



# NARPO NEWS

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



## Walking to wellbeing

## Intergenerational unfairness

## The future of Policing

**LIFE:**  
NARPO Conference

**WORK:**  
Riding into the Sunrise

**LEISURE:**  
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## Welcome note

**Welcome to our 96th edition of NARPOnews**

With Winter just around the corner it's even more important to give thought to your wellbeing. We have a few suggestions to help manage your wellbeing over the colder months.

In this issue, we also have an overview of the recent NARPO conference, which took place in September.

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**Mailing info**

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



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# The CHIEF'S Briefs



Well summer has been and gone, I hope you all enjoyed the sun while it lasted? I certainly did, and I particularly enjoyed this last weekend which saw the Wigan Warriors crowned Super League champions after a 10 match winning streak!

## Respite Care Services

'The Police Mutual Foundation' respite scheme for NARPO members is available to couples who are living with dementia and their carers. Branch Chairs, Secretaries and Welfare Officers can make nominations, so if you feel you would benefit from some time away on a bespoke short break please contact your local NARPO branch or the Wellbeing team at Police Mutual for more information on either [foundation@pmas.co.uk](mailto:foundation@pmas.co.uk) or 01543 305266.

Please make use of this fantastic service. It will make a real difference for those who need it and if we don't use it we may lose it!

## Tackling Loneliness

Age UK has recently published a report on loneliness in later life. The report examines the circumstances associated with loneliness and ways in which it can be mitigated. The report's key findings include:

- People over the age of 50 are more likely to suffer from loneliness if they lack someone to open up to, are widowed, suffer from poor health or live alone;
- The proportion of people over 50 who suffer from loneliness has remained steady for the last decade. If current rates continue there will be two million older lonely people by 2026;
- Social activities are an essential component of effective approaches to dealing with loneliness, but are only successful if they are complimented by emotional and practical support for accessing them.

We can all help tackle loneliness in our local communities and with our own members by visiting and contacting those we know are alone, just regular short social interactions go a long way to helping those alone feel they are part of

our community and not alone. Keep them involved and updated on Branch activities, if we all make a little effort we can help reduce loneliness particularly within the 'police family'. Let them know we care.

## Intergenerational Fairness

In the last edition we ran an article giving an overview of the final report of the Intergenerational Commission. Since that report, together with our partners on the Public Service Pensioners' Council (PSPC) and Later Life Ambitions, we have been preparing responses to that report. The PSPC response points out that:

*PSPC members are not just concerned about protecting existing pensioners. From the vantage point of retirement, we recognise the importance of pensions for current and future public sector workers alike. We resent the media and some politicians blaming the older generation for problems with pension schemes, especially the myth of "unaffordable Gold Plated" Public Sector Pensions, (the average civil service pension is around £6,000 per annum).*

*Today's pensioners have contributed to our occupational and state pensions over time – either through National Insurance contributions and/ or employee contributions and it is only right that they receive their proper entitlement.*

*The media would do younger generations a better service by replacing this unfair and inaccurate story with a serious focus and push back against the "race to the bottom" that is occurring in occupational pensions e.g. closure of Defined Benefit Schemes.*

The full response can be viewed on the PSPC website campaign page at: <http://publicservicepensioners.org.uk/campaigning.htm>

The Later Life Ambitions response points out that: *our members are*

*concerned that a failure to consider the wider context of intergenerational inequality may result in a picture that is both "overly simplistic" and "unnecessarily divisive". In order for the debate to be adequately nuanced it must also focus on the inequality within generations. It is not accurate to class all older people as being better off than younger generations, nor is it accurate to claim that all younger people are struggling to get by. While there are certain trends that can be identified, this understanding is crucial to the intergenerational debate and should be considered by the Committee.*

*The differences in income and wealth within generations are significantly greater than the differences between the generations themselves. This is a clear and consistent finding from official statistics that is usually omitted from these debates. Research by Age UK has found that there is considerable variation in how people experience later life, with one in six pensioners or 1.9 million people, currently living in poverty in the UK, an increase of approximately 300,000 pensioners since 2012/13.*

