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NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



Widows Pension for Life Campaign



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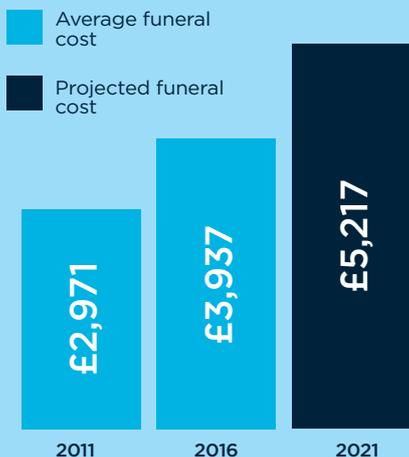
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Rising Funeral Costs



2011 - 2016: Matter Communications independent research.

2021: Forecast based on average annual compounded growth rate of 5.79% each year between 2011 and 2016.

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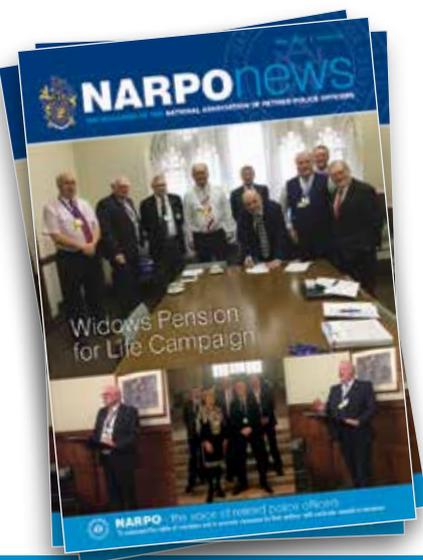
¹Saving of £286 based on 2016 price of Diamond plan at £4285 new price £3,999

²Forecast based on average annual compounded growth rate of 5.79% each year between 2011 and 2016

Calls may be recorded for monitoring and training purposes. All calls to 0800 number are free whether from a landline or mobile

³Dignity plc Annual Report & Accounts 2016

inside



Front Cover:

The Widows Pension for Life campaign continued at the Houses of Parliament. See page 35.

Mailing Information

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The Chief's Briefs

Well it certainly has been a busy few months at HQ particularly in relation to Injury Pensions and the recent change to The Police [Injury] Benefit Regulations [PIBR], which has now made Contributory Employment Support Allowance a deductible relevant benefit and the commencement of injury award reviews in some Forces across the country.

We have also been inundated with enquiries after the judgment in relation to the pension rights of co habiting couples. We appreciate that not all our Members have access to the internet and so here is a summary of the key issues.

Firstly, the change to the PIBR. This change came in effect on 10th February 2017. The way the Regulations were amended means that Pension Administrators can now reduce injury awards by the amount of contribution based ESA someone is receiving irrespective of what it is being received for, when it commenced or if there has been a break. This is a severe worsening of our members position and as such we are in correspondence with the Policing Minister and the Home Office in relation to the matter. We are also liaising with the Police Federation and taking legal advice on this matter in an effort to resolve the problem. The Home Office have responded that they are considering the points made, wonder how long that will take then!

Some Pension Administrators have already started these deductions and others will follow suit. In the meantime, we would want to collate any individual circumstances where people are affected. Please forward these by email to depceo@narpo.org or write to our HQ address.

Secondly, cohabiting couples. A recent Court case judgement has generated several enquiries from our Members. This decision was based on the specific point of unmarried couples being mandatorily required to complete a nomination form.

In this case, the nomination form had not been completed and the pension authority determined that no benefits were available to the claimant.

The claimant challenged that decision and the Court ruled that the claimant had been treated differently, because there is no requirement for married couples/civil partners to complete a nomination form.

Since 2006, the Police Pension Scheme has provided benefits for adult survivors including spouses, civil partners and unmarried partners who are not civil partners. All adult survivor awards are payable for life, irrespective of whether the survivor remarries or forms a new partnership. In the case of unmarried couples, there is a requirement for the pension scheme member to complete a nomination form.

In our view, the probable impact of this recent judgement will be that unmarried couples will no longer have to complete the nomination form, but will still have to prove they had been living together for 2 years.

Prior to 2006, The 1987 Police Pension Scheme provided entitlements payable to adult survivors i.e. widows, widowers and civil partners but not cohabittees who were not married or in a civil partnership. This in our view will not change because of this court case.

Finally, Injury Pension reviews and funding. We are aware that some Forces are currently conducting Injury Award Reviews under Regulation 37 PIBR 2006.

The recent FISHER v Northumbria case reinforces previous case law when determining the 'uninjured' earnings capacity, when carrying out a review under Regulation 37; and we would remind members of the TURNER case, which concluded that:

The SMP is not entitled to take into account jobs which were previously



available to the pensioner (even if not considered at the last review) or which the pensioner had previously carried out since these jobs cannot be evidence of a change in the pensioner's degree of disablement.

For members who are subject of a review we would advise Members to approach your local Police Federation in the first instance to seek their support, advice and funding. Thankfully, we are grateful to the majority of local Police Federations who are still willing to support retired members in accordance with Federation Fund rules.

If this is not forthcoming, the Member has the option of contacting their local NARPO Branch and/or NARPO HQ and we will provide advice and guidance to assist you in challenging the decision yourself. Any Pension queries can be sent to depceo@narpo.org or contact our HQ address by telephone or post.

Welcome

I am extremely pleased to report that we have now appointed a new Financial Controller Helen Morgan who is a qualified Chartered Management Accountant. Helen has already started work in the office and she works part time on Mondays, Wednesdays and Fridays. We welcome Helen to the NARPO family and I must thank Sue Ward who has ensured that the financial processes have been maintained during the transitional period and has introduced Helen to the processes required to fulfil her role.

That's all for now, let us hope that the early sunshine we have experienced in April bodes well for a long hot summer – here's hoping!

Steve Edwards - The Chief Executive

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President's Review



Is it really Easter already, where does the time go? It certainly does not seem that three months have passed since I went to Australia. I did manage to visit the Ex Mets Western Australia Branch at their Sunday BBQ in Matilda Bay in Perth where Rosemary and I were made most welcome. It was a beautiful setting and some very nice people who were enjoying the sun, a few libations and the company of former colleagues. I am grateful for the invitation from Ted Keogh to join the group and I promised to mention that if there are any NARPO members in WA (whether former Met officers or not) you will be made most welcome to join them – just drop an e-mail to tedanitakeogh@westmet.com.au.

You will see an article elsewhere in this edition that reports on the lobby and reception we held in the Houses of Parliament to further our campaign for Widows Pensions for Life. It was a new venture for NARPO and I would like to thank those members of the NEC who made the effort to be there and put our case forward on a one-to-one basis with those members of both Houses that came to see us. It was a tremendous success and thanks must also go to Josh Stevens, James Winston and Chris McEvoy for all the arrangements they made and to Holly Lynch MP who sponsored our reception in the evening.

I am delighted to welcome Helen Morgan as our new Financial Controller who joined us on Monday 20 February. Helen was the stand-out candidate amongst those who applied for the position and she comes to us from a well-established and successful accounting practice in which she was a senior partner. I am sure she will soon settle to her part-time role. I would like to thank Sue Ward who has continued to assist us with payroll and other pressing accountancy matters whilst the position was vacant and Angela Calvert who took on much of the day to day banking and financial administration. It would be remiss of me to fail to recognise and to



take for granted the additional work and responsibility that rested with our CEO Steve Edwards during this time; so, thanks Steve!

Our Deputy CEO Alan Lees and I met with Lord Wolf of Barleugh in March and re-negotiated our arrangements for the use of the (NARPO) Villas for a further two year period. Villa Endymion remains unavailable owing to a member of his family member now living there, however, in the near future we hope to have available a house/apartment in the middle of Amsterdam. We have also been offered a studio apartment in Vienna which will be available in the very near future. Villa Scylla on the Italian/Swiss border remains available and I remind you all that you can use these premises free of charge as a member benefit – see our website for details.

Since my last report I have attended the Age UK Conference in London, the 50th Anniversary Dinner of the RUC GC Widows Association in Bangor, the RPOAS Conference in Cumbernauld and I also visited the newly refurbished PTC at Auchterarder which is very impressive. I have also attended a number of Branch AGMs in Portsmouth and Gosport, Southport, Northamptonshire, Dorset and TVP Buckinghamshire and have several more yet to do as well as invitations to the NIRPOA and GSRMA Conferences, a busy schedule still ahead of me with the NEC meetings in Deganwy fast approaching in May.

Best wishes

Ian Potter - President

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Readers' letters



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Mobility Scooter Users: So you think you're Insured - You May Not Be!

A member of our branch has to use a small mobility scooter. He and his wife had taken NARPO Travel Insurance a few years earlier. They had kept NARPO Insurance fully updated of his mobility problems. He and his wife went on a cruise and was unfortunate to have an accident where it was alleged he had caused injury to another passenger with his small mobility scooter. Months later they received a claim for damages for this alleged accident.

In view of this, they contacted NARPO Insurance and were eventually informed that they were not covered because his mobility scooter was classed as a "vehicle". This was despite a Personal Liability and Personal accident clause in the insurance policy.

It appears that a mobility scooter, wheelchairs and walking frames are classified by Insurance Companies as "vehicles".

It is advised that NARPO members who have use of any of the above "vehicles" ensure that they are properly covered by taking out additional insurance if necessary.

Our member, because of not being covered by the insurance (which they thought they had) has had an enormous amount of stress in trying to sort this mess themselves at great expense. They feel completely let down as they had fully informed the Insurance Company of any change of circumstances.

David Thomas
Dartford & District

featureletter

Buyer Beware

Last year I bought a 2014 Land Rover Freelander 2 with 38,000 miles on the clock. The car was immaculate and I bought it from a local reputable 4 x 4 dealer.

The vehicle still had 6 months of the Land Rover Warranty, followed on its expiry, with a 6 month garage warranty. The V5 showed only one owner by a named person and well looked after and had a full service history.

For all intents and purposes it was an 'only one owner' good deal.

As a retired police traffic bobby, I decided to Google the previous keeper and was shocked to find he was the CEO of a car hire company and the vehicle was in fact a hire car, not his personal car.

I contacted the company and spoke to a very helpful lady who, after being told I was not on a witch hunt, gave me the full details of its use, servicing, mileage and valeting history, and that the named

previous keeper put his name on all the cars. I wonder why?

After our discussion I felt reassured but thought I should have been told this by the dealer.

I decided to do further investigation into the legal position about the failure of the non disclosure. I also enquired with the son of a friend and a retired colleague who ran a car dealership. He told me that the second hand car market is reliant on ex company cars etc.

Now the legal bit. The dealer is required by law under the terms of Consumer Protection from Unfair Trading Regulations 2008 to declare anything that may affect the decision to purchase at the point of sale. The punishment for failure to do so is up to 2yrs in prison or a very heavy fine.

This could mean failure to inform you the vehicle was e.g. ex Army, Driving School, hire car, company car etc.

Obviously with this information you are in a position to negotiate the price, warranty, etc. and have a better idea of the previous owner's driving, use and the legitimacy of issues which can be investigated. Mileage being a prime example.

All this information was carried out after I bought the car.

So, armed with this information I challenged the dealer as to why it was not disclosed. Following deep discussion he agreed to a further 6 months' warranty, a new rear wheel and a set of number plates, including one for our caravan as we bought a cherished number since purchase.

My reason for writing to our members is to give you the knowledge to ensure a fair and honest deal when buying a car. Ask them outright, is this an ex? If so, you can then work out a good deal and not have an aftershock like I did.

Denis Williams
Humberside

Grandparent Rights

Just a little information that may be of use to other ex-officers in the same position as myself.

We look after my Grandson two days a week and it turns out that if the parent who has the child allowance paid to them goes back to work after a qualifying period (one year) paying their NI credits, I can claim a class 3 credit for the child care.

This is called Specified Adult Childcare Credits. I have to claim each year in the following October for the previous year's contributions.

This is valid until the child reaches 12. I believe there may be quite a few of us who can claim this.

Simon Draper
Merseyside

Readers' letters continued...

Royal Review

Reference your article from Mark A. Judson, Chairman of the Staffordshire Branch and NEC Number 3 Regional Representative, about the 1954 Royal Review of the Police, I attended that parade as a 17 year old Cadet, representing the old Southampton Borough Police. Every Force was represented, including the old RUC in their green uniforms.

