



# NARPO NEWS

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



## LEISURE after the POLICE

### Benefits update

### An intergenerational contract

**LIFE:**  
Member News

**WORK:**  
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LIFE after the Police

WORK after the Police

LEISURE after the Police

## Welcome note

### Welcome to our 95th edition of NARPOnews

We've made some changes to the look and feel of the magazine which we hope you will enjoy. We always appreciate any feedback on the magazine so please do continue to send in your views and contributions.

In this issue we are providing a few ideas on how to make the most of your new-found leisure time. Whether it's taking up a new hobby or embarking on a travel adventure.

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### SOMETHING TO SHOUT ABOUT:



10

### NARPO News



23

### Police and the Suffragettes



37

### Wellbeing During Retirement



49

### A Visit to Vienna

### IT'S A REGULAR THING:

The Chief's Briefs	5
Readers' Letters	6
President's Review	9
General News	12
Intergenerational Issue	16
Benefits Update	20
Computer Know How	29
Westminster Corner	33
Leisure after the Police	35
Work After the Police	41
Book'em	45
What's your Tipple	46
Holiday Lettings	50
Time Out Puzzle	55

### Mailing info

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IFA00053 0416

# The CHIEF'S Briefs



As I write this column the sun is beating down and the World Cup has just finished with England doing remarkably well but not reaching the final which is lucky for me because I foolishly told my 19-year-old son that if England got to the final we would go!

It's a bit like musical chairs in Government at the moment with both David Davis and Boris Johnson resigning from their roles as Secretary of State for Exiting the European Union and Foreign Secretary respectively. They are both key Brexiteers and it remains to be seen what effect that has on our withdrawal from the European Union. We continue to meet with MP's and Parliamentarians to try and ensure that the rights of our members living in EU countries, particularly in relation to pensions are protected.

### Survivor Pension Benefits

The Government has finally responded to last year's Supreme Court ruling on equal pension benefits for same-sex partners in the event of a scheme member's death.

The Supreme Court judgment in Walker v Innospec ended the ability of pension schemes to restrict benefits for same sex partners to service since 5 December 2005, the date that the Civil Partnership Act took effect.

The judgment also required pension schemes to provide equal benefits to both civil partners and same-sex spouses.

Since the ruling last July, the Treasury has been considering the implications for public service pension schemes, including

### Police Pension schemes

The Treasury finally wrote to these schemes in March this year setting out the policy approach they should take.

The letters instructed public service pension schemes to make changes to their processes and rules in order to provide equal benefits for civil partners and same-sex spouses and the schemes were asked to provide further information on their approach and the timescales for implementation in due course.

I recently raised this matter with the Home Office at the Pension Scheme Advisory Board and the response was that

they were still formulating their approach. I have since followed this up with a letter to the Home Office, I still await their response with bated breath!

This situation has been further compounded by a ruling in the Supreme Court in June 2018, where the court ruled that the Civil Partnership Act 2004, which only applies to same-sex couples, is incompatible with the European Convention on Human Rights.

The judgement does not oblige government to change the law, although it does make it more likely that the government will now act and extend civil partnerships to heterosexual couples, which would potentially lead to a further extension of pension benefits to those unmarried heterosexual couples who have formed a civil partnership. In a civil partnership, a couple is entitled to the same legal treatment in terms of inheritance, tax, pensions and next-of-kin arrangements as marriage. I urge the government to make this change at the earliest opportunity and stop this inequality now and ensure that all survivors have equal rights and receive pension benefits commensurate with the pension contributions made by their loved one.

### Future Membership

A recent Government Actuaries report revealed that in March 2016 there were 152,030 police pensions in payment in England and Wales, of which 23,686 were dependants' pensions. This will more than likely have increased since then so we have a large resource of 'untapped' members to recruit as NARPO members, so please if you know other retired officers encourage them to join and take advantage of the many services and benefits available.

The new rules introduced at Conference last year also now allow all those former police officers who have served in a Police

Force and who have met the minimum service, age or ill health requirements that would entitle them to a police pension; and who have not been dismissed or required to resign from a police force by reason of misconduct, to join this fantastic Association as a Full Member. The police pension does not have to be in payment to join NARPO. This change will I hope encourage Branches to recruit members from underrepresented groups, such as former Women Police Officers, many of whom were effectively forced out of the service once they became pregnant and will allow them to take a full and active part in Branch business by becoming Full Members of the Association. Just because they didn't serve their 'full' time shouldn't mean they cannot become Full Members of the Association.

These new Rules also future proof continued recruitment to the Association, particularly when you bear in mind the new Police Pension Scheme which now means that officers will have to work 35 years before retiring on a full pension and consequently as a result of the pension being much more 'portable', it will inevitably mean that more and more officers will be leaving the service to pursue other employment.

Clear evidence already exists that shows the average age of recruits is increasing and the number of those leaving the service early is also increasing significantly. If we do not address some of these issues by recruiting members from these groups, then over time our membership numbers will start flattening out and then start declining as the pool of potential members reduces.

### Member services

NARPO have now teamed up with Langleys Solicitors who will provide advice and support to all NARPO members and they also offer a free initial consultation and discounted rates. Visit their main website at [www.langleys.com](http://www.langleys.com)

Home Property Lawyers are offering NARPO members a 10% discount against their conveyancing fee, so if you are planning to sell, buy or remortgage a property, give them a call on 01522 503510 or go to [narpo.homepropertylawyers.com](http://narpo.homepropertylawyers.com)

Gordon Brown Law Firm provide straight forward advice, getting the job done in the most cost effective and efficient way. Central to their ethos is the best possible service levels. GBLF have created a number of special offers and packages for NARPO members including Buying and Selling Properties, Wills and Lasting Powers of Attorney.

Griffin Tax Free Motoring have a fantastic range of new vehicles at discounted rates for NARPO members, see their advert later in the magazine.

**Steve Edwards**  
- THE CHIEF EXECUTIVE

# Readers' Letters

## John Arlott - Cricket commentator extraordinaire

I recently attended a one man show, featuring the legendary Test Match Special Cricket commentator Henry Calthorpe Blofeld [Blowers!] at the Stafford Gate House Theatre.

During the evening he referred fondly to two of the greatest English cricket commentators of all time. Namely Brian Johnstone and John Arlott and re-counted some of their antics in the Commentary Boxes around the world.

A few weeks after the event I came across a small article specifically concerning John Arlott. I was surprised to find that as well as his commentating career he had been an opening batsman for the Hampshire Cricket Club more than 70 years ago.

Even more surprisingly was the fact that in 1934 at the age of 20 years, he joined Hampshire Constabulary, rising to the rank of Detective Sergeant. He apparently served 11 years in the Police, during which time he developed the unusual art of writing poetry and writing programmes freelance for the BBC.

His literary skills led him to employment as a Cricket Correspondent and wine writer for publications that included the Guardian, London's Evening News and Kitchen Choice. He also wrote or co-wrote several books, notably on cricket-- Arlott on Cricket, The Noblest Game-- as well as guides to food and wine.

He was elected President of the Cricketer Association in 1968 and received the OBE in 1969 for services to cricket. He became known as the voice of cricket and served as a commentator for the BBC from 1946 until his retirement from that position in 1980.

John Arlott died in 1991 at the age of 77 years.

**Mark Judson**  
Chairman Staffordshire NARPO and NEC Representative for Number 3 Region.

## K9 Memorial

As a retired police officer (TVP/ MET 1984 - 2010 ), some of which was a Dog handler with TVP, I am very pleased to see the incentive to create a K9 memorial. I recall seeing a similar one in the USA many years ago outside the Police hall of fame.

The only observation I would have, and I am sure there will be some eyes rolled by

some of my colleagues when I say this, but it should really just be a Memorial to the dog. Or, include a female officer in the statue.

I do think at times society can be a little too over sensitive when we discuss equality, and I don't normally get my tracking line in a twist about it. But I think it would be a huge discredit to the service of all handlers to just show a male officer.

**Simon Allen**  
Nova Scotia, Canada  
London branch

## Hearing Star

Like many other retired police officers, I have recently made use of the services provided by Hearing Star. I can only reiterate the positive feedback printed in the NARPO magazine in regards to this organisation.

The two co owners of Hearing Star, Kevin and Maria should be congratulated on providing such a remarkable service, in a personalised manner.

**Bob Hulse**  
Bottesford, Leicester  
Leicestershire branch

## Car Insurance Quote

In April I received my car insurance quote from Police Mutual who I have house & car insured with. I got a shock how much the price had increased considering I have had the same model of car insured with them for a number of years.

I started to get some quotes and found a leading company who advertise on the television £136.30 cheaper than Police Mutual / Narpo policy.

I was even more shocked that the advert in the NARPO magazine this month quotes GREAT VALUE I think not.

**R M Coverdale MBE (Mick)**  
Ex Durham & Cleveland  
Cleveland branch

## Plastic Concern Plastic Envelopes

I echo the letter from Doug Smith about the plastic envelopes used by NARPO to send out NARPO News. I note the CEO (Steve Edwards) has stated the plastic envelopes are recyclable (although not marked as such) but try telling that to my borough council who only recycle hard food

“ Several readers have been in touch to say that their local council does not recycle polythene. An alternative suggestion, is to recycle the plastic envelope in the carrier bag recycling bins that can be found in most supermarkets. NARPOnews is also available online at [www.narpo.org](http://www.narpo.org) a few weeks after publication. ”

container plastics. Online advice is to cut them off carefully and reuse as a smaller envelope.

I think the time has come for members to opt for an online version of the magazine if they want to and/or change the packaging.

**Paul Westley**  
Northampton branch

## Group Insurance Policy

Due to changes in my health and a change of age groups for both my wife and I, I decided to check the Group Insurance Policy for retired members. I was obviously aware that as one gets older the benefits become less; as is the nature of insurance policies; and the following came to my attention.

The deductions from my pensionable pay have increased on the annual basis in December of each year but as of February this year my wife reached the age where she receives no benefits whatsoever from the policy other than Roadside Assistance whilst I am a member.

I noted that full deductions were still being taken from my pension for the insurance policy. I had assumed, quite wrongly, that the pensions/pay department would be aware of my wife's age as a nominated beneficiary of the insurance policy, I queried the deduction to find that a member must notify any changes of the age to partners or spouse in order to stop the necessary deductions.

I strongly advise that all members of a certain age check their payroll deductions for Group Insurance and advise their respective payroll departments at the earliest. My local department will not refund any overpaid amounts but will stop future deductions for that part relating to my wife. In my case it was only two months but I am sure there must be other members, who like me are not receiving pay slips in the post any longer, have forgotten.

**David Stearn**  
Cambridgeshire branch

## Inner Wheel

Thank you so much for printing the letter from Hannah - District 5, in the May edition. Inner wheel is not just for the retired. I am the wife of a retired police officer PC 434 John BELCHER. He became a Rotarian in 1989 having been taken to a meeting by a fellow police officer. A year later I joined the Inner Wheel Club of Luton Chiltern. When we moved away, we then found new friends in the clubs at Newport Pagnell, District 26. We were both working but still carried on in the 2 organisation when we both retired.

I agree in everything Hannah has said, we both have over 25 years of fun friendship and service within this organisation. We recommend it to anyone who is looking for a new challenge.

We send greetings to all members of NARPO who are in Rotary or Inner wheel. (including Hannah) Good luck in all your fundraising and community work.

Best wishes to all at your "so helpful" magazine.

**Valerie Belcher (Mrs)**

## NARPO Travel Insurance

I would like to add further to the recent debate on NARPO Travel Insurance. A couple of years back, whilst holidaying in Guernsey, my wife injured her foot, incurring medical costs of just under £400. On claiming, we were advised by AXA that they considered the Channel Islands as a part of the UK, and therefore there was no cover under the policy for medical costs.

We argued that, yes, the Channel Islands were part of the UK in some ways, but not for medical matters. Each island runs its own scheme for residents, for which the mainland UK has sometimes had a "reciprocal agreement" in place. These arrangements allow visitors from the mainland to be treated as a resident, although this is not totally free, as at home.

At the time of our claim there was nothing in place, although at my last check, a reciprocal agreement was in force with Guernsey.

However, agreement or not, a NARPO member would still be left without cover for having to be repatriated should they be seriously ill or worse. Considerable cost would be incurred.

It would appear that I could travel to many a far flung destination under this policy and rack up quite substantial medical costs, but it won't cover me for the Channel Islands. I did check last year and nothing had changed.

It's fair to point out that AXA did eventually make us an "ex gratia" payment,

although I'm not sure about this if our claim had been far higher.

I write this not as a complaint against the NARPO policy, which is in other regards, excellent. I am just concerned that other members may not be aware of this gap in their cover.

**Dennis Gittins** Cheshire  
Merseyside branch

## Skills for the Future

I served almost thirty years in the police service, mostly in traffic. As a result, I had the privilege of working alongside some of the finest of the finest. I very much knew that they would be there for me, as I was for them. Leaving the service was a wrench, but I knew where I was going and what life would give.

Mind you, I never realised how much the police training, service and various courses had equipped me for the next role! I have now been a Church minister for thirty-three years and can say without any doubt, I could not have been the minister I am without all those years in the blues. I have served West Indian Churches, Street People Missions and suburban Churches. In all of them, I have realised just how much the police service gives you for the future, especially with dealing with the highest and the normal of our society.

I have been a police Chaplain to both the Metropolitan and Kent Police and am saddened by the low morale that is presently within the service, especially as I received so much from it! I always wear my medal ribbons, was it twenty-two years of undiscovered crime, on my cassock and it is interesting the remarks it brings from people as I travel around.

Probably the greatest privilege I receive is to officiate at the funeral service for both serving and retired officers, but it does bring back some memories when you stand by a coffin and realise that you and he raced around on my beloved Triumph motorcycles. I can never ever repay what I received from the police service but one thing I am sure of, it really made me the Church minister I am today.

**Revd. John L Lines MBE**  
London Branch

## info

You can post your letters to: Readers' Letters, NARPO House, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP. Or by email to [depceo@narpo.org](mailto:depceo@narpo.org)

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## Emigrating advice

I have just received my February, 2018 copy of Narpo News. I read with interest on the Benefits Update page about the 3% increase in state benefits. I write to forewarn members who are in the process of, or contemplating emigrating to one of the former Commonwealth Countries. Canada, where I now live, Australia, New Zealand, South Africa to join family already there, or simply a wish to move. Although your police pension is safe and increased annually, your old age pension will be frozen on the first day you move, even though you have contributed the full amount for your working life. Move across the border to the USA however, or Israel or Bosnia you will be indexed. The aggravating thing is this, amongst all the countries that are indexed is any EU country, post Brexit those members living in the EU now will no longer be in the EU, but, they will continue to be indexed, there is then absolutely no reason why the UK cannot treat all overseas pensioners the same. It does not even need an act of parliament, it is just a signature on the annual uprating document. Anyway, forewarned is forearmed.

**Peter Sullivan** Ontario, Canada  
Bury & District branch

## Disabled Rail Card

As quoted by John Brown from Blackpool, in Narpo News May 2018, I read with interest his letter regarding the disabled railcard. My husband also has one of these and has on many occasions not been charged for his travel companion. Some clerks class this person as 'the carer' and in fact travel free. This is usually on journeys within the Yorkshire boundaries, ie south, north and west Yorkshire. (As this is where we reside) As stated by John Brown all other journeys benefit from a generous 1/3 discount, but it is worth checking when purchasing tickets as not all rail staff are up to date with discounts. The reason being, my husband had been traveling to and from York for a full year, when one of the staff informed him he was entitled to 50% discount on rail travel, after noticing he had a card from social care which is linked to the disabled railcard. My advice, always check, it costs nothing to ask and you may be surprised.

**Sheila Looker** Doncaster Branch

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# President's Review



President's Review

Since my last update, I have been on the road visiting many Branches AGMs, which are always useful to ensure we get a better understanding of the various problems members face.

In May, I attended the Police Mutual (PM) Conference held in Chester, where I had the opportunity to meet people from around the UK, and gain an insight into PM's financial position, election of officers and their future plans. There was also their award ceremony to recognise their Force Authorised Officers in various categories, which are viewable on their website.

The Public Service Pensioners' Council held their Executive meeting and, later in the day, their own AGM. Our CEO, Steve Edwards, was re-elected as their Treasurer and I was re-elected onto their Executive Committee.

A significant area of their work will be the impact that the Cridland review could have on State Pension schemes. They, like ourselves, continue to look at issues around State Pension ages, what is the best index for measuring inflation, and universal pension benefits.

