a bit of travel, to meet and engage with people from all spheres of life and, where I had some level of control over when and where I worked. This may seem like an almost impossible 'wish list' but I seem to have achieved most of these goals.

I work as a Driver/Tour Leader for Back-Roads Touring, based in Chiswick, London. I choose when and where I want to work, and guide people around the lanes and byways of rural France, but Back-Roads' tours cover most of Europe and include most parts of the UK. Do I enjoy it? Yes. Would I go back to working for someone else in an office? No. Enough said!

Go and have a look around their website, backroadstouring.com and decide for yourself.

Worth knowing

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

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



Des Lockwood, Staffordshire Branch Secretary, making a One Thousand pound donation to Mr Steve Lloyd, Trust Manager of Police Roll of Honour Trust for the British Police Cyprus memorial.

100 Not Out!

Many, many congratulations to Don Ford, who was 100 on 23 August. Don was born just after the First World War was declared. He was very ill as a child, contracting Spanish Flu when only 3 years old. This played havoc with his formal education; nevertheless, he joined the British Army in the 1930s but had to leave due to the death of his father in a mining accident.



He joined the Police Service in 1938, but was soon called up after the outbreak of the Second World War. He served throughout the war in the Royal Signals, landing in Normandy on D Day. After demob, he resumed his police career and soon became a "traffic man", rising to the rank of Inspector in charge of the Force driving school before retiring in 1968. After retirement, Don became a leading light in the Sheffield Branch of NARPO, helping create the lively, vibrant branch it is today.

Sue Davis Life Membership Gwent Branch



On the 8th August, at the Branch's Summer Meeting, Sue Davis was presented with a certificate of Life Membership by the Branch Chairman John Guy. Sue has been a member of the Branch Executive Committee for over twelve years and has held the joint post of Secretary / Treasurer for the past eight years. Sue stood down from this position at the AGM in April, but after much arm twisting by the new Secretary / Treasurer agreed to remain on the committee for a few more years.

Thank you Bernard

Bernard Carine, who retired recently after nineteen years as Chairman of the Maidstone Branch, was presented with a retirement gift by members of the Branch at a small gathering in Maidstone.

A surprise and very welcome guest was the President of NARPO, Ian Potter, who had made the journey all the way from Dorset. Ian thanked Bernard for his many years of service to NARPO.



On 1 January 1940, Don married Rose. She celebrated her 98th birthday earlier this month. They will have been married for 75 years next New Year's day. Let's hope and pray they both make it.

Don had a birthday celebration at Niagara, where there was a great turnout from his large family and many friends, including his son who had flown in from Australia. Many former colleagues were also there, remembering how "Mester Ford" got them out of the brown stuff!

Don and Rose still live independently, with a little help, and a lot of support from his daughter Margaret and son-in-law Stuart. Don and Rose live in their own bungalow in Ecclesfield, Sheffield.

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Ice Bucket Challenge for Motor Neuron Disease

One of the old fashioned images of NARPO is a bunch of elderly ex coppers sitting around in pubs, bad mouthing the service; *"It weren't like that in my day"*.

In North Sussex, some members of the branch decided they would take advantage of the image and organise informal get-togethers in a local pub. What started off as three slowly rose, so that now, on our monthly, (or thereabouts) "Grumpy Nights" some 15 – 30 people attend to meet and chat. One of the founder members of the Grumpy Nights, Eric Harrison, sadly passed away in the New East Surrey Hospital on 25 August 2014 aged 68 years, following a short but valiant struggle against Motor Neurone Disease (MND).

This is a devastating, fatal disease for which there is no effective treatment and no cure. Many people living with MND, their families and friends find that fundraising empowers them to fight back and maintain positivity at a very difficult time.

Eric joined the British Transport Police in 1965 and served at London Victoria, London Transport, Newhaven Docks and Brighton. He left BTP in 1971 and joined the RAF Police, serving at various stations in UK, but served mostly at Rheindahlen in Germany, attached to the civil Police. He left the RAF in 1976 and joined Hampshire Police, serving at Fareham and Newport on the Isle of Wight, before transferring to the Sussex Police in 1980. He then served at Brighton and Storrington RBP, before moving to Horsham in January 1986 on promotion to Sergeant. He then went on to serve at Crawley Police Station as a Custody Sergeant and at Gatwick until his retirement from the Sussex Police in 2001. In 2004 he was appointed trainer of PCSOs and Special Constabulary Officers and was made a lead First Aid Trainer for the force. During his varied career, Eric received 4 Commendations, was awarded the Silver and Golden Jubilee medals and the LSGC medal. In 2012 Eric was appointed by the Queen as a member of the Order of St John for his services to First Aid. Eric is survived by his wife - Ingrid - and 4 children.

