



NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



NARPO - the voice of retired police officers

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

Great value insurance for YOU and your family...pass it on!

Car and home insurance for NARPO members and their families

Son-in-law



Saves on average £120*

Sister



Saves on average £120*

You could save an average of £120 on your car insurance and £120 on your home insurance*. We'll also pay any cancellation fee up to £125 when you switch.

Tell your family – our products and services are also available for your family which includes partners, parents, brothers, sisters, children, grandchildren, nieces, nephews and in-laws.

Call now for a quote:

1. Call 0345 758 5878

2. Visit policemutual.co.uk/passiton

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

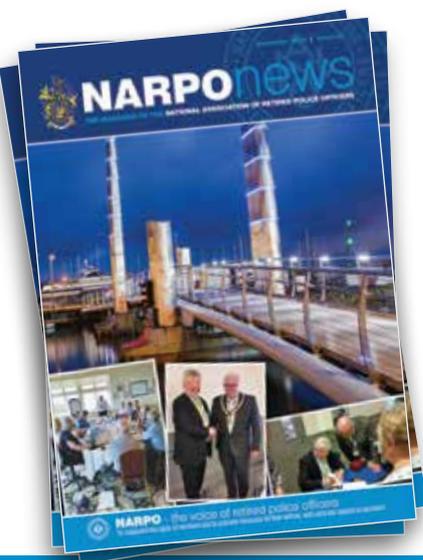


150
YEARS OF SERVICE
1866-2016

**Police
Mutual**
ALL PART OF THE SERVICE

*Average premium savings of £120 for each product is based on 28% of all NARPO car insurance members and 30% of all NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) from June 2015 - May 2016. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. Calls to 03 numbers usually cost no more than to geographic numbers (01 or 02) and are usually included in call packages, please check with your phone company if they are included in your package. For your security, all telephone calls are recorded and may be monitored. Our car and home insurance is provided by RSA Insurance Group plc.

inside



Front Cover:

The annual NARPO Conference held in Torquay on the 9th September 2016.

Mailing Information

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



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

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

advertisements do not contravene the ASA UK code of non broadcast Advertising, Sales Promotion and Direct Marketing, the Consumer Protection from Unfair Trading Regulations 2008 and the Sex Discrimination Act 1975. Articles contributed by the editorial staff may not be reproduced without permission in writing from The Editor.

NARPO News is published by The National Association of Retired Police Officers (NARPO).

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

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



NARPO House, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP. Tel: 01924 362166. Fax: 01924 372088. Email: hq@narpo.org

Designed & Produced by © **Wilson Design House** 2016. www.wilsondesignhouse.com



05

The Chief's Briefs



21

President's Conference Address



31

Euro '16 Road Trip



35

Eoka Crisis Memorial

07

Readers Letters



16

Prostate Cancer UK

20

What's on



24

Conference Matters

26

Spotlight on

40

Book 'em



42

Police Widows Pension For Life Injustice

48

Members' small ads



51

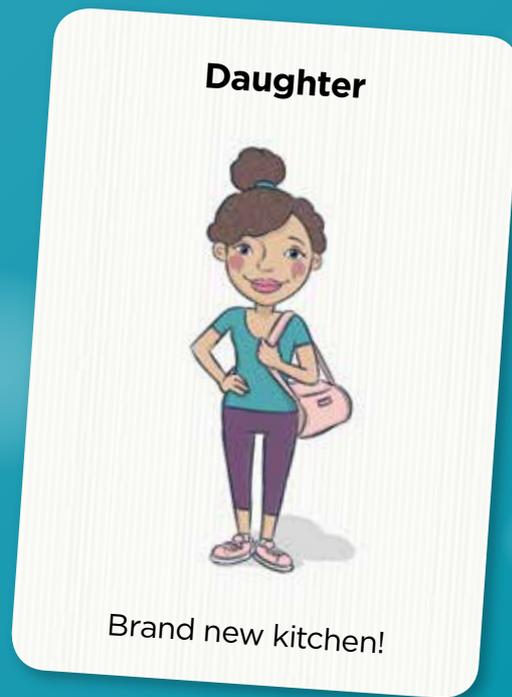
Time Out Puzzle



Email hq@narpo.org

Exclusive personal loans for YOU and your family... pass it on!

Personal loans from £2,000 to £25,000 exclusively for the Police family



A personal loan can help you realise your plans in life.

Whether you're looking to pay off existing borrowing (and potentially save money) or making a special purchase like a new car or a brand new kitchen, we can help make your plans a reality.

We've teamed up with Neyber, our trusted partner, to offer competitive rates exclusively for the Police family.

Take a look at the terms that are being made available to serving or retired Police Officers and Staff, Specials and their families.

- ✓ **Fast, easy online application process**
- ✓ **Fixed monthly repayments by Direct Debit**
- ✓ **Money could be in your account within one working day[^]**
- ✓ **No fees**
- ✓ **No upper age limit, all applications considered[†]**

| Loan value | APR* |
|-------------------|-------------|
| £2,000 - £4,900 | 6.9% |
| £5,000 - £7,900 | 4.9% |
| £8,000 - £15,000 | 4.2% |
| £15,100 - £25,000 | 5.9% |

Rates subject to change. Correct as at November 2016.

*Representative example APR is 4.9% (fixed). Amount of credit £7,000, Term: 3 years, Interest: £529.30. Administrative fees £0. Monthly payment of £209.15. Total repayment £7,529.30.

[^]Money could be in your account one working day after an approved loan application.

[†]However, all loans are subject to status. As a responsible lender, Neyber want to find the best way to truly help customers. The loan amount, rate and repayment term may differ, depending on your personal circumstances and Neyber's credit assessment procedures.

neyber

To find out more or apply:
Visit policemutual.co.uk/narpoloans



150
YEARS OF SERVICE
1866-2016

Police Mutual
ALL PART OF THE SERVICE

PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority, Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. PMGI Limited, trading as Police Mutual is acting as a credit broker. Neyber Limited is acting as lender for the purposes of entering into a consumer credit agreement. All applications are subject to acceptance by Neyber. Terms and conditions apply. Neyber Limited is authorised and regulated by the Financial Conduct Authority. Interim permission: 663054. Registered address: Liberty House, 222 Regent Street, London W1B 5TR, United Kingdom, Company registered number: 08806631 Data Protection Registration Number: ZA39009 358609.

PMGI12331 1116

The Chief's Briefs



In September we held our Annual Conference in Torquay and for those who attended I hope you all enjoyed your time in Torquay and at Conference itself.

The highlight for many was the speech delivered by Simon Weston CBE, OBE which was full of passion and emotion; indeed, there were some tears around the Conference Hall as he told us of his personal experiences in the Falklands War and thereafter.

Simon truly is an inspiration and a shining example to all of what can be done, even in adversity, if you just put your mind to it and believe in yourself.

The debate around the 'Silver Economy' was lively, with interesting presentations from Stephen Mann, the Chief Executive of Police Mutual, and Chris Curry, the Director of the Pensions Policy Institute. Delegates posed some pertinent questions to the panel around pensions, care home fees and insurance/financial products for older people.

Laura Blake from Connect PA, who are heading our Later Life Ambitions campaign, gave an extremely interesting and useful update in relation to Brexit and the potential implications for our members.

Policing And Crime Bill

Under the new Policing and Crime Bill, officers subject to a misconduct allegation within 12 months of retiring or resigning would be liable to face misconduct proceedings.

These new Regulations are unnecessary in my view. There seems to be a huge misconception amongst the public and the media that somehow Police Officers can resign or retire and thus avoid any sort of investigation or prosecution whatsoever.

Obviously this is not true; if an allegation were of a serious nature then it must be remembered that both during and after their service Police Officers are subject to criminal law and cannot avoid a criminal

investigation into alleged wrongdoing.

It is very difficult to see the value of this new power, as the sanctions available are only relevant to an officer's employment within the Police service and are not relevant once they have left the service; unless of course they wish to seek re-employment within the Police.

I would also question why the Police Service appears to have been singled out for the introduction of this new power, as after all there are other public services with similar misconduct systems, who will not be subject to this Regulation.

Historical Enquiries

There seems to be more and more talk about further historical enquiries being launched, with Orgreave being at the forefront of the Government's intention.

It must be remembered that all of these incidents arose quite some time ago and were set against totally different political backdrops to the one we have now, and whilst we do not condone in any way unlawful behaviour, it is a fact that many of those police officers involved are now quite elderly, and indeed some of them will be vulnerable individuals with disabilities and illnesses.

Any investigation in relation to the miners' dispute must, in my view, involve investigations into the tactics employed not just by Police Forces but by the NUM and by the Government of the day. I would question the purpose of any other long protracted investigations that no doubt would involve many hours' work and a considerable cost to the taxpayer.

The Independent Inquiry into Child Sexual Abuse will investigate whether public bodies and other non-state institutions have taken seriously their duty of care to protect children from sexual abuse in England and Wales. The Inquiry has launched 13 investigations into a broad range of institutions and will give a voice to victims and survivors of child sexual

abuse, enable the Inquiry to understand how institutions have failed to protect children from sexual abuse, and make practical recommendations to ensure better institutional protection for children in the future.

The Inquiry is an independent statutory inquiry and covers England and Wales. Being independent means the Inquiry is not part of government and not run by a government department. Being statutory means the Inquiry was set up under the Inquiries Act 2005 and has the power to compel witnesses to give evidence.

The Inquiry is a Public Inquiry and has wide-ranging powers under the Inquiries Act 2005. The Chair of the Inquiry can find fact but they cannot find criminal guilt or civil liability. This creates the potential for forces and/or individual officers to be criticised and for fact to be found, which may expose individual officers to allegations of misconduct. Although it should be noted that an overarching principle of an Inquiry is to make recommendations rather than apportion blame.

We are liaising with Operation Hydrant, which acts as the conduit between the Inquiry and policing, to produce Guidance for Police Forces which may at some stage in the future be asked to contact retired officers as a result of the Inquiry.

Further information regarding the Inquiry can be found at: <https://www.iicsa.org.uk>

Finally, we would appreciate it if you would check your details on the front of the polybag and inform us if there are any inaccuracies, thus ensuring that our records are as accurate and up to date as possible.

Stay safe

Steve Edwards - The Chief Executive

Win Christmas...pass it on!

You and anyone in your family could win the best Christmas ever!

Son



Niece



Grandson



Check out
policemutual.co.uk
in December to
enter and win!



150
YEARS OF SERVICE
1866-2016

**Police
Mutual**
ALL PART OF THE SERVICE

Readers' letters



info

You can post your letters to: **Readers Letters, NARPO House, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP.**

Or by email to **depceo@narpo.org**

Written communications for publication are reproduced at NARPO's discretion and may be subject to editing for print purposes.

PCSOs

I retired in 2001 at 55 years, and have done a few other things since. Since then, the PCSO was invented. I, like many other, was not really happy with the "Policing on the cheap".

Two years ago, at a Neighbourhood Watch meeting, the local PC told us that the force where I live now, has only two crime prevention officers. I thought, "That's something a retired person could do, as you don't need a warrant card etc. for that." (David Cameron's Big Society) An email to our PCC (another invention since I retired) who, by chance, I had served with in our early years, resulted in my now being a force volunteer. I turn up and do "Speedwatch" and anything else the Sergeant wants doing. I do it with a very efficient PCSO.

As it was 14 years since I was last in the back shop of a Police station, I was amazed at the changes. It's a small town and there is 1 Sgt, 2 PCs and 2 PCSOs.

The PCSOs willingly do the foot patrols, beat enquiries and general showing the flag (which is some of the stuff we all used to do).

This allows the warranted officers to do the crime side of things.

It's not the job I joined, but it's the way things are now, and moaning at the Home Secretary and the PM isn't going to change it. PCSOs are a fact of life, and the several I have met are good at what they do. Remember when the original Traffic Wardens first started? There was huge opposition to them, but they did good

work, parking tickets and yellow lines, etc, which really wasn't what the police were there for.

I am sad that some readers are so entrenched in their attitudes to PCSOs, it's about the only way a person can join the job now, by doing time as a PCSO (or as a Special).

They are here now and I for one am glad to see them. They are still very good information gatherers and eyes on the streets. Let's embrace them and welcome them as part of the police family, even if some people only want them to be second cousins twice removed.

Alan Patterson
Northumbria

featureletter

Tanks for the memory

Your article in the NARPO magazine immediately took me back to my childhood, as I indeed possessed both the Centurion tank and transporter. However, I was one of three boys and the unit was, if I recall, at 19 shillings and 11d, at the old indoor market in Newcastle-Under-Lyme, far out of my parents reach financially in the 1960s. Every time I went to Newcastle on the old Crossville bus with Mum, I would marvel at that tank and transporter on the shelf.

My cousin was an only child, and this may sound familiar, he got all the toys that he wanted. Luckily for me, he did not like the Centurion tank and Mighty Antar transporter, and it was given to me. I had many many happy days playing with them both, and to this day they are still in my bedroom at my mum's house in Madeley. The only toys I brought with me to my new home in Sarasota, Florida, are a green vintage 1923 4-liter Bentley made by Lesney and the Chipperfield Circus articulated horse box made by Corgi. The boxes are long gone and both show signs of wear. Thank you for the article that took me back to halcyon days.

Phil Wrench
Florida

Unused Tax Allowance

With reference to paragraph 4 on page 7 of May issue of NARPO News concerning the making of a claim from HMRC for £1100 of unused tax allowance by spouse or civil partner, I made an application as suggested online. This was confirmed by HMRC by email and I received a letter advising me that my tax code of 950T replaced my current code of 840T. Eight days later I then received a second letter from HMRC telling me that my code was NOT 950 but the original 840. I telephoned HMRC to ask why and was informed that I receive a Married Couples Allowance and so, because of this, I cannot also receive an allowance under the claim made under the Marriage Allowance application. The first letter was an administrative error and the officer I spoke to apologised for this. It would be interesting to find out if any other member had a similar experience.

Paul de Normanville
Brighton & District

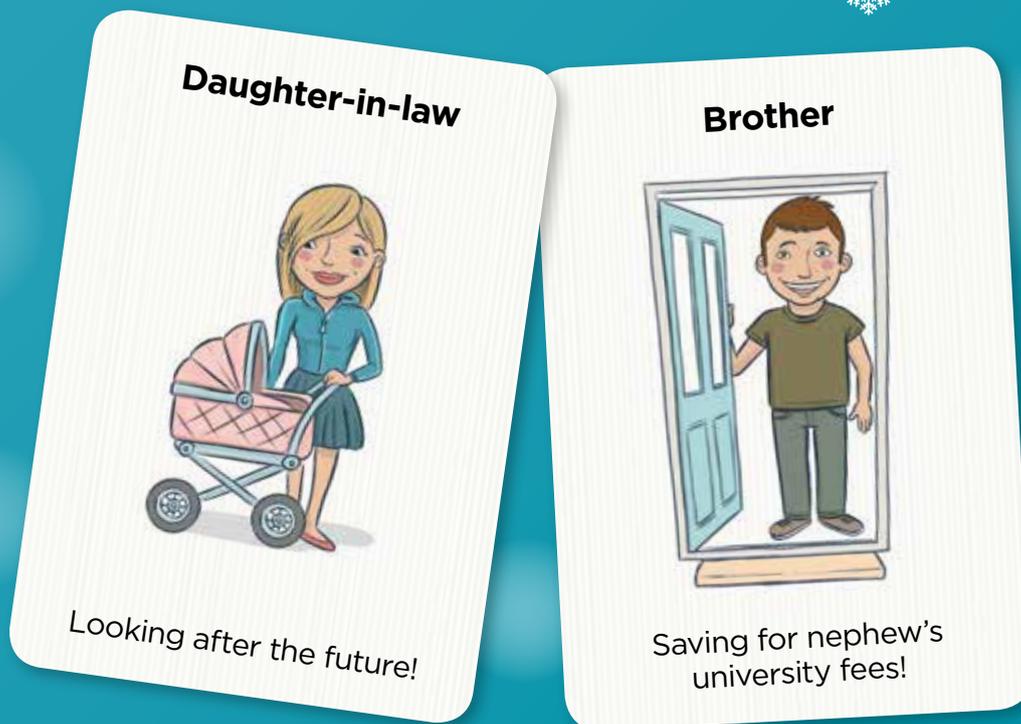
Model Member

I read with great interest Mark Judson's article on Dinky toys and in particular his fascination with the Mighty Antar Tank Transporter. As a young boy (9 or 10) I was also interested in this vehicle, as I used to make models of all sorts of road transport, from balsa wood and other materials. Having decided I wanted to make a model of the Mighty Antar, I wrote to Thorneycrofts, the makers, and asked if they could send me a photo or two from which I could make my model. I was pleasantly surprised when not only did I receive about ten photos of the vehicle from all sorts of angles, but a complete sets of draughtsman's style drawings with appropriate measurements, from which I was able to construct a very realistic and accurate scale model.

Trevor Wilds
Nottinghamshire

Protected Growth ISA with real growth potential for YOU and your family...pass it on!

With any returns locked in at five-year set points



- ✓ Invest a one-off lump sum of £1,000 or more
- ✓ Save up to £15,240 tax free this tax year
- ✓ This is a Stocks and Shares ISA
- ✓ ISA transfers from other providers accepted
- ✓ Protected Growth is just one of four savings choices in our Options ISA

If you withdraw your money other than on the five-year set guarantee points, you may get back less than you have put in.

The value of tax benefits depends on your individual circumstance and tax rates or legislation which could change in the future.

Apply today:

1. Call **0800 652 8986**
2. Visit **policemutual.co.uk/protected**

We're open from 8.30am – 5.30pm Mon-Fri



Police Mutual Assurance Society Limited is an incorporated friendly society. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. Calls to 0800 numbers are free from UK landlines and mobiles. For your security, all telephone calls are recorded and may be monitored.

PMGI12331 1116

Readers' letters continued...

Power of Attorney

In your May 16 edition of Narpo News you carried an article "Three Score Years and Ten" written by Bernard Seymour of Linder Myers LLP.

Without going into too much detail, I have a lasting Power of Attorney for my ailing mother who is becoming increasingly frail and lacking in capacity. It is likely that some difficult decisions about residential care will have to be made soon and my brother and I want to get the very best advice about these complex matters. There was an added complication in that some years ago mum was advised to place her house in Trust and I have had serious doubts about the validity of this decision.

Having read Bernard's article, I was prompted to confront these difficult issues and figured that he might be willing to advise.

I contacted Bernard by email and he promptly rang me, taking the time to explore a number of issues before referring me to his colleague Kerry Blackhurst.

I cannot speak highly enough about Bernard and Kerry, who have taken time to provide realistic and sensible advice. It would seem they are going to be able to assist my family and that this service is available throughout the whole of the UK.

As a result of my contact with these two professionals, I am much clearer about the decisions which need to be made and feel confident that Linder Myers are there in the background to assist.

Thank you to Narpo News for running the article and of course to Bernard and Kerry of Linder Myers.

Chris Appleyard
Northumbria

IPA

I would like to respond to Tony Larlham's letter in issue 87.

Firstly, I am delighted he has recovered from his ordeal and his advice on heart matters is highly relevant, I am myself a recent recipient of a pacemaker. As a fellow former Traffic officer and current member of NARPO, I would like to bring to his attention that the IPA (International Police Association), of which

I am also a member, has a very active motorcycle group, (some of whom are 'blood bike riders'). We are known as a Special Interest Group within the IPA which is open to all members of the IPA whether they ride a bike or not. All that is required is membership of the IPA, which itself gives many benefits and opportunities for international friendship and travel.

As the name implies we are worldwide, with each country having its own groups and interests, and there are frequent opportunities to be guests of international police events.

In my case I was aware of the IPA but not aware of its activities (in fact I had the vague idea that it was a religious organisation), so I am grateful that you give me the opportunity to pass on this information. The IPA is for all serving and retired officers and their web site is her <http://www.ipa-uk.org/>. Contact can be made by various means and anyone wanting more information about the motorcycle group itself can contact me or any member of the group committee.

Roy Edwards
Surrey

Pensions

I have only recently paid much attention to the effects of 'contracting out' of SERPS and how it will impact on my state pension, when I claim it in October this year. Like many, my pension statement from the DWP was disappointing. Little did I know or appreciate all those years ago that the reduction in National Insurance contributions over the period since contracting out would affect my state pension to such an extent. To add insult to injury is the fact that I have worked for ten years since my retirement from the Police Force. Surely those additional contributions through National Insurance should more than compensate for previous reduced payments? I will have worked and contributed a considerable sum to the exchequer in 49 years of employment by the time I retire. Yes, I agree with John Metcalfe (letters August 2016) that I have been miss-sold my State Pension.

Jon Hill
Cramlington, Northumberland

Membership Matters

Reading the letters on this subject I half expected some of them to be signed Victor Meldrew.

I joined NARPO as a means of keeping some contact with old colleagues i.e. a social thing. During the latter part of my thirty years' service (as a late starter I managed to stay to 60 years, so it is possible) I worked on neighbourhood policing teams alongside PCSOs. We shared the same work goals and team social activities involved us all and often our partners; we did not divide as 'police and others'. The best attended job funeral I have ever been to was for a female PCSO, whose tragic death was unconnected to her work, and many police officers wore their medals. The Service has changed and will no doubt continue to do so. Most young officers will spend their whole career working with PCSOs, civilian custody staff etc. and I am sure many lasting friendships will result. Why should such socialising not continue in retirement?