*"As you will all be aware we celebrate our Centenary next year and plans are well underway for our celebrations, including a Centenary Dinner and Parliamentary Reception."*

One key issue is that of British Pensioners living abroad. Apparently over half a million live in countries without reciprocal social security agreements with the UK, so they miss out on fair indexation. There is likely to be almost another half a million in Europe, post Brexit, who are intended to be covered by similar arrangements as now, but this will need a reciprocal arrangement with the EU.

Later in May, I was a fraternal delegate at the Police Federation's Annual Conference in Birmingham. There were

no specific motions, but there were a number of presentations and key speakers, including the new Home Secretary, which were followed by question and answer sessions. You can view these through the Police Federation website.

Our National Executive Committee met in early May and the Minutes will be available after their acceptance at our July meeting. Your NEC Regional Representatives can update those who wish to know more, but they will have, no doubt, already notified your Branch Secretary.

Towards the end of June, I attended the AGCM of the Police Treatment Centres (PTC) in Harrogate, and was pleased to see that one of our members, Baroness Angela Harris of Richmond, is now the President of the Charity.

The Retired Officers Associations from England and Wales and Scotland were thanked by the PTC CEO Patrick Cairns for helping to increase the number of retired Officers making regular donations. In 2017, there were 3,505 retired officers making donations, two-thirds of which paid more than the minimum donation. During that same period, it treated 311 retired officers. We were also informed that Derbyshire Constabulary had become a contributing Force.

Having said it was the PTC AGCM, it was also the AGCM of the lesser known St George's Police Children Trust, which supports over 300 children every year. Small weekly donations from Officers helps to provide financial support to families to help children and young people throughout school years, and for many, into further education. This support is given when either a Police Officer or spouse have lost their life, or when a Police Officer parent through illness or injury is no longer able to earn a living. The Trusts support circumstances that have arisen either on or off duty. In money terms, over £500,000 is distributed to Police Families each year.

They also have a holiday home which can be provided for a respite stay for one week free, with additional weeks at a discounted rate.

As you will all be aware we celebrate our Centenary next year and plans are well underway for our celebrations, including a Centenary Dinner and Parliamentary Reception. We have designed a special centenary logo which will feature on all our communications throughout 2019 including the 2019 Centenary diary which you can order by completing and returning the pull-out section in this magazine, or indeed, order online via our website.

The NEC have agreed significant funding to assist in these celebrations and each Branch will be receiving a rebate of 10% of their payable precept for 2019, for Branches to spend on their own local centenary celebrations for its Members. It would be great if you would let us know how you are celebrating and any photographs etc. will be considered for inclusion in the magazine.

We have also commissioned a commemorative History of NARPO booklet which will be circulated to all NARPO members via NARPO News next year.

This year's NARPO Conference is being held at the Riviera Centre in Torquay on Friday 7th September. The guest speaker is Ann Widdecombe and there will be an interesting session on Life, Work and Leisure after the Police, featuring former police officers who have since gone on to be successful in other areas of life. Once again for those who cannot attend in person you will be able to watch the proceedings via the live webcam broadcast available on our website at: [www.narpo.org](http://www.narpo.org)

*B Burdus*

Brian Burdus - President

## Life Membership

### Mr Ken Baker

John Guy, Chairman of the Gwent Branch, presented Ken Baker with a certificate of Life Membership. Ken has been a member of the Branch committee for 20 years, holding the positions of Social Secretary and Vice Chairman. Over the years, Ken, with his wife Ann, has arranged numerous weekends away, day trips social evenings and quiz nights.



Mr Ken Baker, Gwent branch

Dave Moses the branch treasurer presented him with a bottle of single malt whisky.

### Mr Peter Brew

Branch Chairman, Jim Doney presented Peter Brew with his life membership certificate at the Branch Meeting held in June.

This honour was awarded in recognition of Peters self-imposed practise of attending

all the funerals of retired officers of the old Cornwall Force - which he has done virtually since his own retirement. In all the years since then he has attended countless funerals and has built up an encyclopaedic knowledge of the membership of the old force and all its members, this extending to the wives of officers and their widows; so much so that his knowledge often outstrips our own records.

## Birthday celebrations

Former Berkshire Officer Reg Rumbles recently celebrated his 103rd birthday. He retired in 1965, so has received his pension for in excess of 40 years. Although he is now in a nursing home he is visited by the Chief Constable on a fairly regular basis.



He left home at the age of 16 and went to Maidenhead where he was employed by International Stores. During that time, he witnessed a fatal accident and was able to give a full detailed account of the circumstances. An official involved in the case suggested he apply to join the police service due to his accurate, unbiased and detailed reporting. He subsequently applied and was accepted into the Berkshire Constabulary, stationed in Ascot.

During the war he served in the Royal Navy and after armistice he returned to Ascot as a PC. In 1952 he was transferred to Windsor where he completed 27 years' service before retiring in 1965.

## NARPO News continued...

### NARPO branded clothing

NARPO has partnered with Stitch & Print, a supplier of quality embroidered & printed clothing to offer members a new range of NARPO branded clothing. Items include men and women's polo shirts, hoodies and jumpers, in a range of sizes and colours. The ever popular NARPO baseball caps will also be available to order directly from Stitch & Print.

Visit the NARPO shop at [www.narpo.org](http://www.narpo.org) to see the full range. Orders can be made either online or by calling Stitch & Print directly on 016973 43546.



### Long Service award

Chairman of Bedfordshire NARPO Lionel Stewart was invited to present an award to the outstanding police cadet at the annual Bedfordshire Police awards ceremony in June and ended up walking away with an award himself.

As he was about to walk off the stage he was taken by surprise by the Chief Constable who presented him with a special long service award.

The award recognised the 60 years that Lionel has been involved in policing - 17 years in the Met, 15 years in Bedfordshire and 28 years with NARPO and as a member of the Beds Police Welfare Committee.

Lionel was awarded an MBE in the Queen's Birthday Honours 2015 for services to the community in Bedfordshire.

The award from the Chief Constable is a fitting tribute to Lionel who is a hugely popular figure and has served Beds NARPO as Secretary for over 20 years and continues to serve as Chairman.



## Tell us your NARPO news....

If you have any news that you would like to see included in the NARPO news section then please get in touch. We would like to hear from you! Please contact: [businesssupport@narpo.org](mailto:businesssupport@narpo.org)

## Barnsley Branch

Members of Barnsley NARPO have raised over £2,000 in support of Barnsley Hospice through a number of fundraising activities, including raffles and bag packing at supermarket checkouts.



Cheque presented on behalf of the members

## Access to Support Course

Branch representatives from across the country came together recently to attend the 'Access to Support' course, run by NARPO.

The one-day training course is designed to equip welfare officers with the latest information relating to welfare issues, including benefit updates, disability and legal issues and pension matters; thus ensuring they are able to provide relevant support and advice to members.

Speakers included Police Mutual, Disability Rights UK, Coop Legal Services and the Police Chaplaincy Service. Representing the Police Chaplaincy Service, David Wilbraham, highlighted the role of the chaplain in supporting all police staff in any aspect of their professional duties or personal lives.

## Sheffield Branch

Sheffield Branch's oldest member, Mrs Lorna Kilham, was 100 years old on Mayday bank holiday. Lorna worked as a policewoman and later, on support staff, in the Sheffield City Police. Lorna's late husband, Cyril, was sergeant in the force Mounted Department and Lorna was proud to show visitors a photograph of Cyril leading a parade on his grey mount. Lorna didn't want a fuss for her birthday but she wasn't to get away with that - members of the Branch Ladies' Section turned up with a cake and flowers, and around 100 birthday cards to surprise her. And the most special surprise of all for Lorna, arranged through Chief Constable Stephen Watson, was when two members of South Yorkshire Police's Mounted Dept. arrived riding two grey police horses - Lorna was quite overwhelmed!



Lorna with Branch Treasurer Gerry Scarfe, and Sgt Catherine Wallis and PC Tracey Brown

## Calling all iPad or Android Tablet owners...

*If you ever find your tablet frustrating, aren't quite sure how to do things or just think you might not be getting all you should from it, read on...*

Tablets are becoming hugely popular. And no wonder - they're lighter and easier to carry around than a PC. You can sit in a comfy armchair and browse the web or even video call your family around the world.

They're easier to use than PCs in lots of ways, too. But there's a catch. In fact, two.

### Catch number 1:

They're different from PCs. So if you already know how to use a PC, you have to start again.

### Catch number 2 (the big one!):

There are lots of important features that are "hidden". There's no button for them, saying "click here". And you simply can't work it out. You need to know to slide the screen from the left, or drag the thingy-me-bob to the right.

Someone needs to tell you these things - it's just not possible to work it out as you wouldn't even know they're there!

### If I ran the world...

If I ran the world, these devices would come with a proper manual. But when they do come with a manual, it's on the device, so you can only get at it if you already know how to use the thing! And when you do get at it, it's usually written assuming you already know how to use it - which makes it a bit pointless.

That's why I've written these books: *iPads One Step at a Time* and *Android Tablets One Step at a Time* (ideal for all Android tablets).

### Plain English - that's not all...

They explain how to use the device, in plain simple language, with pictures of the screen showing exactly where to tap or slide your fingers. No jargon!

### Only Half the Story...

That's only half the story, but I don't have room to explain what I mean by that here. So I've put together full information on the books - who they're for, what they cover and so on.

What's more, the books also

come with a small free gift - no room to explain that here, either! **"Better than WHSmith's Best"?** As soon as these books came out, I started getting comments like...

*"Thank you for producing such a superb book - it is really helping me. I had bought one (a book) in WH Smiths a short while ago and couldn't get on with it at all!"* - J.S.

and *"I am delighted with the new book on tablets, so many things I didn't understand before, being of the 'retired brigade' it's a great help."* - Doreen Wadsworth

### Don't buy now, do this instead

Anyway, don't buy now. Instead, you can find out the full details about what's covered, who they're ideal for and what you might be missing out on, then decide. Just ask for a free information pack.

### Quick and Easy to Get Yours

Why not ring or write off for the

full information now? There's no obligation at all. Discover what the books will do for you and about your free gift that comes with them. (And don't worry, we won't pass your address to anyone else.)

### Call, email or post the coupon

Ring Emma, Michelle or Jade on 01229 777606 quoting 'NP0818A' you can call 7 days a week. Or email your name and postal address to us at: [NP0818@helpfulbooks.co.uk](mailto:NP0818@helpfulbooks.co.uk) Or if you prefer write to us at 13B Devonshire Road Estate, Millom, Cumbria, LA18 4JS requesting a tablet infopack.

You don't even need to know which type of tablet you have: the infopack will explain how to tell.

There's no obligation, no cost. You have nothing to lose so why not do it now, while you think of it? Best not risk losing the details, reply to ask for your free infopack today.

*Not in shops or on Amazon. Call for info now*

# Dyfed-Powys Police 50th Anniversary

On the 1st April 1968 the Carmarthenshire and Cardiganshire Constabulary, Mid Wales Constabulary and Pembrokeshire Police amalgamated to form the Dyfed-Powys Constabulary, making it the largest police force geographically in England and Wales. The name changed to Dyfed-Powys Police in 1974.

A Service of Celebration was held at Police HQ at the end of April to celebrate the formation of the force. During the proceedings, current, retired police officers, staff and guests including the Sara Edwards, HM Lord lieutenant of Dyfed and Dame Shan Legge-Bourke, HM Lord Lieutenant of Powys were taken through

key events in the force's history by BBC newsreader Huw Edwards.

Several Dyfed – Powys NARPO members were interviewed by Huw and provided the large audience with interesting anecdotes about major incidents and investigations conducted by the force during its 50 years' existence.



Former Chief Constable, Mr Ray White recalling fond memories about his time as head of Dyfed-Powys Police.

A special welcome was extended to former Chief Constable, Mr Ray White and his wife Trish who returned to Wales from their home in Queensland, Australia to meet up with former colleagues and friends. A Book of Remembrance to commemorate those who lost their lives whilst serving with Dyfed-Powys Police was unveiled during the service by Mr White.

# Protecting the Protectors

**NARPO attended the Police Federation 94th annual conference at the ICC in Birmingham in May to raise awareness of NARPO amongst members of the Federation.**

Held over two-days, the conference, entitled 'Protecting the Protectors – The Reality of Policing', provided an opportunity to listen and debate current issues in policing, covering counter terrorism, stop and search, assaults on police, emergency response driving, conduct, performance, welfare and much more.

In his first keynote address to Conference as PFEW Chair, Calum Macleod, cautioned the new Home Secretary Sajid Javid "to learn the lessons his predecessors failed to" and urged the Government to go further in its protection of officers. He spoke of his frustration when it came to changes in legislation in relation to assaults on emergency workers and greater protection for trained police drivers and urged the Government to take the opportunity to make a difference.

He also highlighted the issue of poor officer pay and the increasing disconnect between the demand and capacity facing the police service. A hard-hitting video depicting some of the many issues faced by frontline officers day in, day out.

PC Laura Gargett's story was one of several powerful videos shown as part of the Protect the Protectors session. She told host – LBC presenter Ian Collins - that assault is a daily risk for a police officer, and said: "I get disheartened that the legislation isn't in place to support us when these things happen. I think that's because the hands of the criminal justice system are shackled by weak legislation. We need to get the message out there that the law needs changing because these assaults are becoming too commonplace."

Also addressing delegates, the new Home Secretary, Sajid Javid MP, promised support for increased police pay and welfare.

He acknowledged the increased demand on police officers with more hate crimes and sexual offences being reported and the recent increase in serious violence, including knife and gun crime. The Government has increased police funding by £460m this year and will invest over £1bn more in policing

than three years ago, he told officers, adding the promise that he would prioritise police funding in next year's Spending Review.

Policing Minister Nick Hurd was put on the spot over pay, while Michael Lockwood, the Director General of the Independent Office for Police Conduct (IOPC), told delegates what he is doing to improve what was formerly the IPCC and would try to establish respect from all sides.

The video 'Protecting the Protectors - The reality of policing', which was shown at the conference to highlight the harsh reality of policing, can be found at [https://www.youtube.com/watch?v=-G51h\\_5ncU](https://www.youtube.com/watch?v=-G51h_5ncU)

**Addressing delegates, the new Home Secretary, Sajid Javid MP, promised support for increased police pay and welfare.**

## They care, we care, Let's all care!

Do you know a carer who you feel deserves a reward for all the work they do?

There are around 7 million carers in the UK looking after family members, friends or neighbours. One in five of these are aged over 50, and many have long-term health problems themselves.

Caring for a loved one can bring many challenges and difficulties including the feeling of extreme isolation, stress, and tiredness. This is a problem because even though many say it is a rewarding experience overall, carers rarely get a break or the chance to relax.

If you know a carer who works tirelessly each day and deserves some appreciation please tell us by completing the form below or online.

We will send 200 carers a hamper or a bouquet of flowers!

Your name		Your email address or mobile number	
Carer's name		Your relationship to carer	
Carer's home address		Why do you think this carer deserves an act of kindness bouquet or hamper?	

Gift preference (please tick)  Hamper  Bouquet

Please complete this form and send it in an envelope to us at:

Acts of Kindness, Wellbeing Services, Police Mutual, Alexandra House, Queen Street, Lichfield, Staffordshire, WS13 6QS or complete the form online at [policemutual.co.uk/carers](http://policemutual.co.uk/carers)

Please check the Police Mutual website for terms and conditions.



Acts of Kindness are arranged through Police Mutual Assurance Society. The information that you provide on this application form about you and your nominee will only be used and held for the processing of this application and we will only pass details on to the third party gift supplier and not any other third parties. You will not be opted into any marketing activity. We will delete the data you have provided after six months. For more information about your rights, including complaint information and how to contact us, please read our Privacy Policy at [policemutual.co.uk/about/privacy-policy](http://policemutual.co.uk/about/privacy-policy).



Let's say 'Thank You!' and acknowledge their care and dedication!

Image for illustration purposes only.

## 5 reasons why you should own physical gold...

- 1 Gold is a safe haven asset** - Gold is frequently used as a safe haven asset in times of economic turmoil or geopolitical uncertainty. For this reason many advisors recommend allocating around 5% - 15% of their portfolios to gold.
- 2 Gold has a history of holding its value** - Unlike paper currency, gold has maintained its value throughout the ages and is an ideal way of preserving wealth from one generation to another.
- 3 Gold is a hedge** - Gold has historically had a weak correlation to movements in the financial markets and is frequently used as a hedge against inflation or to offset falling stock markets.
- 4 Scarcity** - Deposits of gold are relatively scarce and new supplies of physical gold is limited. This natural scarcity and high production cost is the ultimate reason why gold holds value.
- 5 No counterparty risk** - Physical gold has no counterparty risk. When you invest in physical gold you own it outright. In contrast, gold futures, gold certificates or ETF's all involve counterparty risk.