There were over 10,000 of us on parade and all the parade instructions were given by bugle calls which we had to learn. I have a photograph of the Southampton contingent, and copies of the Force Standing Orders together with all the parade instructions if you would be interested.

It was a beautiful day, and one of the proudest days of my life.

The Review was the Queen's way of thanking the Police for all they did to make her Coronation so spectacular the previous year.

David Haritt
Bournemouth

Thank you

I recently underwent a kidney transplant after many years of experiencing chronic kidney disease and subsequent home dialysis. My wife was indirectly a donor for me having donated one of her kidneys to a recipient who was a match to her blood and tissue. That patient's relative, who matched me in a similar way was then able to donate one of their kidneys to me in a series of operations that were coordinated by two separate regions of the NHS and which took place on the same date and involved two extensive journeys for the two donated kidneys.

This is a national scheme that has been created by the NHS in order to make available a greater number of organs to a wider range of patients in need of replacement kidneys and it works through a national database that is activated every three months from which suitable matched pairs of donors and recipients may be identified. It may also involve altruistic donors who just feel inclined to donate one of their kidneys and virtually walk in off the street to do so. For reassurance, it is perfectly possible to live a full and active

life with only one kidney and indeed, less than three months after our operations, my wife is back to walking in excess of fifty miles a week.

Where, you may ask does Police Mutual come into this equation.

Following our operations, neither my wife or I could drive our car for several weeks. However, once my wife had been cleared, by the surgeon, to drive again, I telephoned Police Mutual to inform them of the circumstances and seek their agreement for her to drive and ascertain if they had any objections.

That could not have been further from the case. Not only did they not have any objections but took an interest in the circumstances surrounding the transplants and recorded the facts on our file so that when I again telephoned to advise them that I had now also been cleared to drive. Police Mutual knew all about the situation and was able to provide rapid reassurance that there was no problem with us driving provided we were not contravening medical advice.

However, the involvement of Police Mutual did not stop there. Shortly before Christmas, we received an unexpected parcel delivery. Upon opening it we found a Christmas Hamper which had been sent by all at Police Mutual with their good wishes for our future and a Happy Christmas.

Needless to say such a gesture not only lifted our spirits but inspired us to believe that the Police Family is not only alive and kicking but expanding.

Can I finish by saying that if you would like a chance of receiving an unexpected gift please donate one of your kidneys. Someone will be eternally grateful to you for the gift of their life and the benefit to you is that you will receive a lifetime of care with at least annual monitoring of your health and wellbeing.

Michael Evans
Wiltshire

Brexit and Beyond

The Brexit Referendum has polarised public opinion and set the Country on a course of exit from the EU. A decision, whatever our persuasion we must embrace.

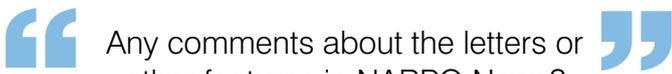
The last paragraph of the article quotes, "We are concerned that with over 60% of those aged 65yrs and over voting to leave the EU referendum, younger people, (who predominantly voted to remain), may feel animosity towards older generations" !

As a 'baby boomer', presumably one of the 250,000 people represented in the article, I feel affluently privileged to have a gold plated final salary indexed linked service pension, home ownership, savings in the bank, enjoy occasional overseas travel, have reasonable health and access a free NHS, second to none, (although 30% underfunded compared to other EU countries), have a triple lock state pension, bus pass, discounted railcard, etc, ... Whilst I will readily acknowledge that a lifetime's labours have led to the accrual of such privilege, I am becoming increasingly conscious that for present and future generations, these rewards have already been reduced or severely curtailed and for most will eventually become non-existent aspirations.

The Brexit Referendum has further contributed to the growing uncertainty of attainable lifestyle expectations of younger and future generations. Many presently in active employment, enable our privileged lifestyles to continue. As time passes, it is clear that the labour market, will become increasingly challenging, particularly with the advent of 'AI' in the work place. Present generations invariably have mountains of university fee debt, are or will struggle to purchase their own homes, will work longer into old age, and receive considerably inferior pensions!

In the late summer, autumn or even winter of our lives having committed younger generations to a future we will contribute little to shape, perhaps we should take a little time to reflect on the size of the portion of a 'shrinking financial cake' that we lay claim to. Arguably with reducing numbers, our 'gold plated works pensions should remain sacrosanct... but the rest ??

Paul Smith
Exeter



Any comments about the letters or other features in NARPO News?

If you have no time to write a letter, why not e-mail your views to **depceo@narpo.org**



Charity Fund Raising

Although I enjoy Narpo news, I feel that articles from people such as I concerning their charity work may strike a chord with members and may even get some to take up charity work in their spare time.

Twenty years ago I set up an appeal to collect stamps, postcards and currency as a way of raising funds for our hospice here in Exeter.

Twenty years on, the appeal is still going strong and I have raised over £260,000 for the hospice. I spend, on average, about twelve hours a week on the appeal and have a small team of volunteers who sort the stamps -English and foreign.

It does not take a lot of effort but there is a great sense of achievement when another sack goes off to the wholesaler resulting in a large cheque in return.

With best wishes for future magazines

Tony Coop
Exeter

Mighty Antar vs Scammell

Re; Micky Taylor's letter regarding driving a Mighty Antar at eighteen in the latest NARPO News. Perhaps I can beat that with a slightly different 'beast'. At fifteen in 1957 I was in the Combined Cadet Force at Chichester High School and went on a two week vehicle mechanics course at the REME depot at Bordon.

The highlight was driving a Scammell recovery truck on the range there never having driven anything before. I shall never forget the crash gearbox!

I never did become a vehicle mechanic in the Army. Settled to be an ammo tech. instead.

Dave Hayward
Northamptonshire

Brexit and Beyond

I read with interest this article and found an overriding theme of concern for retired people, which of course is your role (for police officers). I thank you for your continued efforts on our behalf.

I was however, somewhat concerned at the chapter entitled universal benefits. The emphasis being on so called warnings regarding the loss of free TV license's and bus passes. I would remind you that there were many other 'warnings' issued throughout the Brexit campaign that were revealed to be all a part of 'Project Fear'. The British people are now fully aware of this. I think it to be unwise to be influenced by such dishonest behaviour.

The chapter entitled Social Care. The population is ageing as you have implied, but it is also increasing at a rate in general, the NHS simply cannot cope with. So please, do not put the emphasis on us old British folk, while praising social care staff from the EU. Would it not have made more sense to warn the government we can no longer sustain services to a population that is growing so fast? Also on this subject, it is well known by police officers that the elderly are not receiving the quality of social care they should be getting, so why not put pressure on them to train our own staff to a national standard here in Britain?

The paragraph entitled Replacement of lost EU funding for Housing Associations, appeared to deliberately ignore the fact that housing demand will fall dramatically once the country is no longer subject to the EU Open Border policy. Economic migrants and other categories of immigrants make up the larger section of those requiring housing.

The paragraph entitled, Relations between older and younger generations, was in my opinion very divisive. It has yet to be proved that there is such division. Certainly we have seen no major demonstrations/representations on behalf of the younger generation and I would strongly suggest that it would be unproductive to our country to cause them to do so.

Brexit is a highly sensitive matter. The majority of people have spoken in this country, their wishes must be carried out by the government in a democratic society.

On the subject of subsidies from the EU, I would remind you that the EU has no massive orchard of 'money trees'. Any

subsidies or benefits can come from one source only. That source is our payments to the EU. Since Britain was the second largest donator to the EU, it is wholly likely the money was ours in the first place.

I would therefore ask you not to join the ranks of those trying to frustrate the process of leaving the EU as so many other minority groups are doing, on my behalf.

While I am happy and impressed with your efforts to protect retired police officers, that is where I would like you to draw the line. Political opinion in this matter is, in my opinion, inappropriate, no matter how thinly veiled, when made on behalf of a membership that has not been consulted.

As Britain becomes independent once again, it is the responsibility of every organisation to be positive and to show the world we are open for business. I expect to see this of the Federation too.

Jim Abram
Thames Valley Oxfordshire

Staffordshire Support

I read with interest the report in the February issue of NARPO News, the report on Staffordshire NARPO.

My husband Peter was a retired Police Superintendent who served in Staffordshire. He sadly passed away in November 2016.

Within days I was contacted by our local Secretary Des Lockwood offering not just sympathy but assistance in any way possible.

Whatever I mentioned was taken care of very quickly. This contact was vital as I struggled to cope at this very sad time. During Peter's illness he was also visited by many retired officers for which I was also very grateful.

Thank you is easy to say but comes most sincerely from myself and my family.

Ruth Grocott (Mrs)
Staffordshire

Readers' letters continued...

The last word?

Our Chief in his Briefs (issue 89,) last but not one paragraph, admires the fortitude of our Prime Minister (the repudiator of the Police Federation) for declining an inquiry into the Orgreave Riot. He trusts this will be the last we will hear of the matter!

Unfortunately for us all this will probably not be the case as most informed and impartial opinion is now agreed that there was a riot, the police commander's tactics were, to say the least, questionable and most probably unlawful.

As the Hillsborough Inquiry has shown, eventually the truth will come out and police officers who acted above the law will have to face the consequences. That we hide behind the politics of the time is no excuse.

Philip Chambers
London

Times Past

I really enjoyed Brendan Fitzpatrick's letter in the February 2017 NARPO news. He talks about how the old traditions were still in place in the 60's in the West Riding .

Well I joined Suffolk Constabulary in 1974. when the C.I.D. car was still a Morris 1000 traveller and a woollen scarf showing (black of course) worn on a freezing cold night on cycle patrol on the A12 at Woodbridge, was a telling off offence. No high vis was allowed as there was always a chance that criminals may see you coming and get away...and that would not help you survive your probation.

With two years in, after a brief spell in Ipswich, I was posted to a country beat. I did ask for this as I got fed up with riding a green ladies bike around the Ipswich outskirts (nights, lates and earlys) all weathers. This was a new initiative from up high to combat burglaries and other petty crime. To be fair to the Force, a lot of the bikes had two crossbars and at 5'8" on a good day, I couldn't reach the pedals. I used to ride round in circles at traffic lights, it was embarrassing.

I arrived at a picturesque village near Lavenham in Suffolk called Monks Eleigh; thatched roofs, two pubs almost opposite one another and a Police House with no heating, well one radiator and a fireplace to be correct. Nice house, lovely view. I loved it.

I took my turn on the rural beat van but all

other shifts were on a bike. (boys this time, right size). I was issued by the Sergeant with 10 ten pence coins so that I could phone in every two hours in case there was a job in one of my five villages. Like PC Fitzpatrick, I had no radio and this was now 1977.

Also, yes we still had the Cold War, as I remember and I also had to get my siren out in the back garden having received a message from I think the Royal Observer Corps . I had to record the secret message on a form and send it by physical mail to FHQ. This of course was the 4 minute warning. We joked at the time about what we would do should it happen. I will leave you to decide. I had my gas mask, WW2 white tin hat with Police on and of course my daily occurrence book.

We were still woken in the night by the public and often ended up making tea and waiting for the beat rural van to turn up... which often they didn't or couldn't. People came to see me if their other half was having an affair, or if I was able to find them another wife or husband. I was 22 years old and I looked 15 at the time.

Regional Crime Squad would turn up totally unannounced, use our phone and disappear again telling us nothing. It was all on a need to know basis they said!

Noel Edmonds lived in the next village but when he called the Police I wasn't allowed to go...it required a Sergeant apparently. I wonder why. Autograph perhaps?

Oh yes nearly forgot. I wasn't allowed to use my Police bicycle for private purposes as I received a three monthly allowance for it paid by, of course, the tax paying public. I seem to remember that I paid tax as well; that didn't count.

My wife was an unpaid support staff member and I was very lucky to have my job. I have to say I did love those days, which of course make us laugh nowadays. I earned about £100 a month. That was pre. Thatcher who I believe did us proud In 1979. (hope that is right).

I crashed the van one Friday afternoon. It was loaded with eggs from a nearby factory in Hadleigh. They never let me deliver the eggs after that.

I am 63 now. I've got lots of photos and of course most of the supervisors in those days have now sadly passed on

I will leave it there as I don't want to rattle

on. I have loads of anecdotes. I have only scratched the surface. I didn't complete my full term but it was good in those early days.