As for the long service medal being a waste of money, the police is a uniformed organisation in the service of the Crown and its members, by and large, give good service to the public and often face some dangerous situations. Many ex-armed forces personnel wear their service medals with pride, and are routinely applauded by the public on parades, despite the fact some were never required to do anything particularly hazardous. (My brother served 22 years in the Royal Navy, never saw any action and only spent about 3 years actually on the sea!)

I value my medal as an indication I have served my country in an occupation most people would never contemplate. Nowadays the service is very much about diversity and inclusivity and I am sure in the future many more members will be willing to accept a broader definition of the term "retired police officer".

Ken Illsley
Suffolk

A gift for all seasons: Getting Inheritance Tax Right

Getting estate planning right is one essential gift we can give to our loved ones, not just at Christmas but all year round.

What is inheritance tax?

Inheritance tax is payable when someone transfers ownership of their assets, usually on death. Each individual is entitled to a nil-rate band of £325,000, under which no inheritance tax is payable.

The tax rate for all assets over the nil-rate band is 40% so, particularly given the rise in property values, it is possible to build up a large bill. Also, inheritance tax becomes payable relatively quickly. It is due six months after the end of the month of death. This does not give the administrators much time to, say, sell a house or other assets if that is necessary. So, if you find your estate now exceeds the taxman's limits, what can you do?

Although the Government closed many of the loopholes on inheritance tax in the 2006 budget, a number of exemptions and allowances do remain.

Exemptions and allowances

In addition to the £325,000 nil-rate band available on each estate, transfers between husband and wife or between civil partners are free of tax. Since 9 October 2007, such legally recognised partners can also pass over any unused portion of their own nil-rate band so that, in effect, the surviving spouse has up to £650,000. However, this does not apply to cohabiting partners or 'common-law' spouses.

Moreover, from 2017, an additional, transferable nil-rate band will be phased in. This will enable individuals to pass on their house to direct descendants – such as a child or grandchild – without incurring IHT. This allowance will be up to £100,000 in 2017/18, up to £125,000 in 2018/19, up to £150,000 in 2019/20, and up to £175,000 in 2020/21. When added to the existing nil-rate band of £325,000, this creates an IHT threshold of £500,000 for estates by 2020-21. Any of this unused allowance can be transferred to the surviving spouse or civil partner, raising the effective IHT threshold to £1 million by 2020/21; moreover, homeowners who opt to downsize will not lose their allowance. However, estates with a net value of over £2 million will suffer a tapered withdrawal of the main residence nil-rate band.

The majority of other exemptions and allowances come about through distributing some of your wealth prior to death. Such assets transferred prior to death are termed 'potentially exempt transfers' (PETs) for IHT purposes and they are potentially exempt because, from the day you give them away, the tax due on death is subject to a tapering over seven years, starting at 100% of liability for the first three years then falling proportionally from 80% over the next four. If you survive the full seven years, the IHT liability on that asset becomes zero.

However, this taper relief only applies to amounts in excess of the nil-rate band. As there is no tax due on the first £325,000, then no taper relief can apply. Therefore, if you give away anything up to £325,000 and die within those seven years, the full amount of the original gift will be added back into your estate and tax will be calculated on the total as if you never gave that amount away.

Having said that, if you do survive seven years, then that amount is considered as having left your estate and you therefore get the chance to benefit from the nil-rate band allowance a second time.

There is an important restriction on PETs called a 'gift with reservation of benefit'. The principle is that if you continue to enjoy the benefit of an asset, the transfer is entirely ineffective for inheritance tax purposes. This is in place to stop parents, for example, transferring their homes to their children and continuing to live in them. In order for such a transfer to be potentially exempt, a full market rent would have to be paid to the children after transfer.

Gifts of £3,000 or less are allowed annually without being liable for IHT – and if unused, this allowance can be carried forward for one year. There is also a gift exemption applying to 'regular gifts out of income'. These gifts can be as much as you like, but they must form part of a 'pattern of giving' and the Inland Revenue must be satisfied that after the gift has been made, you are left with sufficient income to maintain your existing standard of living.

You are also allowed gifts on consideration of marriage or civil partnership. The amounts vary according to your relationship to the bride and groom – at the moment, £5,000 is allowed from the parents, £2,500 from the grandparents and £1,000 by anyone else. Gifts to charities also fall outside inheritance tax.

So, what additional steps can you take to mitigate Inheritance Tax? Well, that will form the subject of our next article.

If you have any questions about Inheritance Tax or would just like to discuss the best mix of investments to meet your future needs, please call us on **0345 600 8996** or email **advice@pmas.co.uk**

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



Readers' letters continued...

Membership Matters

In reply to various letters in the last three issues, I wish I was NOT a member of NARPO as this would mean that my husband was still alive and enjoying life.

I feel sorry for you spouses of these selfish moaning Minnies. They obviously think so little of you (their loved ones) as once they kick the bucket they do not want you to carry on receiving the benefits, i.e. cheaper car, house, especially travel insurance and the help and advice if needed, from being a member.

So, please, stop throwing your toys out of your prams and GROW UP!!

The Police Force is a family.

Carol Brooks
Metropolitan Police

Membership Matters

Having read the letters in the most recent NARPO Magazine on Membership Matters from George J. Jones and Geoff Allen, I felt I needed to respond. Firstly to George Jones, the comment made that his only input being reading the NARPO News and that received from his Branch. My late husband belonged to NARPO and other organisations and did not attend any meetings or social events, and this I disagree with as my policy is, if you belong to an organisation you should give it your full support if you are able enough to do so. There are volunteer members' running the branches and staff at HQ running NARPO and if everyone felt like Mr Jones there would be no NARPO. As a Chairman and Branch Secretary of two other organisations, when members do not give their full support it is very disheartening, especially when the members disagree with the majority decision made by those who have bothered to attend meetings and voted. This is democracy and it is no good whinging about decisions made when you fail to partake of the democratic process.

My second comment now comes to the letter written by Geoff Allen (Thames Valley). The first point in the letter is why a wife or widow of a former police officer, would want to be a Member of NARPO unless she was herself a retired police officer. As a widow of a retired police officer I now have my late husband's pension and I need to belong to an organisation that will look after my pension and other

matters that affect widows and widowers after their partner has deceased. I did 43 years for P.O. and BT and have a pension from that organisation so I also belong to the National Federation of Occupational Pensioners (NFOP) - formerly P.O. & BT Pensioners - which will look after my BT Pension and will make representations to the Government re my State Pension and all the perks that go with it, e.g. bus passes etc. Some police widows do not have access to any organisation to do this for them, but NARPO makes the same representations as NFOP on these issues. Do you not want your partner to be looked after on your death, because believe you me it is a very hard thing to come to terms with when it happens. I would have been very upset if I had thought that the NFOP would treat my husband in the same way some retired police officers want to treat the widows and widowers, but I know he would have been accepted by the NFOP and helped.

When I realised I was to be a member of NARPO I went to an AGM. I did not know anyone there but I am a very outward going person and soon got to know people. I can always remember being told by a friend when I lost my husband not to give up the two organisations I belonged to, Benenden Healthcare Society and the NFOP, as they are your second family and this is what NARPO became to me also. Anyone who does not encourage membership to widows and widowers is doing partners a great disservice.

Lastly, the remark about the NARPO flag being draped on the coffin is disrespectful to NARPO especially when you are a member of that organisation, and I was very proud that the flag was draped on my husband's coffin. The remarks about uniforms and medals is a matter of taste to the individual how they want mourners to dress.

Liz Godwin
Berkshire Thames Valley Police

Post Traumatic Stress

Being an active local Councillor brings me into contact with many retired members of all the emergency services, police, fire and ambulance.

A clear message is emerging that more and more people who are now retired are suffering as a result of their service to the community.

I recently met up with a former police colleague of mine and was deeply saddened to hear of his medical condition which had severely impacted on his life.

A keen, honest and loyal police officer for his entire career, he is now finally retired but suffering the terrible effects of Post Traumatic Stress (PTSD). In conversation with him, I was more than surprised at the way he had been treated by his former Force with lip service being paid to the poor man's welfare.

I also met with a locally retired paramedic who related similar circumstances.

Both told of how they had placed their commendations, certificates and medals in a bottom drawer as a result of a feeling of being totally let down and without help.

I know of one former emergency service worker who has turned to alcohol for relief even though, as we all know, this is no solution.

The NHS has been savaged by Government budgetary cutbacks, along with all other services, and the counselling and psychiatric help available is usually restricted to six or so sessions with an outsourced counselling service. This is far from satisfactory.

There is now widespread government, and indeed public, recognition that military personnel returning from what can only be regarded as dubious foreign campaigns are often in a poor state, and real efforts have been made to assist these people. It is high time that the same provisions were put in place for former emergency service employees who have often faced the most traumatic circumstances, sometimes over extended periods of time, and who suffer unseen and in silence for years afterwards.

Yours faithfully
Michael J Chappell
NARPO Member 139701

Free Independent Financial Advice for YOU and your family...pass it on!



Has your bank stopped reviewing your investment portfolio?

Do you feel your investments are no longer meeting your needs?

Is the portfolio paperwork getting you down?

Have your investment portfolio assessed by a professional adviser – FREE of charge.

Request a FREE assessment form by calling us on the number below.

ONLY THE INITIAL INVESTMENT REVIEW IS FREE OF CHARGE - SUBSEQUENT ACTIONS UNDERTAKEN BY POLICE MUTUAL INDEPENDENT FINANCIAL ADVICE WILL RESULT IN REMUNERATION TO US BY FEE, EITHER DIRECTLY, OR FROM THE PRODUCT PROVIDER. WE WILL ALWAYS AGREE THIS WITH YOU IN ADVANCE. THE FINANCIAL CONDUCT AUTHORITY DOES NOT REGULATE TAX ADVICE OR TRUSTS.

Have your investment portfolio assessed
by a professional adviser.

Call 0345 600 8996

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



Police Mutual Assurance Society Limited (PMAS) is an incorporated friendly society, Police Mutual Advisory Limited is a wholly owned subsidiary of PMAS registered in England & Wales. No. 4560462. Registered office of each company is Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. Calls may be recorded and monitored for training and quality purposes. Calls to 03 numbers usually cost no more than to geographic numbers (01 or 02) and are usually included in call packages, please check with your phone company if they are included in your package.

PMGI12331 1116

150
YEARS OF SERVICE
1866-2016

**Police
Mutual**
ALL PART OF THE SERVICE

Readers' letters continued...

Motor Source

In the May issue of NARPO News (issue 86) I noticed the advert for Motor Source Police.

As I was in the market for a new car at that time I telephoned them and was very impressed with their salesman.

As a consequence, I ordered a new Suzuki SUV from them which was delivered to me earlier this month. I saved a total of £2,931 on the price quoted to me by my local Suzuki Dealer.

The purchase process and subsequent delivery was absolutely pain free and was managed by my delivery coordinator superbly well.

I thought other readers of our Magazine should be made aware of the excellent service provided by Motor Source Police. I have no hesitation whatsoever in recommending them.

Best regards,
Ken Stephenson
Northumbria

PCC v Police Authority

I have just read Jack Lloyd's letter on the above subject (NARPO News issue 87) and agree entirely with every word. Although I take the right to vote extremely seriously, always exercising my right to do so, I could not bring myself to vote in either of the two PCC elections so far held.

The very small electoral turnout was dismissed as 'voter apathy', which annoyed me greatly. How else can a voter express dissent other than, perhaps, to spoil the ballot paper?

My greatest fear is that extremists (from the right or left of politics) will take advantage of low turnouts and squeeze one of their own into a PCC role and appoint a Chief Constable of similar ilk.

If Police Authorities were defective, then fix them and get them back into place for, as Jack rightly says, "They were thoroughly democratic."

PCCs are likely to dance to the tune of their political masters, putting impartiality in jeopardy. Politics and policing do not mix. PCCs should go.

Ian Robbins
Staffordshire

Here to Stay

While I agree with most of Jack Lloyd's views on PCCs, the fact is, they are here, and however much you might disagree with the concept, each force has got one. You should vote for the best possible candidate, to avoid getting the worst.

They were introduced by politicians, as politicians' pet project, as a back door means of getting political control over the police service. Most candidates, and most successful candidates, stood on party political tickets (apologies for the Americanism), and therefore to some extent the aims were achieved.

Here in Dorset we had the good sense to elect an independent, a retired reasonably connected with Dorset Police. Probably the best background you could hope for, and he has just been re-elected. Although he does appear to be doing a good job, whether he is better or more cost effective than the police committee he replaced is open to debate. I, personally, am uncomfortable with the idea of giving so much power to one individual.

Governments will always find money for their pet projects - free schools and endless reorganisations of the NHS are other examples. Certainly their organisations will expand, there is already talk of them taking over the fire service, though how that is going to work when fire service and police boundaries are not the same is difficult to imagine.

Fred Newton
Dorset

Help wanted

I am writing to request help in finding a Police Training School (Dishforth) class photograph.

Next January 2017, my partner, Stephen Thompson, will celebrate the 40th anniversary of his joining Northumbria Police (way back when he was a lad). Sadly, Stephen was medically retired in 1994. However, he has always looked back on his years as PC 945 with great pride and fondness. Unfortunately, his original class photograph has gone missing over the years.

I wonder if yourselves, or any of your readers, could help me in my quest to find

a copy of the photograph in time for his anniversary next January?

Stephen was one of the new recruits who began their training at Dishforth in January 1977 and passed out in March of the same year.

I would be very grateful for any help or direction from yourselves, or other readers of the NARPO magazine.

Thank you in anticipation

Lesley D Lee
(address supplied), Northumbria

Auntie Beeb

I refer to the NARPO letters page in the August 2016 edition attacking the BBC. Whilst conceding the BBC may have faults and in no way condoning the salaries paid to executives and stars, I think we need to get things into true perspective. I pay £12.12 per month for the BBC; I then get high quality, balanced programmes, on both TV and Radio. which are world class in output and earn millions in foreign revenue for this country, whilst exporting our language and culture to the world. In some desperate places the BBC is the only link people have with truth and democracy.

Contrast my £12.12 with my monthly Sky subscription of £131.30 for which I get questionable quality of mainly American produced output, with news coverage which barely attempts balance as it fronts the views of the Murdoch empire. Nor is the £131.30 the only cost to me; I then pay a premium on all the goods I buy, including the necessities of life, which pays for the marketing of goods on the commercial channels. I have no idea how much that costs me as it's concealed, nor indeed how much it pays for their executives and stars.

The BBC, like the NHS and the British police service, is respected and envied throughout the world. We need to beware of politicians' attacks on these great institutions when ulterior motive lurks behind their sleight of hand.

Hope you are well Steve, keep up the good work.

John Sayers
Merseyside

Readers' letters continued...

Hearing Star

My wife Maureen has suffered with a severe loss of hearing for years and it was getting worse. She had worn hearing aids for many years but they were having little or no effect. At home, I had to face her to have a conversation and I had to repeat what I had said two or three times. Maureen had to ask friends who we were visiting to do the same. She became frustrated and began to lose her confidence. When we visited our daughter we would leave and she would say to me, "I didn't hear half of what they said". I realised that Maureen, having a conversation, included quite a lot of guesswork and lip reading. We had considered going private but where do you go? Who is best?

Maureen read an article in my NARPO NEWS about Hearing Star and I sent for the brochures. A representative from Hearing Star talked to us about deafness and did not attempt to push the product he was selling. He was with us over an hour and answered all our questions. We decided to give it a try. Maureen had her new hearing aids fitted at the end of July and the difference is enormous. I couldn't believe it when Maureen sat across from our daughter and husband and held a perfectly normal conversation, without asking anyone to repeat what they had

said. She can now hold her own with anyone. She is brighter and has regained her confidence. We cannot thank Hearing Star enough. The hearing aids are easy to manage. A small remote control allows her to adjust the volume and change of programs, if need be.

Hearing Star provided a first class after sales service, if you need it. Details of the prices are in the brochure. If you want confirmation of this email please contact us.

Jim and Maureen Robinson
Hampshire (South Hampton)

Having bought the insurance I had 'a touch of the seconds' and checked the Which website and discovered ten insurers sold identical cover for between £84 and £129. The dealership was making around £300, probably in commissions. Needless to say I cancelled immediately, although 30 days is allowed for cancellation by consumer law.

Moral of story. Don't be urged or pressured to buy this on the day you pick up the car. Shop around online. Do you need it in the first year? You may not, if your car insurance covers replacing your vehicle with an identical one, in the event of loss or over 50% repair cost.

Buyer Beware

I bought a new car from a dealership and thought I'd also buy GAP Insurance as an optional add-on. The cost was £399 for a three year period. In essence, in the event of a total loss or write off, GAP insurance covers the difference between the insurance payout (book price) and the original invoice price.

Additionally, because of the number of complaints re dealerships' practice of selling GAP on the day of purchase, the Financial Conduct Authority has recently instructed that dealerships must not sell GAP insurance on the same day a car (including used) is sold. There must be two clear days between the two transactions thus allowing the purchaser to shop around and make a more informed decision.

Terry Abrahams
Suffolk



ORDER NOW!

UK £2.50
Overseas £6.00
each inc P&P

The 2017
NARPO Diary

The 2017 Diary is of a superior quality to recent years and will be Spiral-bound, two week to view, with a high quality cover.

For further information visit our website at www.narpo.org

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

Last Few Remaining!


PARADE *Travel*


5 Star Luxury Titanic Beach Lara Resort (all inclusive)



Discover Pamukkale



SPA & Wellness



Beautiful turquoise Mediterranean



Relax & unwind



Celebrate the New Year in style!

Special offer for all readers

Save up to **£300pp**

- ✓ New years eve celebration – The Antalya GALA
- ✓ Culture tours including world wide famous pamukkale
- ✓ 5 star hotel Titanic Beach Resort . Ultra All inclusive.
- ✓ Dedicated tour manager

What else is included in your luxury tour:

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ Return Flights ✓ Airport transfers ✓ All airport taxes ✓ English speaking guides on all transfers and excursions ✓ Welcome drinks ✓ 1 x orientation tour ✓ 5 nights in 5 star luxury Titanic Beach Lara resort (all inclusive) | <ul style="list-style-type: none"> ✓ 2 nights at a Pamukkale SPA hotel (minimum 4 star) ✓ Pamukkale guided tour ✓ 1 x Antalya City Tour ✓ Use of Hotel Facilities including SPA & Wellness ✓ 20% Discount on all SPA treatments ✓ New years's eve GALA night |
|--|--|

Call today: **0800 091 2106** or **0208 174 0223** quoting promo code **L3089**. Visit our website: www.paradetravel.com for more information.

Price is based on 2 sharing a room and flying from Gatwick airport. Full terms and conditions of Parade Travel apply, www.paradetravel.com. Mert Selim Limited, Trading as Parade Travel ATOL no: 11071, registered address 175 Stoke Newington Road, London, N16 8BP. Country of Registration: Great Britain. Registered Company Number: 08410717 © Copyright Parade Travel 2016



Rise & Recline Chairs and Adjustable Beds

WE'RE HERE TO MAKE YOUR LIFE MORE COMFORTABLE

25% OFF*

PLUS £300 PART EXCHANGE



MADE IN GREAT BRITAIN

Our Rise and Recline Chairs...

- Maintain your independence
- Effortless rising movement
- Many different styles available
- Recline to various positions
- Easy to use with simple controls
- 100's of fabrics & leathers

Our Adjustable Beds...

- Single, double & dual beds
- Choice of luxury mattresses
- Fully adjustable for comfort
- Many styles available



SMART CHAIR
- with extra leg lift
Call for more details

*Limited time offer on many of our beds and chairs.



Goodwood
Mobility
— Made in Great Britain —

5 FIVE YEAR WARRANTY



BEAUTIFULLY HANDMADE TO MEASURE



MADE IN GREAT BRITAIN



FREE EXPERT DELIVERY

FOR YOUR **FREE** BROCHURE CALL US **NOW** ON FREEPHONE

0800 30 29 303



QUOTE CODE NARPO1116

Prostate Cancer UK - Men United - Keeping Friends Alive



Men are worth fighting for - as of course are you ladies out there, but this disease only affects us MEN.

My story:

My life was going along fantastically well, great marriage, new home, my wife and I had recently retired, we were enjoying loads of travel with great friends on some fantastic holidays, we had no money or any other real worries, life just could not be better. Then all of a sudden things started to go wrong and I knew that something was not quite right. I had some medical tests and then went to see a consultant for the results, who said to me, "Sorry, but I have to tell you that you have Prostate Cancer."

I knew that having been diagnosed with Prostate Cancer did not mean that I was on death's door, but I was also aware that 10,000 men die of this disease every year, so what were my chances! Well I don't really know yet; I still have further tests in the next few weeks. But I/we are very positive that all will be good going forward.