## Civil Partnerships

In my last column I mentioned that a recent Supreme Court ruling in June 2018 had ruled that the Civil Partnership Act 2004 was incompatible with the European Convention on Human Rights as it was only available to same-sex couples and urged the Government to change the law. I can inform you that the Government announced on 2nd October 2018 that heterosexual couples in England and Wales will be able to choose to have a civil partnership rather than get married. It said there was "a number of legal issues to consider, across pension and family law" and ministers would now consult on the technical detail. The Equalities Minister, Penny Mordaunt, promised that the change in the law would happen "as swiftly as possible". Whilst we now await the outcome of the Government's consideration of the legal issues, particularly in regard to the effect on Police Pensions, we will continue to put pressure on Government to make the changes required at the earliest opportunity.

## Member Services

I'd like to introduce COGO Travel, our new travel partner. COGO Travel are the specialists in organising group travel for both European destinations and worldwide tours. With over 25 years' experience in the travel industry, COGO Travel pride themselves in offering personalised service and tours; tailored to suit your needs and requirements. Not only that, you'll benefit from exclusive discounts for NARPO members and more. See their advert later on in the magazine for further information.

**Steve Edwards**  
- THE CHIEF EXECUTIVE

# Readers' Letters

## Guernsey travel

I have travel insurance through NARPO with AXA Healthcare and noted the article written by Dennis Gittins regarding travelling to Guernsey two years ago and being told his medical insurance did not cover him or his wife. Due to the fact that my wife and I are due to travel to Guernsey shortly I contacted AXA Insurance and they have confirmed that you are covered by the policy for medical matters, providing you conform to the conditions of the policy and that was a minimum of two days pre-booked accommodation, and that you are fit to travel etc. I requested confirmation in writing and have had two confirmation emails confirming that we are covered, so I am quite happy to accept it. I do however make a point before I travel of contacting the insurance company to ensure there are no issues that have arisen which would cause a problem and always ask for a confirmation e mail I hope that this helps. I can only assume that they have changed the conditions of the policy since Dennis made a claim.

**Alan PARROTT**  
Hampshire Portsmouth branch

**Comment:** AXA have confirmed that cover does now extend to Guernsey.

## John Arlott

It was good to see John Arlott's time as a police officer remembered in a reader's letter in Narpo News (95 Aug 2018). However Arlott, although born in Hampshire, never served in the Hampshire Constabulary as the writer suggests. The whole of his service was in the Southampton County Borough Police (a separate force until 1967).

**Clifford Williams**  
Portsmouth & Gosport Branch

## Car insurance

I must agree with Mick Coverdale's letter of Aug. issue relating to advertised Police Mutual car insurance quotes. I did get a quote from them but found that using several TV advertised companies that the Police Mutual premiums were often 50% higher than other well-known companies advertised online for the same coverage. Maybe members should try as I do and change car insurances companies every year as it seems to work out so much cheaper when seen as being "a new customer".

**Neil Edwards**  
London branch

**Comment:** Whilst Police Mutual are not always the cheapest, they provide unrivalled customer service and claim handling processes and have been recognised in the Which magazine awards for customer satisfaction. They are a trusted partner of NARPO and whilst changing your Insurer can provide lower premiums in the first year subsequent increases may well lead to paying higher premiums.

## Kidney donation

I recall that a few years ago an ex-Wilts colleague, Mike Evans, received a kidney transplant, the donor being his wife, Maria. At the time he received good service from Police Mutual, including a bunch of flowers. I am happy to report that today my wife received a similar floral tribute from Police Mutual, having donated a kidney to me! At a time when support and encouragement is especially appreciated, it was a lovely gesture that my wife found very touching.

Lastly, here's the hard sell, a kidney transplant has completely changed my life, or, to be more accurate, given me my life back. If any of your readers have any doubts about signing up for the donation scheme, I can assure them that for the recipients it is truly amazing. With the "opt out/in" legislation due in the future, please "opt in", and get signed up now, it truly changes lives.