The point of my letter is that the Police must have stood still for up to 20 years because as you can see my job was much the same in the late 70`s as it was in the early 60`s.

People who know me will read this and hopefully smile. Its all true.

Brendon Walker
Suffolk

Marriage Allowance

I am grateful for William Stewart, London Branch, whose letter in the February edition of NARPO news relating to Marriage Allowance caused me to look into this matter as I also was completely in the dark regarding this tax allowance but I had not seen the original article in the November issue.

I immediately applied on line and was, there and then, granted the allowance with a guarantee that my tax code would be reviewed in the following month.

Thank you Mr Stewart for this information and I feel that many other ex-officers are not aware as to what allowances such as this are available to them.

Mike Higgins
Doncaster

Smart Meters

The Government requires energy suppliers to offer Smart Meters to homes and small businesses by 2020. There is no legal requirement to have them fitted, so you can say no thank you.

Different suppliers are using different makes of meter, so if you have one fitted and later change supplier, your Smart Meter may no longer work as not all are compatible.

They don't save energy costs themselves—only turning off unnecessary appliances, phone chargers, lights, TV's left on standby etc., will save costs.

David Angell
Thames Valley Oxfordshire



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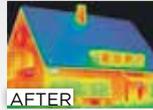
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Benefits update

State Benefits

- The Personal Independence Payment (PIP) regulations are to be clarified following recent legal judgments. In a press release, the Department for Work and Pensions (DWP) said: 'Recent legal judgments have interpreted the assessment criteria for PIP in ways that are different to what was originally intended. The government is now making amendments to clarify the criteria, to restore the original aim of the policy and ensure that support goes to those most in need.'

The DWP believes that 'the PIP assessment is designed to focus more support on those who are likely to have a higher level of need, and higher costs associated with their disability. For example, claimants who require therapy at home, like dialysis or oxygen, are likely to need more support than someone who needs help to take medication. Similarly, people who cannot carry out a journey because of a visual or cognitive impairment are likely to need more support than someone who experiences psychological distress when they undertake a journey, for example as a result of social phobia or anxiety.'

The DWP makes it clear that this is not a policy change and will not result in any claimants seeing a reduction in the amount of PIP previously awarded. The purpose is to restore the original intention of the benefit, which has been expanded by the legal judgments.

- The current bereavement benefits (Bereavement Allowance, Bereavement Payment, Widowed Parent's Allowance) will be replaced with the new Bereavement Support Payment (BSP). It comprises an initial payment of £3,500 for people with children and £2,500 for those without children plus 18 monthly payments to the surviving spouse or civil partner of £350 for those with children and £100 for those without. The payments will not be taxed and will be disregarded for means-tested benefits. The change will affect new claims from 6 April 2017.

- Those below State Pension Age who do not work but look after grandchildren could be missing out on valuable National Insurance credits. The little-known scheme, introduced in 2011, means that if a mother goes back to work after the birth of a child, she can sign a form that allows a grandparent or other family member to receive NI credits for looking after the child, providing the child is under the age of 12.

Take up of the scheme has been low, possibly because people have been put off by the form-filling involved, but those eligible could earn NI credits that count towards their future State Pension. This makes the scheme particularly valuable to people who do not have a full NI record and therefore are due to receive less than a full State Pension. To qualify for any new State Pension, payable from April 2016, a minimum of 10 years of NI contributions are required (35 years for the full State Pension).

- The Money Advice Service has launched a new online support tool to help Universal Credit claimants manage their money. The Online Money Manager offers personalised advice on making the most of your money while you're on Universal Credit along with advice on a range of money topics, including opening a bank account, keeping on top of bills and dealing with debt. The tool can be found at <https://obs.moneyadviceservice.org.uk/>

General

- On 8 March, Chancellor of the Exchequer, Philip Hammond delivered his first and last Spring Budget. The main budget is moving to the autumn in 2017 followed by a spring statement in 2018. The main points were:

Personal taxation

- Personal tax allowance to rise as planned to £11,500 in April 2017, increasing to £12,500 by 2020. Higher-rate threshold to rise to £45,000, also from April 2017.

- No further changes to Income Tax, National Insurance or VAT.

Pensions and savings

- Tax-free dividend allowance for shareholders and directors of small private companies reduced from £5,000 to £2,000, from April 2018.
- National Savings and Investments (NS&I) Bond to be available from April 2017, paying a guaranteed 2.2% interest on deposits up to £3,000 for a fixed three-year term.

Health and Social Care

- £2 billion of additional grant funding for social care over the next three years, with £1 billion available in 2017/18.
- £100 million for new triage programmes at English hospitals for next winter.
- Inheritance Tax is charged at 40% on estates worth £325,000 or more. This allowance is fixed until April 2021 and surviving spouses can inherit their partner's allowance.

In April 2017, the main residence nil-rate band, better known as the 'family home allowance' will be introduced. This allows £100,000 per person when passing on a main residence in addition to the main £325,000 allowance. Therefore, an individual can pass on £425,000 without paying inheritance tax so long as it includes the family home and passes directly to children or grandchildren and not via a discretionary trust. The new allowance will increase by £25,000 a year until it reaches £175,000 in April 2020. By then, each person will have a £500,000 allowance (£1m for a couple). On the first death, any unused allowance will pass to the surviving spouse or civil partner.

Estates worth £2m will see the additional band tapered so they lose £1 for every £2 over the threshold. Estates worth £2.2m or more will therefore have no allowance at all.



- From April 2017, anyone between the ages of 18 and 40 will be able to pay into the new Lifetime ISA. The government will contribute a £1 bonus for every £4 saved, giving a top-up of £1,000 on the maximum £4,000 investment. The bonus will be paid each year until the age of 50, making a total potential bonus of £32,000 if the full £4,000 is paid in each year. The fund can be used as the deposit on a first home, or it can be withdrawn from the age of 60.

- Following a consultation, the Treasury has announced that from April 2017, anyone with savings in a Defined Contribution (DC) pension plan will be able to withdraw up to £1,500 to pay for pensions advice. The withdrawals will be exempt from Income Tax and National Insurance.

The Pensions Advice Allowance will allow three separate withdrawals of £500, which must be made in different tax years and must be paid directly to a regulated financial adviser.

The advice bought with the allowance must be related strictly to pensions and retirement, and may include how to draw an income from all pension pots, or a stocks and shares ISA, whether that income will be sufficient, whether a drawdown product is appropriate, and how to fund care in old age.

- The government has announced that the money purchase annual allowance (MPAA) on tax-relieved pension savings will reduce from £10,000 to £4,000 from 6 April 2017. The change affects only those who have already accessed their pension savings flexibly but continue to pay in and hence receive tax relief on these further contributions. The change is designed to limit the extent to which pension savings can be 'recycled' to take advantage of the tax relief on pension contributions.

- From April 2017, the new State Pension will increase from £155.65 to £159.55 per week, while the old Basic State Pension (payable to those who reached State Pension Age before 6 April 2016) will increase from £119.30 to £122.30 per week.

State pensions rise each year by whichever is the higher out of inflation, earnings growth or 2.5% – the so-called 'triple lock', which is set to continue until 2020 when it is due to be reviewed.

- HMRC has warned that taxpayers may be receiving bogus calls and emails claiming to be from HMRC. The hoaxers are particularly targeting people aged over 60.

HMRC do not ring or text taxpayers threatening them with visits from the police, seizure of passports etc. If you receive a call of this type, it is a scam.

Similarly, if you receive an email or text telling you that HMRC owe you money as a tax rebate, it is a scam. Do not open the website link or enter your login or personal details. This information can be used by the scammers to access your real tax account.

If you do receive a call, please report it to Action Fraud on 0300 123 2040 or by visiting the website at www.actionfraud.police.uk

- The Financial Conduct Authority (FCA) has announced a final deadline of 29 August 2019 for consumers to reclaim mis-sold Payment Protection Insurance (PPI). After this date, new claims will not be considered. It also announced new grounds for making a PPI claim, which come into effect on the same date. If your provider earned a high level of commission (more than 50% of the premium) from your PPI and this wasn't made clear to you, then you will be able to claim back the commission above 50% plus interest.

Following the announcement, a rise in cold calls from 'PPI claim handlers' is expected. Consumers are reminded that they don't need to use one of these companies, who will take a substantial cut of any compensation received, but instead should contact their provider directly.

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

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From family holidays to home and garden improvements, two officers share how they're enjoying their maturing savings plans



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To bring these impressive statistics to life, two officers share their personal experience of what their Police Mutual Regular Savings Plan (RSP) has enabled them to do.

Mark Garthwaite, a 50 year old a Chief Inspector from Lincolnshire who has been serving for almost 30 years and has held a Police Mutual RSP for just as long says, "my parents installed the importance of saving in me, and when I started my police career the Sergeant recommended a RSP with Police Mutual. So I signed up and the rest is history. I currently save £65 a month through salary deduction; you don't miss what you haven't had."

He continues: "As I come to the end of my 30 years as an officer and **think about how Police Mutual has benefited me over the years**, I look around my house and at photographs and smile at the memories that Police Mutual has given me. The smiles when my daughter had breakfast at Cinderella's Castle in Disneyworld on her 6th birthday. The smiles on family's faces at BBQs sat on our garden decking. And the smile on my wife's face when the dogs no longer make the kitchen floor dirty as they are now dried off in the new conservatory! **All of these smiles have been made possible by the monthly savings plans I have held with Police Mutual**, which always seem to mature when we need them most!"

Nick Hall, a Sergeant from Birmingham who has "**always been careful with money**" started putting money into a number of RSPs with Police Mutual as soon as he joined the police. He says: "I started the savings habit to earn a bit of money for a 'rainy day'. By putting between £2 and £7 a week into different plans I never felt out of pocket and knew I'd have a nice cheque to look forward to when the plans matured." He used the pay out he received last year to build a dining room extension, which opens up onto the garden, making it ideal for family BBQs in the summer. His next plan matures this August, and his aim is to spend it on a family holiday by the sea.

Of why he saves with Police Mutual rather than a High Street alternative, Nick explains: "**I see Police Mutual as a very safe option**. I trust them more because they are linked to the police and you are also guaranteed to get your money back in any scenario, so there is no risk really. I have even encouraged my wife to sign up for a RSP with Police Mutual as she is entitled to do through her family connection to me, meaning that our family gets the most benefit we can."

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Iceland & Northern Isles



Wednesday 6th June 2018
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Baltic Cities & St Petersburg



Saturday 19th May 2018
14 nights aboard Magellan

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Twin Inner	1st Adult	2nd Adult	Twin Ocean	1st Adult	2nd Adult
from	£2069	FREE	View from	£2859	FREE

Portugal, Gibraltar & Seville



Saturday 14th April 2018
12 nights aboard Marco Polo

Bristol Avonmouth - Lisbon (Portugal) - Portimão for the Algarve (Portugal) - Gibraltar - Cadiz for Seville (overnight, Spain) - Leixões for Oporto (Portugal) - La Coruña for Santiago de Compostela - Bristol Avonmouth.

Twin Inner	1st Adult	2nd Adult	Twin Ocean	1st Adult	2nd Adult
from	£1679	FREE	View from	£2329	FREE

Grand British Isles Discovery



Monday 18th June 2018
12 nights aboard Columbus

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Twin Inner	1st Adult	2nd Adult	Twin Ocean	1st Adult	2nd Adult
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Summer Gardens & River Seine



Sunday 22nd July 2018
7 nights aboard Magellan

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What's on?

Dates to remember for your diary



'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 40 and 100 members each time. It was inaugurated over 25 years ago. The dates for the remaining luncheons for 2017 are:

22nd June - 7th December

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

CARDIFF CITY POLICE 33rd. ANNUAL RE-UNION DINNER

7.30 p.m. Friday 13th October 2017. To be held again this year at Whitchurch Golf Club, Pantmawr Road, Cardiff. CF14 7TD.

Great food. Great location. Great company. Come along and meet up again with old friends. It promises to be another really enjoyable evening. Members may invite as guests, persons who are serving or have served in the Cardiff Divisions. Those wishing to attend should contact either John Blackburn (029 20750216) or Sid Griffiths (029 20319060).