I have no intention of feeling sorry for myself or rolling over and dying. In fact, I am probably one of the lucky ones, as it appears to have been caught early; it means that I have fantastic support through my local cancer support group 'PROSTaid' and my very own Cancer Nurse (the lovely Jo). I will be checked over on a very regular basis for evermore. Not that I enjoy that side of it, as I am sure you know what I mean - there is absolutely no place to hide!!

I have supported Cancer Research for many years, but did not realise that services for men with prostate cancer are badly underfunded. Meanwhile, more and more men were getting diagnosed every year and it is predicted that prostate cancer will be the most common cancer in the UK by 2030, just a few years away!

A BENEFIT FOR THE RETIRED POLICE STAFF

LOGIN: POLFED



SAVE AN EXTRA £500 WHEN YOU TEST DRIVE
A NEW CORSA OR ADAM** BY 18TH DECEMBER, IN ADDITION TO YOUR VAUXHALL PARTNERS DISCOUNT

To find out more visit: www.partnersprogramme.co.uk/october. Call 0344 875 2448 or visit your local Vauxhall Retailer.

associate partners
more for / you and your family



VAUXHALL

Official Government Test Environmental Data. Fuel consumption figures mpg (litres/100km) and CO₂ emissions (g/km). Vauxhall range: Urban: 12.7 (22.3) - 83.1 (3.4), Extra-urban: 23.3 (12.1) - 94.2 (3.0), Combined: 17.9 (15.8) - 91.1 (3.1). CO₂ emissions: 373 - 82g/km.*

**Participating Retailers only. £500 Test Drive offer only available on selected Corsa, ADAM, New Astra, Insignia and New Zafira Tourer models. Offer available on selected new vehicle orders or registrations between 4 October 2016 and 18 December 2016. Offer applies to Vauxhall Partners only. Terms, conditions and exclusions apply. Visit www.vauxhall.co.uk/500testdrive or contact your local Retailer for further details. For Partners Terms and Conditions go to www.partnersprogramme.co.uk/terms-and-conditions. #Fuel consumption information is official government environmental data, tested in accordance with the relevant EU directive. Official EU-regulated test data is provided for comparison purposes and actual performance will depend on driving style, road conditions and other non-technical factors. Correct at time of going to press 11/10/2016.

To my surprise, Prostate Cancer UK does not receive any government funding and relies entirely on supporters to raise funds and awareness to help fight this awful disease.

I have got this disease, I will fight it as best I can, and realise that the best way to do this is to raise the awareness and some cash to support the research that is currently being carried out.

The Challenges

I am doing a 10k sponsored race against my gym manager, and one of my best friends is doing a 100 kilometre sponsored cycle ride challenge around the mountainous region of Nice, France - all to raise money for Prostate Cancer Research UK. The 10k race will take place on 4th December 2016 and the cycle challenge during November, dependent on the weather.

I don't expect people to sponsor both events, but if you can spare anything, then with your help we will be able to make a real difference to the thousands of men affected by this disease each year. The money we hope to raise will go towards revolutionising the way Prostate Cancer UK detects and treat prostate cancer, as well as helping to provide vital services for men with the disease; together we can help to keep friends and family alive.

If you would like to donate anything at all, then please do this through the Just Giving Website via the following link <http://justgiving.com/Michael-Newell1>

Thank you
Michael Newell

Andems Runners assisted by Rochdale Harriers present

The Ian Terry Memorial 5k Brownhouse Race



On Wednesday 13th July 2016, Andems staged a 5k Trail race in memory of Ian who was tragically killed in a police training accident. All proceeds went to the Care of Police Survivors.



TWDaccountants

...affordable expertise

Tax Worries ?

Relax let us do the worrying for you!

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

Or are you just worried about your tax code?

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

Our team of experts are here for you today



www.twdaccounts.co.uk/narpo

Call 0800 093 9433



@twdaccountants



facebook.com/twdaccountants

WordShop

Benefits update

State Benefits

- Uptake of the government's State Pension top-up scheme remains low following its launch in October last year. This is possibly due to lack of awareness or because its announcement has been overshadowed by other pension reforms dominating in the media.

The State Pension top-up scheme runs until 5 April 2017 and is available to those who are entitled to a UK State Pension and reached State Pension Age before 6 April 2016. The scheme invites eligible pensioners to pay a one-off lump sum in return for an increase in their pension of between £1 and £25 per week.

For example, an extra £1 of pension a week (£52 a year) for life will cost a 65-year-old £890, while an extra £5 a week (£260 a year) will cost £4,450. To get the maximum additional £25 a week (£1,300 a year), someone aged 65 would need to pay £22,250. For a 75-year-old wanting an extra £1, £5 or £25 a week, the lump sum required would be a lower £674, £3,370 and £16,850 respectively.

The income is index linked and, in most cases, some or all of the extra pension can be passed on to your spouse or civil partner after you die.

To see how much you could get, and how much it will cost upfront, there is an online calculator available at www.gov.uk/state-pension-topup

- New rules on Housing Benefit and Pension Credit entitlement for people who are temporarily absent from the country were introduced with effect from 28 July. The new rules allow for a basic entitlement of up to four weeks while absent from Great Britain, for whatever reason, provided that the absence is not expected to exceed four weeks. Previously, the basic entitlement to Housing Benefit extended up to 13 weeks.

For both Housing Benefit and Pension Credit, the new basic four-week entitlement can be extended up to eight weeks in certain circumstances, such as the

death of a partner, child or close relative. Further extension is possible up to 26 weeks where the claimant is away from their home due to fear of violence, or where the claimant, partner or dependant is undergoing medical treatment or convalescence. For Housing Benefit, an extension up to 26 weeks may also apply where the claimant is posted overseas with the armed forces, as a mariner or as a continental shelf worker.

- A previous ruling that tax-credit claimants could not appeal against decisions beyond a 30-day time limit has been overturned by the Upper Tribunal. Appeals against tax-credit decisions were transferred to the First-tier Tribunal between 2008 and 2014, and the amended legislation removed the power to extend the 30-day time limit for appeals. The new ruling has found that this power was wrongly removed and that the First-tier Tribunal did have the power to extend the time limit for appeals.

This is good news for tax-credit claimants who tried to appeal a decision between 2008 and 2014 but missed the 30-day cut-off and, as a result, had their appeal rejected. This only applies to appeals made prior to April 2014 that were beyond the 30-day limit (but within the 13-month absolute limit). Affected claimants, who as a result of a rejected appeal might have had to repay substantial overpayments, may now be able to have their appeals reinstated.

The household benefit cap will reduce from the current £26,000 to £23,000 in London and £20,000 in the rest of the UK, with effect from 7 November 2016. The new figures represent the total amount a household can receive in the following benefits: Child Benefit, Child Tax Credit, Housing Benefit, Incapacity Benefit, Income Support, Jobseeker's Allowance, Employment and Support Allowance (except when in a support group), Maternity Allowance, Severe Disablement Allowance and Widowed Parent's Allowance & Bereavement Allowance.

You won't be affected by the benefit cap if you, or someone in your household, qualifies for any of these benefits: Working Tax Credit, Disability Living Allowance (or Personal Independence Payment), Attendance Allowance, Industrial Injuries Benefits (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme), the support component of Employment and Support Allowance, and War Widow(er)'s Pension.

If you are affected by the reduction in the benefit cap, your Housing Benefit or Universal Credit will be reduced. When this happens will depend on where you live; the roll-out starts on 7 November but will take a number of weeks to reach all areas of the country.

- The Department for Work and Pensions (DWP) has conducted a pilot study into prepaid benefits cards. Aimed at the most vulnerable claimants, the cards can be used to withdraw cash and make payments, set up direct debits and buy items online. The study found that the cards were particularly useful for 'people in debt whose benefits were otherwise being swallowed up by overdrafts or debt repayments in the current bank account.'

Critics claim that if such a scheme were introduced, it would give the DWP access to the spending habits of benefits claimants with the possibility of introducing restrictions.

- The new Universal Credit (UC) replaces the following six benefits with one monthly payment: Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit.

The roll-out of UC for new claimants continues and the latest estimate is that this will be completed by September 2018, while the 'managed migration' of claims for existing benefits will take place between July 2019 and March 2022, a slip from the previously planned 2018-2021.



The remaining sites for roll-out in early 2017 will be Corby, Southampton, Newcastle East, Warrington and Poplar (February) and then Hinckley, Dalkeith, Newcastle West, Penicuik and City Tower (March). The Scottish sites rolling out in November 2016 are changing from Fort William, Invergordon, Portree, Wick and Dingwall to Port Glasgow, Greenock and Kirkintilloch.

General

- When pension-freedom legislation was introduced in April 2015, many commentators were quick to warn people about raiding their pension pots to buy cars, cruises and buy-to-let properties. But according to new data from the Association of British Insurers it seems that people are being more prudent than expected. A year after the sweeping pension reforms, six out of ten pensioners were found to be withdrawing money from their pensions at the rate of around 1% a quarter, or 4% a year. However, there was also a small minority of pensioners (1 in 25) who withdrew 10% of their pension pots in one quarter alone.

However, further research by Citizens Advice has found many people withdrawing money from their pension funds only to leave it languishing in low-interest bank accounts. As well as the potential loss of return, these pension withdrawals can have substantial tax implications because, apart from the 25% tax-free cash allowance, they are treated as taxable income. Also, while funds remain invested in a pension fund they are free from capital gains tax and do not form part of an individual's estate for inheritance tax purposes.

Those considering making withdrawals from their pensions should therefore think very carefully about depleting their funds too early and also the possible tax implications, and should seek independent financial advice if necessary.

- According to the Association of British Insurers, sales of annuities, which are no longer mandatory following the pension

freedoms introduced in April 2015, fell from their peak of £12bn a year before the changes to just £4.2bn in the year following. Instead, many pensioners have chosen to either leave their money invested in their pension plan or transfer it to an income drawdown scheme. Annuity rates, and hence their popularity, are expected to decline further with falling interest rates and gilt yields following the EU referendum result.

- The marriage tax allowance entitles couples to a useful tax break worth up to £432 for new claimants. However, the government estimates that some 3.6 million of the 4.2 million eligible couples have not taken advantage of the offer.

The allowance enables couples to transfer 10% of their personal tax allowance (£1,100 in 2016/17) between them, effectively making it tax free. The scheme started on 6 April 2015 and it is possible to backdate claims to this date, which means that couples can claim £212 for 2015/16 and £220 for 2016/17 – a total of £432.

To qualify, couples must meet the following criteria:

- Be married or in a civil partnership
- Both parties must be born on or after 6 April 1935
- One party must be a non-taxpayer (i.e. earns up to £11,000 in 2016/17 and up to £10,600 in 2015/16)
- The other party must be a basic rate (20%) taxpayer (i.e. up to £43,000 in 2016/17 and up to £42,385 in 2015/16)

Once set up, the arrangement will remain in place, and couples signed up for the scheme should review their situation every year to ensure they still qualify.

For more details and to claim online, go to www.gov.uk/marriage-allowance or telephone 0300 200 3300.

- The student maintenance grant has been abolished with effect from 1 August 2016. Existing students, who started their courses before this date, can continue to apply for the old maintenance grant as before.

New students starting courses in September 2016 will be able to apply for a means-tested maintenance loan of up to £8,200 (£10,702 in London) if living away from home, or up to £6,904 if living at home. The loan is repayable after graduation in the same way as a tuition-fee loan and is subject to the same £21,000 earning threshold.

Further information is available at www.gov.uk/student-finance/overview

- The rates for the National Minimum Wage and National Living Wage increased from 1 October 2016. The minimum wage a worker should get depends on their age and if they're an apprentice. The new rates are as follows:

| | |
|-------------|----------------|
| 25 and over | £7.20 per hour |
| 21 to 24 | £6.95 per hour |
| 18 to 20 | £5.55 per hour |
| Under 18 | £4.00 per hour |
| Apprentice | £3.40 per hour |

The National Minimum Wage is the minimum pay per hour almost all workers are entitled to. The National Living Wage is higher than the National Minimum Wage – workers get it if they're over 25. National Minimum Wage rates change every October; National Living Wage rates change every April.

You must be at least:

- School leaving age to get the National Minimum Wage
- Aged 25+ to get the National Living Wage – the minimum wage will still apply for workers aged 24 and under

It doesn't matter how small an employer is, they still have to pay the correct minimum wage.

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

What's on?

Dates to remember for your diary



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

'My Public Life since retirement from the Police Service'

A talk by The Mayor of Darlington, Brian Jones, and his Mace Bearer, David Allaway. Monday November 28th. Durham Indoor Bowling Club
Contact Stuart Ingram
sji1179@btinternet.com

SOUTHAMPTON CITY POLICE "50 YEARS SINCE AMALGAMATION" REUNION DINNER

7PM FRIDAY 31ST MARCH 2017

Southampton City Police ceased to exist at midnight on 31st March 1967.

To mark the occasion a Reunion Dinner will be held at Romsey Golf Club, Hampshire. Full details of the event can be obtained via email to any of the addresses below. Previous events have been well attended and this will be a chance to attend a unique event.

The Dinner has received a generous subsidy from the Southampton City Police Club Trust Fund, hence we can offer a Three Course Dinner, with numerous choices, inclusive of wine, at a cost of £19.50 per person.

THOSE WHO HAVE ATTENDED THE PREVIOUS DINNERS NEED NOT RESPOND TO THIS ADVERTISEMENT; YOU WILL RECEIVE FULL DETAILS LATER.

Derek Bridle derek.bridle@gmail.com
Rod Davis rodpeterdavis@hotmail.co.uk
Rich Duffin richju7@yahoo.co.uk
Geoff Flowers geoff.flowers14@gmail.com

Everyone welcome to a drink to remember Denis Horsburgh

Friday 19th August 2016 at 7.30pm at The Rook and Gaskell Pub, Lawrence Street, York.

Organiser: Craig Wilson
Carolyn Blain, Secretary, York Branch
NARPO. 01904 634265

NARPO - South Shields Branch Christmas Social Night

Venue - Charles Young Centre, Talbot Road, South Shields

Date - Friday 2nd December 2016.

Arrive 7.00pm

Evening Includes

Three course Christmas meal with

Vegetarian option

Excellent Vocal Entertainment

Venue set in pleasant festive surroundings

A full entertaining evening for Branch

Members and their invited guests

INTERESTED? Then please contact the

Branch Secretary for menu details.

Tickets charged at:

Members, Spouse/Partner £10.00.

Guests £20.00.

Closing date: 24th November 2016

RORY - REUNION & AGM BEXLEYHEATH

THURSDAY 23rd FEBRUARY 2017

From 7.30pm to 11pm

Usual Venue

An Excellent Buffet and a Superb Raffle

With Riveting Company

All This for only £10.00 in advance and £12.00

on the night

This event is open to ALL Retired Officers

& Widows / ers

From both Police Stations

39 Broadway and Arnsberg Way Bexleyheath

Michael 'TEX' Ritte

RORY Secretary

Tel: 01322405442 | Mobile: 07484837260

E-mail: mike.ritte@btinternet.com

Portsmouth City Police 50th Anniversary and Reunion

All former colleagues are invited to attend.

To be held

Friday 31st March 2017.

**at The Marriott Hotel Portsmouth
at 12 noon.**

For further details please contact
David BURGESS 02392376795.

Carter Street Reunion, Friday 22nd September 2017

6pm to midnight in the function room of
The Barley Mow, Horseferry Road,
London SW1P 2EE.

Contact Phil Scott philscott8@icloud.com

DID YOU JOIN CHESHIRE CADETS IN 1967?

We are currently organising a 50th anniversary reunion to be held 19th August 2017, in Stockport, for those Cheshire Constabulary Cadets who joined during the two intakes of the summer of 1967. The year of 'Flower Power' and the start of Radio One.

We have traced and made contact with a number of long lost friends and colleagues; however, there are still a number who have managed to evade us!!

So, if you are one of them and attended initial training at Crewe Training Centre in the summer of 1967 or if you know someone who fits the bill, please get in touch with us via email lucy.lockett@ntlworld.com

We look forward to hearing from you.

**Jean 'Lucy' Lockett
Ex Cheshire and GMP.**

'THE RECIDIVISTS'

'The Recidivists' is a group of retired detectives who have served on the Divisions of the old 3 Area (East and North East London), Central Squads or have lived in the East and North of London. It has been holding 3 luncheons a year at Chigwell Sports Club which are attended by between 30 and 90 members each time. It was inaugurated about 20 years ago.

The date of the last lunch for 2016 is 1st December. This is the most popular lunch and last year we had 94 attendees.

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

President's Conference Address



Conference, it is once again my pleasure to deliver what will be my third address to you as your President after what has been quite definitely the busiest year yet, and I cannot help but reflect on how quickly all three years have passed.

Indeed, I have wondered where the last twelve years have gone when I recall that it was here in Torquay in 2004 that I was elected to the NEC to represent 5 Region, with the other regional rep being the much loved and respected late Eric Osborne, who was then the President.

I well remember that first Saturday morning attending the Post Conference meeting and arriving late owing to a broken down coach causing mayhem between my hotel and The Grand. Needless to say, Eric took great pleasure in telling me that I had been allocated in my absence to a couple of sub-committee positions which may not have been my first choice!

I also hold an endearing memory of Conference here in 2010 when I was having a small libation in the hotel bar on the Wednesday evening and recall the lottery results being displayed on the television screen. I was extremely excited to see that I had five numbers and the bonus ball and imagined riches galore – however, that dream was soon shattered when I realised that I only did those numbers on a Saturday! So near and yet so far.

A true story and a fabulous link to my next topic as that phrase could also apply to Conference last year when the Motion on the Rules was lost.

I am, by the way, pleased to announce that I am now out of therapy!

The NEC and I learnt some valuable lessons from that experience and probably the most important one was that we had clearly got it wrong.

We had not consulted sufficiently and nor had we done enough to dispel some of the

concerns raised in the feedback received as regards both the content of the motion and some of the arguments debated at Conference, including some red herrings which were not answered well enough.

We have recognised the need to consult more and to give explanations for our decisions and the reasoning that led to them if we are to achieve success in having a much needed new set of rules to take this Association forward.

It is for those reasons that we have entered upon a consultation process which we believe is much more vigorous, open, inclusive and transparent.

We have looked again at what was said last year at Conference and at the Roadshows and earlier in the year we sent out a First stage Consultation paper in which we asked for your opinions. The comments that were received were then shared with all branches and included the reasons for the decisions we had made, and recently they have been re-circulated in the Stage 2 consultation paper.

Several of the proposed new rules have either been totally re-written or amended in some way as a result of the feedback we have received thus far.

We have announced three seminars to be held in October: at Wakefield on the 5th, Walsall on the 11th and Reading on the 18th, and invitations for each branch to have two representatives attend have been issued.

The reasonable travelling costs, room hire and refreshments for those delegates are being paid for from central funds.

I will just mention here that we have had to decline applications from some branches who have asked to be allowed to bring more than two delegates as it is neither practical nor fair to allow that, whatever the reason or particular circumstances that have led to the request, as each branch, regardless of size, must be treated equally.

For continuity, each seminar will be addressed by Steve Edwards our CEO, Richard Critchley, who is the Chair of the Rules Sub-Committee, and by the President.

That may or may not be me depending on the vote to be taken tomorrow morning.

I said in my speech last year that the process of bringing new rules forward was a challenge and I certainly got that prediction right.

I also likened the process to being on a journey with the planned destination being Southport. I see it now still as a journey but with a stop-over in Torquay before we reach a final destination in Scarborough in 2017, where we will hope to arrive with two-thirds of you on board and at least a couple more for good measure!

We have held two very successful back-to-back Access to Support courses this year, which were aimed primarily at Branch Welfare Officers, and they appear to have been very well received and two more are planned for next year.

We did not hold any New Officer courses this year owing to their success in previous years, which has meant that we have caught up on that identified training need and there were simply not enough new officers this year to make a course viable. We do intend to address the need for such courses in the coming year.

These two quite different courses provide valuable training to Branch Officials and I make no apology for reminding you that the travelling, meals and accommodation costs are all met from central funds, as indeed are most of the costs involved in the once-a-year business meetings and Welfare courses held by each Region.

I mentioned last evening that I had been invited to join a select group in connection with the proposed UK Police Memorial to be erected at the National Arboretum at Alrewas.

President's Conference Address continued...

You may also recall that I have reported on the progress and design of the planned memorial in a Narpo News item, having been on the Advisory Panel for some eighteen months.

Further landscaping and some exciting interactive technology is yet to be included, and the existing much loved but sadly wilting "The Beat" will be moved and incorporated in the new site.

The select group I am now a member of has been dealing with the daunting task of establishing which names should be included on the memorial, and a paper advising of our findings is soon to be submitted to the Trustees.

The UK Police Memorial Trust is a registered Charity and has so far raised £2.6 million of the £4.5 million required to complete the memorial and maintain it for the future, with a donation of £1 million having been provided by the previous Chancellor from the Libor Funds. If any Branch feels that they would like to contribute to this worthy cause I know that any donation would be thankfully received.

Moving swiftly on, at a previous Conference I mentioned that there were three Branches that had not come on to SuperSleuth. Well I would now like to publicly thank both the Birmingham and Northwich Branches for having signed up to it and I remain hopeful that a 100% commitment will be achieved when broadband finally arrives in a particular part of the country.