**Bob Pope**  
Wiltshire branch

## Future of Policing

NARPO members have devoted their working lives to policing. Should NARPO be actively involved in the future of policing?

Policing is constantly under pressure dealing with competing demands with less resources.

Our country appears to currently have a crop of uninspiring politicians with little vision. Many are intent on forcing their ideology rather than working hard to make lives better.

There is no long term strategy for policing, more knee jerk reactions to headlines.

The PCC (*Police and Crime Commissioner*) has been foisted on policing with little community support or enthusiasm. What credentials do many of these political nominated PCCs have to fulfill the role?

Should NARPO be involved in the PCC election process and help shape and influence future policing? NARPO is a natural pressure group who could endorse independent PCC candidates in their area. NARPO members could be mobilised as foot soldiers during the elections.

It could be argued that the Police Federation should be also be actively involved in the PCC election process.

It is proposed that the PCC also supervises fire-fighting. If so, I am sure that the Fire Fighters Union and retired officers will become involved in this process.

If NARPO members do not have a stake in the future of policing - who does?

**A YOUNG** Sussex

## Is your provider blocking emails?

Some of my members are experiencing difficulty in receiving email messages via the NARPO bulk email system and it would seem that this may be because of a 'WHITE LIST', which means their email provider may be blocking the emails with Narpo in the title. I have told all those who contact me that they will have to contact their email provider and ask that anything containing the word NARPO is allowed access to their system.

**Kate Rowley**  
Cumbria branch

**Comment:** *If a member is not receiving emails from their branch Secretary or NARPO HQ and they think they should be the member should check the junk or trash folder to ensure it has not been received in there. If nothing received then they need to contact their email provider, advising they aren't receiving emails from @narpo.org. They need to ask the email provider to White list @narpo.org this will then allow the emails to go through to a member's email address.*

## Police Mutual

I recently suffered a heart attack followed by a spell in hospital. On returning home I contacted PMAS to inform them and that I would not be driving for at least 4 weeks.

Imagine my surprise when three or four days later an unexpected parcel arrived. It contained a selection of breakfast goodies and other treats with a card with the following message.

"Hope you have a speedy recovery. Take it easy and enjoy your rest from driving. From Nadia & everyone at Police Mutual".

I have been a member of PM for virtually all of my service and retirement. They have always been easy and efficient to deal with but this gesture goes beyond anything I could have expected. As they say "part of the family". It certainly brightened my day.

**Peter Baker**  
Staffordshire branch

## Retired Police Officer Records

I retired from the Avon and Somerset Force 19 years ago and finally finished in paid work in 2010. I can honestly say that in my time in the police I gave everything to it I never let the service down. However, I feel let down by my own Force and the regulations governing police records. Earlier this year I received a letter from the force I served giving very little detail requesting that I attend and be interviewed as a voluntary attender in relation to an establishment I had responsibility for in the 1990s.

My first concern was that my pocket books, that I was told I could keep on retirement, I had destroyed as I was required to do at least nine years ago. How I wish I had not done so.

I was horrified when in the first time in my life I was interviewed under caution and a completely false serious allegation was made against me by one man when I was on duty 25 years ago. I could not understand why someone could do this to me but I realise now there are firms of solicitors actively encouraging people to come forward in relation to alleged historical offences with the sole aim of obtaining compensation. Whilst this is fine in genuine cases this gives the opportunity to some who don't care

who they hurt to make false claims. I have been advised that no further action is being taken but I found the whole experience very upsetting.

I am grateful for the help I received from The Police Federation and my branch of the Retired Police Officers Association have been very helpful and supportive of my concern regarding officer's records.

The Police Force should have a duty of care to both serving and retired officers and my reason for speaking about this rather than just getting on with my life is the fact I care about the risk to others in the future in the unique difficult job that we have devoted ourselves to. It is ridiculous that the current guide lines state that retired officer's records are destroyed after six years. Both the Federation and Retired Officers Association should be

actively campaigning for records to be kept for much longer. This would be helpful to investigating officers and those falsely accused.