Throughout his brief illness Eric never lost his sense of humour, and his friend and colleague, Ahmed Ramiz, the North Sussex Branch Chairman, wanted to do something practical in memory of a brave man.

One way was to take up the Ice Bucket Challenge. This was started in America and is now a worldwide viral campaign, where participants are challenged to throw a bucket of ice water over their heads before passing the challenge on to 3 other people, who must accept the challenge within 24 hours. They can avoid this by donating to the charity instead. Or better yet, do both! Having been challenged, Ahmed agreed to do both on condition that, at the next Grumpy Night, those attending sponsor him with the money going to the UK Motor Neuron Disease Association.

In memory of Eric, at 8pm on Monday 8 September 2014 in the rear garden of the Hornbrook Public House, Brighton Road, Horsham, some dozen branch members attended to witness this historic event when the Branch Secretary, Adam Christie, doused Ahmed in cold water, something which Eric would have thoroughly enjoyed. Those present managed to raise £200 on the night and additional contributions are still coming in.



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Wales

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

FLORIDA - DISNEY

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

FLORIDA - DISNEY AREA

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

GULF COAST - BRADENTON - SARASOTA

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

FLORIDA - GOLF/DISNEY

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

FLORIDA - DISNEY

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

ORLANDO - FLORIDA

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

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: geoffspence@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

Narpo News And Website

If you wish to have an advert included in all four 2015 editions of NARPO News, which is delivered direct to the homes of over 85,000 members and included on our website, please send details of the ad [40 words maximum, excluding contact details] together with a cheque for £220 to us at NARPO House. Please make cheques payable to NARPO. **Payment can now be made direct into our Bank Account using the following details: Sort Code: 08-60-01 Account No: 20263843. Please send advert and payment details by email to depeco@narpo.org**

The NARPO Villas



In 1958, as a naive youth, barely reaching the required 5'8" in height, I was posted to "A" division of the Liverpool City Police - this coming as a surprise to me (and to a great many others) as this city centre division was the Jewel in the Crown and the personnel that strode the city street were mainly ex-servicemen, all well above six feet tall and with the bearing and discipline that came from their military service.

Fortunately for me I "fell among gentlemen" and I received good instruction that was to serve me well later in my service. In my early days, having taken a prisoner into the Main Bridewell (the principal city lock-up), I questioned the tattooing that this man had displayed on the knuckles of his right hand - the letters ACAB. well, I did say I was naïve!

In June of this year I was privileged to enjoy a two week holiday in northern Italy, staying in the Villa Scylla on the very edge of Lake Lugano, which has been placed at the disposal of NARPO members, free of charge, by an anonymous benefactor. On the journey home I stayed overnight in the Italian town of Bergamo and, returning to my hotel having

enjoyed a delightful meal at one of the many pavement restaurants, I happened to notice that one of the city centre police stations had been 'visited' by an English-speaking graffiti artist, who had perhaps fallen foul of the local constabulary at some point recently, an itinerant Scouser, perhaps?



My stay at Lake Lugano was a delight, with the villa immediately overlooking the lake itself and Switzerland no more than one hundred yards away, with a border crossing point within the town of Lavena Ponte Tresa close by.

The accommodation is truly first class and the grounds include a tennis court and swimming pool, although access to this is denied due

to insurance difficulties apparently.

Self-catering is an excellent option but there are restaurants and bars within walking distance and others just a short drive away in nearby villages.

The villa (and one in Holland, too) is available free to all NARPO members and details regarding booking can be found on the NARPO website.

I would urge all NARPO members to endeavour to avail themselves of this wonderful facility and to put those initials into a more appropriate interpretation ACAB - "absolutely charming and beautiful!"

Alan Bonner. B.E.M.
Merseyside Narpo member.