Steve and I have had a discussion recently in which we have acknowledged that exactly what can be achieved with the technology incorporated within SuperSleuth may not have been fully appreciated by all Branches, and the possibility of arranging some further training seminars is a matter currently under debate by the NEC.

The NEC remains both proactive and reactive as regards current matters affecting our members with particular reference to Pensions, Welfare, Benefits, the Rights of Individuals, social involvement and member services, and you have earlier accepted the NEC reports and also a very comprehensive report from Steve Edwards on the more important issues that have occurred during the year.

You are also kept updated on the decisions made and opinions expressed by the NEC in the minutes of their meetings which you now receive and in various Narpo News articles.

Our website at www.narpo.org is, of course, updated regularly and has recently been upgraded with a new format. It contains a wealth of information and I commend you all to have a good look at it from time to time.

If you cannot find the answer you are looking for then ring the office for advice, but please do it in that order rather than just ringing as your first option.

Our Twitter and Facebook accounts in 2016 have been used much more than in previous years and our technological footprint is growing from strength to strength.

I turn now to mention that, despite many approaches from us, the Board of Trustees at Flint House remains intransigent and continues to charge the sum of £80 per day for police pensioners to receive treatment there.

I find it difficult to admit it, but £80 a day is a very reasonable charge for the treatment, accommodation and food that is provided, especially when compared to the hourly rate that is charged for a session with a private physiotherapist or chiropractor.

That said, it still grieves me greatly that they have adopted this stance and totally ignored the support afforded them by many officers throughout their service who held the reasonable expectation that they would continue to be welcomed without charge in their retirement.

Prior to January this year 11 rooms per week were set aside for use by retired officers and often most of them were occupied.

I understand that since the charges have been levied the average occupancy is around 3 or 4 per week.

Bearing in mind that they anticipated say 10 retired officers per week at £400 on 50 weeks of the year, they hoped to raise £200,000 p.a.; the reality appears to be just £60-£80,000.

Now I am no accountant but I was a barrow-boy once, and common sense and experience tells me that if you sell bananas at a lower price you can make more profit than selling fewer at a higher price.

I intend to bring these figures - the levy figures that is, not the bananas - to the attention of Flint House and perhaps we can at least achieve a reduction in the daily rate, which might then be more palatable to our members.

I hold little hope for any other possible resolution to this most unsatisfactory situation.

Whilst Flint House has declined to offer a place for NARPO on its Board of Trustees, we are indeed grateful to have been invited to take a place, shared with our friends in the RPOAS, on the Board of the Northern Treatment Centre and this will be taken up for us by Alan Lees, our recently appointed Deputy CEO who has previous experience there as a National Committee member of the Superintendents' Association.

The NEC holds five full meetings a year, one being at the Conference venue and the other four at various locations around the country, at which we embrace the opportunity to network with the local branches of Narpo, Police Federation, Superintendents' Association and the Chief Constable, and we invite representatives to join us in an informal evening meal.

A lot of goodwill comes out of these events and they do much to enhance the image of Narpo and present the opportunity to make new friends and cement previous relationships, as well as engendering a considerable exchange of views on a host of different subjects affecting our members in general.

To demonstrate this, when we recently met at Leicester in July with a 100% attendance from all that were invited, I was speaking with their Chief Constable, Simon Cole, who asked me what was our primary concern at present.

I told him of our push to achieve equality for all widows across the UK with regards to their pension entitlements should they choose to remarry or cohabit, and mentioned that we were looking for a classic scenario to highlight our campaign.

He recounted an accident in his force in 2002 where two officers were tragically killed whilst attempting to throw out a "stinger" during a high speed chase on the M1 motorway when they were ploughed down by the bandit car.

Sarah, the wife of PC Bryan Moore, remarried after 1 April 2015 and has retained her widow's pension whilst Alison, the wife of PC Andy Munn, remarried in 2009 and has lost hers.

How can this be fair?

No widow should be faced with the choice of future happiness with a new partner or financial stability living alone.

President's Conference Address continued...

My own personal campaigning at the House of Commons and House of Lords has led me to believe that similar forfeiture rules at one time existed for widows of members of both houses but, an application in a particular case made by an MP, these were rescinded so that she and all widows from that place could retain their pension should they cohabit or remarry.

If what I have been told proves to be true, then that does not seem fair either and will surely add strength to our campaign! We are continuing to liaise closely with Leicester PolFed and friends of Narpo in both Houses of Parliament through our advisor James Winston, and remain confident that we may be able to force a further debate on this matter in the not too distant future.

Of great concern to all serving and particularly retired officers is the very real threat of further historical enquiries being launched into such matters as the Miners' Strike and the manner in which Domestic Violence has been dealt with over decades past.

Narpo has offered support to officers and their families who have been involved in the Hillsborough Enquiry and we are grateful for the hands-on support offered by the South Yorkshire Branches to whom financial support has been provided from our central funds.

If and how any such future enquiries will be conducted is very much a matter of conjecture but Narpo, the PolFed and Police Supers will hopefully be able to work together to achieve the best possible liaison with the investigating agency and to provide support for those affected.

My over-riding concern is how modern day judgements can be made on actions performed by officers so many years ago. Indeed, so many Domestic Violence incidents were written off as "Advised as to civil remedy" because that was the only course of action available unless a complaint was made or a Breach of the Peace was perceived as imminent.

You will all have seen Branch circular 26/16 regarding recent statements in the media in relation to retired members being liable to face a misconduct investigation up to 12 months after retirement and longer in 'exceptional circumstances'.

I fear that the prospect of all these suggested enquiries and possibly others may become soon an unwelcome reality. Steve and the President have a meeting arranged with the PolFed in October when I am sure that these subjects and other matters will make for an interesting agenda.

On that note I will finish by saying how very proud I have been to have served you over the last year as your President and to thank my NEC members and all the staff at Wakefield for the support they have given me.

Conference, I thank you for listening.

Best wishes



Ian Potter - President

SPECIAL OFFER FROM
PETER CHRISTIAN
Gentlemen's Outfitters

SMART WOOL BLEND WEEKDAY TROUSERS



ONLY
£45
or 2 for £80
+ £5 p&p



Black

Sage

Light Brown

Grey

Waist: 32 34 36
38 40 42 44 46
48 50 52 54 56

Leg: 27 29 31 33

Code: MT21

This marvellous fabric is a blend of wool for comfort, polyester for a perfect crease and a touch of elastane for a little extra give when you bend or kneel. Forget pinching waistbands or trousers that constantly need hitching up. Clever hidden elastic adjusters expand and relax throughout the day to keep you in your comfort zone.

Featuring all the attention to detail of tailored trousers; a French bearer for a trim flat front, taped seams and proper pockets, all for an 'off the peg' price.

- 54% Polyester / 44% Wool / 2% Elastane
- 2 Deep side & Hip pockets
- 2" Flexible waistband

TO ORDER VISIT

www.peterchristian.co.uk/nnz

OR CALL AND QUOTE 49244

01273 493 393 Mon-Sun 8am-10pm

25 Mackley Estate, Henfield Road, Small Dole, West Sussex, BN5 9XR
A Division of Hills of Bramley Ltd Co Reg No 04767802

*Subject to items being in perfect condition, with their original packaging and returned within 28 days.
Free returns within UK only.



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

Steve Edwards (Appointed)

Deputy Chief Executive – CEO Designate

Alan Lees (Appointed)

Financial Controller

Sue Ward (Appointed)

Conference Arrangements Sub-Committee

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

Pension and Welfare Reform Sub-Committee

Brian Burdus, John Carrington, Richard Critchley, Alan Lees (Deputy CEO) & Bob Watson

Police Dependents' Trust

TBA

Age

UK: Representative Brian Burdus

Pensioners Forum Wales: Phil Hopkins & Eric Evans MVO, QPM

Misconduct Sub-Committee

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

Training Sub-Committee

Brian Burdus, John Carrington, Jackie Cole, Richard Critchley, Pat Gates BEM, BSc (Training Officer) & Sandie Wilde MA

Strategic Planning Group

Brian Burdus, Jackie Cole, Richard Critchley, Pat Gates BEM, BSc, Nick Hartfree, Alan Lees (Deputy CEO), Kate Rowley QPM, Sandie Wilde MA & Lawrence Wright BSc

Secretariat Sub-Committee

Richard Critchley, Mark Judson, Norman Robertson & Lawrence Wright BSc

Rules Revision Sub-Committee

Richard Critchley, Eric Evans MVO, QPM, Nick Hartfree, Mark Judson, Alan Lees, Ahmed Ramiz & Lawrence Wright BSc

Public Service Pensioners Council

(External Appointment)

Treasurer: Steve Edwards

Council Members: Ian Potter & Steve Edwards

National Pensioners Convention

EC Member: Steve Edwards - CEO

Reserve: Alan Lees - Deputy CEO

National Council Members: Brian Burdus, Richard Critchley, Nick Hartfree & Bob Watson

External Examiner: Sue Ward

Age Platform Europe

Council Member: Steve Edwards

No 1 Region - North West

Sandie Wilde MA - Manchester

Kate Rowley QPM - Cumbria

Office Expires

2017

2018

No 2 Region - North East

Richard Critchley - Wakefield

Bob Watson - Northumbria

2017

2018

No 3 Region - Midlands

Mark Judson - Staffordshire

John Carrington - Wolverhampton

2017

2018

No 4 Region - Eastern

Lawrence Wright BSc - Cambridgeshire

Brian Burdus - Nottinghamshire

2017

2018

No 5 Region - South East

Ian Potter - TVP Berkshire

Ahmed Ramiz - North Sussex

2017

2018

No 6 Region - South West

Pat Gates BEM, BSc - Bristol

Norman Robertson - Dorset

2017

2018

No 7 Region - Wales

Eric Evans MVO, QPM - Gwynedd

Phil Hopkins - Dyfed Powys

2017

2018

No 8 Region - London

Nick Hartfree - London

Jackie Cole - London

2017

2018



Reserves To The NEC & Misconduct Appeal Committee (MAC)

No 1 Region - North West

| | | | |
|-----|----------------|--------------------|------|
| | Frank Woolley | Wigan & Leigh | 2017 |
| | Andrew Edwards | Preston & District | 2018 |
| MAC | John Bamford | Rochdale | 2017 |

No 2 Region - North East

| | | | |
|-----|-----------------|-----------|------|
| | Graham Cassidy | Doncaster | 2017 |
| | Vacant | | 2018 |
| MAC | Joseph Broadley | Bradford | 2017 |

No 3 Region - Midlands

| | | | |
|-----|--------------|---------------|------|
| | Steve Groves | Walsall | 2017 |
| | Paul Parker | Warwickshire | 2018 |
| MAC | Des Lockwood | Staffordshire | 2017 |

No 4 Region - Eastern

| | | | |
|-----|---------------|------------------|------|
| | Frank Gregory | Derbyshire | 2017 |
| | Bob Mabbutt | Northamptonshire | 2018 |
| MAC | Les Jolley | Suffolk | 2017 |

No 5 Region - South East

| | | | |
|-----|----------------|-----------------------|------|
| | Keith Bowman | Eastbourne | 2017 |
| | Dickie Bird | Colchester NE & Essex | 2018 |
| MAC | David Marchant | TVP Berkshire | 2017 |

No 6 Region - South West

| | | | |
|-----|----------------|-----------------|------|
| | Brian Reed | Wiltshire | 2017 |
| | Barry Williams | Gloucestershire | 2018 |
| MAC | David Long | Gloucestershire | 2017 |

No 7 Region - Wales

| | | | |
|-----|--------------|------------|------|
| | Glyn Lewis | Flintshire | 2017 |
| | Sandra Evans | Gwent | 2018 |
| MAC | Alan Greaves | Cardiff | 2017 |

No 8 Region - London

| | | | |
|-----|---------------|----------------|------|
| | Nick Burrows | London | 2017 |
| | Timothy Potts | London | 2018 |
| MAC | Ronald Friend | City of London | 2017 |

Police Mutual ran their raffle at Conference and this year it was for Devon Air Ambulance. They raised £220 from the lovely NARPO members!

Annual Conference 2016 - Result Of Motions

Motion 1

Reduction in precept

Rotherham

Lost

Motion 2

Funding of one delegate per Branch to attend Annual Conference

Barnsley

Lost

Amendment

Include means testing

Birmingham

Lost

Motion 3

Refresh of Super Sleuth

Birmingham

Carried



2017 Annual Conference - Scarborough

In respect of 2017 Conference I hereby give preliminary notice of arrangements made for Scarborough.

Conference will be held on Friday 8th September 2017 in the Spa Centre, Scarborough.

Spotlight on

North East Region

Yet another memorable year for the Durham Branch of NARPO

At the AGM in March 2016, Chairman Alan S. Watson retired from his post after almost 20 years at the helm, Secretary Barry Crawford also retired and long serving Treasurer Colin Appleby also called it a day. All three were later presented with a beautiful commemorative plaque for their many years of dedicated and loyal service, leaving a proud and memorable legacy of new innovations.

It's not every year that the top three Executive officers retire almost simultaneously – but that's why Durham is, as ever, unique

Raymond Jones the previous and popular Vice Chairman, was unanimously elected as Chairman, Stuart Ingram was the worthy successor to the post of Secretary and Jim Jennings took on the influential role as Treasurer - to continue once again as a winning team.

Alan Watson continues to edit and publish the Durham Peeler Magazine in full colour, and continues as a supportive Committee member, whilst Barry becomes Vice



Chairman. The future looks bright. On 21st June 2016, NARPO supported the second Force Open Day, promoted as "Behind the Badge," a great day out for past and present officers and their families and included the newly formed Cyber Crime Investigations Team.

Many of our pensioners ('home and away...') who were in the Cadet Service at Hardwick Camp in the 1960s are having a Reunion at the Ceddesfield Hall, in Sedgfield Village on 8th October. I'm sure many nostalgic memories of their past glories will be recalled



and embellished. (Nobody does it better than old cops...!) Several of those attending will also be supporting our annual Branch Luncheon at the Durham Indoor Bowling Club the following day (9th October). Time permitting, we will forward photographs of both events for publication in the NARPO News magazine, Facebook, our blog page durhamnarpo.org. and, of course, in our own Durham Peeler winter 2016 edition.

We wish all of our NARPO colleagues a very Happy Christmas and a healthy and happy New Year.



Presentation to SJA

At a recent Barnsley NARPO event the secretary Peter West presented a defibrillator to Chris Hogg and Julie Fisher of the St. John Ambulance Grimethorpe training brigade. The members had raised the money through various fundraising events.

Sunderland Branch

Sunderland Branch being one of the organisations smaller branches, created when the many Borough Forces that existed were responsible for Policing, and overseen by the then members of the local Watch Committee, we have a membership of 270. Our meetings are held quarterly at the R.A.O.B. Club in Sunderland. At our last meeting we had an attendance of 31 members, which we hope to improve on, having seen a rise in attendance over last two years. At our meetings we endeavour to invite local sportsmen, historians and other speakers with interesting stories to tell to address our members.

At the end of the August meeting, on behalf of the branch, our Chairman, Ted Holder



presented Mr Kirtlan with two Sunderland Borough Police helmets (dayshift and nightshift) to be passed to the Antiquarian Society for its museum.

The helmets had been located at the home of one of our former Borough Officers, PC 180 Neville Barlow, recently deceased, by a colleague from Durham Constabulary NARPO Branch, to whom we offer our thanks in helping us keep memories of everything Sunderland in the care of the Sunderland Antiquarian Society which has a wealth of knowledge and artefacts relating to the City of Sunderland.

Charlie Hargreaves.
Branch Secretary, Sunderland.

Durham (Cadets Reunion) 8th October 2016, Hardwick Camp



L to R Les Mann, Trevor Drury, Dave Milburn, Don Stephenson, Peter Walton, Ian Wilson, Bill Barrass, Alan Partridge
Joined Durham Police cadets in 1966-67

Spotlight on

Capital Work

London & City members are volunteering on many worthy projects throughout the UK. But, being completely shameless, we thought we would plug some activities and organisations that they support which might be of interest to you, especially if visiting the capital.

London Police Pensioner, our quarterly magazine, includes pension news, financial and legal Q&As, historical articles, health advice, controversial comment, puzzles, IT column, book and wine offers, small ads, reunions, lunch clubs ... oh, and members' war stories!

Former Committee member Norma Brown BEM uses the magazine to promote a lottery in support of the Police Pensioner Housing Association and regularly raises £30k per year. Based in Sussex, this charity provides subsidised sheltered accommodation for police pensioners and their widow/ers from any police area.

As well as police-related Christmas cards, Norma sells condolence cards which carry a discreet police helmet indicating a link with policing service. Contact her direct on 0808 856 3005 or ndmbrown@hotmail.co.uk

City of London Police Museum

From the first police box in London and the unique aspects of the City's uniforms, via grisly stories of the City's criminal past (Jack the Ripper, the murder of three officers at the Siege of Sydney Street, you can explore the lives of policemen and women who have protected the Square Mile since 1839.

This newly opened museum, which is free to visit, is situated in Guildhall Galleries, entrance via Guildhall Library, Aldermanbury EC2V 7HH.

The Friends of the Met Police Historical Collection aim to promote and preserve the history of the MPS since 1829. Members of this charity are an independent community group working alongside staff at the Met Police Heritage Centre, West Brompton, which is open to the public, weekdays.

Field of Remembrance Westminster Abbey

As usual in November, London Branch funds the Police Forces Plot at the Field of Remembrance, and we are always present at the opening ceremony. Any force, organisation or individual is welcome to place a tribute in the Police Plot to family members and colleagues who have died in armed conflicts.

The City of London Police is a unique Force and the majority of us that who have served for any amount of time always look back with fondness, proud to have been a part of the City. Even in retirement, the connection

Not only can you explore their vast collection of uniforms, equipment, written and photographic material, but they can deal with your genealogical queries relating to 54,000 Met ancestors!

While you're there you can pick up some Met merchandise ranging from small gifts to quite classy presentation pieces.

The Friends website has many interesting features including the oral interviews of officers who served in 1919 up to recent times. <https://www.metpolicehistory.co.uk>

Musical Mets?

Several London Branch Members sing with the MPS Choir performing concerts for charities, London Police Boroughs, carol concerts and funerals for police officers both serving and retired. Based in the capital, the Choir does travel and has performed in major concerts abroad, often presenting works composed specifically for them.

If you fancy some pop, Gregorian chants, hits from the musicals or traditional London melodies, upcoming December concerts are in Newham, Lambeth and Westminster. <http://www.metropolitanpolicemalevoicechoir.co.uk> but despite the e-mail address, they now include female voices!

continues with COLPPA, NARPO, Ex CID Association, The Summer Luncheon, various 'Seaside Tea' meetings, LMS, The Pensioners website, Facebook and, of course, the Newsletter.

The World's First Police Force – Still Afloat!



The Thames River Police Museum, whose Curator is London Branch Member, Rob Jeffries, is located in what was once the carpenter's workshop at Wapping Police Station. Situated within the HQ of the Met's Marine Police Unit, it offers a unique insight into the Thames River Police from its inception in 1798 to the present day.

Forget gizmos and gadgets, this fine collection of artefacts includes cutlasses, last-century diving equipment, and original records of policing London's River and associated inland waterways. As somebody once said of the Thames – "Every drop is liquid history."

Because the museum is housed within a working police station, visits must be arranged by prior appointment. Rob will be able to talk you through the Wapping Coal Riots of 1798 when the first ever police officer was killed in the execution of his duty, centuries of policing nautical ne'er-do-wells, and the Marine Unit's current activities, including counter terrorism.

Enquiries should be addressed to: Thames Police Museum, Wapping Police Station, Wapping High Street, E1W 2NE (enc SAE) or curator@thamespolicemuseum.org.uk

When the British weather was not my only concern

As most of you will be aware, I am a Lancashire lad born and bred, and proud of it too. Fifteen years ago, my wife, Linda and I decided to go in search of pastures new and now live in a village in Shropshire.

Like many British villages, every August we hold a village fete. This is organised by the village committee, who also run the village hall, raise issues with the Council and generally look after village community life. Linda, thankfully, attends the meetings and it was after one such meeting, that I realised that the village committee needed some legal advice – for free that is.

There are many situations where a group of individuals come together to further a common aim or interest such as a sporting or other social activity, educational or community improvement. Most of these organisations do not have a written Constitution or Rules, just like our village committee, or if they do, they are very brief. These groups are known in legal terms as an unincorporated association.

My concern was that without proper protection the officers and members have personal responsibility for any debts incurred and claims which may be brought against the committee. This included my wife!

This is such an important issue, and will affect so many of us, (officers of tennis clubs, fishing associations, theatre groups, sports clubs and numerous other organisations) without realising, that I would like to use some of my column, to give you a brief overview of the legal position.

Structure

An unincorporated association is not a legal entity in its own right. It has no legal personality distinct from that of its members. There is usually a Constitution and Rules and the members appoint a committee to represent them. If the association owns property (my village committee owns the village hall) it will be necessary to appoint Trustees. This may also be the case if the association has a bank account and other assets.

Legal Liability

When dealing with third parties, members of an unincorporated association are treated as individuals and their membership gives them no protection against potential personal liability to third parties. This means that every member has full personal liability for any type of claim against the association, including if the association should become bankrupt.