BullionByPost stock a huge range of gold and silver bullion bars and coins. Online prices are updated every two minutes in line with global metal prices. With free insured delivery or fully allocated storage, BullionByPost are the UK's No.1 online bullion dealer\* for physical precious metals.

If you have any questions about gold or silver bullion investment, please contact our knowledgeable and friendly customer service advisors on 0121 634 8060.



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\*Source: Experian Hitwise based on market share of UK internet visits March 2017 - March 2018

# Pension Disputes

There has been a change to the mechanism for resolving Pension disputes.

The Pensions Advisory Service [TPAS] dispute resolution function has now moved to The Pensions Ombudsman [TPO]. The move included the transfer of the TPAS dispute resolution team and volunteer network. Prior to the transfer those with a dispute could approach both TPAS and TPO for assistance when dealing with a pension complaint. TPAS focussed on complaints the pensions schemes Internal Dispute Resolution Procedure [IDRP] had been completed and the TPO dealt with complaints once the IDRP had been exhausted.

The transfer will simplify the customer journey. Customers will be able to access all pension dispute resolution, previously handled by two services, whether pre or post IDRP, in one place. This will lead to a smoother customer journey and improved complaint handling. TPAS will continue to focus on providing pension information and guidance, and will become an integral part of the new Single Financial Guidance Body.

**TPAS will continue to focus on providing pension information and guidance, and will become an integral part of the new Single Financial Guidance Body.**

You have a right to refer your complaint to the TPO free of charge. The TPO deal with complaints about how pensions schemes are run. If there is a problem this is known as maladministration, which includes situations such as a pension scheme:

- taking too long to do something without good reason
- failing to do something they should have
- not following their own rules or the law
- breaking a promise
- giving incorrect or misleading information
- not making a decision in the right way.

The TPO can be contacted by Freephone on: 08009174487, email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk) or via their website at: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

# Police Roll of Honour Trust

In June, the Police Roll of Honour Trust held a Reception event in London in celebration of the granting of a Royal Charter. The Trust is the only police Charity to hold a Royal Charter.



Sid Mackay from the Police Roll of Honour Trust welcomes guests to the unveiling of their Royal Charter

In recent times, the high profile deaths of police officers on duty has highlighted the poor state of police record keeping with respect to deaths and a lack of knowledge going back in time of officers who have lost their lives in the course of their duties. Also the disparate number of Forces and amalgamations over the years has resulted in lost or discarded records where they may have existed. Unlike the Military who have over the centuries kept accurate records of campaigns and of casualties, the Police service has been involved with one single campaign which has no clear beginning or end.

The Trust was formed in 2000 and has worked to identify deaths through historical research while maintaining the details of recent deaths to provide a comprehensive list of those who have died as far back as records can be traced. We have been doing this through the research of police records, newspapers and Court records. We have over 4000 deaths on file of warranted officers and civil support staff. Included are parish constables, official watchmen, Bow Street runners and the host of law enforcement officers preceding modern policing. The oldest death recorded being that of an unknown constable in 1680. Last year we published a book listing all of those who died it is known as "The Roll of Remembrance".

The Trust's list of fallen officers is now seen as the definitive guide to Police Forces in the UK. It is with pride that we provide support to police forces; without the work of the Trust many Forces would have inaccurate lists of fallen officers. That support has been described as the golden thread which links the past, the present and the future.

The work of the Trust and our lists of police deaths not only summarises the personal sacrifice of the fallen but is a testament to their dedication to duty and the link between the present and past centuries of policing.

As a Trust we do not hold our own annual memorial service but are happy to help other police charities which do. The National Police Memorial Day service we have helped in the past and the Roll of Remembrance book featured at Cardiff last year and will be at Belfast this year. We have provided a copy of the

book to the Police Memorial Trust. It is on display at the National Police Memorial in The Mall. We are working closely with the Police Arboretum Memorial Trust who are developing an iconic memorial for the National Arboretum in Staffordshire which will include a digital display.

On the anniversary of an officer's death, we send the relative a commemorative card as a reminder that the wider police family has not forgotten their loved one. We will also help with assistance or advice where we can but we recognise the greater ability of the Police Trust (formerly PDT), Care of Police Survivors and similar police charities which are best placed to undertake such support.

All in all, we like to think that for a small charity managed only by volunteers who are serving officers, retired officers and the relatives of fallen officers, we try to provide a high support service to the wider police family in helping them to commemorate and remember their fallen and loved ones.

Incorporation will increase our heft and recognition within the wider police community but also and more importantly establish the Trust within society as playing an important but vital part in the remembrance of fallen police officers. The grant of the Royal Charter is also a recognition, by the establishment and governance of the country, of the importance of the work that we do.

As a charity we are small on funding and any donations from NARPO branches and members would be gratefully appreciated and put to good use in the work that we do in perpetuating the memory of our fallen colleagues.

Sadly our work is ongoing and comes into more prominence at the times of adversity. We try to ensure that no police death on duty is forgotten which is encapsulated in our motto "LEST WE FORGET."



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# The Intergenerational Issue

**The Resolution Foundation have published the final report of the Intergenerational Commission. The Commission was convened to explore the questions of intergenerational fairness that are currently rising up the agenda.**

The report examines the main issues facing society today and compares the expectations and experiences of differing generations; the silent generation [born 1926-45], baby boomers [born 1946-65], generation x [born 1966-80] and millennials [born 1981-2000] and suggests some innovative and radical solutions to the problems society faces.

## The reports main findings include:

Employment has provided good news for young people as the unemployment rate for 16-29 yr. olds rose less than it did during the 80's and early 90's. But, while more young adults are more likely to be in work, they have been rewarded very poorly.

Declining home ownership is the most prominent worry about younger generations. Millennial families are only half as likely to own their home by age 30 as baby boomers were by the same age.

Pensioner incomes have performed strongly in this century: median pensioner incomes are now higher than median working-age incomes after housing costs. There are headwinds to maintaining this performance for future retirees, however. That is because private sector membership of generous 'defined benefit' pensions, for those around age 35, halved for employees born in the early 1980s compared to those born around 1970. 'Automatic enrolment' of employees into less generous 'defined contribution' pensions does, however, mean that younger cohorts have higher overall pension scheme membership rates than predecessors did at each age.

In contrast to older generations, young adults are making no income progress and accumulating much less wealth. Bringing together these trends, disposable incomes – the best measure of current living standards – are no higher for millennials who have reached age 30 than they were for generation X at that age. In contrast, older baby boomers have maintained significant income improvements on the silent generation, continuing the pattern

of generational progress that was the norm across the age range in the second half of the 20th century.

A look at income and wealth also highlights just how large differences within generations are. Intra-generational income inequalities have been higher for generation X and the millennials than for the preceding generations at each age, and absolute wealth gaps within cohorts are growing. Inheritances will get bigger in the coming decades, but with already-wealthy millennials set to inherit more than four times as much as those with no property wealth, they risk amplifying existing wealth gaps. Today's intergenerational differences could create deeper intra-generational gaps in future.

It is not just young adults who are being affected by the challenges to a better Britain. The overwhelming conclusion is that today's young adults are having a tough time on key measures of living standards. But while millennials are clearly at the sharp end, there are areas of concern for older generations too. Rising housing costs have held back living standards improvements for all generations alive today – albeit in return for larger houses and the ability to accumulate property wealth in the case of the baby boomers.

Older female pensioners have had poorer average pension outcomes than younger women, who will



benefit from auto-enrolment and a flat-rate State Pension. Insecurities in the labour market can affect older workers too – in some cases precipitating early exit from employment altogether.

The biggest risk for older people is the huge challenge in the coming decades of realising the welfare state's promise to them as they age. The ageing of the large baby boomer generation means we will have more older people, even before factoring in increased life expectancy.

**“ Declining home ownership is the most prominent worry about younger generations. Millennial families are only half as likely to own their home by age 30 as baby boomers were by the same age. ”**

Combined with other pressures on health costs, this ageing population means public spending on health, care and social security is set to rise by £24 billion.

In relation to that, The Institute of Fiscal Studies has released a new report on the future of funding health and social care to the 2030s. The report argues that funding pressures are “only going to grow”. Their analysis suggests:

- UK spending on healthcare will have to rise by an average 3.3% a year over the next 15 years just to maintain NHS provision at current levels (a 4% a year rise if services are to be improved).
- Social care funding will need to increase by 3.9% a year to meet the needs of an ageing population and an increasing number of younger adults living with disabilities.

The Resolution Foundation report argues that meeting this spending challenge via borrowing or turning to the usual taxes on income and consumption would put disproportionate costs onto younger generations who have borne the brunt of recent living standards pressures.

These approaches are both unsustainable in the long run – neither the national debt nor income tax rates can rise forever – and clearly unfair between the generations.

We need to avoid breaching the intergenerational contract by either cutting essential support for older generations or putting unsustainable costs onto younger ones most affected by the financial crisis.

Families are already finding answers of their own. The 'bank of mum and dad' has grown significantly, helping up to half of first-time buyers to purchase a house in recent years. More young adults are living with their parents than a decade earlier. And the number of adults caring for elderly, ill or disabled relatives has increased.

Giving older generations the health and care they need in the coming decades will not come cheap – but it is the right thing to do. However, asking younger working adults to pay that bill in its entirety risks undermining rather than strengthening the intergenerational contract. A better starting point is to recognise that Britain's booming stock of wealth is increasingly concentrated in older generations and that it is also increasingly lightly taxed.

The most pressing challenge in making good on our welfare promise to older generations is to address the scandal of unmet social care need that is bearing down on families. This means sharing more risk collectively with additional public spending, at the same time as asking individuals able to do so to make a limited contribution towards their own care costs, but with proper protections. We recommend a public funding increase of more than £2 billion for social care from a replacement to



council tax, alongside an increase in property-based private contributions towards care costs. However, these charges should be limited by a strict asset floor and cost cap that mean no-one can be asked to contribute more than a quarter of their wealth for their own care.

To maintain the NHS that the baby boomers were born into as they start to rely more heavily on it, we recommend a £2.3 billion 'NHS levy' via National Insurance on the earnings of those above State Pension age and limited National Insurance on occupational pension income. As well as raising funds for health services across the UK from better-off members of the group most likely to use them – four-fifths of revenues are drawn from the richest fifth of pensioners – this approach addresses inequities in the current tax treatment of pensions.

Changes to taxes are never easy and should never be made lightly, but properly funding the NHS and our social care system in the coming decades is essential if we want to deliver our welfare promise to older generations and reshape the intergenerational contract for the challenges of the 21st century.

Getting young people's careers moving cannot be left to chance. We recommend a new £1 billion 'Better Jobs Deal' that offers practical support and funding for younger workers most affected by the financial crisis to take up opportunities to move jobs or train to progress; and £1.5 billion to tackle persistent under-funding of technical education routes. Both should be funded by cancelling 1p of the forthcoming corporation tax cut. These steps are designed to ensure

businesses get the skilled and confident candidates they need.

The housing crisis that Britain faces – which is bearing down most heavily on younger cohorts but affects all of us – is so acute that no single solution will be enough.

Action is required on a number of fronts, for example, replacing council tax with a progressive property tax with surcharges on second and empty properties; halving stamp duty rates to encourage moving; and a time-limited capital gains tax cut to incentivise owners of additional properties to sell to first-time buyers.

The coming rise in intergenerational wealth transfers provides an opportunity to show that Britain has something to offer young people, no matter who their parents are.

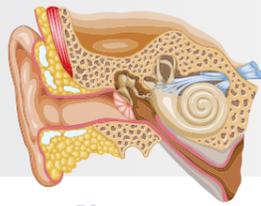
We recommend abolishing inheritance tax and replacing it with a lifetime receipts tax that is levied on recipients with fewer exemptions, a lower tax-free allowance and lower tax rates. The extra revenues should support a £10,000 'citizen's inheritance' – a restricted-use asset endowment to all young adults to support skills, entrepreneurship, housing and pension saving. In the medium term, citizen's inheritances of £10,000 should be available from the age of 25 at a cost of £7 billion per year. During an initial transition phase, gradually rising inheritances should be offered at older ages, starting with those turning 35 in 2020.

**The full Intergenerational Commission report and other associated reports can be found at: [www.intergenccommission.org/](http://www.intergenccommission.org/)**

## MPs want older people to pay to fund personal care for all:

The Housing, Communities and Local Government and Health and Social Care Committees' joint report calls for a sustainable funding solution for adult social care. Their report recommends the introduction of a 'Social Care Premium', paid as

part of National Insurance or a new not-for-profit social insurance fund which would only be used for social care. The premium would only be paid by those aged over 40 and later extended to those over the age of 65.



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

## Letters

### "unbiased recommendation"

Dear Sir,  
I served for 33 years with the Lincolnshire Police, and I am now in my 89th year. About ten years ago I suffered hearing difficulty and in consequence to my visit to my doctor I was issued with two national health hearing aids. Over recent months they seemed to have lost their efficiency. Following the letter from Mr. Peter Capes in the NARPO newsletter I contacted the Hearing Star organisation. I was seen at home on Sunday 15th March and was told that my ears were compacted with wax. I was told to arrange an appointment with my Doctor which took some time but eventually I was seen again by Mr Kevin Howlett on Monday 23rd April at my home. Tests were completed in a most kindly manner and the result was that no further

treatment was needed at that time.

I must add that with wax removal, my hearing is very much improved.

I am writing to bring to notice my appreciation for Mr Howlett's unbiased recommendation, and the honest efficient manner my complaint was dealt with.

Regards and Best Wishes,

Walter Cave

### "Police Treatment Centre"

Dear Mr Edwards

I recently attended The Harrogate Police Treatment Centre for the purpose of meeting with Hearing Star to have my hearing checked.

The audiologist was very professional and thorough, making the whole experience so easy and far more pleasant than expected. In fact my husband and myself enjoyed the whole procedure!

I have now been fitted with hearing aids and had a follow up appointment to make sure I was happy with the aids and

to answer any questions I might have.

I cannot praise them highly enough for patience in understanding my concerns and with the explanations to ensure that I was fully conversant with the operation of my hearing aids.

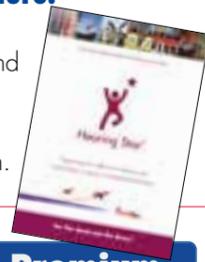
Mrs Ann Madsen

### NARPO Conference 2018

This year will be on hand to diagnose the most common cause of hearing loss; Excessive Wax. You are welcome to come and see us for a quick check. Your hearing problems might not be down to your age after all? 70% of people over the age of 71 yrs have hearing loss.

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"I honestly believe that ColourFence is the best general purpose fencing product on the market today!" Anna Ryder-Richardson

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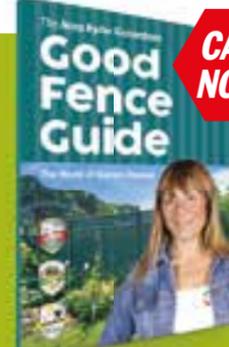
†Hose down occasionally – terms & conditions apply.

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# Benefits update

## State benefits

- The government has published a White Paper on protecting defined benefit schemes in light of the recent high-profile collapse of Carillion and BHS. The paper states that the current system of regulation for scheme funding generally works well, but there are actions that can be taken to strengthen the powers of the Pensions Regulator to deal with employers who behave recklessly in relation to their defined benefit schemes.
- The government plans to merge three of its current advice services sometime this year:  
**The Pensions Advisory Service** helps with pension queries and in the case of disputes  
**The Money Advice Service** provides help and information on all financial matters  
**Pension Wise** provides information and guidance on retirement options

The merger aims to reduce duplication and combine the expertise across the services into one place. In the meantime, you can continue to use all three services separately, free of charge.

- The Financial Guidance and Claims Bill received Royal Assent on 10 May 2018, becoming the Financial Guidance and Claims Act 2018. Among other things, the Act provides:

- for protection against 'unsolicited direct marketing relating to pensions' (cold calling)
- for the establishment of the new Single Financial Guidance Body (see above)
- that trustees and providers must ensure individuals accessing their pension funds are referred to, and asked whether they have received, appropriate guidance.

- Tell Us Once is a service that lets you report a death to most government organisations all together. In 2017 and 2018, it was used by over 360,000 people. Tell Us Once will notify organisations including:
  - HM Revenue and Customs (HMRC)
  - Department for Work and Pensions (DWP)
  - HM Passport Office
  - Driver and Vehicle Licensing Agency (DVLA)

It will also contact some public-sector pension schemes so that they cancel future pension payments.

The service is available in 396 local authorities across England, Scotland and Wales either face to face, online or over the telephone. If you have any questions about the service, email: [tellusonce.communications@dwpgsi.gov.uk](mailto:tellusonce.communications@dwpgsi.gov.uk).