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The 2015 Diary is of a superior quality to recent years and will be Spiral-bound, week to view, with a high quality cover. Please complete the form below and return to:
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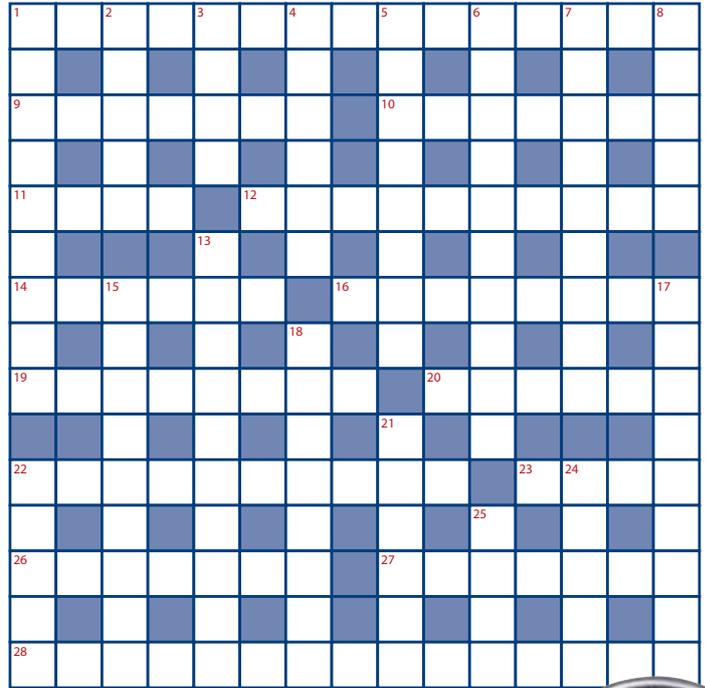
Win £75 M&S Vouchers - How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **16th December**, with your name, address and membership number.

Across

1. Familiar name for an English pub. (3.4. 3. 5)
9. Small bone, an aid to hearing. (7)
10. First name of a Glamorous German actress of the 20s to 70s. {7}
11. World War 2 machine gun. (4)
12. How one acts without heed. (10)
14. Port on the River Loire. (6)
16. "For ne'er was --- lost on poet's ear (Scott - Lay of the Last Minstrel) (8)
19. Slang for a doctor or surgeon. (8)
20. Hard coverings or toppings. (6)
22. Absurd or distorted representations. (10)
23. See 13 Down
26. To impose or force onto someone. (7)
27. In place of. (7)
28. What precedes the falling of night? (3, 7. 2. 3)

Down

1. Instruments developed from the sackbut. (9)
2. Follow. (5)
3. The killer whale. (4)
4. The 6th Marquis of who was an Olympic hurdles champion. (6)
5. An idiot or dunce. (8)
6. American brother/sister duo with many hit recordings in the 70s/80s. (10).
7. Supervisors of manual workers. (9)
8. Deprived, in want. (5)
13. (and 23 across). Title of a 17th century anonymous song urging cheerfulness. (6, 4, 4).
15. Northern city, home of the Magpies.(9)
17. McCartney solo song from the album Help!. (9)
18. "Whose arm doth bind thewave" (from a hymn by W. Whiting) (8)
21. As opposed to malignant. (6)



22. Title of a Schubert piano quintet. (5)
24. Change. (5)
25. British marketing name of an Exxon/Mobil petroleum product. (4)



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Crossword solution for issue 79

Across

1. Bhowani Junction, 9. Tay Bridge,
11. Sober, 12. Yin, 13. Ensign,
14. Edwardes, 18. Eire, 19. Crypt,
21. Gods, 22. Fido, 24. Let, 26. The,
28. Pale, 30. Acre, 32. Erred, 34. Arno,
36. Consigns, 39. Poison, 40. Vim, 42. Dhoti, 43. Erudition, 44. The Miners' Strike.

Down

1. Buttercup, 2. Odyssey, 3. Arrogate,
4. Indy, 5. Upended, 6. Co-star, 7. Imbed,
8. Nerds, 10. Gie, 15. Wist, 16. Refer,
17. End, 20. Pleas, 23. Ordinance,
25. Tang, 27. Hedonist, 29. Ado,
31. Convene, 33. Rossini, 35. Rimini,
36. Cadet, 37. Noose, 38. Sir, 41. Mugs

Crossword Winner

Congratulations to Winner **Martin Carrick, Lancaster** for winning our 'Time Out Puzzle' in the last issue.





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