REUNION

I run a lunchtime reunion group for Ex Met officers called the **WESTMETS at a Pub near Tavistock, Devon.** We meet on the **First Wednesday of every month at 12 Noon.**

All Ex Met employees both Officers, specials & Police staff & partners are very welcome who are either living nearby or visiting Devon. Also personnel from any other Police force who has retired to this area would be very welcome.

Please contact:

Una & Steve BLUNDELL

Phone 01769550474

E Mail ibosibos@hotmail.co.uk

THE FLYING SQUAD OFFICERS ASSOCIATION

The next reunion will be held on **Thursday 11th May 2017. As previously, the AGM will commence at 4pm followed by the reunion at 5pm**

Don't Forget the Flying Squad Officers Association is for both serving and retired officers and staff - All are welcome. For details of the venue and tickets - Please contact: Kathie Crowe at: Kathleen.crowe@ntlworld.com

Wandsworth and Putney Police Reunion 2017

Our reunion will be held at **Imber Court Police Social Club on Friday 22nd September 2017 from 7pm until 12 midnight. Tickets are £10 to include a buffet and raffle.**

Further information may be obtained from me by e-mail at john.w.howard@ntlworld.com or telephone 020 8393 4084.



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The effect of divorce when your police pension is in payment

Sarah Thompson,
Principal Lawyer in
Family Law, Slater
and Gordon



If you get divorced whilst your pension is in payment what option would best suit your situation? On retirement police officers have the option of taking a tax free lump sum worth up to 25% of the cash equivalent value (CEV) of their pension, known as the commutation, the remainder is then paid out on a monthly basis and is taxed as income. However should you get divorced whilst your pension is in payment there are generally two options available to you – off-setting or a Pension Sharing Order.

Off-setting

Off-setting means that your former spouse would receive other marital capital in lieu of their claim against your pension income. After retirement the off-set would purely be the income element of your pension because you will have either already had your lump sum paid to you, or you may have chosen not to take a commutation and instead, take an increased level of income.

In order to successfully off-set a claim against your pension income, there will need to be sufficient other capital with which to compensate your former spouse. If the commutation was used to clear marital debt, or the commutation has been spent, then unless you have sufficient other assets, such as a share in the equity in a home, there is unlikely to be sufficient capital with which to off-set your spouse's claim.

The key question is how much capital is required to off-set the value of your pension in payment. The first figure that you will need to obtain is the Cash Equivalent Value (CEV). The pension administrators will charge a fee for this.

The figure for the CEV should not be looked at as "pound for pound" the same as cash in the bank, because it relates to total income estimated to be paid throughout a retiree's lifetime. Any capital given to your former spouse in lieu of a claim against your pension would need to be reduced, as your former spouse would benefit from what is

known as accelerated receipt. This means your former spouse would be receiving capital now, in lieu of income paid over a long period of time.

It is not a case of simply obtaining the CEV of your pension, dividing it by two then giving your former spouse a sum equal to 50% of your CEV. The amount by which the lump sum to your former spouse is reduced will vary depending on several criteria, including but not limited to the age of your former spouse and the length of the marriage. Off-setting has the distinct advantage of leaving your pension income intact, however, it will invariably mean that you will receive significantly less capital now and in some cases you may find you receive no capital at all if you decide to go with this option.

If you require capital immediately to re-house yourself, then off-setting may not be the best option for you, it depends on how much other capital is available in your "matrimonial pot".

Pension Sharing Order

A pension sharing order means the CEV of your pension fund is debited and a pension is set up within the police pension scheme for your former spouse. Your former spouse will not be able to transfer their part of the pension out of the scheme, nor will they be able to contribute to it. Your pension will pay out to your former spouse upon their 60th birthday, regardless of the fact that you have already retired.

As your pension will be in payment, the effect on your pension income of a share being implemented will be immediate. This means that even though your former spouse may not be in receipt of their pension (because they are yet to turn 60) your pension income will reduce immediately.

A deferred pension share avoids this scenario and would mean that the pension sharing order would only be implemented upon your former spouse's 60th birthday. A word of warning, deferred pension sharing orders are controversial and some pension administrators as well as judges refuse to allow them. Furthermore, the government have talked about closing this particular loop-hole. Deferred Pension Sharing Orders are extremely complex and consequently more expensive in terms of professional fees.

No two situations are the same and you should have a lawyer who understands the complexities of police pensions and how different circumstances might affect the outcome.

If you would like advice from a family lawyer then please contact Slater and Gordon on **0808 175 7710**. We're the specialists in this field and we'll be happy to help.

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Spotlight on?

Wales

Formation of NARPO Branch in Newport Borough Police

The 1st April 2017 saw 50 years since the formation of Gwent Police by the amalgamation of Monmouthshire Constabulary and Newport Borough Police. The branch wanted to mark this by delving into the history of the formation of the first NARPO Branch in Gwent.

On Monday 20th May 1946, a meeting of police pensioners residing in Newport was held by kind permission of the Chief Constable, C.M.Harris Esq at Newport Borough Police Headquarters, Civic Centre Newport, Mon.

Mr F.H. Hutchins, an ex Inspector Metropolitan Police, said the idea and purpose was to ascertain whether they were in favour of forming a Newport Branch of the National Association of Retired Police Officers.

The annual subscription being 2/6d in advance payable on 1st January each year; 1/- of which is forwarded to the Head Office in London; and 1/6d to Branch funds. Ex Sgt Carr, Newport Borough Police, was elected Chairman and referred to the position of police pensioners in relation to the proposed National Health Bill and said in his opinion, there should be an Association to look after the interests and

welfare of police pensioners.

It was unanimously decided to form a Branch at Newport to be called the Newport and District Branch of the National Association of Retired Police Officers.

The Chief Constable extended a hearty welcome to the proposed branch and offered the use of a room at the Civic Centre for their meetings.

The contents of the minutes book make interesting reading for example on 15th November 1948, the Chairman reported that the Chief Constable's daughter was to be married in December and he felt that members would like to subscribe towards giving her a wedding present from the Newport branch.

This was unanimously agreed by all! On 6th May 1969 after amalgamation, it was proposed that the branch should be known as the Gwent Branch, which was formally agreed at the Branch meeting on 23rd June 1970, and has remained so ever since.

Margaret Morgan
Life Member Gwent Branch

Thank you Hilda

Mrs. Hilda Eaton celebrated her 95th birthday last autumn and is one of North Wales' oldest NARPO members. She was born and raised in the seaside town of Rhyl, a place that holds many fond and happy memories for her.

At the outbreak of WW2 Hilda volunteered for the RAF.

During early May 1943 Hilda remembers a great sense of anticipation prior to Operation Chastise, which became publicised as the famous Dambusters raid. Whilst the operation was a closely guarded secret, the sheer number of confidential calls between the bases gave Hilda a sense that something big was being planned.

Hilda returned to her hometown in September 1946 and the following Easter she met off duty PC Eaton, who was now office based, having lost the sight in one of his eyes whilst working on a tank during his National Service.

Hilda and Len were married in St Thomas's Church just around the corner from where Hilda was born. Being married meant that Len qualified for one of the newly completed police houses in the town.



This is a brief snapshot of the Dyfed Powys Branch



The branch is the largest in size in England and Wales and covers more than half of the principality. To give an idea of the size, you would have to travel more than 140 miles from the north to the south of the branch and 65 miles from the north west to the south east. Our branch AGM is held in Carmarthen, which makes it a round journey of over 200 miles for me as Chair and my secretary who also lives in Welshpool, to attend. The vast area makes it impractical to hold social events for the whole branch and these are held on a far more local basis, which certainly works for our branch.

The above photograph, taken recently at a Dyfed Powys coffee morning is of (L to R) Derek Bloomfield, committee member, Phil Hopkins, NEC member and Branch Chair and Phil Addicott, Branch Secretary.

What makes this photo different is that all three are past Chairs of the Dyfed Powys Joint Branch Board.

Phil Hopkins

She moved to Mold where she became an active member of the police wives' group and where she and Len eventually bought their own house and raised their family. Len retired in 1969 and worked from home until 1986 when he suffered a debilitating stroke. Hilda was able to nurse him at home until his passing five years later.

Fifty five years on she is still in contact with police wives and enjoys an occasional meal out with them. Being part of the police family is important to Hilda and she looks forward to receiving NARPO news which she reads from cover to cover.

John R. Jones
Flint Branch

Spotlight on?

Eastern

Dedication Ceremony of the New Memorial Garden

On 18th January 2017, the Chairman of the Lincolnshire Branch of NARPO, Lew Hudson and Vice Chairman Tony Miller, were amongst the invited guests who attended the Dedication Ceremony of a new Memorial Garden erected in the grounds of Lincolnshire Police Headquarters, Nettleham, near Lincoln.

The Memorial Garden was commissioned as the result of a generous bequest to Lincolnshire Police from the will of Mrs. Val Hills who died in 2015. The Chief Constable Neil Rhodes wanted a permanent reminder of the apparent high regard Mrs Hills and her late husband, Burt, held for the Force and the work done by the Police in the community.

The site is circular with nine stone pillars on the outer perimeter each with an inscription outlining the principles of Law Enforcement established by Sir Robert Peel, the founding Father of the Police Service, as follows: "Prevention, Humility, Integrity, Approval, Cooperation, Proportionate, Impartiality, Relationships and Restorative"

The centrepiece is a magnificent structure consisting of five petals around the outside representing the five letters of PRIDE - Professionalism, Respect, Integrity, Dedication and Empathy. The sphere represents the Community being protected and the rods that come through the centre represent new growth in the Police Service.



The original memorial plaques, listing all the employees, both police and civilian, who have died in service since 1974, have been refurbished, updated and placed on the inner walls of the pillars.

The opening address was given by the Chief Constable Neil Rhodes, the Blessing by the Rt. Revd. Christopher Lowson, Bishop of Lincoln, and the official opening performed by Mr. Toby Dennis, Lord Lieutenant for Lincolnshire.

Lew Hudson, Chairman

Burns Celebration : Beautiful Suffolk

On Saturday 28th January 2017, the North Sussex Branch of NARPO held their annual Burns Night Supper at the Hickstead Hotel. The event was well attended and the



company enjoyed a traditional five course meal including, Cock-a-leekie soup, Highland smokie, haggis with mashed neeps and tatties, Highland roast beef followed by Cranachan; a traditional Scottish dessert, coffee and biscuits.

Colin Moules, the Branch Treasurer, started off the event with the Selkirk Grace, John Ash, a serving Sussex Police Officer, piped in the Haggis and Branch member Ian Inglis addressed the haggis before cutting it open in front those assembled. If you haven't tried it, then please do so but don't forget to douse it with a little whisky.

Ahmed Ramiz, the Branch Chair, addressed their lassies and branch member Carolyn Harvey responded on their behalf.

A charity heads and tails was held which raised over £100.00 for St Catherine's Hospice. All those attending received a souvenir miniature Burns Night whisky bottle and some whisky truffles.

Our previous branches started life in the 1940s but what is Suffolk NARPO like now? Since we amalgamated in 2008, membership has risen from just under 650 to over 1,100. We take pride in keeping the police family together and alongside the retired officers are some who previously worked in a staff role, often for longer than police officers. Beautiful Suffolk attracts other retirees from elsewhere who have been equally welcomed.

We are firmly committed to the welfare and social needs of members with integrity, transparency, fairness and equality underpinning our ethos. The 21st century has provided new challenges requiring policies and procedures that create a consistent approach, for example, how we manage our website, making sure that our dealings with member services are ethical and giving everyone equal access to whatever we offer.

Welfare coordinators ensure assistance when notified of a member's ill health, whether through a visit or driving people to hospital. We aim to keep contact with those who need companionship, celebrate key birthdays and anniversaries and send cards to widows at Christmas. The social contact is highly valued by old and young and we have succeeded across the Branch in holding informal coffee mornings in each of our three Areas. Signposting to other professionals is included on our website.

Social activities include holidays abroad, theatre trips, tours of interesting places, talks, treasure hunts, town walks, together with an inter-Area quiz night and golf day. A large turnout is demonstrated at BBQs, harvest lunches, Christmas meals – food remains attractive!

Relationships with serving officers are good and we have contact with Chief Officers, the PCC, Police Federation and Superintendents' Association. We value our contact with Regional and National colleagues. External relationships with other organisations and media are positive. Finally, an initiative to embrace those stories retired officers tell of their days in the job!