In my case I was surprised to find that a sports clinic I had attend 25 years ago had kept records of my attendance for treatment to my back over a large part of the year when this alleged offence was supposed to have occurred when I would have been confined to police station duties and it was these records, not those kept by the police service, which proved just how false the allegation being made against me was. With the number of historical allegations now being made it cannot be right that when officers retire their official records are kept for such a short period.

**Robert Davies**  
Avon and Somerset 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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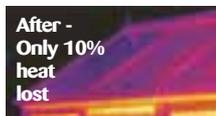
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# NARPO News



## Branch Activities

NARPO branch officials work hard to raise awareness of NARPO and support members.

During the summer the Durham branch attended 'Bike Wise', which ran alongside the only Open Day held by Durham Constabulary this year. The "Bike Wise" event, which is now in its 26th year, is an extremely popular local event.



There were numerous and varied motor cycle clubs in attendance, from the Christian Bikers Association through to the Sons of the Widow.

My personal favourite was the 100 year old Brough Superior Mk 1 - the "Rolls Royce of British Motorcycles" a workhorse with an oil leak to keep your boots waterproof.

The Chief Constable, Mr Mike Barton and his Deputy Jo Farrell, were on site and made visitors very welcome.

The branch funds were generously increased due in no small measure to the efforts of Barry and Angie Crawford assisted by Stu and June Ingram and Martin Hall. All in all a very successful day.

**Stu Ingram - Branch Secretary**

## Accessible Housing

NARPO has signed a joint letter calling for more accessible housing in order to support people with accessible-housing needs. The letter, published in The Guardian, encourages local authorities, developers, planners and builders to consider accessibility as a fundamental design principle when building new communities and housing developments.

Other signatories to the letter include the Civil Service Pensioners' Alliance, National Housing Federation and AGE UK

Please see the full letter below:

*Britain's population continues to expand and age, and in Britain the number of people with accessible-housing needs exceeds 11.9 million. Many of these people are waiting for an appropriate standard of accommodation which will allow them to live independently. With less than a third of planning authorities displaying a commitment to any type of accessible homes in their local plans, this problem will only increase.*

*As housing and service providers, we have identified that the lack of accessibility not only impacts personal independence. It can have a knock-on effect in terms of social inclusion, employment and maintaining good physical and mental health.*

*With the number of new communities and housing developments being planned in Britain, we encourage local authorities, developers, planners and builders to consider accessibility as a fundamental design principle.*

*Accessible housing is a national issue and concerns everyone. We are all ageing. Inevitably, a proportion of us will need some form of adaptation, assistive technology or accessible features to support us through changing life circumstances. Everyone has a stake in the provision of accessible homes. We hope everyone will add their voice to the call for supply to meet demand.*

## Branch Officers Training

Throughout the year NARPO runs training courses to support the branch officials who kindly volunteer their time to run branch services and activities. Our most recent training course focused on branch management, including finance and accounting, communications and GDPR.

The course, attended by more than 50 branch officials, also provides an opportunity to give feedback and comments to NARPO HQ and share learnings and best practice between branches.



Financial Controller, Helen Morgan, provides an update on branch financial reporting

# NARPO News continued...



Douglas Stewart (centre) with Branch President, Trevor Hancock, and Doug's partner, Joy.

## Celebrating 100 years

Doug Stewart (Birmingham NARPO) celebrated his 100th birthday earlier this year.

Doug's Birmingham City Police career began at Ryton in 1946 after which he was posted to Ladywood. His successful advanced driving course at Duke Street led to 20 years on area cars following which he became the Road Safety Officer at Thornhill Road before retirement in 1973.

Doug continued to work, experiencing employment as a rent collector, as manager of Northfield Baths, and for 10 years – a road safety officer for the County Council. He was also an instructor for the Institute of Advanced Motorists. Following the death of his wife, Doug met his partner Joy whilst ballroom dancing in Shirley and they have been together for 11 years.