Exactly which of the members are liable to a third party can vary from situation to situation. It is normally the committee who will be pursued first of all by anyone making a claim. The committee can then bring into the claim all other members. The types of claim will include such matters as debts owed to creditors or compensation owed to injured third parties (to the extent of course that these are not covered by insurance or available funds of the organisation).

The Risks

Unfortunately, with ever increasing legislation, members are at risk of claims for situations including health and safety, employment, discrimination, and child protection.

Protection

- It is essential to ensure that the association has an up to date and effective Constitution and Rules. Members and, in particular, those who are members of its management committee need to be familiar with, and conduct themselves in accordance with the Rules.
- If the association owns property, because an unincorporated association is not a legal entity in its own right, property will need to be held in the names of trustees on trust for the members of the unincorporated association. Trustees will need to understand the duties and obligations of trustees and operate in accordance with the terms of the Trust Deed. It is important that the Trust Deed is up to date and reflects the names of the current trustees.

- The association must ensure it has adequate and relevant insurance cover, which is reviewed annually.
- Training for trustees so they are aware of their responsibilities and duties.
- The committee should regularly review procedures and carry out a risk assessment at least annually.
- The committee need to ensure that they have in place efficient systems for ownership and management of any property or bank accounts
- Review whether an unincorporated association is the best structure or if it would be better to use another legal structure such as a limited company which gives protection to its members and also other benefits

The purpose of my column, is not to alarm any association members who are reading this, but to point out that there are risks.

There are still many advantages of an unincorporated association. There is:

- No requirement to register an unincorporated association
- No set up costs
- Flexibility and ease of operation
- Running of the association is private to its membership

Whilst the Summer is well behind us and Christmas will shortly be here, the points I have mentioned are relevant whatever the season. As always, if you have any questions about this or any other legal topic, please get in touch.

With this being my last column for 2016, Suzanne joins me in wishing you and your families a happy, peaceful and healthy New Year.

With very best wishes,
Bernard Seymour
Consultant, Linder Myers

E: bernard.seymour@lindermyers.co.uk
T: 0161 837 6801 M: 07976945683
Freephone 0800 042 0700



LINDER MYERS
SOLICITORS

LOCAL • NATIONAL • INTERNATIONAL

How much could you save by planning ahead for your funeral?

Making your arrangements in advance can help you to beat rising funeral costs and protect your family.

Let's be honest, very few people want to talk about funerals much less arrange their own. But the longer you put this off, the more money your loved ones may have to find in the future.

Did you know that the average cost of a funeral in 2015 was £3,737*? This is expected to reach more than £6,100 by 2023* - that's an increase of over £2,300 in just seven years.

People are living longer

The average life expectancy age in the UK today is 81 - an increase of more than a decade since the 1980s[^]. Just think how much funeral costs may rise in another 10, 20 or even 30 years?

Although your funeral is likely to be a long way off, avoiding the subject today means that, when the time comes, the uncertainty of arranging the perfect send off along with the financial burden of funeral costs will be passed on to your family.

A Prepaid Funeral Plan from Dignity:

- ✓ Guarantees to cover your cremation funeral service, not just offer a contribution
- ✓ Guarantees a trusted and professional Funeral Director within the UK
- ✓ Guarantees a minister or officiant for your cremation funeral service
- ✓ Guarantees support and advice for your loved ones, 24-hours a day

Special Offer
£150
off 2016 prices**

By planning ahead you can protect your loved ones from worries like these...

£2,334 The average amount that friends and family have to contribute to a loved one's funeral

50% had to borrow money to cover the cost of their loved one's funeral

17% said covering funeral costs caused them 'notable financial concerns'

99% admit that they didn't know all of their loved ones funeral wishes

Dignity's Prepaid Funeral Plans are designed to give you, and those you care about, peace of mind.

All statistics taken from Sunlife Cost of Dying 2015

As a NARPO member, you can also save an extra £150 off if you take out a plan before 19th December, 2016:

0151 236 4511 quote NAR11ND

or visit www.dignityfuneralplans.co.uk/narpo

A few minutes now could help save you and your loved ones considerable money and worry in the future.



Police Mutual

The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited, PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No.1073408. Registered office: Alexander House, Queen Street, Lichfield, Staffordshire WS13 6QS.

* Matter Research 2015. Forecast based on compounded growth rate of 6.33% each year between 2007 & 2015

** Special offer valid until 19th December 2016

[^] Calculation based on report by Office for National Statistics: Life Expectancy at Birth and at age 65 by local areas in England and Wales: 2013 to 2015. National Life Tables, UK: 2013-2015.

WIN
A CRUISE

Cruise with Fred. Olsen

NARPO have teamed up with award-winning Fred. Olsen Cruise Lines to give you a very tempting 10% membership discount* on your first sailing with them – and that's on top of any current offers. Existing Fred. Olsen customers can save 5%, in addition to their 5% Loyalty Club discount.

Furthermore, Fred. Olsen Cruise Lines is offering a lucky NARPO member the chance to win a 6-night Christmas Markets & Rivers of Germany Cruise for two people on 7th December 2017. visit www.fredolsencruises.com/narpo for details.



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



To book using your discount code **NARPO10**
call the NARPO booking hotline **0800 0355 108**
to validate your membership, or visit www.fredolsencruises.com/Narpo

*All bookings are subject to Fred. Olsen's (FOCL) standard terms & conditions, available on our website & on request. All prices quoted under the NARPO members discount offer are exclusive to qualifying members & their travelling companions only, members must quote their discount code at time of booking. Membership discounts cannot be applied retrospectively. Bookings must be made via the booking hotline number 0800 0355 108. Proof of membership will be required at the time of booking. Offers cannot be extended to any unrelated third party, are subject to availability & may be withdrawn or amended at any time without prior notice. From time to time FOCL may run special offers which cannot be combined with this discount, including selected group travel deals. All guests booked under this scheme are requested to refrain from disclosing the fare paid whilst on board. Offer is for first-time cruisers with Fred. Olsen only. Fred. Olsen Oceans members are entitled to a 5% NARPO discount subject to the same terms & conditions, to be applied after the standard Oceans discount, where applicable. In this instance, Oceans Terms & Conditions apply. Win a cruise, terms and conditions apply, visit www.fredolsencruises.com/Narpo for details. E&OE.

**ABTA**
Travel with confidence

Euro 2016 Road Trip

I know that NARPO represents the interests of members in England and Wales, but on this occasion I am writing this article from a Welsh perspective as a proud Welshman.

I am sure that there will be some readers who will have their own tales to tell of their visit to the Euro 16 championships in France (I know that there are some members of my own branch who travelled across the channel) - perhaps you would like to recount your experiences in response to this article.

My son Gareth and I had decided to make the trip to France soon after Wales secured their qualification last autumn. When the draw was made in December, his planning went into overdrive. I had seen on the television that Lyon would be a central location on which to base your trip. We therefore booked four nights' accommodation, bearing in mind that at that time we did not know what matches we would obtain tickets for. What was known was the location of the Wales matches, so accommodation was booked in Bordeaux for two nights. These bookings were made within minutes of the draw being made – less than three hours later, the prices of some hotels in Bordeaux had tripled. We intended at that time to watch the England game at the fanzone in Lens, so one night's accommodation was booked near there and we knew that we would be back home by the time the final group match was played.

I travelled to Brussels in November 2014 to watch Wales play Belgium in a qualifying match. That trip was enough to secure two tickets for the opening Wales match against Slovakia. Gareth managed to obtain tickets for the Portugal Iceland match at St Etienne, then, just a few weeks before our trip, he drove to Gillingham from Oxford, where he was on a course, to collect tickets for the Italy Belgium match at Lyon.

Tickets for the Wales England game at Lens, a small town less than an hour's drive from the tunnel, were like gold dust, but three days before we left, Gareth managed to obtain one ticket for the match. Despite my (admittedly minor!) protestations, he insisted that I was to have the ticket.

As I said, I left all the planning to Gareth and he came up trumps – everything ran like clockwork – even arriving at two restaurants for pre-booked meals en route, on time. The only glitch was beyond our control – a tram strike in Bordeaux making Plan B necessary for travelling arrangements around the city.

We went to the fan zone in Bordeaux for the opening game – France against Romania – an amazing experience, with all nationalities represented. The singing of La Marseillaise by the French contingent was something else! The French winner two minutes from time sent the fans into a frenzy and almost everyone went home happy!

The atmosphere at Bordeaux on the day of the match was absolutely tremendous. Fans of both teams were mingling together, without a hint of any trouble. I am a proud Welshman, and the singing of Hen Wlad Fy Nhadau on this occasion was, I think, the most emotional of the countless times I have sung it. I don't mind admitting that I had a lump in my throat and felt close to tears. Gareth Bale's goal set the scene, and Hal Robson Kanu's winner was the icing on the cake.

On to Lyon for four days and two more matches, the first being Italy against Belgium at a brand new out of town stadium in Lyon. Apart from while driving, this was the only rain which we saw. The shuttle bus dropped us off about one hundred metres from the entrance, but that was time enough to get absolutely drenched. I mention this as the reason for getting so wet was the thoroughness of the security checks. We were patted down twice at every game we went to. The attitude of the stewards and the gendarmerie, who for obvious reasons were out in force at every location was absolutely superb. (Italy won two nil.)

It seemed that half of Reykjavik were at St Etienne the following day for Iceland's match against Portugal. It was a beautiful afternoon when we arrived, giving thirsty fans an excuse to top up their fluid level. Again the fans of

both teams were mingling in the squares and outside the bars, with not a hint of any problem. The minnows managed an equaliser against Ronaldo's Portugal and everyone apart from the Portuguese contingent in the stadium went wild. While we were walking back to our car after the game we could hear the now famous clap and chant of the Icelandic fans who had remained in the stadium to savour their famous draw (little did they know that an even more famous victory was just around the corner – sorry, I couldn't resist that!) The noise in the night air raised the hackles on the back of our necks. While we watching the game, Gareth received a text from a friend who was in Paris – the same person who had sourced my ticket for the England game. He had managed to obtain a ticket for Gareth for the England game, at face value. The trip had suddenly got even better.

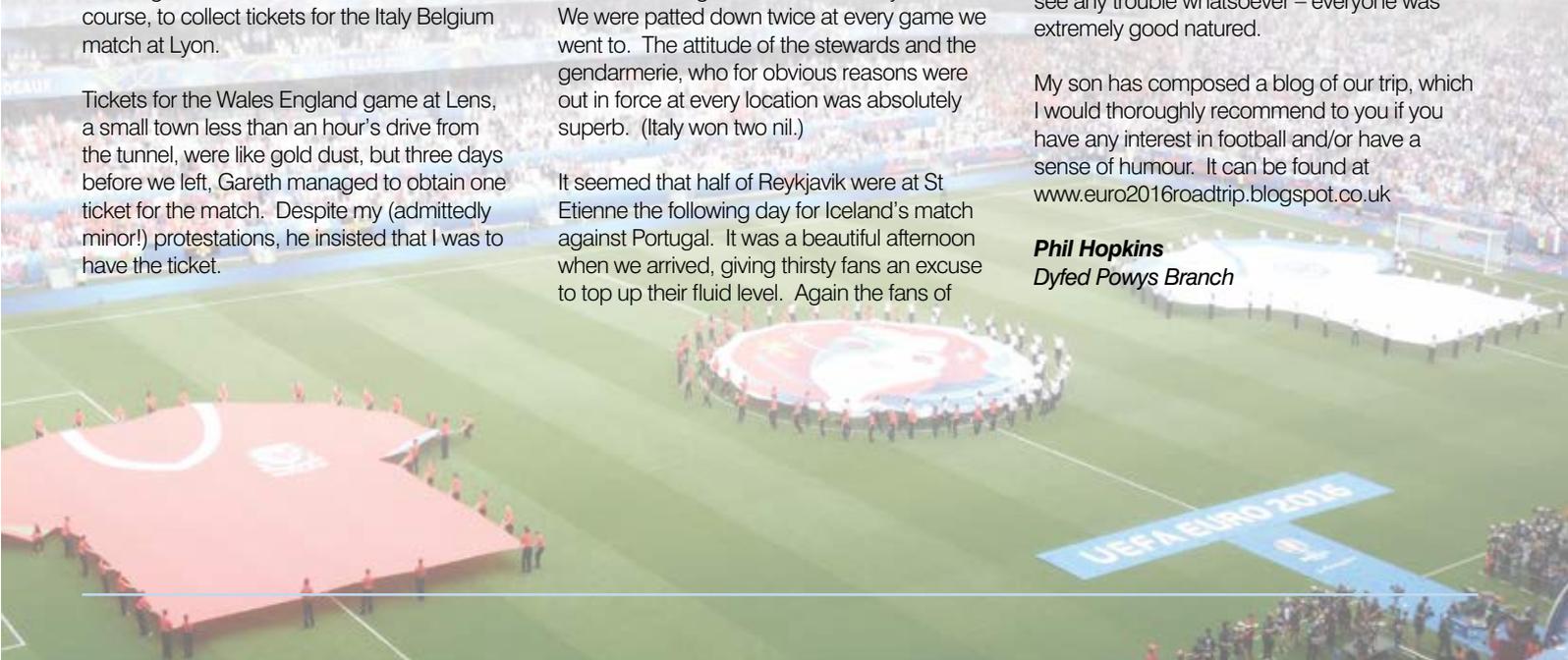
We had a free day on the Wednesday, so did the cultural thing of sightseeing in Lyon, taking in the regulation boat trip!

We had a long drive on Thursday, the day of the England game, so started off at five o'clock, to ensure that we were in time for Gareth to meet his mate and collect his ticket. I spoke to several England supporters in Lens, all of whom had been in Marseille. They were all mature people, who had followed their national team for several years and all stated that the whole experience in Marseille was the worst they had encountered – invoked mainly by Russians – I won't call them fans or supporters. For 92 minutes of the game, we hoped for a result of some sort against England, but it was not to be. Although obviously disappointed, no one seemed to be disheartened – upwards and onwards seemed to be the philosophy.

Just a few thoughts to finish. The total distance travelled in our eight days was 2214. The Slovakia game was the seventh time I have watched Wales away – the previous six consisted of five defeats and one draw. What a match to break my duck! Throughout our trip of three bases and four matches, we did not see any trouble whatsoever – everyone was extremely good natured.

My son has composed a blog of our trip, which I would thoroughly recommend to you if you have any interest in football and/or have a sense of humour. It can be found at www.euro2016roadtrip.blogspot.co.uk

Phil Hopkins
Dyfed Powys Branch



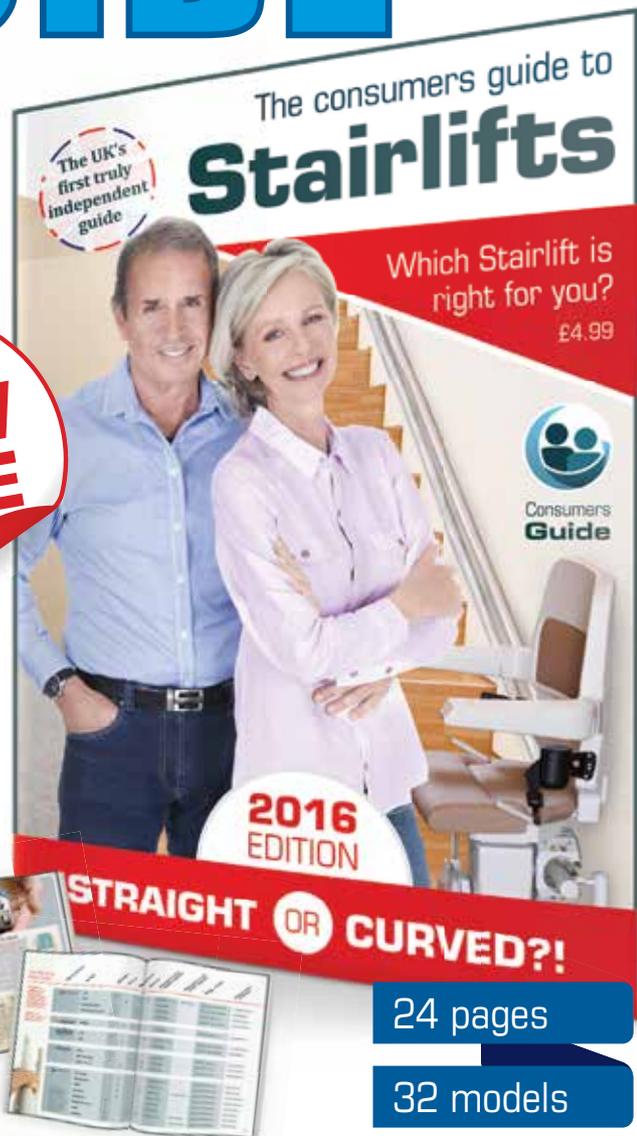
FREE GUIDE

Which Stairlift is right for you?

At last. The UK's first truly independent guide to stairlifts. Inside this 24 page colour booklet you will find everything you need to know about stairlifts, including:-

- The huge difference a stairlift can make to your enjoyment of life (& those that live with you as well)
- How easy to operate and reliable the new modern stairlifts are
- How neatly the new designs fit in and can be adapted to harmonise with your home's surroundings
- What design features are available in terms of safety, comfort, accessibility, compactness and ease of operation
- How quick & easy it is to fit a stairlift – no matter how complex the stair layout
- The traps to avoid when buying a stairlift
- A comprehensive listing of all the major makes and models in the U.K. along with design options and special features
- How and where to get the best deals including reconditioned and renting options

WAS ~~£4.99~~
NOW FREE



24 pages

32 models

Making the right decision



There's so much to think about when considering which stairlift is best for you.

Where can you find truly independent, honest, objective advice you can trust? The only way is to learn all the facts and options available to you before you speak to any company. That's why The Consumers Guide to Stairlifts has been written by experts to give you truly impartial advice on every aspect of stairlifts... without fear or favour. So you can make informed decisions and discuss the issues with family and friends in the comfort of your own home. It will also identify the leading makes and models along with our recommendations. For your free copy of our updated 2016 edition please **FREEPHONE 0800 074 3961** or **FREEPOST** the coupon right today.

Get your FREE 24 page guide now - while stocks last!

FREEPOST: Mobility Aids Information Service (S091FG) FREEPOST LON15651, London SE1 1BS

www.mobinfo.co.uk

For your FREE copy - FREEPHONE

0800 074 3961

Lines Open

8am-8pm Mon-Fri

10am-4pm Sat-Sun

(QUOTE S091FG)

Please send me my FREE Consumers Guide

THIS BOOK WILL ONLY BE SENT TO THOSE APPLICANTS WHO SUPPLY THE CORRECT INFORMATION TO ALL SECTIONS MARKED * IN BLOCK CAPITALS

*MR/MRS/MISS _____

*ADDRESS _____

*POSTCODE _____ D.O.B

*TELEPHONE NUMBER (we cannot despatch without all details)

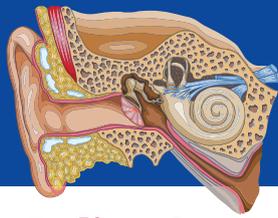
MOBILE _____

EMAIL _____

✉ PLACE THIS COUPON IN ENVELOPE & FREEPOST TO:

Mobility Aids Information Service (S091FG)
FREEPOST LON15651, London SE1 1BS

The information we send you will be for our authorised associate in your area. If you do not wish to receive 3rd party marketing information by mail, phone, or otherwise please advise.



Supporting the welfare of the Police Community with first class, low cost hearing services, not available to the general public.

Letter

"I had to repeat what I had said two or three times"

My wife, Maureen has suffered with a severe loss of hearing for years and it was getting worse. She had worn hearing aids for many years but they were having little or no effect. At home, I had to face her to have a conversation and I had to repeat what I had said two or three times. Maureen had to ask friends, who we were visiting to do the same. She became frustrated and began to lose her confidence. When we visited our daughter we would leave and she would say to me "I didn't hear half of what they said." I realised that Maureen, having a conversation, included quite a lot of guesswork and lip reading. We had considered going private but where do you go. Who is

best? Maureen read an article in my NARPO NEWS about Hearing Star and I sent for the brochures. They came to see us. He talked to us about deafness and did not attempt to push the product offered to members. He was with us over an hour and answered all our questions. We decided to give it a try.

Maureen had her new hearing aids fitted at the end of July and the difference is enormous. I couldn't believe it when Maureen sat across from our daughter and husband and held a perfectly normal conversation, without asking anyone needing to repeat what they had said. She can now hold her own with anyone. She is brighter and has regained her confidence. We cannot thank Hearing Star enough. The hearing aids are easy to manage. A small remote control allows her to adjust the volume and change of programs, if need be.

Hearing Star provided a first class after sales service, if you need it. Details of the prices are in the brochure. If you

want confirmation of this email please contact us through NARPO..

Jim & Maureen Robinson

Hearing Star serve members only and do not employ sales people on commission. We act only in members best interests



Fabulous Treatment Centre, Lymington, Hampshire.

The first of five new treatment centres. High-end ENT & hearing aid services,

Full wax removal service using operating microscope microsuction. The gold standard for members.