- The government announced in April that disabled and older people in England will continue to benefit from free off-peak bus travel for the foreseeable future, keeping them connected with their local towns and cities. Bus passengers aged over 65 or with a disability have been entitled to travel free of charge on any off-peak local service in England since 2007, thanks to the English National Concessionary Travel Scheme. The legislation behind the Scheme has been amended so that it no longer needs to be reviewed every five years.
- Housing Benefit and Council Tax Reduction – two of the key benefits to which older people may be entitled – can only be claimed online, in four out of 10 councils. This means that older people without internet access (of which Age UK claims there are nearly 4 million) are therefore missing out on this financial help. Age UK carried out a 'mystery shopping' exercise following repeated complaints from older people and their families about being unable to access services and entitlements if they are not computer users. An estimated £3.8 billion in pensioner benefits, including Housing Benefit, goes unclaimed each year. According to Age UK, there are still 1.9 million pensioners living below the poverty line, with around a million more just above this threshold who are struggling to make ends meet.

## General

- A report commissioned by the government has called for a rethink on the use of the emergency tax code on pension withdrawals. Pension freedom payments are taxed at an individual's marginal rate. If an individual draws a large amount in a single month, they can be taxed at a higher, emergency rate of tax. Individuals who are charged this higher rate can then reclaim this tax from HMRC by filling out a form (available on HMRC's claim-a-refund web page: <https://www.gov.uk/claim-tax-refund/you-get-a-pension>).

New figures from HMRC have shown that overtax on pension payments since pension freedoms was introduced in 2015 now amounts to £300 million.

- According to financial provider, Zurich, four in five retirees (79%) using pension freedoms to manage their retirement savings face a potential 'later-life financial crisis' as they have not yet set up lasting power of attorney (LPA). More than 345,000 retirees using income drawdown to fund their retirement have not yet given a family member or friend the legal authority to make decisions on their behalf if they no longer can. Without an LPA in place, even next-of-kin would be forced to apply to the courts to take charge of a relative's finances, should they suddenly fall ill or lose mental capacity.
- The MOT test in England, Scotland and Wales changed on 20 May 2018, with new defect types, stricter rules for diesel car emissions, and some vehicles over 40 years old becoming exempt. The old-style 'pass or fail' test has been replaced with a new system that will classify faults as minor, major and dangerous, with the last two resulting in an automatic failure. If a vehicle has a dangerous defect, the owner risks a £2,500 fine and six penalty points if they drive away from the testing station, even if the car's MOT still has a few days to run.
- From 6 April 2019, if you live in Wales, some of your Income Tax will be paid to the Welsh government. This is a change from the current system, where all Income Tax from Wales is paid to the UK government to fund spending across the UK. The rates of Income Tax will be set by the Welsh government. Their proposed rates will be announced in the Welsh government budget later this year.

## If you are an angler, take heed:

The Environment Agency is warning the public to beware of third-party websites offering fishing licences. They have received reports that some third-party websites are charging up to double the price for a licence. There have also been instances of anglers being charged a fee but not receiving a licence as quickly as they would expect. Anyone wanting to buy a fishing licence should go direct to the GOV.UK website or visit their local Post Office.

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# Pensions on divorce

Family Lawyer William Kaye explains why pension pots can cause issues during a divorce



Many complications can arise when dividing up your assets during a divorce, one of those being splitting of pensions. Back in 2000 legislation was passed enabling pensions to be split (or shared as it's called) on divorce, but due to some solicitors and financial advisors not understanding how this process works, many people are losing out unnecessarily. Pensions are complicated at the best of times but that doesn't mean they shouldn't be split fairly, whether you are the party holding the pensions or the party seeking a share of them.

In very simple terms the court can make an order 'sharing' one party's pension(s) with the other party – a defined percentage of the pension pot is taken out and put into the other party's name (usually in a different

pension scheme but sometimes the same one if permissible) so that they have a pension in their own right.

However the process of this can be far more complicated and fraught with risk, for a number of reasons including different pension schemes often having different rules, issues with valuation of pensions through 'CETV' (cash equivalent transfer value), flexibility of pension draw down and lifetime allowances. There are also other issues with pension companies permitted to levy charges for implementing pension sharing arrangements, capital offsets and lastly the State Pension with the entitlement depending on working history and National Insurance Contributions.

The key message is to get specialist advice. Yes that will come at a cost but this could well be a fraction of the cost of getting it wrong. The Family law team at Langleys includes lawyers who are Resolution Accredited Specialists in pensions on divorce and have the experience and expertise to secure the right and fair outcome for you.

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For expert advice  
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[william.kaye@langleys.com](mailto:william.kaye@langleys.com)  
0330 094 7777

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562, Fisher's Park, Balby, Doncaster, J.S.&S.

# DONCASTER BOROUGH Police and the Suffragettes

Westfield House,  
Balby, target of  
the suffragettes

By John Brown

**Following his appointment as the Chief Constable of Doncaster Borough Police, Mr William Adams did not have to wait long before his force made the national press as a result of militant suffragette activity.**

The Women's Social and Political Union (WSPU) had been founded in Manchester in 1903 by Emmeline Pankhurst, and had become one of the more militant groups of the women's suffrage movement. In 1912 the group had stepped up their campaign with a series of arson attacks aimed at forcing the government to accede to their demands for suffrage.

A small group of suffragettes had gathered around Miss Violet Key Jones, who maintained a house on Osborne Road in Doncaster. Miss Jones had been a prominent organizer for the WSPU in York, and in May of 1913 she took part in an open air meeting of suffragettes in Waterdale, Doncaster. Unfortunately for the suffragettes, a hostile crowd had gathered and, not content with heckling main speaker Barbara Wylie, the crowd started to throw orange peel and other objects, causing the

meeting to break up. The suffragettes and their supporters had to be rescued from the crowd by borough police officers.

In the weeks after the break-up of this meeting, and possibly motivated by revenge, a corrosive substance was poured onto the greens at the Doncaster golf club in Rossington, and an incendiary device was discovered under the stairway in Wheatley Hall, but fortunately the device failed to ignite. Due to the campaign for suffrage being conducted at that time, the WSPU were suspected of both incidents. Wheatley Hall was vacant at the time and in the process of being sold, so it was quite easy for the culprits to break a window and enter in order to leave their device. The fact that the device was badly assembled and wrapped in WSPU literature undoubtedly helped confirm police suspicion against the WSPU.

However, the suffragettes had not finished, and between 1.00 and 2.00am on the morning of the 3rd June two persons, a male and a female, broke a window and entered Westfield House in Balby. The house was also known locally as "Fisher Park" after the owner, Mrs Alice Fisher. At that time Mrs Fisher was away from the premises and it is believed that the two persons who entered thought that the house was unoccupied. It must have come as a complete surprise therefore when the housekeeper, 72-year-old Miss Mary Temple Beecroft, appeared at the top of the staircase holding a candle. Miss Beecroft had heard the sound of breaking glass and with considerable bravery on her part had decided to confront the "burglars". >>

**“The suffragettes and their supporters had to be rescued from the crowd by borough police officers.”**

## Police and the Suffragettes Continued...

It was the normal practice of the suffragettes not to attack properties which may have endangered the life of occupants, and as a result they targeted empty premises during their campaign of arson. The two "burglars" apologised to Miss Beecroft and promptly left the premises. The housekeeper noticed that the intruders appeared to be carrying a bundle when they left the house.

The police were sent for, and Sergeant Needham arrived by tram at about 6.30am. The officer searched the house and grounds, and found a cardboard box containing paraffin, cotton wool and firelighters. He also found some newspapers and a label containing the name Violet Key Jones, the suffragette who maintained a house on Osborne Road in Doncaster.

As a result of discovering this evidence, the police arrested two suspects Harry Johnson and Augusta Winship, from amongst the small group of suffragettes at Osborne Road. Both suspects were then identified by Miss Beecroft. Harry Johnson was a junior reporter on a local newspaper who supported the suffragette movement. He was often to be found in the company of the Doncaster suffragettes.

When the two suspects appeared at Doncaster Borough Police Court, because of the considerable local interest the court was packed with residents. Also in attendance were a number of suffragettes and their supporters, and there was a minor sensation after proceedings had commenced when one of these suffragettes stood up in the public gallery to claim that the police had arrested the wrong person. This particular lady, who gave the name May Denis, stated that it was she, and not Augusta Winship, who had been the companion of Harry Johnson at Westfield House at the time of the incident in question.

Eventually Johnson and Denis were charged with being found on enclosed premises with intent to commit arson and both were committed for trial at Leeds Assizes.

Unfortunately for the Doncaster force, the young woman who gave her name as May Denis was in fact a well-known suffragette called Lillian Lenton, a prominent activist in the WSPU. Together with another suffragette, she had set fire to the tea house in London's Kew Gardens in February 1913 and had been sentenced to 18 months in prison, where she went on hunger strike and became seriously ill with pleurisy before being released quietly and without publicity by the authorities.

The government, concerned that these activities of the suffragettes would probably end in a death - and martyrdom - before too much longer, rushed through a piece of legislation called the Prisoners (Temporary Discharge for Ill Health) Act 1913, which became known as the "Cat and Mouse Act". The legislation provided for the release of any prisoner who became ill in prison as a result of a hunger strike. The intention was to return them to prison as soon as they were well enough to resume their sentence. This legislation was primarily aimed at the suffragette movement.

Lilian Lenton was therefore the woman at Doncaster Police Court who admitted forcing entry at Westfield House. It was common practice for the suffragettes to give false names when arrested in an effort to obstruct police enquiries.

Attempts were also made to obstruct the court process and constantly deny the authority of a male-dominated justice system.

**“ It was the normal practice of the suffragettes not to attack properties which may have endangered the life of occupants, and as a result they targeted empty premises during their campaign of arson. ”**

In addition, once sent to prison on remand or on sentence their strategy was to take advantage of the "Cat and Mouse Act" and either threaten or begin a hunger strike which then usually forced the authorities to free them from prison.

Lilian Lenton duly went on hunger strike at Armley gaol in Leeds, until she was released to a safe house pending her trial. Doncaster detectives were positioned at the house to ensure that she did not escape, but Lenton was experienced at foiling the police and, dressing up as a man, she



**Lillian Lenton in the prison exercise yard at Armley gaol in 1913**

left the house and escaped, much to the embarrassment of the Doncaster force.

Lenton committed further offences before being arrested in Liverpool in 1914 and was then returned for trial at Leeds Assizes for the Doncaster offence. She was found guilty and sentenced to 12 months imprisonment, but again went on hunger strike and was released after a short time in prison.

The unfortunate Harry Johnson was sentenced to 12 months hard labour in Wakefield prison.

In her later life Lenton was to become the financial secretary of the National Union of Women Teachers and died in 1972. She never married.

Originating from Doncaster, JOHN BROWN is a retired Police Inspector, having worked for 33 years in the Lincolnshire and the West Midlands forces. On retirement from the police service he worked as a law instructor in Police recruit training at the regional police training centre, Ryton-on-Dunsmore, and also trained Immigration and Customs officers. John then became a Senior lecturer in Policing at the University of Northampton.

*This article was first published in the Police History Society Journal. The Society is a registered charity which aims to encourage interest in the history of policing. It has an annual conference and offers small grants for research. Membership is open to anyone and costs £10 a year. Details on their website at [www.policehistorysociety.co.uk](http://www.policehistorysociety.co.uk)*



## You've just agreed the sale of your property or found your dream home... What happens next?

Home Property Lawyers Director **Sally Cottam** talks us through the realities of moving home.



We are offering NARPO members a 10% discount against our conveyancing fee, so if you are planning to sell, buy or remortgage a property, give us a call on **01522 503510** or go to [narpo.homepropertylawyers.com](http://narpo.homepropertylawyers.com)

I have been a residential conveyancer for over 30 years and have been involved with lots of clients in a range of different transactions. Moving home ranks amongst one of the most stressful events a person can go through. There is no wonder; there are lots of people involved and a lot to organise and it's only when all those people have organised everything people can finally start to plan their move.

While a conveyancer deals with transactions day in day out, clients moving home of course don't, it may be their first time or it might have been years since they last moved. With the process being unfamiliar to most, it's an emotional time and the unknown is enough to make anyone anxious.

The conveyancing process can be cumbersome and in fact following a recent Call for Evidence, which Home Property Lawyers responded to, the Government have accepted that it is stressful, time-consuming and costly. The Conveyancing profession and the Government are working to improve it using technology and helping home movers understand more about the conveyancing process.

**In a nutshell, once you have sold your home, the process will be along the following lines:**

1. Your conveyancer will send you a pack of information and some forms to complete and return, a seller will need to complete a Fixtures and Fittings Form and a Property Information Form (Protocol forms)
2. You will be asked to provide evidence of your identity
3. A sellers conveyancer will obtain copies of the deeds (Official Copies), these can usually be obtained quickly from Land Registry
4. A sellers conveyancer will then prepare and send a contract, your completed Protocol forms and Official Copies to your buyers solicitors
5. On behalf of a buyer, a buyers solicitors will raise enquiries regarding the property which your conveyancer will discuss with you and respond to
6. A buyers solicitors will request searches against the property, the results may prompt further enquiries

7. If a buyer needs a mortgage they will apply to a lender for a mortgage offer which their solicitors will need before they can commit the buyer to proceed with their purchase
8. Once the sellers and buyers solicitors have satisfied themselves regarding enquiries, searches and finance they can advise their clients, have documents signed, agree a completion date and commit (exchange contracts) to moving (completion)

**The above makes it look simple! It can be, but there are things that can soon complicate and delay matters, for example:**

- Several people in the chain all with different transactions and personal circumstances to accommodate
- An adverse survey, down valuing a property or resulting in a property requiring estimates or even essential work to be carried out before completion
- Someone in the chain unable to secure a mortgage
- Problems with the title to the property e.g. missing documents, inaccurate plan, defective lease, breach of covenants, lack of necessary planning permission/building regulations
- Leasehold properties invariably take longer to complete due to additional information which needs to be collated from the Landlord and/or Management Company
- Adverse search results which result in further investigations
- People simply changing their mind about moving

The team at Home Property Lawyers can help guide you through the conveyancing transaction. We will work with you, the estate agent and the solicitor on the other side to ensure your move proceeds smoothly and quickly. Once you decide to proceed you can help the transaction get off to a good start by fully completing and returning forms, providing information requested, your money on account for third party expenses & evidence of your identity.

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# Computer know how

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

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

## TIME IS RUNNING OUT, A DEADLINE HAS BEEN IMPOSED



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 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 (20% +VAT of refund) is only payable IF we win your claim. If we do not win, you owe us nothing.

## Some of our recent upheld PPI claims for NARPO members

Mr A awarded over **£16,000** from Lloyds TSB for mis-sold PPI on his loans

Mrs M awarded over **£11,000** from Santander for mis-sold PPI on her store cards

Mr M awarded over **£3,000** from MBNA for mis-sold PPI on his credit cards

Mr D awarded over **£7000** from First Direct for mis-sold PPI on his Loans

Mr M awarded over **£7040** from Barclays for mis-sold PPI on his credit card

Mrs H awarded over **£16,500** from M&S Bank for mis-sold PPI on her personal reserve & charge card

Mr M awarded over **£4,400** from HSBC 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 £5,500 for the mis-selling of this insurance on his current account.

## Paying a fee for your bank account?

Millions of people have been sold or upgraded to a fee paying packaged bank account (PBA). If yours was mis-sold, you could be entitled to a refund. Mr P recently received over £6,500 from Lloyds.

**To find out more -  
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or 01707 649 688**

Email us: [activecreditclaim@btconnect.com](mailto:activecreditclaim@btconnect.com)  
or go to [activecreditclaim.co.uk](http://activecreditclaim.co.uk) and "request a call back"

**Remember, we are here to help YOU!!!**

**Q** I run Windows 10 on my Lenovo Ideapad. I just use E-mails, general surfing, view YouTube videos and use Word. I really am a computer amateur.

I have just responded to an on screen message to update Windows 10. I allowed the update to start, left my laptop switched on at "0% complete" and walked away, returning two hours later and found that I was stuck in a system requiring me to enter a new pin seemingly to allow me to use Cortana. I was confused by this and chose only to enter my laptop password which was accepted. However I had lost my start button and could not switch off. After repeated attempts to get out of this situation I have managed to regain some measure of normality, I have my E-mails back, I can surf again and get access to YouTube and Word which is all I need. Also the start button is there again.

However my screen background is now black with white letters and I do not know how to get the white background back. After googling this problem I wonder if I have fallen victim to some form of scam.

As I compose this I have experienced some invasive voicing of this text which has now gone again?? If you can help me I would be very grateful.