## 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)

## Supporting Rowcroft Hospice

At this year's NARPO conference in Torquay, we were delighted to make a donation of £1000 to support the work of local charity, Rowcroft Hospice. The charity, which is funded primarily through donations, supports adults living with life-limiting illnesses in South Devon. From offering advice and emotional support, to specialist end of life palliative care, Rowcroft Hospice provides support to all those living with a life-limiting illness over 18-years-old, and their families, completely free of charge.

Rowcroft Hospice is one of the chosen charities of the Mayor of Torbay, Gordon Oliver, so we are pleased, on behalf of all NARPO members, to support the fantastic work that they do.



John Ball, Chairman of the South Devon Branch presents the cheque to staff at Rowcroft Hospice

## We need your help

Complete our short survey to be in with a chance to win a £100 M&S e-gift card.

At NARPO, we are committed to understanding the needs of our members and their families, both now and in the future. This work enables us to progress policies and undertake activities which support you and those most important to you.

### Member survey

As part of this work, we have built a short survey in partnership with Police Mutual which we would be grateful if you could complete.

This has been developed utilising the independent survey site SurveyMonkey. It will take approximately 5 minutes to complete and will ask for your views, opinions and experiences.

Police Mutual will be collating and analysing the anonymised survey results from the survey and sharing the data with us to help shape our work in improving the lives of the Police family.

To complete the survey please visit: [policemutual.co.uk/survey](http://policemutual.co.uk/survey)

NARPO will be circulating details to all members via email, so we would encourage everyone to respond.

We will be closing the survey on Sunday 9 December 2018.

## Thank you

As a thank you for taking part, you will be entered into a prize draw with a chance to win a £100 M&S e-gift card. Terms and conditions apply – email [marketing@pmas.co.uk](mailto:marketing@pmas.co.uk) for details.

Your support is very much appreciated.

## September CPI Published

The ONS have now published the Consumer Price Index (CPI) for September 2018 which shows an increase of 2.4%. As a result, Police Pensions will increase by 2.4% as of April 2019. Full details can be found on the ONS website.

# The *Future* of Policing



The Police Superintendents' Association has partnered with Deloitte and the Police Foundation on a new report which examines the future of policing.

'Policing 4.0': Deciding the Future of Policing in the UK report found that policing in the UK is changing: rapid developments in technology, spending reductions and profound shifts in society and patterns of crime have contributed to changes in police structures, recruitment approaches, ways of engaging the public, investigative methods, approaches to preventing crime, supporting victims and protecting the vulnerable.

Key findings include:

- Policing leaders are working tirelessly and with skill to address problems, but are deeply concerned about policing's

capacity to harness technology effectively and police 'readiness' to deal with crimes enabled by technology.

- Politicians and policing leaders – nationally and locally – have some big choices to make about their role, priorities, and policing philosophy. They must decide which new capabilities they will need to invest in to cope with policing's new realities.

'Policing 4.0': Deciding the Future of Policing in the UK explores the challenges facing policing today and the powerful trends and forces that will influence crime and policing over the coming decades.

The report is informed by commentary on the policing sector, analysis of UK and international police data, and interviews with chief officers from UK police forces, leaders of national policing organisations and leading academics.

It provides a new framework for thinking about key policing choices and a set of ideas and case studies of success to support decision making, whilst sharing a vision for the future of policing.

Go to [www2.deloitte.com/uk/en/pages/public-sector/articles/the-future-of-policing.html#](http://www2.deloitte.com/uk/en/pages/public-sector/articles/the-future-of-policing.html#) for a copy of the report.

## National Police Memorial Day

National Police Memorial Day is an annual event to honour police officers killed in the line of duty. This year's National Police Memorial Day took place on Sunday 30 September in Belfast.

Candles from each of the four nations of the United Kingdom of Great Britain and Northern Ireland, were lit by loved ones to remind us of the undying flame of devotion and commitment, exemplified by those whom we remembered.