For The Good and The Brave®

5 Year Warranty & Batteries

Extreme value 5 year warranty and battery packages now available at purchase

Members' 0% Easy Pay

Very popular 0% APR. Deposit and balance of £1200 over one year. No fees.

First Class Service at Home

No sales staff employed
We specialise in home appointments.
Members only service.

TWO Top Range From £2375

The best quality 16 to 24 channel technology in any style at no extra cost



Our price includes a Remote Control

FOR ALL AID SIZES: At last, full control of your instruments' volume in small steps, for fine adjustment listening to speech or the television.

Change the program for listening in different environments without the need to draw any attention to your ears. No more fiddling!



Our 24 channel technology includes a wireless Remote Microphone.

FOR ALL AID SIZES: At last, hear the television in clear digital sound corrected for your hearing loss. Switch off the subtitles, throw away those big headphones. Also brilliant at hearing 1-2-1 even in very high levels of noise. Small compact size, no wires, rechargeable.

For your copy of Hearing Star's 2016 brochure, contact Marie & Julie

Tel: 0800 03 23 771 email us at: NARPO@hearingstar.org.uk

or visit us online at: www.hearingstar.org.uk



Going through a divorce?

Call us before your ex does.



Amanda McAlister
Head of Family Law
Slater and Gordon

Independent legal directory, Chambers and Partners, says Amanda McAlister is an "eminent practitioner" and "widely respected for her expertise".

We've been working with the Police Federation for over fifty years – longer than any other firm. No one understands better the unique pressures of police work, and how to protect your rights – especially your pension. If you're going through a divorce, we offer a free initial consultation, fixed fee packages, discounted rates and flexible payment options plus give you access to some of the country's best family lawyers.

If you think we could help, call us on **0808 175 7710**

slatergordon.co.uk/police-law

Offices throughout the UK.

**Slater
Gordon**
Lawyers



Eoka Crisis Memorial to Military and Police

- at the National Memorial Arboretum



A memorial erected to the police officers who died serving the Crown in the British Colony in Cyprus during the period of 1955 to 1959 has been unveiled and dedicated at the National Memorial Arboretum, Alrewas, Staffordshire.

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

During the period 62 officers serving in the colonial police died. These consisted of British Colonial Police made up of British, Cypriots of Turkish and Greek origin, among others. Police Forces within the UK sent volunteers

to serve on the island to augment the local police and some 1000 officers from across England, Scotland & Wales served during the period in what was called the UK Policing Unit (UKU). All officers who served in the UKU were promoted to the next rank and many were posted to the smaller outlying police stations, some of which had been attacked by the terrorists. Eleven of the UKU officers died on the island.

A memorial to the police officers was erected and unveiled in November 2015 at the Kyrenia Military Cemetery on the island after

fundraising supported by The Police Roll of Honour Trust, The Royal British Legion, other charities, The Police Federation and NARPO. The memorial was to complement the military memorial erected in 2009, commemorating the 371 military losses. Many surviving veterans of that crisis are NARPO members.

Following on that memorial, a proposal was made to have a joint military and police memorial at the National Memorial Arboretum, believed to be the first of its kind. Over 500 people attended the unveiling on Sunday 21 August 2016. The memorial has been sited alongside "The Beat", the police memorial section of the NMA.

[Source includes The Police Roll of Honour Trust website]

The Cambridgeshire Branch of NARPO



The Cambridgeshire Branch of the National Association of Retired Police Officers covers the whole county of Cambridgeshire, which was formerly made up of five local Police Forces, including Huntingdonshire. When amalgamation took place in 1965 and the Huntingdonshire Constabulary was lost, the officers formed "The Huntingdonshire

Constabulary Association". They had meetings and socials and reminisced old times. Over the years, the membership has got less and this year the Committee decided that, as there were now so few members left, the Association should be disbanded. In the constitution it was agreed to pass on any monies left to a local charity, so on 20th July 2016, five members and their wives attended RAF Wyton near Huntingdon and presented a cheque for £821.78 to the local Air Ambulance, MAGPAS (Mid-Anglia General Practitioner Accident Service). The members are also members of the National Association of Retired Police Officers. They were shown around the operations centre at RAF Wyton but unfortunately just before their arrival the helicopter was dispatched on an emergency. MAGPAS was the very first helicopter medical service in the UK and its Mission Statement is "To save lives and reduce disability by taking specialist emergency medical care to patients in their moment of need". The photograph shows (back row) Lawrence Wright, Bob Waters, Roger Wright, Barry Upchurch and Terry Grumbley and (front row) Susan Wright, Pam Wright, Christine Upchurch and Shirley Grumbley.

Preferential new car discounts for NARPO members on all your favourite makes and models, including...



Mercedes-Benz



PEUGEOT



TOYOTA



LEXUS



SUZUKI

ŠKODA



MITSUBISHI
MOTORS



- ✓ Local participating dealer handover
- ✓ Low rate finance options available
- ✓ Part exchange programme



**MOTOR
SOURCE
POLICE**

T: 01522 5000 55

W: motorsourcegroup.com

Join us on...



In conjunction with the National Association of Retired Police Officers and the Police Federation of England and Wales

Price correct at time of print. Images for illustration only. Cars supplied are right hand drive. Please ask for details of participating dealerships for handover. Forces Cars Direct Limited T/A Motor Source is authorised and regulated by the Financial Conduct Authority (672273). We act as a credit broker not a lender. We can introduce you to a limited number of lenders who may be able to offer you finance facilities for your purchase. We will only introduce you to these lenders.

Computer Know How



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

Block annoying advertisements

Advertisements are annoying but thankfully there are many add-ons for Google Chrome, Mozilla Firefox and Microsoft Edge. One which we recommend is called Adblock Plus. You can download and install it from the following link:

<https://adblockplus.org/>

This will prevent advertisements popping up before the start of YouTube videos and will also stop them clogging up the sides of any webpages you visit.

Do bear in mind, advertisements can help pay for the running of websites. More websites are now asking for you to disable ad-blockers, in return for offering "ad-light" or nearly ad-free versions, which are less intrusive but still contribute to the running of the site.

Question

Why has my internet connection become so slow recently?

Answer

If your internet has become increasingly slow but other programs such as Microsoft Word or Malwarebytes are still working normally then a good idea is to unplug your internet router for 10 seconds and then plug it back in. This allows the router to cool down and declutter itself. If you have your router in an enclosed space and you suspect it may be overheating, then you should put it somewhere with a bit more room to breathe. We recommend you reboot your router every month or two and run regular scans with Malwarebytes to make sure there aren't any spyware or viruses slowing your internet down.

Question

I accidentally deleted some files. Can I get them back?

Answer

If you have only pressed the delete key by accident, you should be able to go to your Recycle Bin on your desktop and recover the files from there. However, if you are certain you have permanently deleted the files and they don't show up in the Recycle Bin, there are special programs such as Piriform Recuva which can help you recover these files. To download this, go to <https://www.piriform.com/recuva> and click the green "Download Free Version" button.

Using less battery in Windows 10

If you're on a laptop and your battery is running low, Windows 10 is smart enough to begin throttling back background services and other threads so that you can squeeze the last bit of battery life out of your machine. To enable Battery Saver, click the Start menu, and head to Settings/System/Battery Saver.

Change the Default Search Engine in Edge

Microsoft Bing, unsurprisingly, comes as the default search engine for Edge. However, you can change it easily by following these steps:

Step 1: Launch Microsoft Edge. Its familiar 'E' icon should be right there on your taskbar.



Step 2: Navigate to the search engine you want to set as your default*. E.g. Type 'Google.com' in the URL bar and wait for the page to fully load.

Step 3: Click/tap the ellipses on the top-right corner to open the drop-down menu, and click 'settings'

Step 4: Scroll to the very bottom of the settings menu and click the 'View advanced settings' button.

Step 5: Scroll down to 'Search in the address bar with', and select 'Add new' from its selection field.

Step 6: In this case, Google.com should now appear under the 'Choose one' list, which you can then add or directly add and set as default, and that's it!

Send your email queries to NARPO@bc-group.co.uk and one of our IT Consultants will reply to your mail in layman's terms or call Nicky Kidd on 01369 706 656. When calling or e-mailing, please quote ref: NARPO, as this allows us to field your query more effectively.

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

With years of experience in the Payment Protection Insurance mis-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 mis-selling 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 thought 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 Payment Protection Insurance was mis-sold to you, the lender may owe you ££££'s

FREQUENTLY ASKED QUESTIONS

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

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

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

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

How much does your service cost?

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

Testimonials

We are proud of the numerous Testimonials retired police officers have taken their time to send to us, to view a sample of your colleagues comments please visit our website www.activecreditclaim.co.uk

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!!!

Be in for Winter...

...with Friends.



The Hawthorns

THE PREMIER INDEPENDENT RETIREMENT COMMUNITY

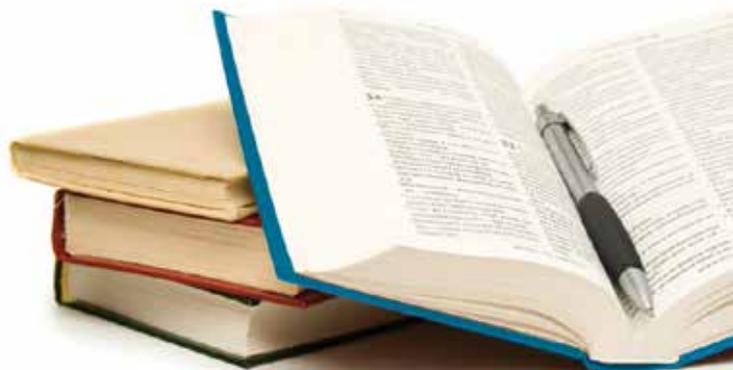
Retire with Style

A warm welcome awaits you at one of our all-inclusive retirement residencies where the pace of life is as active and busy or as quiet and relaxing as you like. You'll be in good company.

Call **0800 114 3323** or Search **'Hawthorns Retire'**

Braintree, Essex | Clevedon, Somerset | Eastbourne, Sussex

Book 'em!



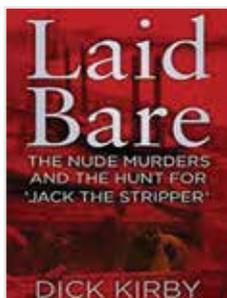
info **Ordering books:** All of the listed books are available via online retailers or you could ask your local book store by quoting the relevant ISBN reference. NARPO does not stock these books.

Laid Bare

by Dick Kirby

Equally infamous, and also unresolved, the early 1960s case of serial killer 'Jack the Stripper' has been reexamined after 50 years by former Flying Squad detective Dick Kirby in his new book Laid Bare. With unprecedented access to former Scotland Yard police officers who worked on the case and 26 years of personal police experience, Kirby brings fresh evidence and a contemporary perspective to one of Britain's most infamous unsolved crimes. Laid Bare details each of the eight murders – all women prostitutes, all asphyxiated, and all stripped naked before they were dumped around West London – and the intense investigation that ensued. Kirby untangles facts from speculation and questions everything thought to be known about the case, including whether or not the police's number one suspect, who committed suicide, was really 'Jack the Stripper'.

ISBN 9780750966252



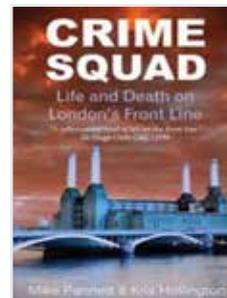
Crime Squad

by Mike Pannett & Kris Hollington

London 1988: PC Mike Pannett, fresh out of training school, had suspected life in the Metropolitan Police was going to be a bit different from rural North Yorkshire, but the 23-year-old had no idea by just how much. Sent south of the river to Battersea, then top of London's crime league tables, Mike was thrown straight into the deep end – during his first drugs raid he ended up staring down the wrong end of a double-barrelled shotgun.

Ten percent of the author royalties goes to COPS, Care of Police Survivors, a UK registered charity dedicated to helping the families of police officers who have lost their lives on duty,

ISBN 9781910670835

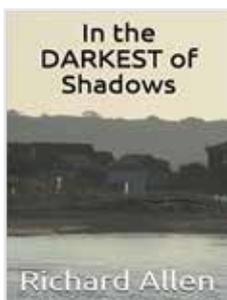


In the Darkest of Shadows

by Richard Allen

When Detective Chief Inspector Kay Yin attends the scene of a fatal car accident, she finds one body with two identities. At the mortuary, Kay, together with Detective Superintendent Mark Faraday of Special Branch, discovers more anomalies about this Ministry of Defence researcher. Who is this man? Why the double identity? What had been his role? What had he been doing? Where had he been? Where was he going and why? As the officers follow a trail from Bristol to The Pentagon in Washington, from Rome to the US Embassy in London, from Gibraltar to Bonavista, and from the savage shores of the Costa da Morte to the tranquillity of England's south coast, they will uncover murder and a callous assassin, treason and double-dealing.

eBook: www.amazon.com. Paperback: www.lulu.com. ISBN 978-1-326-65403-0

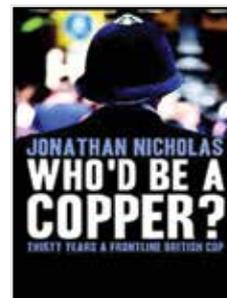


Who'd be a Copper?

by Jonathan Nicholas

Jonathan Nicholas retired from Nottinghamshire Police as a constable in 2014, having spent all his thirty year service in uniform on the front line. He joined just before the miners' dispute and often felt like he'd joined the army rather than the police! After the strike he describes the effect of the PACE Act on daily coppers and how British inner city policing has evolved over thirty years. He describes how cops bent the rules to make the job work, things which would never be tolerated today, along with the slow demise of the old-fashioned discipline within the job. The rise in police accountability and its effect on the service is also explored along with the stifling levels of political correctness and favouritism that he believes now exist in modern policing. 'Who'd be a copper?' is a true account of three decades at the sharp end of British inner city policing, as written by an ordinary copper.

ISBN: 978 1784628 963

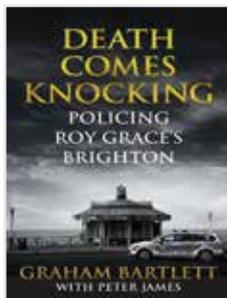


Death Comes Knocking

by Graham Bartlett

Discover the true crime stories that inspired and informed Peter James's internationally bestselling Roy Grace crime series in this collaborative work between Peter and Graham Bartlett, recently Commander of the Brighton Force. Death Comes Knocking delivers a gripping account of the city's most challenging cases, taking the reader from crime scenes and incident rooms to the morgue, and introducing some of the real-life detectives who inspired Peter James's characters. Once described as Britain's 'crime capital', Brighton has provided the foundations of Roy Grace's most shocking investigations and it is with the help of the Brighton and Hove Police force that Peter has been able to carry out the in-depth research that makes his crime writing grip readers around the world.

ISBN 9781509810482

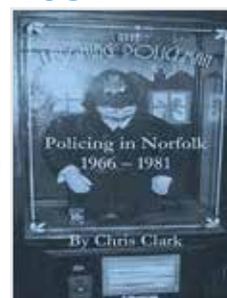


Policing in Norfolk 1966-1981

by Chris Clark

In this first part autobiography the author has included various funny and sometimes 'black humour' events which occurred during his personal journey through life and eventual police career and into retirement. The following 'warts and all' account interjected with his own thoughts illustrates how humour and laughter can get oneself through the harshnesses of life.

ISBN 9781534691476



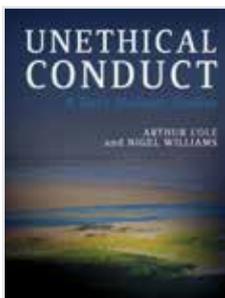


featurebook

Unethical Conduct

by Arthur Cole & Nigel Williams

A pair of corrupt senior police officers, a murder, a rape and a flasher. Can DI Terry McGuire's day get any worse? "There is a point at which the law becomes immoral and unethical. That point is reached when it becomes a cloak for the cowardice that dares not stand up against blatant violations of justice." - Kurt Huber. Detective Inspector Terry McGuire became a copper to uphold the law and to protect those who cannot protect themselves. When he discovers a connection between a former friend and colleague and a murder, McGuire knows there is only one course of action he can take. All royalties from this series of books go to the Marie Curie Cancer Trust.

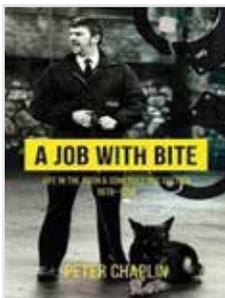


ISBN-13: 978-1523724123

A Job with Bite

by Peter Chaplin

Peter Chaplin, a veteran of the Dog Section of Avon & Somerset Police, has many memories from his time with the police, but none stick in his mind as much as the five glorious years he spent with the 'Hound from Hell' - a legendary German Shepherd named Major. This book highlights some of the amazing criminal adventures that Peter and Major confronted together from 1979 to 1984. Told using photographs, extracts from Peter's diaries and tales and anecdotes from fellow officers, 'A Job With Bite' will take you on a roller coaster experience of crime-fighting in the '70s, '80s and '90s in and around Bristol.

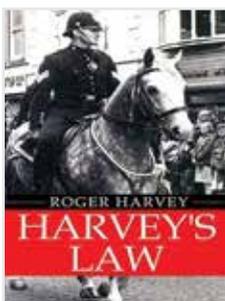


ISBN 9781781325254

Harvey's Law

by Roger Harvey

This is the story of Roger Harvey - a man who dedicated his life to the police force, from February 1956 up until his retirement in August 1983 - and the stories he has to tell about his time on the job. At the centre of Harvey's Law is a man committed to and successful at his job, but that doesn't mean that he didn't know how to enjoy himself. Through Roger's world, we are offered an absorbing story that is at times moving, at times laugh out loud funny and which reflects the changes of himself, the country and the criminals at the end of the twentieth century. A fascinating story told with pathos and humour, 'Harvey's Law' is an enthralling memoir.

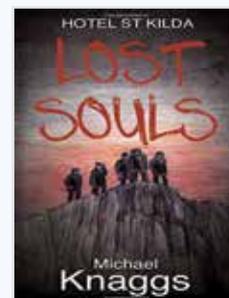


ISBN 9781843869641

Lost Souls

by Michael Knaggs

'Lost Souls' is the third thriller in the Hotel St Kilda trilogy by Prestwich author Michael Knaggs. Michael's second book, 'Heaven's Door', published in November 2014, described how Tom Brown, on his appointment as Home Secretary, introduced the New Justice Regime, which included new methods for addressing street crime involving lifetime banishment for worst offenders. When this extreme measure receives widespread public support, Tom decides to extend it to the next serious crime on his hit-list - Class A drug dealing. Then, at the zenith of his political achievement, his decision backfires, causing his private and political lives to collide dramatically... 'Lost Souls' picks up the story of Tom's struggle to come to terms with his personal loss as he sinks ever deeper into a drunken world of lost nights and half-remembered days.

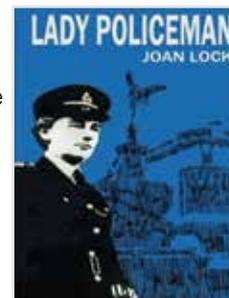


ISBN 9781785892967

Lady Policeman

by Joan Lock

Six years policing London's West End in the 1950s provided plenty of answers. In this book, Joan Lock gives them with honesty and humour. She takes us behind the scenes, into the life of an ordinary police officer - not the familiar CID crime buster. We accompany her 'on the beat' for early, late and night shifts, and experience the public's friendly, curious or downright rude reactions to a woman in authority. The lady policeman makes mistakes, is less than efficient at times, and even breaks some of the sacred disciplinary rules



ISBN 9781512208344

Modern Crimes

by Chris Nickson

1924: Still reeling from the effects of the Great War, life in the city of Leeds is hard - poverty is rife, work is scarce and crime is becoming more sophisticated. Bravely entering this maelstrom is one of the city's first policewomen to walk the beat, the resourceful, inquisitive and practical WPC Lottie Armstrong. Eager to prove herself and determined to succeed, Lottie faces apathy from colleagues and the general public alike until she suddenly finds herself on the trail of a missing girl that leads to the underbelly of the city and to murder. As Lottie uncovers a plot involving high level corruption, CID reluctantly find they need her knowledge and people skills, but as the truth is slowly laid bare Lottie's bravery is tested to its limit in a breathtaking climax.



ISBN 9780750969833

Police Widows Pension For Life Injustice

Incredibly, there are three different approaches in operation in the United Kingdom in relation to the continued payment of a survivor pension should that survivor later decide to remarry, cohabit or form a civil partnership.

Recent changes in Northern Ireland means that all survivors of members of the Police pension scheme retain their pensions for life, irrespective of the circumstances of the death of the former officer and are entitled to have their pensions reinstated effective from 1 July 2014.

On 18th January this year, the 2006 Police [Injury Benefit] Regulations were amended. This means that survivors' pensions paid in respect of 1987 scheme members will no longer be subject to the forfeiture rule, where the police officer dies on duty or dies as a result of an injury received on duty.

In Scotland, the change applies to all those wives, husbands or civil partners of police officers who die on duty or die as a result of an injury received on duty who have already had their pension withdrawn because of remarriage, forming a civil partnership or cohabitation. Consequently, they will have their pension reinstated with effect from 1 October 2015, irrespective of the date of their remarriage, cohabitation or civil partnership.