**A** I am not sure exactly where your screen is black with white letters but I will take a guess.

1. Open Settings > Personalisation > Colours
2. Change "Choose your default app mode" to Light.

If that gets things sorted, it's most likely an issue with the last Windows update.

The voicing might lead back to the same issue: Windows as a Text-To-Speech function which might have been enabled.

Member reply: Many thanks for your help. I followed your advice and I was successful. Without your help I would not have known where to start so thank you very much again.

**Q** I would be grateful if you could advise me on the above.

I have Windows 10 (32 bit) and it comes with windows defender anti virus. Is this sufficient for a home computer for banking etc. or is a more substantial programme required. I had a free trial with ES ET which seems quite good and not too bad a price, or do you have any other one that you would recommend.

**A** There are multiple free antivirus programs we recommend, but the best I can recommend is Avast, which I have supplied a link for below.

Avast: <https://www.avast.com/en-gb/index>

For additional security, we also recommend that you install Malwarebytes as well. Malwarebytes isn't an antivirus as such, as it is used to remove any infection from your computer, that may already be there or slips through. I have also supplied a link for Malwarebytes below;

<https://www.malwarebytes.com/>

**Q** A friend has changed his email address & I've deleted his old one in the contacts section but when I type in the 1st 3 letters of his name in the 'To' section of a new message his old one comes up too. Can I do anything about that?

**A** Are you using Outlook? If you are then when you start typing in his email in the 'To' section you should see a cross next to the email address. If you click on this that should remove this email from your list.

Member reply: Thanks! I've done it for another friend too. So easy when you know what you're doing.

iPad videos download in sideways format.

Recently, a member wrote in asking us why the videos from his iPad appeared rotated 90 degrees once downloaded, despite playing fine on the device. There are various ways to fix it, including using

Windows Movie Maker or VLC (or iMovie, if you are on a Mac). A how-to guide is here: <https://goo.gl/8mNwln>

Although fixing it isn't particularly difficult, some of you may be left wondering – why does it happen? To put it in laymen's terms, holding the device sideways (or even upside down) is the same thing as holding a camera rotated portrait (or upside down) – the pictures will come out rotated as you are effectively holding the camera in a rotated position. The motion sensor in the device detects that you are doing this and applies metadata to the image (a small piece of information that says "rotate the file the correct way up!") however when transferring files this information is sometimes lost in transit, so on playing back the video may appear "the wrong way up".

If editing files afterwards isn't your cup of tea, you can prevent this from happening in the first place by using a transfer method that respects all metadata attached to the image. For iOS one that works very well is called "Photo Transfer App" – it costs a few pounds but it respects all edits and rotations to images made on an iPhone/iPad.

## Zoom Tips

You can zoom the screen by pressing the CTRL key on your keyboard and scrolling with the mouse wheel. This will zoom in on a web page, word document, or email and make all elements appear bigger.

You can do the same on a Mac, and if you have the trackpad, using the pinch gesture will zoom in and out. Place two fingers "pinching" on the trackpad, and move them outwards to zoom in. Move them inwards back towards a pinch position to zoom out. It's exactly the same as the gesture on a phone or tablet screen.

healthcare

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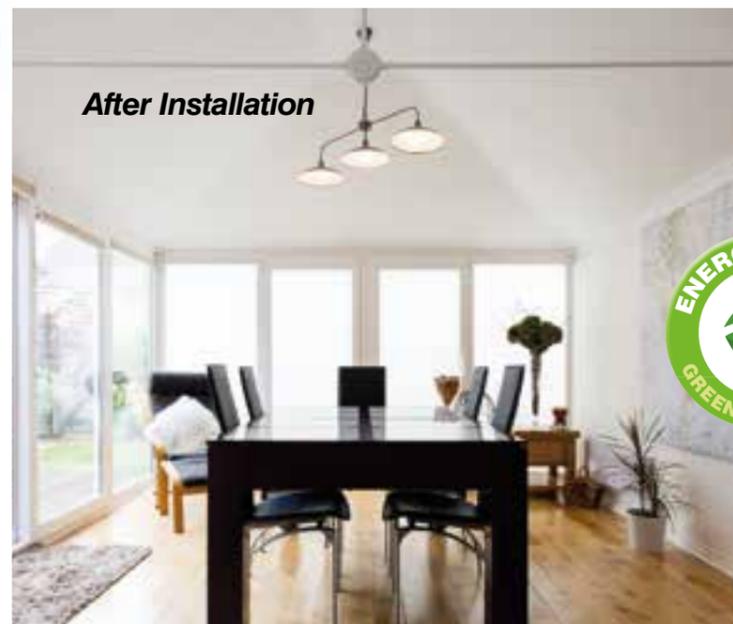
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# FINANCIAL MIS-SELLING

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We have been serving Narpo members since 2011 and pride ourselves on the relationship built between us. It seems unjust that you have put your trust in "professionals" only to see your hard earned money evaporate, whether you have been wrongly advised where to invest your commutation/tax free cash, tried to fulfil a lifelong dream of owning a second/holiday home or been wrongly advised with your mortgage arrangements, we are here to **put right the wrong**. If you have suffered financial loss, please call; **all may not be lost**. Please read on for a few examples of the areas we cover

### Mis-sold mortgages (Residential)

A mis-sold mortgage can appear in various guises, it can range from being advised to take your mortgage with a "sub prime" lender (i.e. Kensington, GMAC, Platform etc) when a "High Street" lender would have been more appropriate for your lending requirements, or to recommend implementing an interest only mortgage with no documented form of repaying it (please note this is not applicable for Buy to Let mortgages)

### Mis-sold overseas property

This can consist of losing deposit monies for proposed purchases which either never started or did not get constructed/completed. Popular destinations including Italy, Dubai, Florida, Morocco and Spain are amongst those mis-sold. You may have a Spanish mortgage which set a floor "Suelos" interest rate, if you have overpaid on your interest this can now be challenged from the time of purchase to the complaint date to obtain a refund.

### Mis-sold Investments Savings

Many police officers were advised to speculate with their savings/retirement commutation. Whether it was a bank or financial advisor, they had a duty of care to assess attitude to risk and whether you were a cautious, balanced or adventurous investor. Hefty fines have been levied against HSBC, Lloyds, Barclays & Santander with many financial advisors investigated for these breaches. If you have lost money through any investment or are unsure if you received the correct advice, please call us.

### Instant Access Properties

From 2002-2008 instant access properties held seminars across the UK promising riches through property investment in the UK and Overseas, deposits were paid & lost, investors were duped into purchasing "overvalued properties", membership fees, monthly subscriptions & finders fees all contributed towards this property purchase scam.

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Please call to discuss any form of financial product you feel may have been wrongly advised



# WESTMINSTER

# CORNER

The late Harold Wilson, the only other Prime Minister to fight an EU Referendum, famously said, 'A week is a long time in politics.' At the time, Wilson urged the public to vote for remaining in the EU, despite several of his Ministers being wholly opposed to it.

He was certainly no great advocate himself, seeing Europe as 'a threat to British sovereignty'. Nonetheless, the 'reluctant European', as Alan Johnson called him, negotiated a new deal with Europe and successfully advocated the benefits of EU membership, or the EEC as it was in 1975, to the electorate.

At the time, Labour had come to power with the promise of a referendum on continuing membership of the EEC, which Heath's Government had joined just 2 years earlier. Wilson suspended Cabinet responsibility, allowing senior politicians in his own party to campaign against it. Inevitably, the split in the Labour Party on the issue was as much in the news as the referendum itself. Sound familiar?

Forty-three years down the line, and we find our current beleaguered Prime Minister in much the same position. Her long week has seen the resignations of both the Brexit and Foreign Secretaries over perceived weakness in negotiations with Europe, and concessions deemed far too accommodating to achieve the fullest dislocation from Europe demanded by the hard-Brexiters on issues such as immigration, the customs union and future relations with the EU.

With the March 2019 deadline for Brexit fast approaching, the July Parliamentary recess can't come soon enough for the PM. Westminster is rife with talks of a

government in crisis, and a potential leadership challenge. However, with a matter of months to go before this hugely complex process comes to a head, even the hard-liners in the Conservative Party will be aware of the spectacular self-sabotage to future electoral success a government collapse would be.

Understandably, the lion's share of Parliamentary debate has been focused on the exhaustive and fatiguing subject of Brexit. In the midst of it, the government has been keen to show their hand is still very much on the tiller with other announcements on the NHS, and changes to the law. The news on NHS funding increases was widely welcomed, but underlying this announcement was an almost whispered revelation that this would be funded by an increase to either tax or national insurance; either way, nothing come from nothing. In recent months, where it was revealed that the average Brit is now having to work for over half the year to pay their tax, this news hardly advertises the greater benefits of being without the EU.

In other news, Sir Christopher Chope MP hit the headlines for objecting to a Private Member's Bill to make 'upskirting' a criminal offense. It will be remembered in the public consciousness as supportive of indecency rather than a defence of Parliamentary process. However unfair, politicians and media alike framed his defence of sensible

protocol as endorsing such lewd behaviour, when it would and should have been easy enough to clarify. It is symptomatic of a greater malaise within our society that political spin and wilfully misleading media outrage can pollute, undermine and compromise essential political checks and balances. In this particular case, the defence of democratic and Parliamentary process.

Without proper debate from our elected representatives, how are we to correctly assess consequences and outcomes from such things passing into law? On the face of it, it's easy enough to assess. But the issue is not this particular perverse behaviour becoming legislation, but rather whether our laws are passed through popular acclamation or reasoned argument.

After all, whether leave or remain, isn't this lack of awareness and debate a large part of why we're in this whole Brexit mess in the first place?

**"In recent months, where it was revealed that the average Brit is now having to work for over half the year to pay their tax, this news hardly advertises the greater benefits of being without the EU."**

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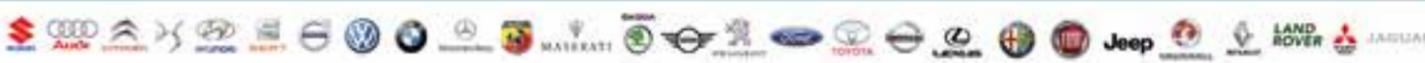
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# It's more than just fly fishing

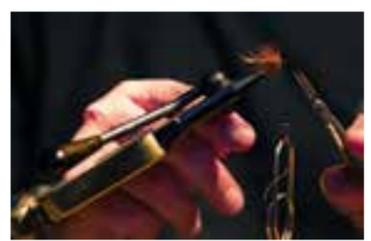
**On retirement from the police service after 30 years, I moved from a working environment of many friends and colleagues around me to getting up in the morning with no real structure to my week.**

Very quickly, my wife made it plain that I was interfering with her routine, which meant "getting in her way". Most of my friends were still working so I had to fill my days, it actually got a bit lonely.

One can easily see that moving from a high octane career in policing to a life of retirement can cause loneliness, depression and boredom so I decided to spend a lot more time fly fishing. Although punctuated with children and work, I have fished on and off through my life so when I got a part time job at Sportfish in Theale it was actually something I knew about, and it has helped me learn a wealth of fly fishing information.

We cater for fly fishing for trout and salmon but it doesn't have to stop there, you can also fish on the fly for fish like carp, barbel or pike. Many go salt water fly fishing on our coasts and around the world. The fly fishing adventure can be as small or large as you want it to be.

Fly fishing isn't just an enjoyable past time you can take up in retirement, it has other great benefits to health and wellbeing. I have observed both ladies and gentlemen build up new friendships through fishing at our lake, as well as going on courses and trips.



The art of fly tying

Apart from the social aspect, engaging in a new venture and the challenge of learning something completely different brings a physical and mental benefit to your health.

Fly fishing for your quarry you are always mobile. Luckily the tackle required is minimal, a rod, reel, net and a fly or two so mobility is not impeded lugging around heavy bags of kit. I'm always well over my 10,000 steps by the time I finish a day's fishing.

Then there is trying to catch that trout. Commonly called "matching the hatch" it is the skill of working out what the trout are eating and then presenting that fly on the water. This takes concentration and patience and keeps your mind active and sharp.

The environment you are fishing in, whether on a river or lake, either in a town, or deep into the countryside you are surrounded by nature, peace and tranquillity. Even in town the hum of traffic is "zoned out" and you relax. Stress simply disappears. I found it to be the perfect way to unwind after a day dealing with some of the more gruesome aspects of policing that I often faced.



Casting lesson

Finally, there is the art of fly tying. A whole new challenge, demanding dexterity, attention to detail and imagination. Tying a fly that resembles the real thing, and then catching a fish with it; that it is complete satisfaction. Fly tying is not as daunting as one may think, I learnt most of my skills from the Internet! For those who want to become far more proficient than me, there are tying guilds, associations and clubs that you can join who will give you all the guidance you will need.

### How to get started

Purchase one of the many monthly fly fishing publications such as Trout & Salmon or Trout Fisherman. It will have a wealth of information on local fishing venues, retailers, and advice and guidance. Take an hour or two out of your day and come and see an established retailer or instructor. Like some other retailers we have our own lakes, so before you consider purchasing



A beautiful brown trout



The end of the day at our lake

equipment you can test it on the water. This is important as you need to match the equipment with your personal casting action and budget. After all, would you buy a car without a test drive? Of course not.

Like many other fishing retailers, independent instructors and fishing venues across the UK, you can chat to, and learn from, people who simply want you to enjoy the sport as much as they do.

With fly fishing you will widen your circle of friends, go on new adventures and keep your mind and body fit and healthy. It presents a whole new area of challenge and opportunity. So if you find yourself in a rut give it a go. Wherever you are in the UK you can contact us or your local retailer and hopefully we can get you well on the way to improved fitness, wellbeing and above all fun.



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# Your wellbeing during retirement

The key to having a long and happy retirement can start with your overall physical and mental wellbeing. There are three main ways to maintain an agile mind, through aerobic exercise, mental stimulation and a healthy diet.

Staying physically active improves your health and quality of life and may lead to a longer life. It's never too late to start being more active. A little activity every day can make a big difference, but it is advised to be active for 2 hours each week.

Exercise is also a great social activity and it may lead you to make new friends, whether this is a gym class, playing golf or tennis or just walking the dog. The best type of activity is one that gets your heart pumping faster than usual and this could be an everyday task such as cleaning the house or gardening.

Activity can reduce your chances of developing conditions such as, heart disease, diabetes, osteoporosis obesity and related health problems and some cancers.

By staying physically active, you're also more likely to stay independent for longer and have an improved confidence and self-esteem. Exercise also helps with depression and anxiety and other forms of emotional distress.

If you haven't done exercise for a while, it's always a good idea to start gently and build up gradually and increase this over time. Please talk to your GP before starting your new exercise regime.

Exercise is also vital for mental agility. The more active your brain is, the better your memory is likely to be.

**Use a variety of ways to keep your mind active, your daily mental work-out could include:**

- Enjoy a puzzle, crossword or Sudoku
- Read more – maybe join a local book club
- Play games, like bingo, bridge, chess or computer games
- Stay socially active – join a local choir, gardening club or go out with a friend
- Start a new interest or hobby
- Start a course, day or evening class – conversational Italian or first aid
- Continue working or do voluntary work



Your financial wellbeing is just as valuable as your physical health, so it's important to find time to effectively manage your money and ensure you are getting the best value for items such as your energy bills, car insurance and other direct debits you may have. Money and mental health are often linked, worrying about money can negatively affect your mental health and affect the quality of your sleep.

A healthy diet can also benefit your brain and nervous system. Foods high in saturated fats, like cakes, biscuits or sausages, can speed mental decline. Other foods, like oranges and green leafy vegetables, oily fish or soya, are good for the brain.