### Representing Northern Ireland:

Joseph Ferguson and Susan Ferguson O'Neill, brother and sister of Constable Michael John Ferguson, RUC, who was murdered by the IRA aged 21 years in 1993.

**Representing Wales:** Jayne Griffiths, wife of Constable Terence John Davies, Gwent Police, who died aged 34 years, cycling home after a tour of duty when he was hit by a stolen car which failed to stop.

**Representing Scotland:** Callum Alcock, son of Police Constable John

Alcock, Grampian Police, who died aged 54 years, after having been in a coma for 14 years following a road traffic collision en route to Royal Protection duties at Balmoral.

**Representing England:** Samantha Dixon and Parker Cameron James Dixon, wife and son of PC James Dixon, Thames Valley Police, who was killed aged 39 years, when the police motorcycle he was riding was involved in a road traffic collision.

As the last post was sounded, the room fell silent as petals fell as a mark of respect to remember all our fallen officers.

NARPO was represented by Steve Edwards, CEO and NARPO President, Brian Burdus.

## Ageing Equal

AGE Platform Europe, the largest European network promoting the rights of older persons, has launched a 70-day campaign against ageism – "AGEING EQUAL". Starting on the International Day of Older Persons, the campaign will culminate on 10th December, the International Human Rights Day.

The campaign aims to raise awareness of the magnitude and gravity of ageism and kick off a debate on how we can challenge our perspectives on ageing and ensure we can all remain active and respected contributors to society as the years go by.

Ageism can lead to widespread marginalisation, poverty and abuse of older people, which can have negative impacts on health and well-being. There is now evidence that ageism is the most commonly experienced form of discrimination, however, it is often not considered as harmful and serious.

Countering ageism requires changing the way we think, feel and act about ageing and older persons. The campaign is a step forward to changing mindsets about ageing.

For more information go to [www.ageing-equal.org](http://www.ageing-equal.org)

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**Mr Webster**  
NARPO Member

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\*Purchase of qualifying plan required for entry. Prize draw competition is open for entries between 17 September 2018 and 20 December 2018. One prize of £10,000 shall be awarded. Open to residents in England, Scotland and Wales only. Terms & conditions apply. Please visit [www.dignityfunerals.co.uk/win](http://www.dignityfunerals.co.uk/win) for full details. \*\*Five star rating is based on Dignity's Diamond Plan. Calls may be recorded for monitoring and training purposes. All calls to 0800 numbers are free whether from a landline or mobile.

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# FINANCIAL MIS-SELLING

NARPO MEMBERS “HAVE YOU BEEN A VICTIM?”

**TIMESHARES • MORTGAGES • INVESTMENTS**



OVERSEAS PROPERTY

INVESTMENTS

MORTGAGE FOR INVESTMENTS

MORTGAGES

FILM TAX SCHEMES

ETHICAL FORESTRY

PENSION TRANSFERS

INSTANT ACCESS PROPERTIES

TIMESHARES

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/Timeshare

This can consist of losing deposit monies for proposed purchases which either never started or did not get constructed/completed. Popular destinations including Some Spanish mortgages had floor “Suelos” interest rates which could have caused refundable overpayments Timeshares may also have been mis-sold. Contracts stating inflexible terms and hefty maintenance fees were heavily sold with seemingly no way of terminating the contract. All of the above can now be challenged to obtain a refund of your money.

## 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.

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**This offer is valid until 30th November 2018!**

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GRAND TOTAL			£

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# Intergenerational Unfairness

## *Is it really our fault?*

**In the last edition we ran an article giving an overview of the final report of the Intergenerational Commission. In this issue NARPO member, David Pearce, adds his view of responsibility for any perceived unfairness.**

The authors of the report, the Resolution Foundation, are headed up by ex-MP David Willetts, now Lord Willetts. In 2010, while still an MP David Willetts wrote "The Pinch".

Not a crime novel, but almost a premonition of the future report. The book was subtitled "How the Baby Boomers took their Children's Future and why they should give it back!". This title should give us a clue as to how open David Willetts' mind was when he entered into research for the report. Regretfully, his ethos seems to be to portray today's pensioners as greedy, selfish and undeserving and the root cause of the perceived intergenerational unfairness! I contend that this is a myth and that this report seeks to perpetuate that myth!