However, in England and Wales this change only applies to widows, widowers or surviving civil partners who marry, remarry, form a civil partnership or start to cohabit on or after 1st April 2015. This change came into force retrospectively from 1st April 2015.

To highlight the unfairness of this change we are aware of a case in Leicestershire when, in August 2002, PC Andrew Munn and a colleague, PC Bryan Moore, were on duty when they were killed by a drunk driver.

Andrew Munn's widow, Allison (now Charlton), met a new partner three years later, and after four years together, they decided to get married in the knowledge that she would have to give up her police pension.

Bryan Moore's widow, Sarah (now Everitt), remarried in December 2015. As she was unmarried by 1st April 2015, under the new rules she will keep her police widow's pension for life.

This brings home the unfairness of the current rules; these two ladies lost their husbands on the same day, in the same tragic event and yet they are being treated completely differently.

Some changes were made with the introduction of the new Police Pension Scheme in 2006, which gave extended rights to adult survivors and included spouses, civil partners and unmarried partners who are not civil partners. Under the 2006 scheme all adult survivor awards are payable for life, irrespective of whether

the survivor remarries or forms a new partnership. Serving officers were given the option to transfer to the new pension scheme. However, the rules were not backdated to the 1987 scheme.

This prompted another police widow, Kate Hall, to launch a campaign to amend the police pension regulations in England and Wales and Scotland.

Kate set up an online petition in 2014 asking the Government to review police pension regulations in relation to widows, widowers and civil partners.

NARPO is supporting the campaign and is actively pursuing this unfairness with Parliamentarians, and we ask that you write to your MP highlighting the issue, by using the template letter on our website at: <http://www.narpo.org/index.php/notices/widows-pension-for-life-petition.html>, where you can also find a link to sign the EPetition.

We will continue to put pressure on Government and are asking them to take a closer look at this matter and eradicate this glaringly obvious inequality and unfairness as soon as possible.

LOFTHOUSE MARK SOLICITORS

Specialist Personal Injury Solicitors

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

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

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

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

Call Victoria Mark direct **01947 881141**
or out of hours 07740447868
Email victoria@lofthousemark.co.uk

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

t 01947 881 141
m 0774 044 7868
f 01947 881 141
w lofthousemark.co.uk



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

LUXURIOUS CORDS

OUR PRICE: £32.50 + £5.95 P&P **£57.36***
TYPICAL HIGH STREET PRICE

We are delighted to offer NARPO News readers the opportunity to purchase any pair of corduroy trousers from our superb collection for only £32.50, saving over £24 on the typical high street price.

These luxurious cords offer a comfortable, classic fit and are beautifully constructed from tough and hardwearing 100% pure cotton. These versatile trousers come with a choice of either jumbo 8-wale or needle 11-wale construction, with five seasonal colours in each style. Includes a 30-day no quibble worn or unworn guarantee.

Sizes: leg length 27" available with waist sizes 34" - 42", leg length 29" and 31" available with waist sizes 30" - 46", leg length 33" available with waist sizes 32" - 42".

Please add £5.95 P&P per order. Offer subject to availability. Please allow up to 7 working days for delivery. *We compare all of our prices with other retailers, to calculate an average high street price for each product. We do this every month, and we make sure that we compare products of a similar quality. The typical high street price of a pair of corduroy trousers is £57.36. Please see our website for more details.

feefo

CUSTOMER REVIEWS ★★★★★

"Excellent trousers – well made and good value for money."

"Samuel Windsor can always be relied upon to provide good products at excellent prices with reliable and fast delivery."

JUMBO CORDS

BVT122NY NAVY

BVT122PR PORT

BVT122GY GREY

BVT122LO SAND

BVT122OL DARK OLIVE

NEEDLE CORDS

BVT123DB DARK BROWN

BVT123WN WINE

BVT123MR MUSHROOM

BVT123KH KHAKI

BVT123AF AIRFORCE



BVT122NY NAVY



NO QUIBBLE
GUARANTEE



100,000 INDEPENDENT
CUSTOMER REVIEWS



ORDER BY 3PM FOR
SAME DAY DISPATCH

Samuel Windsor
tailored quality ~ outstanding prices

0871 911 7044*
QUOTE 66504

*Calls cost 13p per minute plus your phone company's access charge.

www.samuel-windsor.co.uk/66504

Post to: Samuel Windsor (66504), PO Box 87, Brecon, LD3 3BE

| ITEM DESCRIPTION | CODE | LEG | WAIST | QTY | TOTAL |
|------------------|------|-----|-------|-----|-----------|
| | | | | | |
| | | | | | |
| | | | | | P&P £5.95 |
| | | | | | Total |

I enclose a cheque for £..... made payable to **SAMUEL WINDSOR OFFER (66504)**. Please write your name and address on the back of your cheque.

Mr/Mrs/Ms: Initials: Surname:

Address:

Postcode: Tel No:

Card No:

Switch Issue No: Valid from date:

Expiry date: Security Code*: *Last 3 digits on back of card **66504**

Worth knowing

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

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

Gloucestershire Branch Award of Life Membership



At the 2016 Annual General Meeting of Gloucestershire Branch, Honorary Branch President & Gloucestershire Chief Constable Suzette Davenport awarded Branch Executive Committee Member Barry Williams with Life Membership in recognition of his long and continuing service to the Branch.

Ebola Medal For NARPO Members

Three Dyfed-Powys NARPO members received a prestigious award recently for their work in Sierra Leone following the Ebola outbreak. Alun Harries, Wayne Morgan and Gareth Jones have all been awarded the Ebola Medal for Service in West Africa. The medal



was introduced to honour and recognise the efforts of people who worked in affected areas to stop the spread of the disease. All three were based in Sierra Leone whilst working for a construction company which at the time of the Ebola outbreak employed about 250 'ex-pats' and 2,500 Sierra Leonians. Keeping the work force safe was certainly a challenge as more than 11,000 people were reported to have died during the outbreak. On receiving the award, Alun commented, 'Very strict working protocols were introduced to reduce the risk to our staff and we embarked on a comprehensive training programme within the local communities. We had to do our best to stop people from contracting the disease, which was difficult as things we take for granted such as soap and water are much harder to come by.' Photo produced courtesy of the Carmarthen Journal.

'Blue Sapphire'

On 15th September 2016 Arthur and Phyllis Collins celebrated their 'Blue Sapphire' 65th Wedding Anniversary!

They were honoured to receive a telegram from Her Majesty Queen Elizabeth congratulating them on their 'achievement'. Arthur is a NARPO member and retired from Northamptonshire Police in the mid-70s. The happy couple are enjoying retirement in Northamptonshire's Welland Valley.

"Force for Good Awards"

On 28th July, the Holt and District Community Café, Holt, North Norfolk was honoured by a visit from Police Mutual (PMAS) and a Norfolk Police representative, who presented the Café with a cheque for £300. This was as a result of Police Mutual "Force for Good Awards", which is a community initiative for serving and



retired police officers who are involved in social projects for the good of the local community. The community café was founded by former Essex Police Sergeant and NARPO member, Chelmsford Branch, Revd. Bishop John Mills, who retired from the police in 1987 having been injured and unable to continue on active police duty. Bishop John was invited to make an application under the "Force for Good Award" which was favourably received, thus the award to the Café. The objective of the Community Café, which opens one day a week on a Thursday, is to help build community relationships, by assisting those who are experiencing social exclusion or economic deprivation, although it is not just restricted to this and many just drop in to make friends. The café provides a safe, friendly and inclusive environment serving quality, home made nutritious meals in partnership with local traders. Food is provided free of charge, as a gift from the collective Christian groups in the town and by donations. The café is now working on planning their second Christmas Day Meal, as last year they provided meals for 100 people and had many saying it was the best Christmas they have had! The picture shows from left to right: "Jack" Askew (Norfolk Police), Barry Halliday (PMAS) and Bishop John. Jack and Barry were both really amazed at the buzz, love and friendship found in the Café and in Barry's words, "This is more than just a Café - it is the heart of a community in action."

Bishop John said, "My service in Essex Police as a practising Christian Police Officer, set in motion a genuine concern, love and affection for those people deprived or less fortunate living in the community. Police Officers constantly see social deprivation and suffering around them and loneliness is probably one of the main factors amongst the elderly in North Norfolk. Some Christians in Holt wanted to do something to alleviate this and the award from PMAS goes a long way to helping us continue our project. The PMAS support of serving and retired police officers in various ways has been one that has been with me ever since my early days as a probationary constable. Long may it continue."

Branch Member appointed to 'Chevalier in the Ordre national de la Légion d'honneur'



A former North Wales Police Officer who served in the 1st Commando Brigade during the Second World War has been appointed to the rank of Chevalier in the Ordre national de la Légion d'honneur by the President of the Republic of France

Jack Arthur Cox, now aged 91, served with the Flintshire Constabulary, then, following Force amalgamations, the Gwynedd Constabulary and later North Wales Police. Jack retired in the rank of Sergeant in 1977, lives on the Wirral and has been a member of the Flintshire branch of NARPO for many years.

On D-Day, 6th June 1944, Jack aged 19 was Lance Corporal in charge of the Bren Gun team of No.1 Troop, No.3 Commando of the 1st Commando Brigade. Their mission after landing on Sword Beach was to fight their way through hostile enemy country, with speed being vital, to reach Pegasus Bridge some six miles away. Their goal was to 'reinforce' the airborne troops who had captured Pegasus Bridge earlier, it being the only bridge over the River Orne waterways strong enough to carry the weight of enemy tanks.

They crossed Sword Beach under severe enemy fire to join up with their Troop Commander, Captain Clive Collins, MM, MC, and the 3 Commando Commanding Officer, Lt. Col. Peter Young, DSO, MC, & 3 Bars.

Negotiating their way through hostile enemy country, they encountered difficult terrain with high-deep flooded land under which was a series of very deep ditches, making speedy progress arduous, followed by deadly mine-

fields where they were having to tread with care and sharp eyes, at the same time keeping up a speedy progress.

When they reached Pegasus Bridge they found it under relentless enemy sniper fire, but crossed to join Airborne Troops; none of this, however, was achieved without the inevitable casualties.

The mission thereafter with the Airborne Troops was to secure and protect the bridge against further enemy attacks. Events thereafter are well documented in wartime history.

In February 2016 Jack received official notification that the President of the Republic of France had appointed him to the rank of Chevalier in the Ordre national de la Légion d'honneur in recognition of his military engagement and steadfast involvement in the liberation of France.

A quote from correspondence from Sylvie Bermann, L'Ambassadeur acting on behalf of the President of France says

'As we contemplate this Europe of peace we must never forget the heroes like you, who came from Britain and the Commonwealth to begin the Liberation of Europe by liberating France. We owe our freedom and security to your dedication because you were ready to risk your life.'

The official presentation of the award was made by by Madame Aude Auclair, the Consulate for France, at a ceremony in Chester University on 29th June 2016. Also present was the Mayor of Chester.

100 Not Out...

Rose Ford

Sheffield Branch NARPO celebrated the 100th birthday of one of their widowed members, Rose Ford, whose husband Don was a long serving assistant secretary of the Sheffield Branch. He died last year, also aged 100. He received the Légion d'Honneur posthumously, just two weeks after his death in April last year. (See letters page, May 2016 edition of NARPO News.)

Rose's birthday was celebrated with a lunch served at the South Yorkshire Police, Niagara Suite, arranged by the branch's Ladies Section after she had received a visit at her home from the Mayor of Sheffield and receiving the customary letter from H.M. The Queen. Rose, along with her daughter Margaret, said they were totally surprised and thoroughly enjoyed the meal with all those who attended the celebration.

Edith Alice Bond

Edith Alice Bond hit a century of birthdays on Sunday 4th September 2016 and Merseyside Branch representatives were present at her special party together with Lord Mayor of Liverpool, Councillor Roz Gladden, and Andy Cooke QPM, Chief Constable of Merseyside Police.

Edith is the widow of the late Thomas Bond, who joined the Police on 12th October 1936 and retired a few months over thirty years later with the rank of Inspector. During his time he was a Sergeant Instructor at the Liverpool City Police Training School, but earlier than that he lectured at Mossley Hill Fire Station to civilians regarding the use of gas masks, which is where he met Edith and they married in 1941.

100th Birthday for Westmorland - with Furness's oldest member

On 5th May 2016, ex-Sergeant Jack Pratt of Cumbria Constabulary celebrated his 100th birthday surrounded by family and friends and we were honoured to be invited to share the occasion.

Jack was born during the darker days of World War 1 and as a young man was a very talented goalkeeper, including playing for Blackburn Rovers. His football career was disrupted by World War II where he served in the RAF. In 1946, he joined Cumberland and Westmorland Constabulary (later to become Cumbria), serving at Whitehaven, Millom and Kendal, where he retired as a Sergeant in 1971, and then took on a post in Administration at Kendal Police Station. He finally retired in 1981 and has so far managed to receive his Police pension for 45 years. Hopefully he gets many more years.



Jack lived happily with his wife Maud for over 70 years until her death a couple of years ago, and continues to live a quality and comfortable life at a care home in Grange-over-sands.

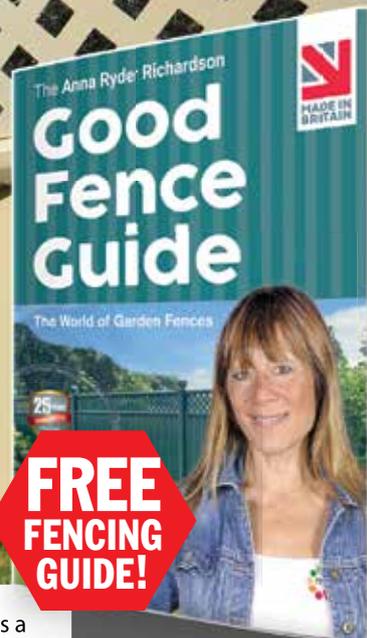
Unfortunately, since the article was submitted by the Branch Jack has sadly died.

Changing Gardens for Good

The fence system taking the UK by **STORM!**



Anna Ryder Richardson - Designer and Television Presenter takes a closer look at how Colourfence can solve your fencing woes for years and years to come...



Now's the perfect time to get your garden ready for the weather ahead. I've wasted countless days and a small fortune, trying to maintain a tired old wooden fence that always looked dreadful and always required yet more work.

Discovering Colourfence has changed things forever! It's scientifically tested and rated to ensure when professionally installed it can withstand wind gusts of up to 130mph. This year when the weather is doing its worst - I certainly won't need to worry about my fence.

The Colourfence system offers a lasting solution to fencing woes. It's easy to see why many regard it as the premier fencing solution on the market. Immune to the rot and resistant to the weather that so quickly effects wooden fences, Colourfence has none of the drawbacks of wood - plenty of additional benefits and what's more it's better value too! High quality AND great value - it's a game changing product with an absolutely first rate finish. The materials and fitting are so good that Colourfence guaranteed[†] their product for up to 25 years! To find out how Colourfence might help you, I strongly suggest you call **0800 644 4113**.

Call 0800 644 4113 today to learn more & receive this **ESSENTIAL FREE** guide to **FENCING!**

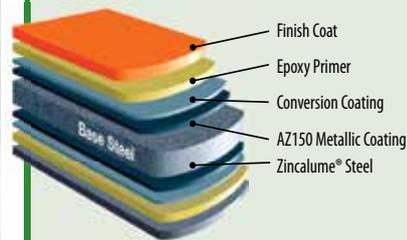
COLOURFENCE

the revolutionary low-maintenance system



MADE IN BRITAIN

Colourfence is built to last!



“ Tried, tested and trusted across the UK, Colourfence is guaranteed[†] to last! ”

FREEPHONE
0800 644 4113

info@colourfence.co.uk
colourfence.co.uk

In detail:

- Virtually Maintenance-free.
- Save time & money - no treating required.
- Guaranteed[†] not to rot, warp or peel for up to 25 years.
- Costs in line with far inferior timber systems
- Variety of colours and sizes available
- Professionally installed by accredited Franchisees



[†]Terms and conditions apply - full details available on request

Shetland JUMPERS

FREE DELIVERY & RETURNS

£96 NOW **£58**
OR BUY 2 FOR **£48** EACH



"I have worn this sweater all through the winter and it still looks good and keeps me warm."

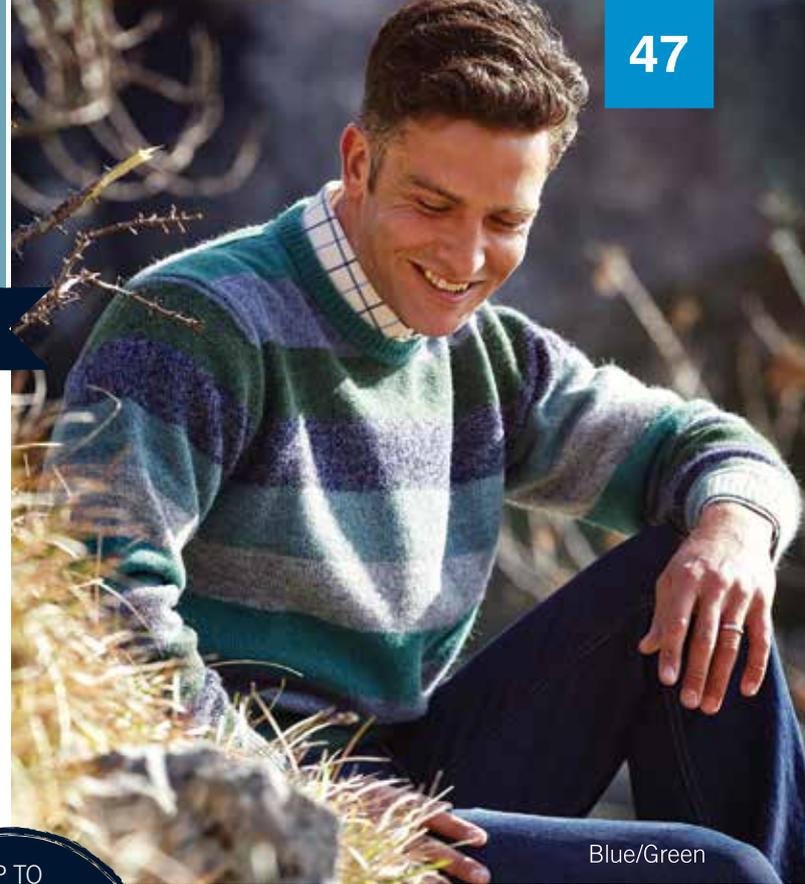
Joseph Turner Customer

Using wool from Shetland sheep, renowned for the quality of yarn they produce, makes our jumpers naturally warm and snug.