### Remember:

- Talk to your doctor before starting your new
- Exercise regime
- Go at your own pace
- Listen to your body
- Do little and often
- Keep your brain active in various ways
- Think about your diet
- Regularly check your finances



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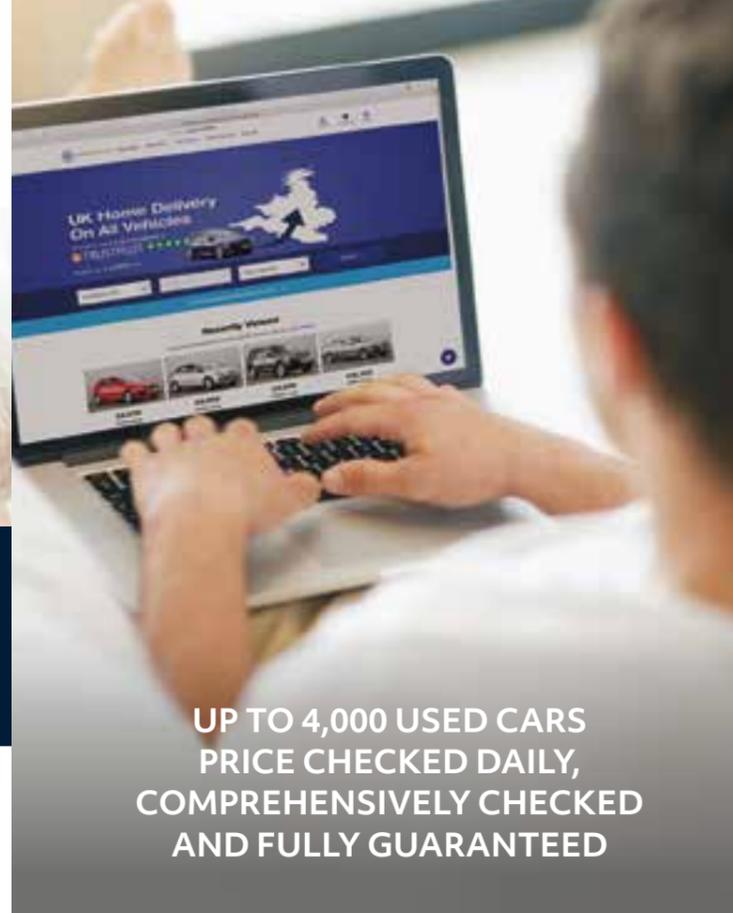
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# Finding the Right Role after the Police

**Ex-Metropolitan Police Officer, Graham Pritchard, recounts his experiences of finding a rewarding role after leaving the police.**

I retired from The Metropolitan Police in June of 2008. I had completed 31 years' service as a Constable, the last 8 years as a Crime Prevention Design Advisor. At that time, I had three of my children living at home, the youngest being just four years of age. I still had a mortgage and there was a necessity to remain in employment.

I took the decision to retire as I felt I was more likely to get another job aged 50 than 60. I resisted the temptation to go into the private sector security industry which many other Crime Prevention Officers had done in the past as I personally felt the need to stay in the relative safety of the public service.

**“With time on my hands, I now strike fear into the greenkeepers at my golf club, but I have reluctantly accepted that I am unlikely to be invited to The US Masters in 2019.”**

I had started looking for opportunities about 6 months before my 30 years were up, but found I struggled to sell myself as I was of the era when self-promotion was somewhat frowned upon by one's peers. I am sure anyone wishing to continue working full time should avail themselves of any courses or advice on applications and interview techniques that are on offer.

After 12 months I was fortunate to obtain a post with the local authority where I was stationed. It involved engaging in a fairly wide range of enforcement areas including illegal street trading, inspecting markets, waste offences and other highways issues. My previous role as a response officer of 22 years provided the skills the council sought as well as giving me the reassurance of being in my own comfort zone, even though it involved night shifts once again.

My one mistake was to make the decision to move on to another authority when the 2008 crash caused a lot of restructuring and the worrying murmurings of 'last in first out'. There was finger pointing and the muttered remark 'he has that big police pension, why is he here?'

I moved on to a similar role with another authority but the shifts included contracted overtime which left just 10 days of every 7 weeks. I made the decision to move on again.

Returning to the police as a civilian was yet another error as I found the contact centre operator role was singularly unrewarding (999 what is your emergency does not relay the reality).

After several failed interviews, I was again lucky to be given the opportunity to return to a local authority enforcement role with a council with rural areas where serious environmental crime (Flytipping) was an issue. Here, I found the rewarding experience I had been looking for. A role where I felt I was making a difference. Collecting evidence, preserving the exhibits and interviewing suspects under caution was about as close as still being a police officer as one can get.

As many old coppers before and probably others who will follow, my health had a severe knock and I took the decision to take early retirement aged 58. By now my police pension was index linked and mortgage paid off. I had moved my Local Government Pension around with me and that provides a useful supplement to the police pension.

With time on my hands, I now strike fear into the greenkeepers at my golf club, but I have reluctantly accepted that I am unlikely to be invited to The US Masters in 2019 as an amateur and left it too late to turn professional.

## Here are some simple tips to help with interview preparation.

**1. Do a practice interview.** A practice interview will not only help settle your nerves, it'll help you to realise how prepared you are to answer the questions. Get feedback from a family member or friend.

**2. Read the job specification and job description again.** Familiarise yourself once again with the job description and person specification, as well as your CV and/or application form.

**3. Do some background research.** Knowing a few key facts about the organisation can really help in the interview. It shows you have made the effort to find out more. You should also ask

## Our members often write in to recount their experiences of working after the Police.

Reading the article about work after serving in the police brought back a lot of memories for me. After I retired, following 30 years of very varied service postings, including dog section, motorcycle patrol, country bobby, P.T.C. instructor X 2, Prosecutions etc, I went to a polytechnic college and did a course in training management.

After gaining my Dip.T.M. I became a cashier at a headquarters of a major clothing company. I felt I was not suited to a working life in an office so changed tack and became a shop assistant in a friend's T.V. and electrical shop.

I then went freelance delivering cars for a couple of firms, one of whom also employed me as a chauffeur for the Managing Director. In these capacities I travelled throughout the UK. I then moved home and worked in a wood yard and then in a home for delinquent adolescents.

Whilst accompanying one of the youths to court I met a solicitor's clerk that I knew and he introduced me to a solicitor who was looking for a runner. This led to more study to qualify and, after passing the interview, I was head-hunted by another solicitor who offered me better money. The job took me to man prisons and courts in the UK. Eventually, the May call outs and long days made me decide that, at 65, it was time to fully retire before I wore myself out completely.

I strongly recommend work after police service as it keeps the grey matter moving. I am now 86 and sometimes wish I was still working and travelling.

**Peter Hyde**  
East Yorkshire - Humberside branch

about the interview format, so you know what to expect on the day.

**4. Plan for the interview day.** Double-check the time of the interview, where it will take place, and how long it will take to get there. Plan your route and your leaving time, giving yourself plenty of time to get there without feeling rushed or stressed. Make sure you take a note of their phone number in case you're running late.

**5. Prepare your outfit.** Pick out what you will wear and have it ready. Try it on in advance to ensure it fits properly and looks suitable for the interview.

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# what's on?

What's On

## 6 The Manchester & District Branch - 40's Swing Night!!

Hough End Centre, (GMP Sports & Social Club), Mauldeth Road West, Chorlton, Manchester M21 7SX.

Friday 17th August, 7pm for 7.30 pm

Featuring music and dancing to songstress Maria Manchester. See for yourselves at <http://www.mariamanchester.co.uk/>

Hot and cold buffet will be served!! Dig out your trilbies, pinnies and headscarves and let yourselves go!!

The cost to Members and Spouses/Partners is £10 per head. All others £15 per head.

Places are limited so don't miss out - let us know you want to come via email to [Maureen Graham](mailto:Maureen.Graham@treasurer@manchesternarpo.co.uk) at [treasurer@manchesternarpo.co.uk](mailto:treasurer@manchesternarpo.co.uk)

## 5 Huddersfield 50th Anniversary Police Reunion

Briar Court Hotel, Halifax Road, Birchencliffe, Huddersfield

Sunday 7th October 2018

Three course Sunday lunch.

Non-branch members welcome.

Discounted hotel accommodation available.

Come and meet old friends and colleagues for an excellent lunch and pleasant afternoon with good company.

Please contact Secretary, Terry Jepson for more information.

Email: [terry.jepson@talktalk.net](mailto:terry.jepson@talktalk.net)

Telephone: 01484 662478

## 4 10th Wigston Sub-Div & Leicestershire Traffic Div Reunion

Wigston Liberal Club, (opp police station)

Friday 26th October 2018, 7.30pm.

We extend an invitation to all former Traffic Div and Southern Div officers, as well as former officers living in the South Leics area, to our regular get together. Usual buffet, free and charity raffles and famous 'silent' disco. No speeches, just a meeting with old friends.

Cheque for £10 (payable to Wigston Sub-Div Reunion) to John Thomas, 3, Grafton Drive, Wigston. Leics LE18 3WT or e-mail [john145thomas@btinternet.com](mailto:john145thomas@btinternet.com) for information. Receipt if e-mail address enclosed with payment. Numbers limited & unable to accept payment on the night.

## 1 Police History Society Conference

Honest Lawyer Hotel, Croxdale Bridge, Durham, Friday 21 September to Sunday 23 September

Speakers include Harry Wynne:

The story of the North East Police History Society; Prof Clive Emsley: When Bobby met the Mafia and Dr Pete Moore: Sex and drugs were not invented in the 1960s.

The after-dinner speaker will be Norman Kirtlan with his illustrated talk Death and other dark places

The conference is open to both members and non-members of the Society. The cost is £240 (single) and £320 (couples), which includes 2 nights' accommodation in the 3-star hotel and all meals from Friday dinner to Sunday breakfast.

Day rates, with or without the Conference Dinner, are also available.

Bookings can be made until 22 August by contacting Mike Vince, Conference Director at [mike.vince@btinternet.com](mailto:mike.vince@btinternet.com) or visiting the PHS website [www.policehistorysociety.co.uk](http://www.policehistorysociety.co.uk)

Conference Dinner, are also available.

Bookings can be made until 22 August by contacting Mike Vince, Conference Director at [mike.vince@btinternet.com](mailto:mike.vince@btinternet.com) or visiting the PHS website [www.policehistorysociety.co.uk](http://www.policehistorysociety.co.uk)

## 2 Cyprus Police Reunion

Park Manor Hotel, Northstead Manor Drive, Scarborough, YO12 6BB

Monday 8th October, 6.30pm for dinner at 7pm Telephone: 01723 372090

## 3 Bournemouth Borough Reunion 2018 Free Coffee Morning

The Hamworthy Club, Magna Road, Canford Magna, Wimborne BH21 3AP

Monday 1st October, 10.30am

(PLEASE NOTE THE CHANGE OF VENUE)

Those who wish to stay for lunch are welcome to do so. Approximate numbers who are attending are required.

A general mail will be sent out nearer the time requesting confirmation of attendance.

Please contact Stella [gardner9877@yahoo.co.uk](mailto:gardner9877@yahoo.co.uk) or telephone number 01202 280621, if you require further information



# The Police Treatment Centres

A charity providing treatment, support & recuperation for injured and ill police family members.

We are now half way through the year at the time of writing, the sun is shining, and both our Centres look fantastic. In 2017 we treated almost 3300 police patients at both our Centres, and 311 of them were retired officers. We are on track to do even better in 2018, and I am a firm believer that our centres are here to be used, so I would encourage all of our Retired Officer Donors to not simply sign up to donate to the PTC, but do please apply for admission for treatment when you have a clinical need. We now have almost 3600 retired Officers who donate to the PTC, and although the minimum sum that we require you to donate is a mere 65 pence a week, more than half of these donors voluntarily elect to donate more than this. As a reminder, if you are already retired but not donating, we ask that you pay your donations for 12 months before applying for treatment. However, if you were a Serving Officer

donor and continue to donate as you transition to retirement, you do not have to wait for 12 months before applying for treatment at the PTC, but can apply immediately. I would also imagine that when I talk about the PTC, much of the NARPO readership automatically thinks of our centre at Harrogate, but I would remind everyone that we also have a wonderful centre at Auchterarder in Scotland (near Gleneagles for the golfers amongst you), and as both Centres are part of the same charity, you can also request to go to Auchterarder if it suits you better, or if you wished to combine a stay for treatment with some personal travel. You will get exactly the same standard of treatment and care at Auchterarder as you would at Harrogate, and indeed the centre opened a new state of the art Health and Fitness complex

in 2016 so it really is in good order with the latest equipment. I should also point out that you can also bring your partners with you. There is a small charge if you do wish to do so, but if your partner is in receipt of a Carer's Allowance, then we waive the charge that we would normally have made. We continue to engage closely with the NARPO Executive team, the new(ish) President and Vice President of NARPO Brian Burdus and Richard Critchley visited our Harrogate Centre in January of this year, and Alan Lees the DCEO of NARPO continues to remain an active member of the PTC Board of Trustees. Thank you to all NARPO members for your service and your support of the PTC, and please if you are not already a donor, get signed up, and help us to help you. If you do need any more information, please give us a ring, or have a look at our website.



Patrick Cairns, CEO PTC

Sign up to donate to the Police Treatment Centres now for 65p per week, and help us to support you through retirement.

## Bed & Breakfast for members of the police family

Rooms are available for the remainder of this year up to and including the weekend of 14th December at Castlebrae (Auchterarder) and with more limited availability at St Andrews (Harrogate). Check availability and book on our website. 2018 rates: £100 double/twin or £80 single (Friday & Saturday nights inclusive).

Save the date: 2019 booking opens on 1st October!

Due to ever-increasing interest in B&B at the Centres we are opening next year's bookings earlier this year on 1st October.

Since starting out 5 years ago, B&B and associated hospitality has raised over £250k for the PTCs with all revenue going directly back into the charity to support facilities and treatment. Many guests have returned time after time and we know from their feedback how much B&B has been enjoyed over the years.

*"The PTC is our favourite. It is peaceful and relaxing. All staff employed here are friendly and helpful and we cannot wait to come back!"*

For the 2019 season we will be increasing our room rates for the first time to £120 double/twin and £100 single (Friday & Saturday nights

inclusive) to enable us to continue to meet costs and maintain the level of support to the charity.

We believe that these rates will continue to represent a very fair price for the standard of accommodation we provide to our police family guests and remain tremendously competitive in the B&B marketplace. We look forward to welcoming guests both old and new and to continuing together to make this such a positive aspect of our fundraising for the PTCs. Thank you to all NARPO members who support us with this venture.



On target to make 500 happy winners

In December we will celebrate reaching the milestone of 500 winners during the lifetime of the lottery. Retired Officer Joanna McKinnon was a recent winner:



"I can't thank the staff at the centre enough over the years for the kind and caring attention I received on all my visits. I joined the lottery as I wanted to give something back to the centre and can't believe my luck on this occasion receiving the monthly prize."

Join for as little as £1 using the online form on our website or ring the hotline 0370 058 5957.

Don't forget that anyone over 16 can play the lottery so do recommend it to your friends and family!

Join online at [www.thepolicecentres.org/fundraising/lottery](http://www.thepolicecentres.org/fundraising/lottery) or call the hotline on 0370 058 5957.



[www.thepolicecentres.org](http://www.thepolicecentres.org)

The Police Treatment Centres  
St Andrews, Harlow Moor Road, Harrogate HG2 0AD  
Call: 01423 504 448

Castlebrae, Castleton Road, Auchterarder, Perthshire PH3 1AG  
Call: 01764 664 369  
Email: [enquiries@thepolicecentres.org](mailto:enquiries@thepolicecentres.org)

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## 'Book 'em!

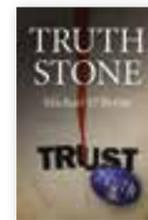
The NARPO NEWS round up of the latest CRIME reads

Get your copy:

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.

### Truth Stone

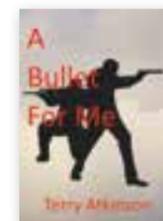
**AUTHOR:**  
Michael O'Byrne  
ISBN-10: 0719826578  
ISBN-13: 978-0719826573



'DCI Stone's life just seems to be a series of mistakes. Investigating the abduction of a young girl, she ignores the rights of the suspected killer in favour of the rights of the girl's family to know what has happened to her and where she is buried. When the killer takes her to a second body, instead of plaudits she finds herself under investigation by the Independent Police Complaints Commission with the threat of being sacked. Thinking it will give her some respite from her greatest critic, the force's Police and Crime Commissioner, she chooses to investigate the cold case murder of the Commissioner's cousin. Instead of making life a little easier this takes her into a complex web of child sexual exploitation, political and police corruption. Just when she thinks she has got a result on this, the murdered man's killers return, and she needs to put herself in the line of fire to protect their intended target.'

### A Bullet for Me

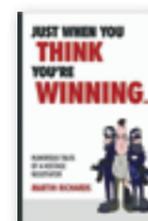
**AUTHOR:**  
Terry Atkinson  
ISBN-10: 1977068235  
ISBN-13: 978-1977068231



Charlie Payne is a retired detective inspector. His brother, Steve, is a hapless ex-Royal Marine with an obscure past, who has not worked since his only son died of barbiturate poisoning. When Charlie is paid a visit by an old adversary intent on revenge, his wife intervenes, with life-changing consequences for all. When they learn that the intruder was acting on orders, they realise that the situation is far from over and Charlie decides to take the fight to his enemies. Steve, uninvented, brings his dark skills to the table and although the brothers have the same goal, their methodologies collide, with shocking outcomes.