The full service. Trying to serve everyone. Booklets of anecdotes have been published by the wife of one of our members, raising £1200 to support welfare needs. This literary and artistic talent might rival Suffolk's past connections with Dickens, Wilde, Constable and Gainsborough. E-mail secretary@suffolknarpo.org.uk to purchase a pair for £7.



The Problems with Not Moving House

My daughter and son in law have recently purchased their first home. As this was the first time my daughter had dealt with a solicitor, she asked me for some tips. I took this as a sign of her growing maturity, as she is very good at giving advice but rarely asks for it!

My wife Linda and I have moved several times over the years; when we were first married, with a young family, a growing family and no doubt we will move again to something smaller at some point. There are, however, many of us who have remained in the same property for many years. My colleague Suzanne's parents, for example, have lived in the same house for over 50 years.

This started me thinking about a couple of legal issues which can arise when you have lived in a property for some time.

The first relates to the Title Deeds of a property and where these are kept. Since 1997, the owners of all land and property purchased in England and Wales since that date must be registered at the Land Registry and their names entered onto the Register.

If you have lived in your property before registration became compulsory, then your proof of ownership, or legal title could be unregistered. If it is, you can voluntarily register your ownership.

There are certain advantages for making a voluntarily application:

- you have proof of ownership
- it helps to protect your property from fraud
- if you sell or give your property away in the future, it makes it easier to complete the legal process
- there is a permanent electronic record of your ownership instead of Title Deeds which can get lost or destroyed.

A second issue involves residential flats. In England and Wales; the legal title of most residential flats is Leasehold. The reason for this is to make sure that any rights and obligations between the flat owners is the same and can be enforced for everyone's benefit. In legal terms however, it also means that you are entitled to own the flat only for the time that there is left on the Lease. This will vary depending on the term granted in the original Lease.

The problem is, as the length of the Lease decreases, so does the value of the property. If a Lease has an unexpired term of less than 80 years, it is unlikely that a potential buyer will be able to get a mortgage therefore greatly reducing the sale value of the property. It is also unlikely that the property could be used for the purposes of Equity Release.

To avoid this problem, there is Legislation which in some cases means it is possible to extend the Lease. In that case, the new Lease will be extended by a further 90 years in addition to the time left on the original Lease.

Not everyone can apply, and there is a premium payable for an extension. It is however, something to look into, if this applies to you.

It has in the past been the norm for couples to jointly own a property as joint tenants, which is where both parties own an equal share and when one dies the other automatically inherits the other's half. There is another way you can own a property, which is as tenants in common, where the ownership does not have to be in two equal halves and on

the death of the first, the property does not automatically pass to the survivor, but to whomever is named in that person's Will. There are advantages of both ways of ownership. The important factor is to consider your own personal circumstances and do what is best for you.

If all of this seems too much to think about, then now may be the time to consider a move!

We are currently running a special offer on our normal fees for members of NFOP and their families for buying or selling a property. If you would like a free no obligation quote, then phone 0800 042 0700 or email property@lindermymers.co.uk. If you prefer, please give me a call, as I am always delighted to hear from you.

With very best wishes,

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An End to Getting Frustrated with your Smartphone*Finally discover how to get it to do what you want, easily
(and find out what else you can do with it, too)*

Modern mobile phones (smartphones) can do so much more than make phone calls. And they've become hugely popular as a result.

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Finding the right path for you

Our Independent Financial Advisors and Mortgage Experts at Police Mutual have been talking to NARPO members about Equity Release for many years. But you may be surprised to hear that, in spite of the rosy picture painted by the above statistics, we actually advise against Equity Release more than we recommend it to members. Again, in contrast to the popularity of Lifetime Mortgages, this is the option we

council caution on most frequently.

Whilst we don't think there is anything wrong with Equity Release plans in principle, and totally understand that pensioners are often keen to free up funds to make their home ready for later living - including kitchen upgrades, landscaping garden areas, and adding an extension - as well as gifting family members and going on the holiday of a lifetime, we

always advise people to consider other alternatives before they launch into Equity Release. For example, if you need to raise money and are prepared to move home, downsizing may be the best alternative, or it may be that your family is able to help you out financially. If you require a smaller sum of cash, and subject to affordability criteria of course, the conventional finance route such as a bank could be an option.

Understanding the options

There are currently two types of Equity Release plans available:

	Lifetime Mortgages	Home Reversion Plan
What	The most popular type. It means a loan secured on your home, but unlike a conventional mortgage you don't have to make any monthly payments of capital or interest during your lifetime. Instead, under this type of plan - a 'Roll Up' Lifetime Mortgage - the interest rate on the amount you have released rolls up over time. When these plans finish, either when you and your partner move into long-term care or die, your loan plus the interest owed are repaid to the scheme provider.	You sell part, or all, of your home to the plan provider and become a 'Lifetime Tenant'. You can stay in the house for as long as you like and won't be charged any rent. However, when the house is sold - usually on death or you go into care - the provider will take their agreed share of the proceeds.
The disadvantage	Under this type of scheme, what is left when the house is sold depends on the length of time the plan is in place and what happens to property prices in the meantime. It is possible that nothing will be left for your children, although all plans that Police Mutual recommends are covered by the Equity Release Council's No Negative Equity Guarantee, which makes sure there will never be a debt to the Estate.	The cash lump sum you receive at the outset will be less than the value of the actual percentage of the property sold to the provider - often substantially so. Although there is the peace of mind that there will always be something left for your children, unless you have sold 100% of the property under a full Reversion Plan.

Worth noting: In recent years, some Lifetime Mortgage providers have introduced Interest Only versions, under which you can choose to pay some or all of the interest due each month. With fixed rates you are protected against rising payments

and, if you pay all the interest, the debt will remain the same over time.

There are also Flexible Lifetime Mortgages, which enable you to draw down a relatively small sum initially, e.g. £10,000 or £15,000, but

have a guaranteed cash reserve, which enables you to come back for more during a specified period in the future if you need it. This prevents interest building up on money, which you have not yet benefited from.

The practical considerations

Under most plans, as well as your Solicitors' costs you can expect to pay a Valuation Fee up front and an Arrangement Fee to the lender, which can be added to the loan or paid separately.

Every recommendation Police Mutual makes is based on an individual's personal objectives and circumstances. We only recommend plans covered by the Equity Release

Council and, so that you understand the features and risks of the plan you are considering, we will always provide a personalised illustration following consultation. We only make a charge (of £675) upon completion of the plan and are open about the fact that we will also be paid commission from the provider in addition to that fee.

What is Equity Release?

Equity release is a way for asset-rich homeowners over the age of 55 to access the wealth tied up in their property to fund ambitions - from home improvements to travel and gifts for children and grandchildren - without having to sell it or move out.

Contact with one of Police Mutual's Independent Financial Advisors today to book an appointment. Your advisor will always review your financial circumstances in detail to ensure they fully understand your needs and objectives, and will only recommend Equity Release where they consider it to be most appropriate solution for you. We only recommend plans covered by the Equity Release Council (ERC).

Find out more

1. Call 0345 600 8996



NARPO Annual Group Travel Scheme - Huge Success



The NARPO Annual Group Travel Scheme, specially arranged by us at THIG – The Health Insurance Group - which came into force seven years ago, renews, once again, on 01 May 2017. The scheme has proved to be enormously popular with members, as it offers a comprehensive range of benefits at a very competitive premium.

Membership for all existing Travel scheme members will renew automatically on 01 May 2017. However, if you do not wish to renew your membership, please cancel your direct debit mandate with your bank, and notify us prior to the renewal date, in writing, or by calling the freephone number below.

NARPO members who wish to join the Travel scheme for the first time, with effect from 01 May 2017, should call us on freephone 0800 3308575 (lines are open Monday to Saturday 9am to 5pm) or visit our website to download the forms at: www.healthinsurancegroup.co.uk/narpotravel.

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

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

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

New members can join the scheme provided they are less than 85 years old on 1st May 2016 but once they have joined, there is no age limit.

What is more, pre-existing acute medical conditions are covered, and provided a member is fit to travel, and not terminally ill, they will be covered to travel worldwide. (Please note: there are exclusions around psychiatric illness).

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

The premiums are the same for all members, and are unaffected by the members age. The annual premiums for the year from 01 May 2017 – 30 April 2018 are listed in the table below, and include a small administration fee levied by NARPO. Premiums are payable annually in advance, and only by direct debit, and members can join at any time, however, the full annual premium will be payable even if they join mid-way through the insurance year.

Benefits at a glance:

Medical benefits

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

Travel benefits

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

Personal possessions

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

Travel Cover

£5,000,000
£5,000
£750
Yes

Yes
Yes

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

Unfortunately it has been necessary for premiums to increase significantly for the coming year. This is due to high levels of claims within the scheme over the past year. However, we firmly believe that the scheme continues to provide outstanding value bearing in mind the terms and benefits offered.

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

Partners/spouses of NARPO members can be covered provided that they live with the NARPO member on a permanent basis. Partners/spouses/children covered in the scheme can travel independently.

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

Once again, please note, membership for all existing Travel scheme members will renew automatically on 01 May 2017. Existing members of the scheme should have their renewal documents by the end of April 2017,

Travel cover Annual premium

Single	£212.50
Married/partner	£297.50
Single Parent	£295.00
Family	£312.50

prior to the renewal date.

However, for all new Travel scheme members, joining the scheme for the first time from 01 May 2017, policy documents will be issued by late May, however, their cover will be effective from 01 May 2017.

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

Please note that it is not possible to apply online. An application form and direct debit mandate must be completed and submitted by post.

However, for any new NARPO Travel scheme members, joining the scheme for the first time from 01 May 2017, who are travelling on, or soon after, 01 May 2017, please include a note with your application forms requesting the fast tracking of your enrolment, and a cover note will be posted or emailed to you just prior to 01 May 2017.

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

Freephone 0800 3308 575

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

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



Fred. Olsen Cruise Lines

Smaller ship cruising

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.



With 10 departure ports conveniently located across the UK and more than 200 ports of call to choose from, you can travel the whole world with Fred. Olsen. Discover the spectacular Norwegian Fjords, cruise the beautiful rivers and waterways of Europe or relax on the white sand beaches of the Caribbean. Wherever you sail, you'll be enjoying it all on our smaller, more friendly ships.



To book using your discount code **NARPO10** call the **NARPO** booking hotline **0800 0355 108** 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. This offer expires on the 01st June 2017. E&OE.



NEW! You can
now obtain a quote
and buy online

NARPO Home Insurance



Serving NARPO members and their families for over 30 years



Great value home insurance for you and your family

We can arrange exclusive home insurance to meet your needs and it's also available for your family members which includes partners, brothers, sisters, children, grandchildren, nieces, nephews and in-laws.

You could save an average of **£120** on your home insurance* and what's more, if you switch today we'll also pay any cancellation fee up to £125 that might be charged by your current provider.

It's not surprising that over **90%** of insurance members stay with us year after year!

Why not join them?

Call 0345 758 5878

NEW Visit policemutual.co.uk/narponews

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



Great value cover for more than just your home - talk to us about **NARPO car insurance**.

*Average premium savings of £120 is based on 30% of all NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) from June 2015 - May 2016.
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Widows Pension for Life

Our long running campaign continued with a Drop In Lobby at Parliament between 11am and 3pm on 22nd February 2017. This was attended by the NARPO President, Vice President, members of the National Executive Committee and National Officers.

16 MP's and 4 Lords attended the Drop-In and all appeared interested and supportive of our campaign.

Later that day, a Reception was held, with keynote speeches by Holly Lynch MP, President Ian Potter and Chief Executive Steve Edwards, where another 40 or so members from both Houses attended, including Brandon Lewis MP, the Policing Minister.

On 14th March 2017, an Early Day Motion 1063 was tabled by Tim Farron MP and supported by another 27 MP's. The motion calls for:

'That this House recognises that police officers often place themselves in the way of harm to protect their communities, sometimes making the ultimate sacrifice and leaving behind families and loved ones; is deeply concerned that the Police Pension Regulations 1987 do not allow police widows or widowers

the opportunity to marry or cohabit, without losing their right to a police widows or widowers pension for life; agrees with the Police Federation of England and Wales that it is morally and ethically regrettable to make police widows and widowers and their dependents effectively choose between future financial security and the possibility of future personal happiness; welcomes the fact that the Police Pension Regulations 2006 allow new entrants or serving officers to transfer to a new scheme, which permits their survivors to access benefits which are payable for life, regardless of whether they remarry; regrets that nevertheless many police widows and widowers still remain disadvantaged by the Police Pensions Regulations 1987; calls on the Government urgently to review the situation; and notes that this would achieve parity with police widows and widowers in Northern Ireland and military widows in all parts of the UK'.