**Are we to blame? Let's look at those factors which the report states bring about the disparity.**

- **The astronomical rise in house prices preventing the young from entering the market.**
- **Lower remuneration from employment.**
- **A decline in disposable income.**
- **Less availability of meaningful pensions.**

**Were these the fault of Baby Boomers? Have they profited?**

My house is worth around 5 times the amount I paid for it 22 years ago. If, in my current circumstances, I was to sell up. I would have to buy another and that would have risen by the same factor. If I downsize, then my children will benefit from any difference and then hope that my wife and I remain in good health for at least another seven years. The report suggests "the bank of Mum and Dad" is something that families have found to solve the disparity. This

principle is something long forseen and the reason that many of us made the move into home ownership and accepted the hardships brought with it. It seems to have been forgotten just how difficult it was to buy a house in the late 1960s and onwards. The pain of paying interest rates which rose to 17% for a period but were always in excess of 8% was at times intolerable. The good news for the economy is, if I do sell, the Exchequer will have profited from Stamp Duty and from VAT paid to the various people employed by the parties in the chain. If I do not sell and remain in my house until my, and my wife's, eventual demise then the Exchequer would benefit from 40% of the probate value or by whatever the report recommends to replace inheritance tax. In addition there would be the stamp duties and VAT referred to previously. Either way, sale or no sale, I fail to see any financial benefit to me and feel that the phrase "Property Rich" is amongst the most misleading in modern times. Over many years I have thought that Parliament should have taken some action to stabilise house prices but alas Mr Willetts and his colleagues failed to do so. Those of us trying to move up the property ladder were disadvantaged by the rise in property values as the homes we aspired to invariably increased by a similar percentage to our current homes, meaning that the gap widened. But more on percentage increases later!

Unemployment is at a steady figure at present but what are these jobs that people are holding? Many are involved in what have become known as precarious employment. Self employment, bogus self employment, temporary contracts and zero hours contracts. All of which tend to be low paid and filled by younger employees. Many people are having to perform multiple employments just to get by. It is clear that, for the majority, the hours are longer and the returns are

smaller. Is this our fault? The factors which have led to this situation are complex but it is difficult to see how any can be laid at the door of Baby Boomers.

Disposable Income! It is likely that my disposable income will be more than that of a millennial or even a member of Generation X but the reason for this is the vast difference in what we have been persuaded to regard as necessary expenditure. I will discount the need to repay University fees and the ridiculously high interest rates charged on them. I only ask whether those were the fault of Baby Boomers. There are still around 1.9 million pensioners living at or below the poverty line. To me, it is looking extremely likely that the villains in David Willetts' book have been wrongly identified!

There has been a major change in pensions. No more final salary pensions apart from a favoured few! This puts many Millennials in a far worse situation, having to make their own arrangements within the employer led auto enrolment scheme. The estimate is that it would be necessary to build a fund of £260,000 to give a pension return of £9,000 per year and yet the average contribution will not realise anything like that amount. The minimum employee contribution is currently 2% of pay, soon to rise to 3%. Many people contribute the minimum to keep the option open but there is no sign that they are encouraged to increase it at any time. The

**“ The estimate is that it would be necessary to build a fund of £260,000 to give a pension return of £9,000 per year and yet the average contribution will not realise anything like that amount. ”**

truth is that young people who are poor in employment will be poor in retirement BUT I still fail to see any blame attributing to Baby Boomers!