### Just when you think you are winning

**AUTHOR:**  
Martin D Richards  
ISBN-10: 1540450201  
ISBN-13: 978-1540450203



A selection of true stories from the initial training of a hostage negotiator to international deployments. A range of incidents including suicide interventions, barricaded criminals and overseas kidnappings. All incidents recalled include the actual dialogue used with some tricks of the trade and the actions taken

### BOOK OF THE MONTH



### Running for his Lives

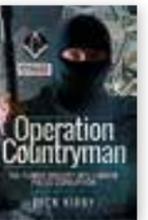
**AUTHOR:** Cliff Comber

Dennis 'Dutch French' was determined to rid himself of the nightmare memories of his childhood; orphaned as an infant when his father is killed in action, his mother's subsequent suicide had a profound effect. Constant bullying and humiliation, combined with a disadvantaged lifestyle throughout his early years, caused his behaviour to deteriorate and cause concern. However, all was to change when following in his Father's footsteps, he joined the Army, immediately enhancing his life. Due to an unusual but fortunate assignment, he meets and marries Melanie. During years of happy marriage and a long, distinguished military career a number of near- death experiences fuel an inward belief regarding the myth of nine lives. His sought-after peace is subsequently shattered when his wife is viciously assaulted and raped, triggering a series of fatal events, changing their lives forever.

**GET IT:**  
ISBN-10: 1788481739  
ISBN-13: 978-1788481731

behind the scenes. Unique police humor and a large dose of sarcasm pepper the dialogue, resulting in some light hearted humour during some very stressful and shocking incidents.

### Operation Countryman: The Flawed Enquiry into London Police Corruption



**AUTHOR:** Dick Kirby  
ISBN-10: 1526712547 ISBN-13: 978-1526712547

In the summer of 1978, rumours emerged from the underworld that huge sums of money had been paid to the City of London Police to water-down evidence and arrange bail in cases of armed robbery. Then it was suggested that Scotland Yard's Flying Squad was also involved. The Home Secretary appointed the Dorset Police to investigate but it became clear to the criminals upon whom they relied to provide evidence that they were completely out of their depth. One line of enquiry after another became hopelessly compromised. Despite a four-year enquiry costing 4,000,000 just two convictions were secured and the credit for these went to an undercover officer. Eight Metropolitan policemen were acquitted. The Author, a former senior Metropolitan police officer has used his knowledge and contacts to lift the lid on the shambolic COUNTRYMAN enquiry.

### Something Has Gone Wrong: Dealing with the Brighton Bomb



**AUTHOR:** Steve Ramsey  
ISBN-10: 1785903365 ISBN-13: 978-1785903366

12 October 1984 is a day seared into British memory. Early that morning, an IRA bomb intended to kill Margaret Thatcher and her Cabinet exploded inside Brighton's Grand Hotel.

Amidst this appalling tragedy is the inspiring story of strong-willed and resilient people who picked up the pieces and carried on. Far from being cowed by fear, politicians, police officers, fire fighters and hospital staff became the heroes of the day, stepping up and getting on with the job at hand. Indeed, the Conservative Party conference continued and the government resumed business as usual.

In Something Has Gone Wrong, journalist Steve Ramsey speaks to those who were there on the day and involved in its aftermath, many of whom have never spoken publicly about it before. Incorporating fascinating new insights and revelations, Ramsey has produced a unique and vivid portrait of this shocking event.

# What's your tippie

Getting the most out of a bottle of wine is really quite easy and is something we all look to do. There are exceptions to all rules but if you follow these simple guidelines, you'll enjoy that well-earned glass of wine all the more.

For Sparkling wines – first up look to get the bottle really well chilled. This will calm down the bubbles and ensure the wine doesn't go all over the place when you pop the cork! Flutes are the best glasses for serving your bubbly as they will keep it fizzy for longer and its narrow shape helps to concentrate those important aromas.

White wines come in many styles. From the super light and zippy to the dense, rich and biscuity. For lighter wines, like Pinot Grigio or Sauvignon Blanc, serve them nice and cold straight from the fridge. This is when they will be at their best. Whites with more body, Chardonnay and Viognier for example, should be removed from the fridge 20 minutes or so before serving as they will open up both aromatically and in taste when a little warmer.

All red wines will benefit from increased exposure to some oxygen. If you have a decanter then decant your bottle of red. If you don't have a decanter, feel free to use a standard kitchen jug that can hold a full bottle and pour the contents of said bottle in the jug. You can then transfer it back if you have guests or just serve from the jug. This will

bring the wine into contact with quite a lot of oxygen quickly and will allow the wine to open up, exposing all those wonderful aromas and flavours to the fullest.

Pairing food with wine can seem daunting but it needn't be. Very simply, if you have a wine that is light in style then you need to pair it with a similarly light dish else you risk the food overpowering the wine. If your wine has lots of power and body then your food choice should be more robust. The simple rule should be – light wine with light food. Heavy wine with robust food. If you look to follow that very basic guideline you won't go far wrong.

Take a look at our website for the latest member offer from Virgin Wines.



## Here's a few examples

Pinot Grigio with summer salads, Sauvignon Blanc with seafood, Chardonnay with chicken and Viognier with mildly spiced dishes. Grenache with grilled pork, Shiraz with steak, Cabernet Sauvignon with roast beef and Tempranillo with lamb.



## Fact or Fiction - Know what is right about LPA's

We all like to look after our own money. It's a characteristic that stems from our childhood from the pennies (or now pounds) that the tooth fairy brings us as children, to our first wages, saving for our first house and beyond.

The thought of handing over responsibility to others to look after our money in later life is something we all want to avoid. Indeed, I see many clients who view it as a failing or a weakness to find in their later years to even contemplate they may need help from their nearest and dearest.

I hope after reading this you feel empowered to make positive steps and give clear direction to your loved ones about your finances should you ever need such support.

### What can an Lasting Power of Attorney (LPA) do for you?

Lasting Powers of Attorney (LPA) are not only now much easier to create for clients who have a clear direction they can prove invaluable support to your relatives in any time of need. Taking the worry away of your children or friends by having an LPA at the ready for such an eventuality means they can concentrate on you rather than the administrative difficulties they would otherwise encounter.

An LPA is a legal document that enables you to

choose people to manage your Property and Finances or your Health and Welfare. Here, we discuss the Property and Finance LPA in more detail.

In a data protection and security heightened world (we have all had the GDPR emails and failed security due to the wrong pet's name being quoted from time to time!) you need to choose who should manage your affairs rather than leave it to chance.

Leaving no-one as an attorney for Property means you are at risk more than ever of stalemate, delays and financial exposure to your detriment. Even simple tasks like dealing with a utility account can become a burden and a frustration for people genuinely trying to help. But they find themselves unable to pass security so fail and feel like they are failing you.

I hear people say, "I don't need an LPA because I will just add my [relative/friend] to the account with me if ever I need to then they will have the same authority as me".

### Know the facts about Lasting Powers of Attorney (LPA)

Sadly, what is rarely publicised is that upon any death that account becomes the surviving owners. So, it will not pass in accordance with your Will and can go an entirely different direction and result in significant inequality. Such ill-prepara-

tion of not making an LPA in your lifetime can then create a dispute post death which could have been entirely avoidable.

Similarly, please do not presume that if you are married or in a civil partnership that LPA's are unnecessary. They are still needed. Banks are entitled to freeze joint accounts when they become aware of the loss of capacity of any person.

In addition, sole accounts cannot be viewed or accessed. Even if the monies in that account may have been classed by the couple as family monies. It becomes frustrating and difficult without proper preparation. It affects property sales in the same way. It can restrict the sale of a property and prevent moves for genuine reasons to be closer to family.

Making an LPA now in no way changes, restricts or removes your own authority on your own accounts/property. The power of the use of the LPA remains with you whilst you have capacity to manage your affairs. Place yourself in the position of your loved one's and ensure you have an LPA in place to help them to help you.

If you choose not to make an LPA you have no say over who the Court appoints for you as a Deputy. The delay and financial expense of such an alternative is really to be avoided at all costs. Take control and choose the people you trust to act for you now.

"We help clients regularly with LPA's, please call Rebecca Harbron Gray & her team on 0191 3895198 if you would like some help or advice quoting your NARPO membership"

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Award-winning Fred. Olsen Cruise Lines are offering NARPO members 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.



To book using your discount code **NARPO10** call the NARPO booking hotline **0800 0355 108** or visit [fredolsencruises.com/affinity/narpo](http://fredolsencruises.com/affinity/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 31st December 2018. E&OE.



**TOP FIVE SIGHTS**

- Historic Center of Vienna
- Schonbrunn Palace
- Imperial Palace (Hofburg)
- Belvedere Palace Museum
- St. Stephen's Cathedral

## A visit to Vienna

**NARPO members can enjoy a free stay in an apartment in Vienna, thanks to a generous NARPO supporter. Kath Bainbridge-Keith shares her experience of visiting the city.**

A flight from Edinburgh with Jet2 and we arrived in beautiful Vienna, capital of Austria. A pre-booked Limousine with Sun Travel for 35 Euro brought us to apartment B and, as the only 2 guests, there we had the full run of the building.

We contacted the caretaker beforehand to let him know that we would not arrive until after 8pm. He agreed to wait for us at the apartments for a small charge as he usually finished work at 6pm.

The apartment building is spectacular. Built in 1706, it has with many original features still in place, including the 69 stone steps to the apartment. Upon arrival, we learnt that there was an orchestra in the other part of the building - Auersperg Palace. We enjoyed a week of Strauss, Mozart, Beethoven – all free of charge!

Our first day began with a 30-minute leisurely walk to the Naschmarkt, where we bought all our meat, fish, fruit and

vegetables. There are many places to eat and drink and I would recommend a visit.

During our stay we made use of the U-Bahn, the underground train network. We caught the U-Bahn from Volkstheater into the City and walked to Belvedere. The Belvedere is a historic building complex in Vienna, Austria, consisting of two Baroque palaces. We visited both houses and the souvenir shop, where there was a great display of Klimt art.

We left via the bottom entry gates near to the Polish Catholic Church and enjoyed coffee and cake in a nearby café. We then walked back through the estate into the Botanical Gardens. They were very basic but they were free to enter.

We also used the U-Bahn to visit the Schwedenplatz right next to the Danube River. It is not Blue but Green! We bought tickets for two journeys costing 3 Euro each (but you have to be over 63 to qualify).



We decided to walk along the River Danube, we walked past the Urania Hotel which is an iconic building. The walk along the bank of the river was very interesting, there were barges turned in cafes, gyms and even an outdoor swimming pool that was blue!

We looked at the options and decided to take the three wheeled bike tour of the City. Our guide was wonderful and took us

around all the main City sights, including the Spanish Riding School. This was an excellent way to see the City and stress free for us.

The beautiful Cathedral is worth a visit and, for a combined entry fee, you can visit all parts including the roof tops. They even do evening visits; I would imagine that the City at night is a wonderful sight.

During our stay we caught the UBahn to the railway station for the 10.16 train to Bratislava, Slovakia.

We caught the No 93 bus to the city. The bus dropped us at the bottom of the Castle Hill and yes, it is a hard walk up to the top, but well worth the spectacular views. We visited all parts of the castle. The Crown Tower is 47 metres high and the Hungarian/Austrian coronations were held there when it was the capital. The English garden at the rear of the castle is well worth a visit.

It was a great day but lots of walking and the sun was very hot but there are plenty of bars and cafes to get refreshments when you need them. It is a small city, but the sights are worth visiting.

We thoroughly enjoyed our trip to Vienna. We spent about 600 euro the whole trip and that included buying all drinks and tobacco. If you are thinking about visiting Vienna and can climb stairs with ease then this is the place for you. I would highly recommend these apartments to anyone.

**Kath Bainbridge-Keith**  
NARPO member since 2006 - Ex WYP

Visit [narpo.org](http://narpo.org) to find out more about or to book the apartment in Vienna

# Holiday Lettings 2018



## ENGLAND

### Cornwall - Fowey

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



St. Michael's Mount, Cornwall

### Cornwall - St Ives

Detached 3 bedroom bungalow at Riviere Towans, Hayle, 100 yards from long golden sandy beach. Large lounge with TV/DVD. Kitchen with washer, dryer, fridge/freezer, microwave. Separate dining area, Sky 51" 3D TV, patio, BBQ. Sleeps 5. Unlimited broadband. No pets or smokers. From £500pw.  
**Tel: 07840 761869 or 07563 698840**  
[www.cahayabintang.co.uk](http://www.cahayabintang.co.uk)

### West Cornwall - Mount's Bay

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

### CORNWALL - Polperro

August Hill Holiday Lodge, situated in wooded location on Killigarth Manor Park. Amenities include large swimming pool, bar, play area. Beach and coastal path 5 mins away. 3 bedrooms, en suite, separate bathroom. No pets. 5% discount members, serving police officers.  
**Tel: 07793974615**  
[www.augusthill-polperro.co.uk](http://www.augusthill-polperro.co.uk)

## Cotswolds - Water Parks

Privately owned – Fully equipped Lakeside chalet at Hoburne Holiday Park. 2 bed, sleeps 4+.  
On site: indoor/outdoor pool, bar/restaurant, play areas seasonal entertainment all inclusive. Great location to tour/fish/golf. Up To 30% discount on brochure prices for NARPO colleagues.  
**Tel: 07973639342**  
**Email: [stu@mckie.co.uk](mailto:stu@mckie.co.uk)**  
[www.vaila.co.uk](http://www.vaila.co.uk)

## Cumbria - Kirkby Lonsdale

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

## Cumbria - Kirkby Lonsdale

Located next to sister cottage Chapel Cottage. Renovated to designer standards, completed in February 2017. Two-bedroomed with gas fired log burner, and power shower. Parking & Patio Area. Free wifi & BT Sport. No smoking/pets. Narpo Discount.  
**Tel: 07968504065**  
[www.cornercottagekirkbylonsdale.com](http://www.cornercottagekirkbylonsdale.com)

## Dartmouth

Anchor Cottage is a cosy and recently renovated victorian cottage situated in the heart of Dartmouth. Close to lovely restaurants and cafes and only a five minute stroll to the harbour and River Dart. Parking pass included. Sleeps 3.  
**Contact Tim Stuckes: 07973 418742**  
[www.anchorcottage.co.uk](http://www.anchorcottage.co.uk)

(May and August only)

## Devon, Exmouth - Devon Cliffs Caravan Holiday Home

Superbly located on Devon Cliffs Holiday Park. Stunning, high quality/spec 2-bed holiday home available for weekly lets during July & August only. 180° Seaview - Veranda - Close to Beach - Quiet Area - Coastal Path - Restaurants - Pools - Activities - Entertainment. Owned by NARPO members.  
**Email: [lornaj.robson@googlegmail.com](mailto:lornaj.robson@googlegmail.com)**  
[www.enjoydevoncliffs.co.uk](http://www.enjoydevoncliffs.co.uk)  
**20% discount off standard rate Police Officers / NARPO**

## Herefordshire - Ludlow

Abbots Lodge B&B Apartment, spacious light contemporary accommodation. Peaceful pretty village location, private access, terrace, sitting area, log-burner, kitchen. Delicious home-cooked meals. Great selection of pubs, restaurants, walks and historic sites nearby in beautiful unspoilt countryside.  
**Contact Janet: 01568 770036**  
**Email: [john@abbotslodgebandb.co.uk](mailto:john@abbotslodgebandb.co.uk)**  
[www.abbotslodgebandb.co.uk](http://www.abbotslodgebandb.co.uk)

## Herefordshire - Ludlow

Cruckbarn - a unique 'Grand Designs' style oak-framed holiday-let in a peaceful woodland setting. Stunning views, fire-pit, log-burner. Great selection of pubs, restaurants, walks and historic sites nearby in beautiful unspoilt countryside. Sleeps 4-5 in 2 bedrooms.  
**Contact John: 07989 975295**  
**Email: [info@cruckbarn.co.uk](mailto:info@cruckbarn.co.uk)**  
[www.cruckbarn.co.uk](http://www.cruckbarn.co.uk)



Freshwater Bay, Isle of Wight

## Isle Of Wight

Retired Victorian railway station, nestled in the South of the island, converted into enchanting cottages sleeping up to 5+1. Large secluded gardens. Spectacular views of surrounding countryside with bridle paths and fishing nearby. Short breaks available. Pets welcome. AA 4 star approved. 10% discount, including ferry discount, to NARPO members.  
**Tel: 01983 730667**  
[www.whitwellstation.co.uk](http://www.whitwellstation.co.uk)

## Norfolk - Wells-Next-the-Sea

Choice of 3 Stunning Coastal Cottages. Fully renovated, wooden floors, wood-burning stoves, Amazing Harbour/ meadow views. Close to Quayside, shops, and a great selection of pubs and eateries. Voted best beach in UK! Pets welcome. NARPO discount.  
**Tel: 07976 720022**  
[www.norfolkdreams.com](http://www.norfolkdreams.com)

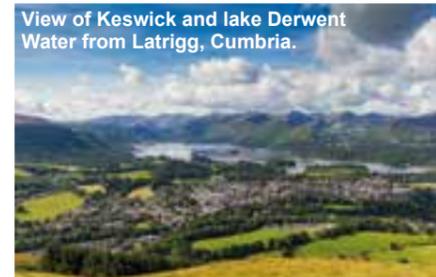
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## Northumberland

Coastal cottage, Beadnell. Sleeps 4. Bedrooms: main double bed, 2nd 4' base, 3' above bunk. Bathroom: hb/wc/over bath shower. Lounge: twin settees, HD Freeview TV/Video/DVD. Dining area: Fully equipped galley kitchen, washer/dryer. French doors to enclosed garden. Double drive. Non-smokers.  
**Tel: 07974 745624**  
**Email: [dunesview\\_6@yahoo.co.uk](mailto:dunesview_6@yahoo.co.uk)**

## Northumberland

Gateway To Hadrian's Wall Country Peaceful 2 bedroom cottage sleeps max. 3 people. Double bedroom and single bedroom. All inclusive rates. Warm, cosy and comfortable. Oil central heating plus wood burning stove. Well equipped. Rural situation on edge of village of Greenhead with an excellent pub. Beautiful views. Wi-fi. Pets welcome. 5 minutes from Hadrian's Wall. Perfect for a walking or relaxing holiday.  
**Tel: 01697747443**  
[www.hadrianswall-stanegatecottage.co.uk](http://www.hadrianswall-stanegatecottage.co.uk)



View of Keswick and lake Derwent Water from Latrigg, Cumbria.