On 15th March, we were delighted to see that Maddie Moon MP was successful in getting a debate on this subject heard at a Back Benchers Debate in Westminster Hall which was also well attended.

On 21st March, Lord Bach, PCC of Leicestershire, raised this issue in the House of Lords on the Government policy, with regards to the pension rights of spouses and civil partners of police officers who have been killed in the line of duty. He cited the case of the two Leicestershire Police officers killed on duty and the different ways their widows have been treated.

NARPO acknowledges that there had been some progress with regards to officers killed on duty from April 2015, but also require retrospective changes to be made to Police pensions.

A template letter for members to complete and send to their MP asking them to support EDM 1063 is available on our website, together with further information at: <http://www.narpo.org/index.php/notices.html>

The more pressure we can put on MP's, the better, to end this injustice.

There is Life After a Brain Injury

In 2004, Anthony Fisher suffered a subarachnoid haemorrhage - an uncommon type of stroke caused by bleeding on the surface of the brain. It is a very serious condition, which can be fatal.

Anthony was a serving police officer, on duty at the time when he blacked out at the wheel of a police van. The after-effects eventually forced his retirement from the police in 2010 after two major operations and, since then, Anthony has dedicated a lot of time to helping other people and their families come through similar circumstances.

Anthony recently wrote to the Trust to express his gratitude to the team in the outpatient brain injury rehabilitation service - better known as Moor Green - at Moseley Hall Hospital and the QE Hospital Edgbaston to encourage them to use his testimony to give others inspiration. With his permission, here is an edited version of his account.

There is many a moment when words cannot describe the pain, the sensations and emotional state that can often leave a mind &

body weak and lacking in confidence & self-belief when now having to face the obstacles of normal day to day life. These are but a few things of the after affects, which unfortunately, in some cases does include epilepsy as a welcoming gift.

Even with the strongest & fittest and those that have led excitable & demanding careers, such episodes do leave a scar regardless. We eventually have to accept what we have been left with and live with the limitations imposed through no fault of our own.

Paths from now on must be walked instead of ran when reaching goals we set out to achieve. Great care should be taken when doing so. Rest and deep core relaxation are the key factors in listening to what your body is telling you. Believe me this can be frustrating & at times upsetting as it cannot always be

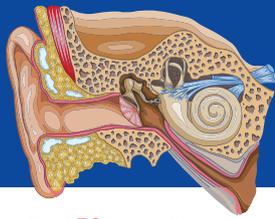
understood, not only by yourself, but by those around you or others that don't realize that despite a perfect HD picture that presents itself in front of them, there is the one on the other channel that paints a different scene.

Days are never the same. Don't be afraid to say NO when thinking ahead but give consideration to what can't be climbed may be walked around instead.

This has taught me that no two persons react alike and that nobody comes through the experience unchanged.

But thanks to some immediate wonderful medical care/supervision thereafter plus a strong family & friends, I came through the golden hour. Trust me!...There is life after a brain injury.

Anthony Fisher
Victim of a Subarachnoid Haemorrhage 19th December 2004
(Retired Policeman & now FA qualified/licensed goalkeeping coach)



Supporting the welfare of the Police Community with first class, low cost hearing services, in Charitable Partnership.



NEW Service in The North

With the kind support of The Police Treatment Centres, Hearing Star is to offer its exclusive members' audiology services St Andrews, Harrogate. The service will include hearing aid assessment, fitting and ongoing care. Additionally, specialist wax removal by microsuction and HD imaging will also be available. The service will initially be available at the end of each month and commences in June.

By appointment. Members only. All enquiries must be directed to Hearing Star on 0800 03 23 771

Letters

"Thank you"

As a member of Narpo, I thought I would send you my feelings about Hearing Star as advertised in your magazine.

I have been wearing a National Health hearing aid for some years now, but as my hearing had slowly deteriorated and hearing in different environments became difficult, I contacted Hearing Star.

I found them very efficient, giving, friendly, sensible, but no pressured advice and tests in my home.

As a result I now have 2 aids which

are excellent, and I love the remote control and wireless remote which came with them. They are extremely easy to use and a godsend in the many varied environments you can find yourself in.

Thank you Hearing Star.
Mrs Miriam Beard
(Rt'd Gloucestershire)

"superior in every respect"

I have recently been fitted with hearing aids from Hearing Star through my husband's membership of NARPO.

I was delighted by the service offered.

From my initial telephone enquiry through to my final "signing off", everything went smoothly according to plan. The aids themselves are small and unobtrusive and superior in every respect to my old (private) ones. The fact that the whole process from start to finish was done at home was a bonus...no travelling out for testing or fitting appointments.

Many thanks to Kevin and Marie at Hearing Star. Lovely people running a friendly and efficient service...I would thoroughly recommend them to anyone in need of help with hearing.

Eileen Hirst
(wife of Derek Hirst member)

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 and other functions and adjust for speech, the television etc.

Change the program for listening in different social environments without the need to draw any attention to your ears.



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 2017 brochure, contact Marie and Julie:

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

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



Computer Know How



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

Windows malicious software removal tool

Question: Have Windows 10 with no problems. However the below described window keeps appearing each time I turn it on.

"Do you want this app to make changes to your computer. Microsoft windows malicious software removal tool. Verified publisher Microsoft windows."

YES / NO

I am reluctant to press YES for fear that making changes may upset what is working OK.

Answer: This program is one by Microsoft to remove Malicious software from your PC. If you want this to run for you then you will need to say yes to this pop-up.

The below link will provide you with some more information on this program for you to have a read about.

<https://goo.gl/ibJ1zq>

Windows 10 losing connection to network

Question: In the last Narpo magazine, there was an excellent solution to laptops that lost connection to the Internet due to an update. I followed the instructions and all was well until this week when it has gone again in what would appear to be the same way, showing the same message - doesn't have valid ip configuration. I have stupidly thrown the magazine thinking this was a one off. Please could I have the solution again, or if this is a new problem and you are aware of it, the new solution. There is nothing wrong with my internet as other people use it.

Answer: Sometimes a restart of the PC/ laptop is enough to solve this. Failing this, the below steps should allow

you to get back online:

- In the bottom left hand corner of your screen, there will be a search bar that says in it "Ask me anything" or "Cortana".
- In this search bar type "cmd"
- Right click on "Command prompt" and select "Run as administrator". You will then need to left click "Yes"
- A black box should appear on your screen.
- In this black box type "ipconfig /release" then press enter and type "ipconfig /renew" then press enter. (You will need to ensure there is a space between "ipconfig" and "/")
- Now minimize this box and open your browser
- You should now be able to connect to the Internet.

A printing fault with a common fix

Question: I have followed your 'Computer Know How' page in Narpo News and found it helpful over the months. Now I have a problem to resolve.

1. My computer is linked by wireless to my Hewlett Packard All-in-One Printer Deskjet 3050 J610 Series.
2. I have recently lost the link, although both the Router and the Printer show a green light connection.
3. I have copies of the Status and Test Report Pages which give the Diagnostics and Configuration Summaries.
4. In eliminating the options given, I am left with what I feel is the 'nub' of the problem which is the security barriers that are loaded into the computer.
5. When I press the command to print, the document sits stuck in the 'awaits' printer box.
6. The advice is to disconnect these security barriers temporarily to allow a full link then to reinstate.
7. I am unfamiliar with the action at 6 as I am not confident that I could reinstate the security. Can you help please?



Answer: When you are given the advice that it is the security barriers that are loaded into the computer causing the issue does this give you any further information?

I would recommend that you try to update the drivers for your printer. This can be done from the following link and should hopefully solve the issue. The manufacturer's website is always the best place to find drivers for a printer, scanner and other devices.
<https://goo.gl/uaw4su>

Failing this I would try uninstalling and then reinstalling your printer. If both of these methods don't solve the issue, then if you could provide me with a bit more information on the error message being displayed when you try to print, that would be great.

Google URL shortener

You may have noticed that in this issue, I have posted quite a lot of links to articles that expand on the help given. A lot of the time these links are huge, with randomly generated characters in the URL making it very tricky to type out. The google URL shortener, found simply at <https://goo.gl/> condenses huge URLs into bite sized chunks which are easier to type out when reading from paper.

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

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-sold this insurance, and are due a refund. Many are even unaware that they had taken it out, whilst others felt pressurised into purchasing it. At **Active Credit Reclaim** we realise that some members of the public are a little daunted by the thoughts of dealing with a claim themselves. Some are too busy, or cannot find any paperwork. If you have **EVER** had a credit card, bank loan or HP you may have been sold this insurance, and if 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. **PPI was more actively sold from the late 1980's until 2005.**

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 us, to view a sample of your colleagues comments, please visit our website www.activecreditreclaim.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: activecreditreclaim@btconnect.com
or go to activecreditreclaim.co.uk and "request a call back"

Remember, we are here to help YOU!!!

Retired?

Who's Retired?

info | If you want to appear in this new feature, email depceo@narpo.org with your retirement stories.

What do police officers do in retirement?

Good question and varied. Some simply fly off to new lands and enjoy their retirement and others get another job or start a business. Let us know your experiences...

Bored in retirement?

A retired, former colleague of mine once told me that he 'was so bored in retirement.' So what do you do when you do finally retire for good? I decided to research my Family Tree. You may have seen programmes on television such as 'Who Do You Think You Are?' Who can forget an emotional Chris Tarrant, when he found out why his father had received a medal for bravery in 1944, when fighting during the Invasion of Europe, during WWII?

As neither of my parents are still alive, I never knew their stories. I knew my father had served in the Coldstream Guards during WWII and I thought that he had been evacuated from Dunkirk in 1940. I also knew that my mother had been an orphan.

Police Officers spend much of their working lives finding out about other people. What better skills do you need to trace your ancestors? One word of warning, it is ADDICTIVE! It is like a giant, electronic jigsaw puzzle and once you get a scent of some information that you are searching for – maybe a relative that you had not previously been aware of - it is quite a buzz when you finally discover the truth!

Signing up with one of the Companies which offer online search facilities, you can access an amazing number of records, including Census, Births, Deaths & Marriages. Not all Parish records, which had recorded such events prior to 1841, are as yet accessible online, although some are.

I started my research about my Mother and obtained a copy of her Birth Certificate from the National Archives. BINGO. For the first time ever, I now knew the name of both her parents and that she had been born in Saltwood, in Kent. She

was a descendant of the Ryan family, from Co. Limerick, in Ireland. It transpired that she had had a brother, William, who, whilst serving on board ship, had tragically drowned in Rio de Janeiro, in Brazil. in 1939. I had never known about William.

On my Father's side, his Regimental Records of Service with the Coldstream Guards were available to his next of kin. It transpired that my father had been a Drill Sergeant in the Coldstream Guards, just prior to WWII. What a scary prospect for the Guardsmen!!

Further research shows that he had a sister, Marion who, at the age of 11, was shipped off to Australia in December 1926, because the family here were too poor to support her. I leave it to you to ask how you would have felt?

I have now been in regular email contact with a branch of the Aylen family in Australia, again whom I had never previously been aware of. It is amazing just how many old photographs they have managed to produce of relatives.

So what else does the research provide? I was amazed to find out that my Great Grandfather, William Carter, had even served in the Met. between 1856 & 1882, something that I had never known. The Met. are just excellent in providing details of your relative's Service. Just imagine the conditions under which my Great Grandfather served? Anybody wanting to swap the conditions of their 30 year service with his, please step forward?

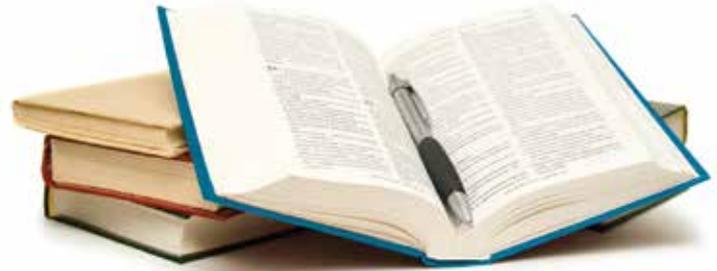
I had thought that my family's roots were in South West London, However we are actually descended from Charles Aylen, a well-respected Publican from The George P.H., (now known as The Whitmore Arms) in Orsett, in Essex.