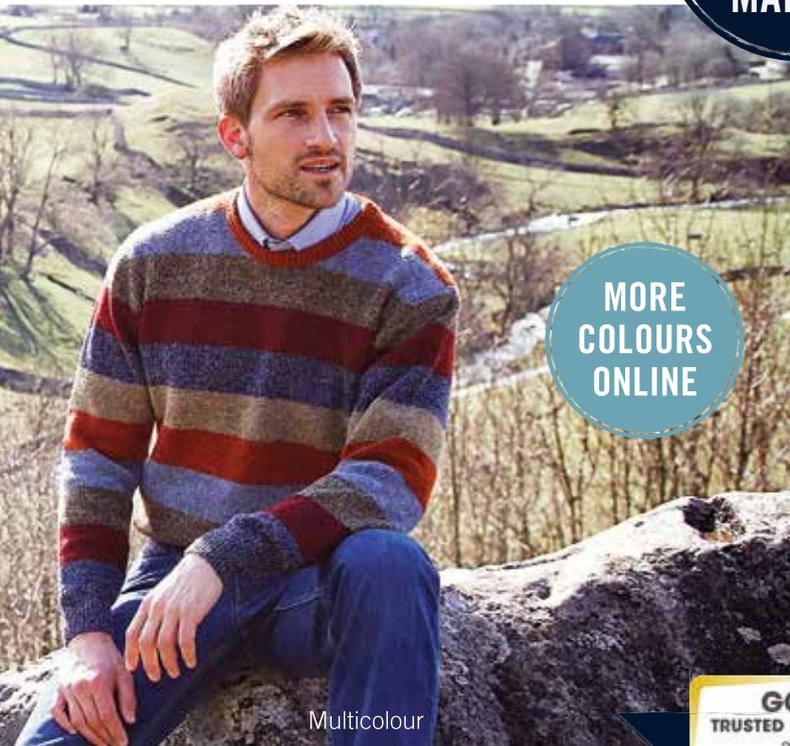
PRODUCT CODE: **MKSHST**

- 100% pure Shetland wool • Crew neck style
- 5-gauge knit • Hand wash or dry clean only

To fit chest sizes (inches): **M** 37-40
L 41-44 **XL** 45-48 **XXL** 49-52

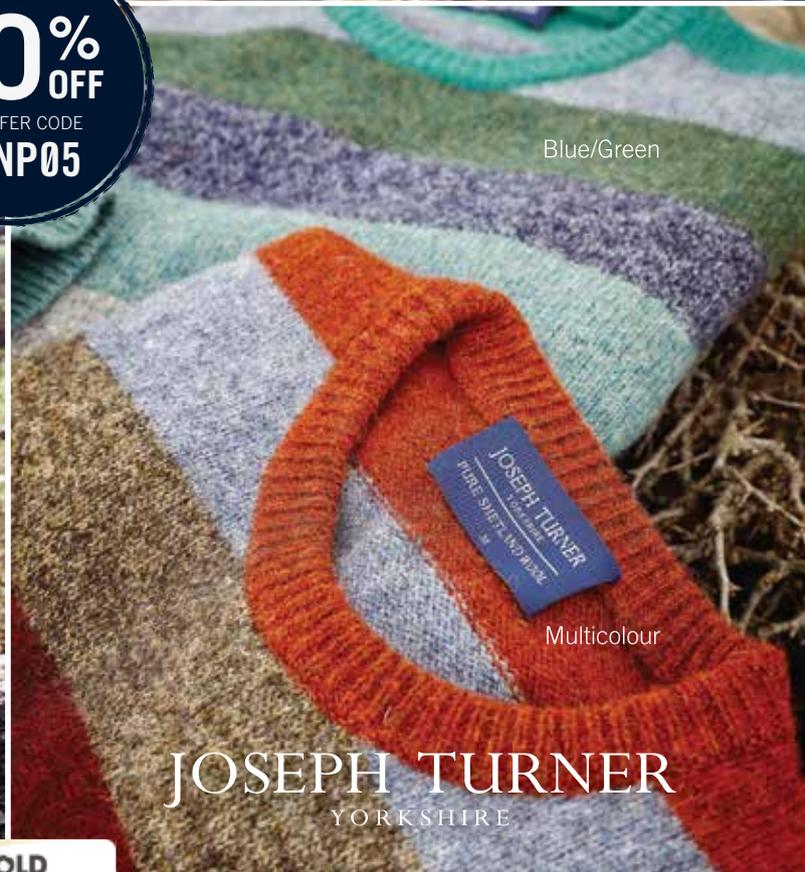


Blue/Green



MORE
COLOURS
ONLINE

Multicolour



Blue/Green

Multicolour

JOSEPH TURNER
YORKSHIRE



OFFER ENDS ON 6TH DEC 2016

TO ORDER VISIT

www.josephturner.co.uk/MANP05

OR CALL AND QUOTE CODE **MANP05**

01845 575 100

Call centre opening hours: Monday to Friday 8.30am - 6.30pm and Saturday 10.00am - 3.00pm

60 DAY FREE RETURNS

Your items will be despatched within 48 hours of receiving your order, subject to stock. If you're not entirely satisfied with your products, you can return them to us by FREEPOST within 60 days for a hassle free exchange or refund.

Rental Ads

Members' Holiday Property Small Ads

RENTAL ADS 2017: Members £220 Others £250

Scotland

MOTORHOME HIRE - SCOTLAND

Based in central Scotland, we offer luxury 6 berth motorhomes, which are maintained to a high standard and equipped with everything you would require for a perfect touring break. 10% discount for NARPO members. Contact David Moncur on 07939 006103 or 01324 714050 or visit www.motorhomeadventures.org

England

FLY FISHING ON THE RIVER TEST

Stockbridge and Romsey, Hampshire. Daily or syndicate membership between 3rd April and 31st October. Tackle and tuition available. Contact Brian Lown on 01784452410 or 07801227095 www.thefishingparty.co.uk

CORNWALL - FOWEY

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

CORNWALL - ST IVES

Detached 3 bedroom bungalow at Riviere Towans, Hayle, 100 yards from long golden sandy beach. Large lounge with TV/DVD. Kitchen with washer, dryer, fridge/freezer, microwave. Separate dining area, Sky 51" 3D TV, Spa bath, patio, BBQ. Sleeps 5. Unlimited broadband. No pets or smokers. From £300pw. www.cahayabintang.co.uk 07840 761869 or 07563 698840

WEST CORNWALL - MOUNT'S BAY

Cosy renovated 2 bed cottage (sleeps 3) in fishing port of Newlyn. Harbour/sea views. 2 mins to beach and promenade. Level walk to Penzance, Marazion and local amenities. Parking/outside space. Small well-behaved dogs welcome. Free Wifi. From £290 p.w. Welcome gift for NARPO members. Tel: 07814470948 for more information. www.seasidecottagecornwall.co.uk

COTSWOLDS - WATER PARKS

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

CUMBRIA - CONISTON

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

CUMBRIA - LAKE DISTRICT KESWICK

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

CUMBRIA-KIRKBY LONSDALE

Superior cottage enjoying central location hidden away in a peaceful courtyard. 3 bedrooms (1 en-suite), parking & garden. Newly decorated for 2016. Chapel cottage boasts oak beamed ceilings, and an open fireplace along with contemporary decorative design. No smoking/pets. Tel:07968504065 www.chapelcottagekirkbylonsdale.com

DEVON - DARTMOUTH

Anchor Cottage is a cosy and recently renovated Victorian cottage situated in the heart of Dartmouth. Close to lovely restaurants and cafes and only a five minute stroll to the harbour and River Dart. Parking pass included. Sleeps 3. www.jstuckes.wix.com/anchorcottage Contact Tim Stuckes: 07973 418742

DEVON CLIFFS, EXMOUTH - CARAVAN HOLIDAY HOME

Superbly located on Devon Cliffs Holiday Park. Stunning, brand new, high quality 2-bed home available July - August annually for private rental. Seaview - Close to Beach - Quiet Area - Restaurants - Pools - Activities - Entertainment. Privately owned by officer. 15% discount Police Officers / NARPO. Please visit our website at: www.enjoydevoncliffs.co.uk or Email: info@enjoydevoncliffs.co.uk

NORTH DORSET

Self-catering sleeps 2 in conservation village in the Blackmore Vale with traditional pub. Dog friendly, large garden. Excellent walking, touring, close to Sherborne, Shaftesbury, Dorchester. B&B also available. NARPO member discount. Tel: 01258 475590 catherineloudwell@hotmail.com www.northdorsetbandb.co.uk

ISLE OF WIGHT

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

NORTHUMBERLAND

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

NORTHUMBERLAND - GATEWAY TO HADRIAN'S WALL COUNTRY

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

NORFOLK - WELLS-NEXT-THE-SEA

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

YORKSHIRE DALES

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

YORKSHIRE DALES

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

YORKSHIRE DALES

C16 cottage in Wensleydale, with beams and other original features also log burner. Sleeps 4 in two bedrooms one double and one twin. Warm, cosy and comfortable. Village location, ideal for walking. Well behaved dogs welcome. No smoking. Contact Verity Ladds 07853 309164 verityladds@hotmail.co.uk; www.lightfoothouse.co.uk

Wales

PEMBROKESHIRE - CEFN DU HOLIDAY COTTAGES

Pet friendly, Holiday Cottages and newly converted Barn, 4/5 star sleeping 2/8 with secure gardens set in 60 acres of beautiful countryside close to the Preseli Hills, the famous Pembrokeshire Coastal Walks and picturesque towns of Cardigan and Carmarthen. NARPO Discount. Contact John Myatt Tel: 01239 831530, virtual video on www.cefnuduholidaycottages.co.uk email: info@cefnuduholidaycottages.co.uk for further information and brochure.

Ireland

IDYLLIC WEST CORK

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

Cyprus

CORAL BAY

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

NORTHERN CYPRUS (BAHCELI NEAR KYRENIA)

Fully equipped 3 bedroom apartment, 2 bathrooms, sleeps 6, air con, communal pools, private roof terrace and balcony, tv/dvd + Wi-Fi. Complimentary welcome pack. Car hire and transfers from Larnaca can be arranged. www.ownersdirect.co.uk/accommodation/p1921317 (Ref. p1921317)
Tel: John Bryce, ex CoLP - 07486 141681.

France

BRITTANY

Renovated country farmhouse, two bedrooms, master en suite, second double plus single bed. Family bathroom, Living area, TV, wood burning stove and kitchen. Garden, BBQ, Excellent tourist base. Second two bedroom cottage available nearby (sleeps 5). £300 - £590. 10% discount for NARPO members. Contact Chris Smith, email smithdavid-et-christine@ozone.net
Tel: 0033 299974550 or 07887744688

LANGUEDOC

3 storey village house, double and twin bedrooms, sleeps 4, roof terrace. Well equipped. Near Pezenas, Bezier, Canul Du Midi, 20 mins to Med coast. Montpellier & Carcassonne 1 hour, Spanish border 1.5 hours. From £50 daily. Contact 01825 763164, email sonyadougie@gmail.com NARPO member

Italy

TUSCANY

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

TUSCANY

5 Beautiful Villas set in 100 acres of picturesque Apennine Mountains. Couples romantic getaway. No children. Heated salt water pool. Medieval towns, great restaurants Stunning mountain views of castle where Michelangelo was born. Bar, restaurant, shop. NARPO discount. www.villamichelangelotuscany.com. Email. michelangelobookings@outlook.com
Tel: +393383084285

Portugal

ALGARVE- LAGOS

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

ALGARVE- LAGOS MARINA

Fantastic 2 Bedroom Apartment enjoying stunning views of Marina. Short walking distance to the Beach, Marina, Swimming Pool, Lagos Town and supermarket. Newly furnished, quiet location, sleeps 6, with 2 bathrooms, and 2 large double sofa. Car not necessary. Visit lagosmarinaapartment.com, and then call Andy Hill 07794 262014 or e mail andy.jayne14@hotmail.com

ALGARVE - VAL FORMOSA

Six bedroom villa with own pool, large garden, air conditioned large bedrooms, four bathrooms. Situated in Val Formosa, near Val de Lobo and Villamoura. Free Wi-Fi, use of 5 sets golf clubs; contact owner Ralph Lintern on: 01749342250 or e-mail Marcelline.lintern@gmail.com or ralphhylands@casa-collection.com View online at: www.casa-collection.com

Spain

COSTA DEL SOL - NERJA

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

JAVEA, COSTA BLANCA.

Modern two bedroom apartment, balcony, private roof terrace and communal pool, 200 metres to beach. Short walk to Port, Old Town & Arenal Beach. £320 to £395 per week. Website: www.xabiasurapartment.com Alan & Isabel Hamilton Ward. Tel: 07798 847878. e-mail: alangward@btinternet.com

MENORCA

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

MURCIA

Beautiful, fully wheelchair accessible, double aspect apartment on Hacienda Riquelme Golf Resort (awarded Certificate of Excellence by Trip Advisor 2015) Two twin bedrooms / ensuite bathrooms / wet room. TV, wi-fi, air conditioned bedrooms. 18 hole championship course. Contact Paula Craig on paulacraig37@talktalk.net or 07802400858

Canary Islands & Madeira

TENERIFE - COSTA DEL SILENCIO

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

TENERIFE - PLAYA DE LAS AMERICAS

One bedroom self-contained ground floor apartment in Parque Santiago3. South facing private garden. Sleeps up to 4. 15 minutes from airport. 1 minute walk to beach, shops, bars, restaurants. Magnificent complex, 3 pools, beautiful tropical gardens. From £420 p/wk. Contact details email: bob.hassell44@yahoo.co.uk Phone: 01246 569288 or 07940 912549

MADEIRA - FUNCHAL

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

FUERTEVENTURA - CORRALEJO

Las Fuentes two-bedroom apartment (sleeps 4 + sofa bed), peaceful location situated a short walk to local amenities and beaches. Facilities shared communal pools, air conditioning, live English TV, free Wi-Fi and private terraces. Prices from £320 per week. For a brochure & booking enquiries please contact lasfuentes105@mail.com or 07952 947348.

Turkey

TURKEY - FETHIYE

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

North America

DISNEYWORLD - FLORIDA

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

CENTRAL FLORIDA

Elegant and spacious re-furnished 4 bed-roomed home, in gated community. Centrally located, 20 mins from Disney. Private screened pool, multi-gym. Facilities available. Full Wi-Fi, cable TV and telephone. From £500 p.w. Please see website for further info and photos. www.davenport-house.us.com Tim and Karen Young. Tel: 01905 354786 or tim_young@zen.co.uk

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.thompsonsfloridavilla.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 £545 p/w. Dave & Julie Hart Tel 01924 251132.
www.hartsvilla.co.uk d_hart4@sky.com

ORLANDO - FLORIDA

Heron's Flight. Luxury 4 bedroom villa - private pool overlooking a lake. Sleeps up to 10. 15 minutes to Disneyworld, golf, shops and restaurants nearby. FREE Wi-Fi. NARPO members' rates start from £400 per week. Visit our website www.rentspringlakes.co.uk and link to our TripAdvisor page. Tel 01284 765944 Email: info@cgcharwood.com

SIESTA KEY - SARASOTA

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

NARPO News & Website

If you wish to have an advert included in all four 2017 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 for members** and **£250 for non-members** to us at NARPO House. Please make cheques payable to NARPO and include your membership number if applicable. **Payment can now be made by Faster Payments using the following details: Sort Code: 60 83 01 Account No: 20192192. Please use a name reference in payment details. Please send your advert wording to depceo@narpo.org**

NO WORRIES!

Bath out - Shower in

FITTED IN JUST ONE DAY!*

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

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

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



**OVER 20,000
INSTALLATIONS IN THE UK**

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



Half height hinged door and panel option

*Time based on straightforward fitting.

STRUGGLE TO GET IN & OUT OF YOUR OLD BATH?



**AQUA
CLEAR**

GLASS
PROTECTION

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

**Fits in
same space
as your old
bath!**

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

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

**FOR MORE DETAILS & FREE BROCHURE
FREEPHONE 0800 316 0110** Ask for
Ext. 56055

Lines open 24 hours 7 days a week. Visit www.aquability.com
or return coupon to FREEPOST RRGY-AHAX-AHSX, Aquability UK Ltd, Farnborough, GU14 0NR.

For more information and a **FREE** colour brochure return this coupon to
FREEPOST RRGY-AHAX-AHSX, Aquability UK Ltd, Farnborough, GU14 0NR.

56055

Name _____

Tel _____

Address _____

Postcode _____

AQUABILITY
EASY, SAFE BATHING

Time out puzzle 88

Compiled by Ted Dilley

Sponsored by NARPOdrive

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



0845 122 6921
NARPODRIVE.CO.UK

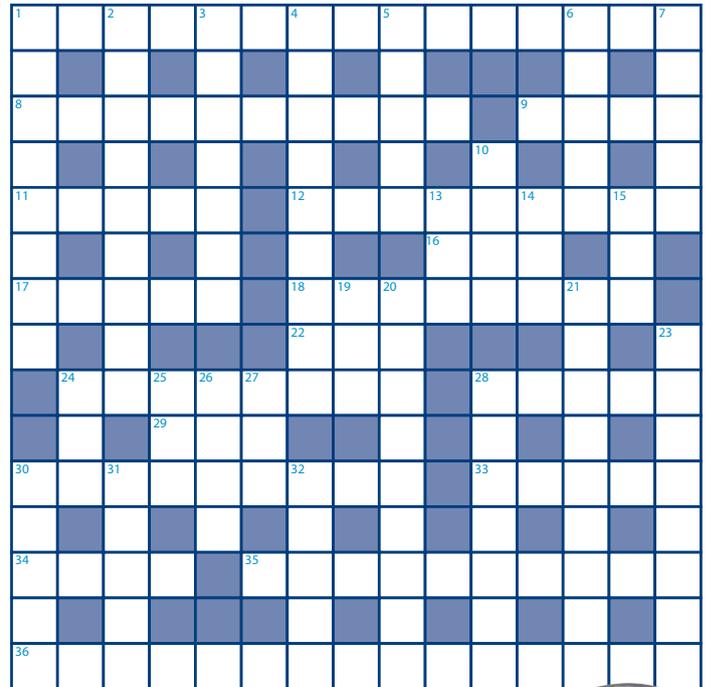
Win £75 M&S Vouchers - How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **30th December**, with your name, address and membership number.

Across

- 1. Master of the Hispaniola. (R.I. Stevenson) (7,8)
- 8. Suppleness. (10)
- 9. Wading bird of the plover family. (4)
- 11. 1 "This ---- Eden, demi-paradise...". (Shakespeare - Richard II). (5)
- 12. Places elsewhere. (4,5)
- 16. Exclamation of pleased surprise. (3)
- 1.7 Dodge. (5)
- 18. Word list originating from the Greek. (8)
- 22. A natural drowned valley. (3)
- 24. Stabbed in the back. (8)
- 28. Renew parts and reassemble. (5)
- 29. Migratory fish. (3)
- 30. Town in southwest Michigan - (I got a girl there!). (9)
- 33. Scottish ecclesiastical residence. (5)
- 34. American dandy. (4)
- 35. Hilltop castle near Corby, Northants. (10)
- 36. Most pleasant fantasist. (8,7)

Down

- 1. Indian tribe found in North Carolina and Oklahoma. (8)
- 2. Theatre. (9)
- 3. Phoenician goddess of love. (7)
- 4. "Make yourself ----- to someone." (The Conduct of Life) (Emerson) (9)
- 5. Short piece of sacred choral music. (5)
- 6. Listlessness arising from boredom. (5)
- 7. "Oh thou! whatever ----- suit thee." (Burns - Address to the Deil) (5)
- 10. Walled boundary ditch. (2-2)
- 13. Note - a needle pulling thread? (3)
- 14. Blubber. (3)
- 15. Spot. (3)
- 19. Be economical with the truth. (3)
- 20. Secured with a portable device. (9)



- 21. Surrey town near Guildford. (9)
- 23. Long narrow flag. (8)
- 24. Support, in short. (3)
- 25. Camellia sinensis (3)
- 26. Acronym for Army Engineers. (1,1,1,1)
- 27. In the manner of.(1,2)
- 28. A Fine -----.(song by Jerome Kern and Dorothy Fields).(?)
- 30. Credit or prestige. (5)
- 31. Freemason's meeting place. (5)
- 32. Swoops noisily. (5)



Name: Membership No.: Telephone No.:

Address:

Postcode:

Crossword solution for issue 87

Across

- 1. Notwithstanding, 9. Comical,
- 10. Evesham, 11. Earnest, 14. Debag,
- 15. Obi, 17. Elan, 20. Doric, 22. Ides,
- 24. Your, 25. Noon, 26. Tale, 28. Lento,
- 30. Kaka, 33. Art, 34. Endue, 36. Apostle,
- 38. Fairest, 39. Unicorn, 40. Highland Express

Down

- 1. Noctule, 2. Tempera, 3. Incur, 4. Hellebore,
- 5. Theft, 6. No End, 7. Ichabod, 8. Gamages,
- 12. Nodule, 13. Sir, 16. Scoots, 18. Lea, 19. Nye,
- 21. Introduce, 22. Ink, 23. Elk, 26. Twelfth,
- 27. Lodging, 29. Nap, 31. Awesome,
- 32. Accents, 35. Ewell, 36. Aston, 37. Twirp

Crossword Winner

Congratulations to Winner **Mr Ian Frew, Dorset Branch** for winning our 'Time Out Puzzle' in the last issue.



Nearly New Nissans... Good Old-Fashioned Value!



CHOICE OF COLOURS

66 REG

NISSAN NOTE 1.2 ACENTA EURO 5DR, ONLY 1,000 MILES!

£10999 SAVE ££££'s*



CHOICE OF COLOURS

66 REG

NISSAN PULSAR DCi 110 VISIA DIESEL, ONLY 1,000 MILES!

£12999 SAVE ££££'s*



CHOICE OF COLOURS

66 REG

NISSAN JUKE 1.6 VISIA 5DR, ONLY 1,000 MILES!

£11999 SAVE ££££'s*



CHOICE OF COLOURS

66 REG

NISSAN QASHQAI Dig-T 115 VISIA, ONLY 1,000 MILES!

£15999 SAVE ££££'s*

**PLUS GREAT VALUE
ON UP TO 4,000
USED CARS!**

13 REG

VAUXHALL ZAFIRA 1.6i (115) EXCLUSIV (MPV) SILVER

NOW ONLY £7000



ELECTRIC CAR

14 REG

NISSAN LEAF ACENTA 5DR AUTO SILVER 15K

NOW ONLY £9588



61 REG

TOYOTA 1.8 VVTi T SPIRIT 5DR AUTO (HYBRID) BLACK 33K

NOW ONLY £12299



13 REG

VW GOLF EST 1.6 TDi TECH B/MOTION SE 5DR WHITE 85K

NOW ONLY £7396



09 REG

FORD FIESTA 1.4 TITANIUM 5DR METALLIC GREEN 65K

NOW ONLY £4910



PART EXCHANGE WELCOME



FULL HISTORY CHECK



FLEXIBLE FINANCE AVAILABLE



NATIONWIDE DELIVERY TO YOUR DOOR



BRAND NEW CARS AVAILABLE ALL MAKES

UP TO 4,000 USED CARS PRICE CHECKED DAILY, COMPREHENSIVELY CHECKED AND FULLY GUARANTEED

HASSLE FREE, RISK FREE CAR PURCHASING FOR NARPO MEMBERS AND THEIR FAMILIES



NARPODRIVE

CALL 0333 130 0294
NARPODRIVE.CO.UK