## Lake District - Keswick

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

## Peak District - Bakewell

Situated just two miles from the centre of Bakewell, Bolehill Farm Cottages comprises of eight peaceful cottages wrapped around a tranquil courtyard, set within 20 acres of the Peak District National Park. Dogs welcome. Pub walks from the door (2 miles across fields). 10% discount for NARPO members – either use the online booking code 'NARPO' at [www.bolehillfarm.co.uk](http://www.bolehillfarm.co.uk)  
**Tel: 01629 812359**  
[www.bolehillfarm.co.uk](http://www.bolehillfarm.co.uk)

## 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](http://www.thecoachhousehawes.co.uk) brochure telephone 01969 667375  
**YORKSHIRE DALES**  
Molly Cottage, Ingleton. Sleeps 4. Stylish 18th century retreat in picturesque village, lovely restaurants and Waterfalls Walk a few minutes away. Contemporary style with John Lewis linen and cosy log burner. Perfect base for walking, cycling and relaxing.  
**Contact Carole: 07974008476**  
**Email: [cazfletch@icloud.com](mailto:cazfletch@icloud.com)**  
[www.mollycottage.com](http://www.mollycottage.com)  
**10% discount quote NARPO**

## 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.  
**Contact Howard Roberts: 01248 811671**  
**Email: [cottage.wales@btinternet.com](mailto:cottage.wales@btinternet.com)**  
[ring www.homeandcruise.com](http://ring.homeandcruise.com)

### 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: 01239 831530**  
**Email: [info@cefnuduholidaycottages.co.uk](mailto:info@cefnuduholidaycottages.co.uk)** for further information and brochure.  
**Virtual video on [www.cefnuduholidaycottages.co.uk](http://www.cefnuduholidaycottages.co.uk)**

## SCOTLAND

### Perthshire

New privately owned luxury lodge two bedrooms(one en-suite) in quiet Lochmanor Park Dunning Perthshire. Features: Beautiful Perthshire countryside easy access to Gleneagles, Auchterarder (Police T.C.) Perth, Pitlochry and Dunblane etc. Fully furnished., parking patio and T/V NO SMOKING.  
**Contact Andrew Email: [aandgbaird@btinternet.com](mailto:aandgbaird@btinternet.com)**  
[www.sunnyside12a.weebly.com](http://www.sunnyside12a.weebly.com)

## 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.  
**Contact Kathleen: 01778 571968**  
**Email: [perfectirelandholidays@yahoo.co.uk](mailto:perfectirelandholidays@yahoo.co.uk)**  
[www.perfectirelandholiday.co.uk](http://www.perfectirelandholiday.co.uk)

## FRANCE

### Dordogne

Peaceful, tranquil, holiday cottage, Dordogne. Sleeps 4/6. Ground floor:- Open plan lounge/diner/kitchen. Bedrooms, second small lounge on 2/3 floors. Private court-yard. Spacious grounds. Table tennis/outdoor games/swings. Above ground swimming pool. WiFi. TV.  
**Tel: Campbell 0033 (0)553596878**  
**Email: [campech1@orange.fr](mailto:campech1@orange.fr)**  
[www.gite-pechaude.com](http://www.gite-pechaude.com)



Traditional fishing village in Katigiorgis on south Pelion mountain, Magnisia, Greece

## GREECE

### Katigiorgis

Luxury apartment sleeps 6, glorious sea views across to Skiathos 5 minutes walk from beech. Idyllic Greek fishing village tavernas, bar, mini-market, cafe. Fly into Thessaloniki & drive down or by water taxi from Skiathos. Exclusive to Police/NARPO.  
**Email: [Greensaxon99@gmail.com](mailto:Greensaxon99@gmail.com)**  
[www.southpelion-katigiorgis.com](http://www.southpelion-katigiorgis.com)



Old cozy street in Lucca, Italy.

## 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.  
**Tel: 07976 720022**  
[www.tuscanydreams.co.uk](http://www.tuscanydreams.co.uk)

### Tuscany

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

\*Images for illustration purposes only

# Holiday Lettings 2018 continued...

## 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.

Contact Ewan Conacher: 01743 358772 or 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.

Contact Andy Hill: 07794 262014

Email: andy.jayne14@hotmail.com

www.lagosmarinaapartment.com

### Algarve - Algarve Retreats

Specialists in Lagos, its Marina and the Western Algarve. Visit one of the most unspoilt coastlines in Europe. With stunning sandy beaches, year-round sunshine and a cosmopolitan atmosphere. We have stunning properties available all year round. Discounts available.

Contact ALGARVE RETREATS

on 0333 920 5800

www.algarve-retreats.com



### Portugal - Algarve

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. wi-fi. Maid service. Prices £1200 to £1800 per week.

Contact Andy or Karen: 01246566427 or 07919300362

Email: MrLints@gmail.com

Contact Sam or Andy: 01749831113 or 07877642070

Email: sam@casa-collection.com

Contact Marcelline Email: marcelline.lintern@gmail.com

Denia Port with castle hill in Alicante province Spain



### Spain - Denia

Townhouse on the exclusive La Sella Golf Urbanisation, near Denia, Spain.

Are you interested in any of the following? Golf, walking, tennis, cycling, pool, sun, sea, horse riding, mountain scenery, good food and drink or relaxing? Number 42 has 2 bedrooms, 2 bathrooms, spacious kitchen, comfortable lounge/diner and 4 terraces.

Contact Duane or Nicki: 0034 657689491

www.thishasitall.com

## CANARY ISLANDS

### 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.

Tel: 07952 947348.

Email: lasfuentes105@mail.com

### Lanzarote - Playa Blanca

Superb 2 bed 2 bathroom Villa. Private heated pool. Two private patios front line of complex, wonderful sea views. TV/ English/ Sports/14 day catch up. BBQ. Air Con. Near Marina Rubicon/ Papagayo. NARPO 10% discount. Short to long term.

Contact Ken: 07974807662

Email: ken.owens69@btinternet.com

## 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 £595/ week.

Tel: 01531 651723

NARPO member: colinrr@yahoo.co.uk

www.woodvillevilla.com

### Central Florida

Elegant and spacious re-furnished 4 bedroom 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 £550 p.w. Please see website for further info and photos.

Contact Tim or Karen Young:

01905 354786

Email: tim.young@zen.co.uk

www.davenport-house.us.com



Siesta Key Beach in Sarasota

### Florida - Disney

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

Tel/Fax: 0151-726-0943

Email: frnk.thompson@gmail.com

www.thompsonsflovidavilla.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.

Email: Williams\_philip2@sky.com

www.Buttonwood-bay.com

### Siesta Key - Sarasota - Florida

Luxury apartment on beach facing Gulf of Mexico, see dolphins, manatee, spectacular sunsets. 2 bedroom, 2 bath sleeps 6. Heated pool, WIFI, flat screen TV's, DVD library, beach furniture. Close to shops, restaurants, golf courses.

Tel: 01262 670417

Email: geoffsplace@hotmail.com

www.geoffs-place.com



HARVEY HOWELL  
SOLICITORS

HARVEY HOWELL SOLICITORS  
WORKING WITH NARPO

Our service, working with NARPO, is to provide legal knowledge and advice to NARPO members on wills, powers of attorney and such matters.

We think education is really important and a lot of what we do is just about that - giving information and knowledge to members about how to look after their property and welfare and deal properly with things if they become ill or pass away.

Here are some examples of the things we will can help with.

### LASTING POWERS OF ATTORNEY DO WE NEED ONE?

*We recently met with the son of a retired officer in his 50s. His father was widowed and lived on his own and had a stroke. Whilst in hospital the water pipes burst at his home and caused £80,000 of damage. The house insurers subsequently refused to speak with the son as he was not the policy holder. The son could not access his father's bank accounts, pay bills, cancel direct debits and certainly not sell the house.*

*Later, the insurance company refused to pay compensation because the home had been unoccupied for so long. To add insult to injury, social services put the retired officer into care - against the wishes of the son.*

Lasting Powers of Attorney could have dealt with all these problems.

### ALREADY MADE A POWER OF ATTORNEY?

Prior to October 2007 you could make an Enduring Power of Attorney which remains in force. However, these only cover a person's property and financial affairs - not health and welfare. In our example, how would the son have kept his father out of the care home or made decisions concerning his medical treatment? Both types of Lasting Powers - Property & Financial Affairs and Health & Welfare - are important!

### WHAT IF YOU LOSE THE MENTAL CAPACITY REQUIRED TO PUT IN PLACE LASTING POWERS OF ATTORNEY?

Unfortunately, it is too late for a Power of Attorney but we can apply to the Court to help a member speak for the family member who has lost mental capacity.

### WILLS - SIMPLE?

Many people have a simple Will which just repeats what the law says when it leaves everything to the surviving spouse and then the children! Where is your protection?

What about care home fees, probate fees, bankruptcy, children of previous relationships, looking after vulnerable children or relatives, guardianship, claims against the estate, stealth taxes through probate registration charges - there are many questions to consider. Many people we meet would not be best pleased if they died and their assets, life insurance payments and pension ended up passing to a person they would not choose to leave them to. We can help through a detailed (not simple) Will and the use of Family Trusts.

### PROBATE FEES?

Many people have made "free Wills" which not only fail to afford any of the protection against the threats mentioned but have appointed the Bank as their Executor who may subsequently charge up to 5% of the estate value to administer the estate. That's £15,000 on a £300,000 estate. We can help fix that.

### CARE HOME FEES?

50,000 people lose their homes each year to fund their care. Can this be prevented? Do not fall for the expensive schemes sold to you by many non-solicitor legal advisors that promise to protect your home from these care home fees. Talk to us.

### NEXT STEPS:

Come and see us at the NARPO National Conference or attend one of our free seminars or one to one advice surgeries.



0151 928 8597



federation@harveyhowell.co.uk



www.harveyhowell.co.uk

FOR WILLS, PROBATE, TRUSTS AND POWERS OF ATTORNEY CONSULT HARVEY HOWELL

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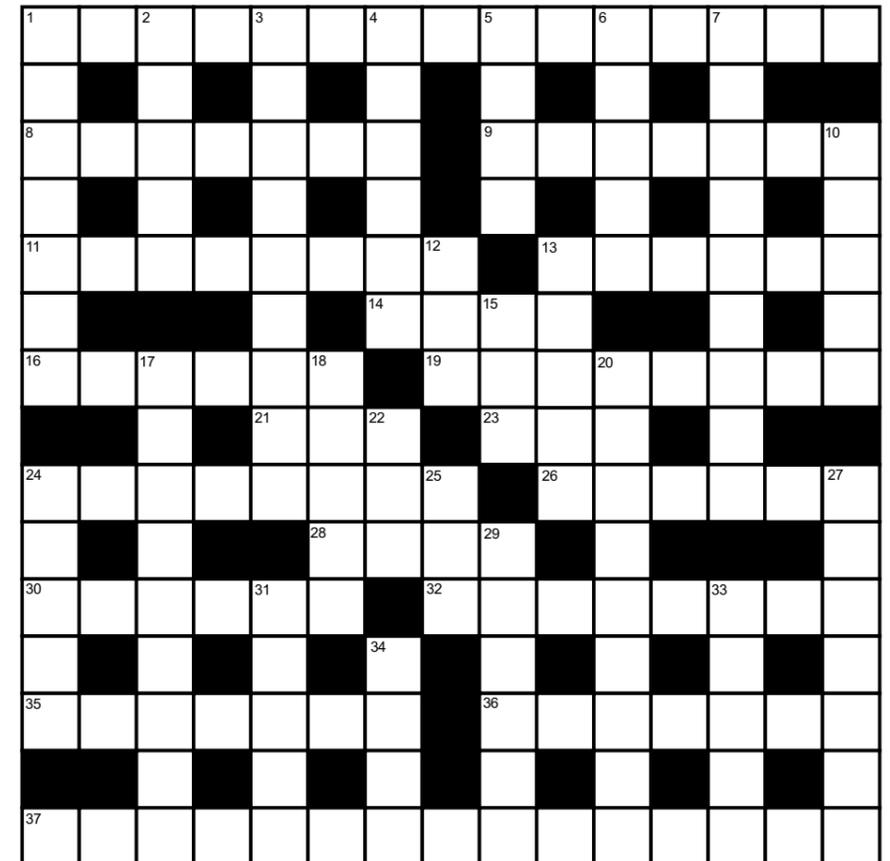
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**Clues Across**

1. Explanations (15)
8. Surname of English novelist, younger sister of AS. Byatt (7)
9. Apprehends (7)
11. Horrified (8)
12. Entangled (6)
14. One and only (4)
16. Middle-eastern language (6)
19. Structure used for forcing the growth of plants (8)
21. Pray in Latin (3)
23. Surname of the writer of The Beggars' Opera (3)
24. Long range of European Hills, highest point Como Grande (8)
26. Existing, but not yet apparent or active (6)
28. First name of British-born Jewess who broadcast lunchtime piano concerts during World War II (4)
30. "Good-night, sweet-----, and flights of angels sing thee to thy rest!" (Shakespeare - Hamlet) (6)
32. Medicine to counteract poison (8)
35. Obvious (7)
36. Allow access (3,4)
37. Initial judgement (5,10)

**Clues Down**

1. U.S. State, nickname the Hoosier State (7)
2. Type of cargo ship not running on fixed lines (5)
3. Insurrection (9)
4. Female ruffs (6)
5. Small, colourful freshwater duck (4)
6. Leaves on a shamrock stem (3)
7. Building used for drying hops (4,5)
10. Move furtively (5)
12. First note (3)



13. Broken stone used in road making (5)
15. Equipment used for measuring a ship's speed (3)
17. Volume enhancer (9)
18. Illegal act (5)
20. Fragrant plants, usually blue, often grown in pots (9)
22. "If --- of you know cause...." (Book of Common Prayer) (3)
24. "Watching the ----- falling towards England...(O Love, the interest itself - W.H. Auden) (5)
25. Long age (3)
27. Treachery as a crime (7)
29. Deciduous branched animal horn (6)
31. Storage box (5)
33. Forest mammal related to the giraffe, discovered in the Congo in 1900 (5)
34. Hold back (4)

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

Name: ..... Membership No. .... Tel No. ....  
Address .....  
..... Postcode .....

**ISSUE 94 Answers**

- Across**  
1 (+5 down) La Belle Dame Sans Merci. 8 Tranquil. 9 Rimini. 10 His. 12 Acid Rain. 16 Dis. 18 Denmark. 19 Source. 21 Facial. 22 Lies Low. 25 Ear.
- 26 Sickness. 28 Noh. 31 Editor. 32 Devotion. 33 Starts Every Time. **Down**  
1 Latitude. 2 Brae. 3 Liquidation. 4 Emin. 5 (see 1 across). 6 Animalcule 7 Skinny. 11 Sir. 13 Castle. 14 Deuteronomy. 15 Antarctica. 17 Skills. 20 Two pence. 23 Ian. 24 Assess. 27 Earls. 29 Mere. 30 Mimi.

The winner of the Time Out Puzzle 94 is  
Mr W Kaye,  
Bradford

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