What else? How about a soldier from WWII – an American G.I. - stationed in East Anglia who married an 18 year old Farmer's daughter from Suffolk, in 1944. After he had left for Normandy, she gave birth to a son. After the war, she remarried in 1947, having been informed that he had been killed during the fighting in Europe,. She never did know that he had in fact survived the war, returned directly to the USA afterwards, re-married in the 1950s and had children. He became a very well-respected Farmer in the mid-West of the USA. Ouch!

Dull it isn't! Fascinating, it most certainly is! You never know what you may find!

Geoff Aylen,
London

Book 'em!

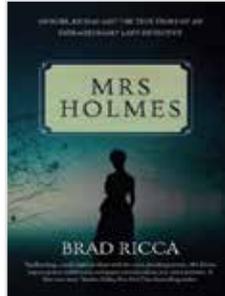


info **Ordering books:** All of the listed books are available via online retailers, or you could ask your local book store by quoting the relevant ISBN reference. NARPO does not stock these books.

Mrs Holmes

by Brad Ricca

Mrs Holmes tells the incredible story of Grace Humiston, the lawyer and detective who solved the famous cold case of Ruth Cruger, an 18-year-old girl who disappeared in 1917. With important repercussions in the present about kidnapping, the complicit role of the media and the truth of crime stories, the great mystery of the book – and its haunting twist.

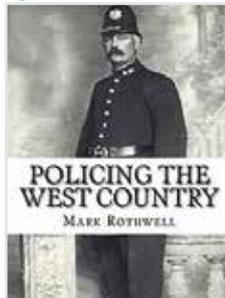


ISBN: 978-1-4456-6344-9

Policing the West Country

by Mark Rothwell

On 1st January 1836, the Municipal Corporations Act 1835 changed the landscape of policing in the West Country for all time. Over 20 years later, the mighty county constabularies of Cornwall and Devon arrived, further enriching the complex picture of law enforcement in the two counties. How they rose and how they fell through many decades of abolitions and amalgamations is a story worth telling, and in the 50th year of the Devon & Cornwall Constabulary, all the more reason to preserve and celebrate it before it is lost to time. A portion of the proceeds of the book's sales will be donated to charity.

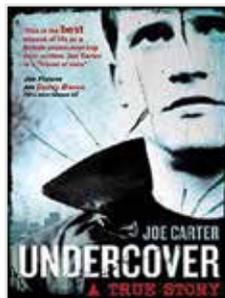


ISBN-10: 1537030205. ISBN- 978-1537030203

Undercover

by Joe Carter

For over 20 years Joe Carter has worked for the police as an undercover cop. He travelled the globe on different passports. He fraternised with thieves, international drugs and arms dealers. He worked alongside the most dangerous criminals, always fearing that this life would come crashing down around him at any point. His story is a gripping account of the secret, solitary work of an undercover officer and the many 'sticky' situations he found himself in, as well as the moving confession of the difficulty in reconciling his two identities with his family life. It's a story of his beginnings from being a young east end apprentice to the mean streets he walks today – it reveals the many highs and the painful lows of going undercover. This book explores the resilience needed to lead a double life, the thrilling challenge of working with the biggest criminals in Britain, and maintaining a sense of justice throughout.



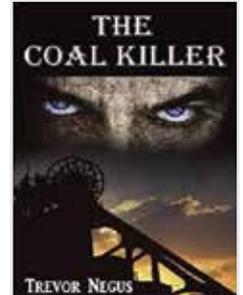
ISBN-10: 1784753440. ISBN-13: 978-1784753443

The Coal Killer

by Trevor Negus

Nottinghamshire, 1984. The county's in the grip of a bitter, acrimonious strike called by the National Union of Mineworkers. Jimmy Wade is pure evil, he first killed at the age of eleven, he's now a coal miner in Nottinghamshire. Mick Reynolds is in a hateful marriage and has a pathological hatred of women, he's a sergeant in the Metropolitan Police. When Reynolds is sent to police the strike, his duties involve escorting Wade and other miners breaking the strike into work every day. Thrown together by circumstance and recognising each other's murderous natures, they embark on a brutal killing spree, using Wade's natural cunning and Reynolds knowledge of forensics and police procedures to evade detection. The two men are pursued in Nottinghamshire by Det Insp Flint and in London by Det Insp Johnson. The killers revel in playing games, taunting the police, ultimately intending to kill one of the detectives.

ISBN-10: 0995573700. ISBN-13: 978-0995573703

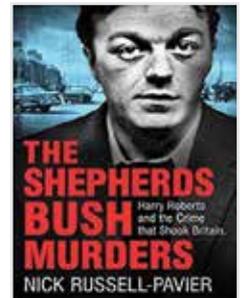


The Shepherd's Bush Murders

by Nick Russell-Pavier

The establishment, press and public reaction, the trial, and the aftermath are all set out in compelling narrative detail. Jack Witney served twenty-five years in prison, although he shot no one and was released on appeal, only to be murdered in his Bristol flat a few years later. John Duddy died in Parkhurst after fifteen years. But Harry Roberts, by his own admission, the instigator of the crime and the most notorious, was released from prison after forty-eight years in 2015 making national front page news. Fifty years later, the full story for the first time.

ISBN-10: 1784751898. ISBN-13: 978-1784751890

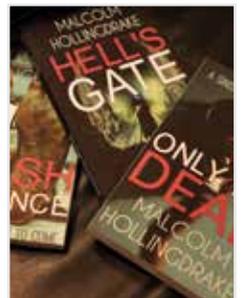


Murphy's Law

by Jim Murphy

Murphy's Law is a collection of colourful true stories and exploits that capture the spirit of someone who was genuinely a larger than life character. James 'Spud' Murphy retired in 1993, having completed 26 years' service with the Metropolitan Police and 8 years with the Department of Trade & Industry within the Radio Investigation Service. His approach to life was often unique, usually humorous and always 'Spud'. Input for the 32 short, humorous stories within is provided by his ex Met Police/DTI colleagues and close family members. As such the book provides an enlightening insight into 1960's & 70's more liberal policing and Radio Investigation operations in the 80's. Murphy's Law is a fun and amusing read and provides a journey through an era and culture that no longer exists.

ISBN-10: 0992964873. ISBN-13: 978-0992964870





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Police Mutual Care Line

- Supporting you and your family in times of need



There are times when we all need a bit of extra support. Life can throw some really hard knocks and it can be difficult to know where to turn.

For example it could be that:

- You have been laid low by a nasty illness
- You have had an operation
- Perhaps you find yourself caring for someone and feel overwhelmed and isolated
- Or maybe a loved one has passed away

The truth is there are many situations where a bit of extra help would make all the difference; just having someone to talk to who can provide practical support and guidance and perhaps most importantly, a listening ear. It is for these reasons that Police Mutual has launched the Police Mutual Care Line provided by RedArc.

Claire Long, Head of Police Service Engagement from Police Mutual is accountable for the delivery of this service. "We have worked with RedArc for many years, largely providing bereavement

support for our membership and the feedback has been exceptional. However RedArc do so much more and we wanted people to know the extent of the help they can provide. We also wanted to be able to offer support to everyone within the Police Family both serving and retired so that help is there should they need it".

In summary, The Police Mutual Care Line provides long-term practical advice and emotional support from an experienced registered personal nurse adviser. The service is tailored to meet the needs of those affected by serious physical and mental health conditions, disability, trauma or bereavement and if any additional support is needed from therapists and health professionals, we can provide that too. The service is delivered by telephone during office hours and is available for as long as required.

Helen Blackshaw, the Wellbeing Services Manager, works closely with Police Mutual's wellbeing partners to make sure all the services provided meet the required standard. "At Police Mutual we closely oversee our partners and have been to visit RedArc on several occasions to see how the operation is run and the absolute quality of the care they provide. They truly are a unique and very special organisation. The fact that those who need help are speaking to a dedicated, qualified nurse is a huge reassurance. We are so pleased that we can now offer their services to a much wider audience, including those that have retired."

If you would like to arrange a call from a Personal Nurse Adviser then please call 01543 305266 (and leave a message) or email careline@pmas.co.uk. Our team will then make a referral into the service on your behalf. We are open Mon- Fri, 9.00am - 5.00pm.

Worth knowing

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

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

Still Going Strong at 102! South Shields Life Membership



Chief Constable Francis Habgood visiting Reg Rumbles, a retired police officer from Thames Valley Police at Royal Berkshire Hospital. Reg is Berkshire Branch's oldest retiree and approaching 102 years of age. He had a fall at home three weeks previously, when he fractured his pelvis, arm and several ribs, but, as you can see, he is recovering well and was delighted to see the Chief Constable.



Members of the South Shields Branch of NARPO, who were presented with Life Membership Certificates and Badges following long service to the Branch. The presentation was made by Mr Jack Buglass, a former Secretary, and also a Life Member. Pictured are Alan Harrison, Chair, (left) and Harry Sprouting, Secretary, (right). Both members have served in their respective roles now entering 14 years.

Durham Constabulary ex-Cop, Brian Jones, is Darlington's New Mayor

It was a great pleasure to witness the 'Mayor Making' ceremony at Darlington Town Hall in mid-May, 2016. We are proud to broadcast that N.A.R.P.O. member Brian Jones was honoured to become the new Mayor of Darlington Borough.



Brian Jones started his career with Cheshire Constabulary in the 1960's, transferring to Durham in 1972, posted to Hartlepool, where he spent several months as a beat officer before joining traffic. In April 1973 with the proposed boundary changes, he chose to stay with Durham and moved to Section 3 Motor Patrols covering Derwentside until 1987 (He was a keen and active Hon. Secretary of Durham Constabulary Band for many years).

He moved into HQ Community Relations and Crime Prevention and later in 1988 he transferred to Peterlee, where he remained until retirement in 1993. Brian has lived in Middleton St George from 1988 and became a parish councillor there in 1995. He was elected to Darlington Borough Council in 2003 and again in 2007, 2011 and 2015. He is a member of the Police and Crime Panel and the Combined Fire Authority and a member of several working committees. He is enjoying serving the community and looking forward to a happy and exciting year in Office.

At the Durham N.A.R.P.O. Branch Meeting on 28th November, 2016, Mayor Brian Jones and Mace Bearer, David Allaway, each gave a fascinating address to our members, outlining their Public Office roles and the colourful history of those Offices. A donation of £100.00 was presented to the Darlington Mayor's Charity by Chairman Ray Jones.

Another Merseyside Centurion!



Margaret Luck reached her 100th birthday on Sunday 5th February 2017. She is the widow of ex Detective Sergeant John Luck – Liverpool City Police "A" division C.I.D.

The photograph above shows Margaret enjoying a party with family (5 generations) and friends. The Chief Constable, Andy Cooke QPM and Malcolm Parry Chair of the Merseyside Branch join in the party having presented Margaret with a bouquet of flowers.

Retired? Who's Retired?

info If you want to appear in this new feature, email depceo@narpo.org with your retirement stories.

What do police officers do in retirement?

Good question and varied. Some simply fly off to new lands and enjoy their retirement and others get another job or start a business. Let us know your experiences...

Jane takes on the Great Wall of China

After serving as a Police Constable in West Yorkshire Police for 30 years, I have to say I wasn't sure that I was really ready for retirement when I finished on Christmas Eve 2010.

My last working day was full of emotion. Indeed I cried most of the way home. What on earth was I going to do? I'm sure that many other friends and colleagues feel the same way. I joined Narpo immediately and at my first meeting became assistant secretary of Dewsbury Branch. I am now the Secretary and have been for a number of years. Over six years later, I can reassure you all that I am absolutely enjoying retirement and I appreciate the freedom of time. I have also learned that time is precious, having lost many friends through illness far too prematurely. Never, ever, take anything for granted.

Enjoying retirement and spending time with family and friends is very special indeed, but in November last year I made the decision to do something more challenging to help a good cause. I signed up to take part in a Trek along The Great Wall of China, raising money and awareness for the Alzheimer's Society.

My husband Keith, a retired Detective, suffered sixteen TIA's (Mini strokes) in 2001. He spent 9 weeks in hospital and fortunately went on to make a full recovery. He did return to work. However, since that time he has periodically had other TIA's, more recently, three in January 2016. In March 2014 he was forced to retire for a second time as he was having difficulty with his memory. Over the last two years he has really been struggling with short term memory loss. Our GP

queried vascular dementia and although we have no diagnosis of this, our lives are changing and we both realise this may be something we face together in the years ahead.

We both want to raise awareness of the great work The Alzheimer's Society carries out for the benefit of patients and their families. Dementia is terminal and there is currently no cure. One in three people over the age of 65 will die with dementia.

On the 12th October 2017, I will be travelling to China with a group of strangers to take part in a challenging trek along The Great Wall of China. This will involve walking through remote areas of China, even spending a night with a Chinese farmer and his family!! It will be an arduous challenge but all those of you who know me will know how determined I am (some might say stubborn).

My initial aim was to raise £3500.00. This money could pay for portable brain scanning equipment to develop a new way to detect changes in the brain caused by Alzheimer's disease, in the hope of finding an affordable non-invasive cognitive test to diagnose the condition. Because of the generosity of family, friends, colleagues and strangers, I have already exceeded that target. I have now set myself a challenge to double that amount. The more money I raise, the more people can benefit from the great work and support provided by The Alzheimer's

Society. Every penny counts. I am committed to fundraising and training hard.

If you have been affected by Alzheimers or Dementia, or you feel you can support me for any reason, please visit my just giving page www.justgiving.com/fundraising/Jane-Castle

Donating through JustGiving is simple, fast and totally secure. Your details are safe with JustGiving - they'll never sell them on or send unwanted emails. Once you donate, they'll send your money directly to the charity. So it's the most efficient way to donate - saving time and cutting costs for the charity. Alternatively you can text IJC55 £10 to 70070

I could not have taken on this challenge without the support of my family and friends and as always thank them very much. Thirty years as a serving officer gave me the courage to take on this challenge. When I return, I will write an article to keep you all updated on how I tackled it!

NARPO Private Medical Insurance Scheme



Special Offer - FREE month for new moratorium joiners in March

As the NARPO group private healthcare scheme enters its tenth year, it continues to prove hugely popular with members. NARPO members have the opportunity to avail of an affordable healthcare scheme with a first class healthcare insurance provider, and if they join with moratorium underwriting terms, at the beginning of March 2017, they will get one month's free cover.

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

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

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

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

Members can benefit from:

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

There is no qualifying period before claiming, however, an excess of £100 per person per year

is payable in the event of making a claim.

Moratorium underwriting terms have proven to be particularly good value for members joining the scheme, and AXA PPP healthcare are now offering a special deal of ONE MONTH FREE for all NEW members joining on 01 March 2017 with two year moratorium underwriting terms.

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

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

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

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

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

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

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

Monthly rates for new moratorium terms for the year commencing 01 March 2017 are outlined below (but don't forget that one month will be free if you join in March this year). Monthly premiums for a couple are based on the age of the main member:

	Single	Married
50	£56.12	£106.63
51	£57.94	£110.09
52	£59.89	£113.79
53	£61.80	£117.43
54	£63.87	£121.35
55	£65.96	£125.33
56	£68.82	£130.75
57	£71.79	£136.41
58	£74.92	£142.35
59	£78.10	£148.40
60	£82.73	£157.19
61	£86.97	£165.25
62	£90.98	£172.87
63	£95.08	£180.65
64	£99.38	£188.83
65	£103.88	£197.37
66	£108.60	£206.35
67	£113.56	£215.76
68	£118.72	£225.57
69	£124.13	£235.86
70	£129.81	£246.63
71	£135.72	£257.87
72	£141.91	£269.63
73	£149.53	£284.11
74	£157.42	£299.08
75	£165.69	£314.80
76	£174.44	£331.42
77	£183.62	£348.88
78	£193.19	£367.06
79	£203.25	£386.17
80	£213.84	£406.31

For more details about the NARPO Healthcare Scheme:

Freephone 0800 112 4815

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

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

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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

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

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

Excellent appointed two bedroomed self-catering cottage with panoramic views near to Hawes. It 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

Wales

ANGLESEY

Cottage, Country-House and Apartments for weekly holiday let, or short breaks, situated in and around historic Beaumaris, in area of outstanding natural landscape beauty. Sea/Mountain views, nearby beach. Pets welcome. 10% discount to all fellow NARPO members. Website: www.homeandcruise.com. Email: cottage.wales@btinternet.com or ring Howard Roberts on 01248 811671

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.cefnduholidaycottages.co.uk email: info@cefnduholidaycottages.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 & 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

Greece

KATIGIORGIS

Luxury apartment sleeps 6, glorious sea views across to Skiathos 5 minutes walk from beach. Idyllic Greek fishing village tavernas, bar, mini-market, cafe. Fly into Thessaloniki & drive down or by water taxi from Skiathos. Exclusive to Police/NARPO. See southpelion-katigiorgis.godaddysites.com. e mail Greensaxon99@gmail.com

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.uk

TUSCANY

5 beautiful villa/apartments for couples in private resort. Heated salt water pool, hot tub, bar, beauty & relaxation treatments. Complimentary aperitivo & warm bruschetta every evening in the courtyard allowing guests to nibble & socialise. No children. www.tuscanyvillaresort.com info@tuscanyvillaresort.com Tel. 020 32867628

Portugal

ALGARVE- LAGOS

Luxury Apartment, overlooking Meia Prai Beach. 2 en-suite bedrooms, beautifully furnished, fully equipped kitchen, huge south-facing balcony giving fabulous sea views, short walk to Marina and town centre, car not necessary. Free Wi Fi. Can assist with travel. Telephone Ewan Conacher on 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

Portugal

Luxurious six bedroom villa. Gated driveway. Surrounded by half an acre of garden with orange and lemon trees. Own large pool, air conditioned all bedrooms. Maid service. Prices £1200 to £1800 per week. Phone Ralph on: 01749342250 or 07866219019 or e-mail marcelline.lintern@gmail.com

Spain

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: petermrompton@hotmail.com

VALENCIA

Comfortable, fully equipped 2 bedroom apartment. 5 minute walk to the Port & 10 to the beach. Excellent transport links to the City, no car necessary. NARPO discount. Phone Nicki on 0034 657 689 491 or visit www.ourvalencianapartment.com

Canary Islands & Madeira

CORRALEJO FUERTEVENTURA

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 booking enquiries please contact lasfuentes105@mail.com or 07952 947348.

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, colinrr@yahoo.co.uk, tel: 01531 651723 www.woodvillevilla.com

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Elegant and spacious re-furnished 4 bedroomed home, in gated community. Centrally located, 20 mins from Disney. Private screened pool, multi-gym Facilities available. Full Wi-Fi, cable TV and telephone. From £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

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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 £450 per week. Visit our website www.rentspringlakes.co.uk and link to our TripAdvisor page. Tel 01284 765944 Email: info@cgcharwood.com

FLORIDA - GULF COAST - CAPE CORAL

Waterfront executive 3 bed/2 bath villa. Sleeps 6. Heated, screened pool. Private boat dock with access to Gulf of Mexico. Fully equipped, flat screen TV's, free Wi-Fi. Convenient for beaches, shops, restaurants, golf. 15% discount for NARPO members. Visit www.Buttonwood-bay.com for full details or Email: Williams_philip2@sky.com

SIESTA KEY - SARASOTA – FLORIDA

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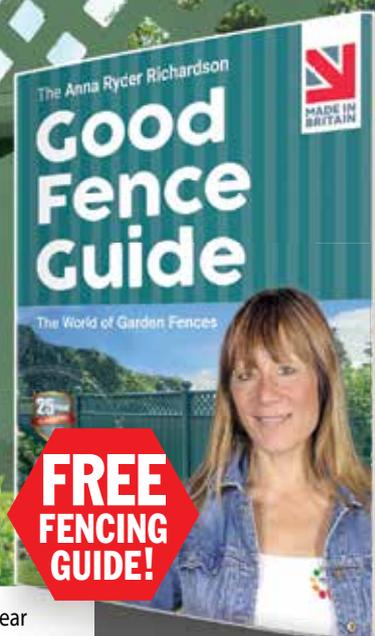
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Time out puzzle 90

Compiled by Ted Dilley

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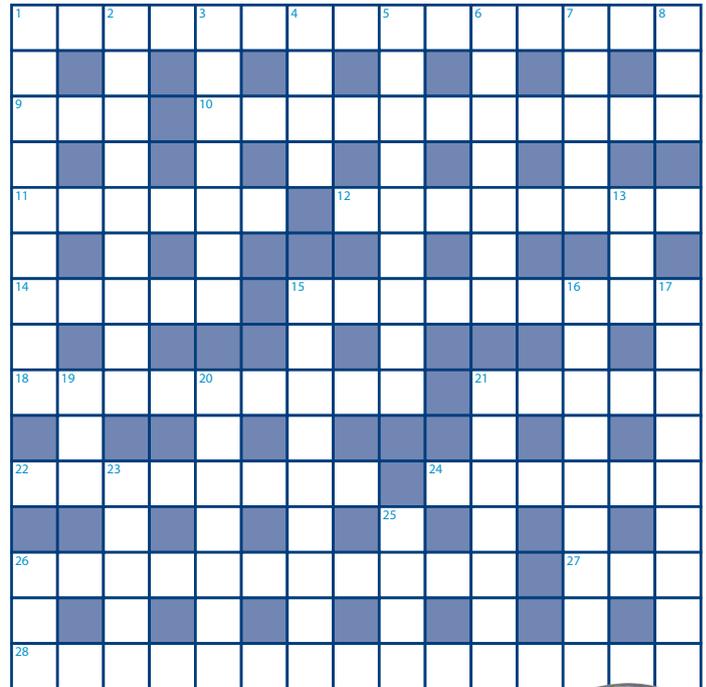
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Across

1. Western film character of the 30s and 40s played by William Boyd. (8,7)
9. Old negative. (3) 10. Magic word. (11)
11. Longs (6)
12. This heir is second in line. (8)
14. How many ages hence shall this our lofty scene be ---- o'er.... " (Shakespeare, Julius Caesar, Act 3) (5)
15. Parasitical plant found in parts of Britain.. (9)
18. Character played by Tim McInnerny in Blackadder II (4,5)
21. Musical form characteristic of J.S. Bach. (5) 22, Heat liquid gently. (4,4)
23. Playmat to occupy children while travelling.. (3,3)
26. Associated with divination by water. (11)
27. Pedal digit. (3)
28. The star-following magi. (3,5,4,3)

Down

1. BBC bandleader of the 30s. Closing number "Here's to the Next Time." (5,4)
2. Person in control of wages and salaries. (9)
3. Applied to one who has great knowledge through study. (7)
4. Roman emperor, popularly associated with an anachronistic instrument. (4)
5. Awful noise. (9)
6. Weapon worn at the hip. (7)
7. Fill with a feeling or quality. (5)
8. Ancient word of agreement. (3)
13. Pinch. (3)
15. Defensive fence. (9)
16. Step by step aid to solve a problem or task. (9)
17. The larch is a conifer which is not this. (9) 19, This product is often crude. (3)



20. Classical bagpipe music. (7)
21. Surname of Welsh jockey and crime writer, (7)
23. Surname of short TV comedian and naturalist. (6)
25. Pack. (4)
26. "Love in a --- .with water and a crust. (Keats - Lamia) (3)



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Crossword **solution** for issue 89

Across

1. The Fourth of July, 9. Rapid,
10. Louisiana, 11. Lorelei, 12. Triples,
15. Leer, 17. Brigade, 19. Dolly, 20. Moody,
21. Catalan, 24. Riot, 29. Ramming,
30. Bayonet, 31. Slaughter, 32. Amour,
- 33 Sir Francis Drake.

Down

1. Turtle, 2. Empire, 3. Old Glory, 4. Rolling,
5. Haunted, 6. Fossil, 7. Unable, 8. Yeats,
13. Peron, 14. Erode, 16. Cobra, 17.
- Bloom, 18. Art, 20. Maryland, 22. Aughton,
23. Alberti, 25. Impair, 26. Tigger
27. Angora, 28. Sterne, 29. Raspas.

Crossword **Winner**

The February winner will be announced in our August edition.