So why should the Resolution Foundation give this impression. I think most people now understand the "triple lock" in relation to pension uprating. The Foundation, along with many MPs, say that this is not fair, giving pensioners an advantage over the rest of society. The triple lock figure of 2.5% was applied in 2017 whilst many in employment were held to 1%. Is this unfair? What I would suggest is unfair is to measure rises in percentages when what is important is the actual amount. A loaf of bread does not cost more dependent on age or employment status. Using an "across the board" percentage leads to a widening of any gap. 2.5% of the average state pension is less than 1% of the average wage and so, even in that unusual year, state pensions fell behind in real terms. If the Government had not broken the link to earnings for several years, the basic state pension would now be around £198 per week, in excess of £50 more than the current figure. The UK state pension is the worst in 37 OECD countries in terms of a percentage of earnings! A fact which Age UK have said should be a wake up call. It appears that somebody at Resolution Foundation has hit the snooze button!

They are also critical of benefits which pensioners receive, free bus travel, free prescriptions and winter fuel allowance. They are especially critical that the winter fuel allowance is a universal benefit for all people over a certain age including the very rich. Yet, one of the fundamentals of their report is that a "citizen's inheritance" of £10,000 should be paid to every 25 year old regardless of need. This is surely a case of double standards being applied. The "inheritance" would be a "restricted use asset endowment" to support skills, entrepreneurship, housing and pensions and not to be frittered away. The phrase "good luck with that!" comes to mind.

So, if Baby Boomers are not the villains of this piece then what do they give to society? In 2011, a Royal Voluntary Service report stated the nett contribution to the economy from pensioners was in excess of £40 billion per annum. This arose from unpaid work, volunteering, care duties etc. Their pension costs are offset by a significant contribution through taxation, both direct and indirect. People are staying healthier longer and are as likely to be contributing through caring for a National Health patient as being a drain on the services by being one. As they get even older they will almost certainly need more health care but the same could be said for smokers, drinkers, the obese and many other categories including sportsmen and women.

**“ The UK state pension is the worst in 37 OECD countries in terms of a percentage of earnings! ”**

There is no doubt in my mind that the Resolution Foundation report is an attempt to convince the Millennials that pensioners are the enemy and that the measures they recommend are in support of the battle against this greedy, selfish and undeserving section of society. Some of the measures in the report may seem worthwhile. For example, cutting stamp duty to revitalise the housing market makes sense but it should be seen as a stand-alone policy and not part of a report purporting to address inequality. By all means introduce measures to improve the lot of members of society including the young but not at the cost of older members. Pensioners do not ask that their hard work, frugality and contribution is celebrated but merely that it is recognised by the Resolution Foundation and by Government!

**David Pearce - London**

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# NARPO Conference

In early September NARPO hosted its annual conference in Torquay.

Branch Officials joined members of the National Executive Committee to discuss key issues around the organisation's activities and finances. A keynote speech was delivered by Ann Widdecombe and a panel of ex-police officers spoke about life after the police.

To view the Conference speeches and panel discussion go to [www.youtube.com/watch?v=zDXL5MVIrSU](http://www.youtube.com/watch?v=zDXL5MVIrSU)

NARPO President, Brian Burdus, addressed delegates at the conference. His speech, in full, is printed below.

"This is my first opportunity to address you as your President and I begin by welcoming all the delegates, guests and observers to your Conference. This welcome also goes to those who throughout the day use the webcast. I have been given 25 minutes on the Agenda, but I doubt I'll be here that long. Not because there has been little to say but because our communication links are so much better than in the past.

"We have almost 90,000 members (I think we are about 150 short), but apparently there are about 150,000 people in receipt of police pensions in some form. The details were given to Steve and were forwarded to all branches by the CEO. These will not all be retired police officers, but many will be. I would

**“ What we are doing and intend to continue doing with your help is to have a clear long-term view of where we are going. ”**

like you to think how we can trace these people and perhaps convince them to become members of this organisation, whose members were complimented by both the Mayor and the Chief Constable. Well deserved.

"I know that's a hard task because there are many who wanted to make a clean break when they retired.



*Members of the NEC*

"Earlier I introduced all the NEC members to you, and although biased because of the position they gave me and the job they gave me to do, I must say that they are an experienced and wholly committed group of people, who work locally and nationally on the behalf of you and all the members you look after.

"There is one section at every NEC meeting that gives your representatives, regardless of the sub committees they are on, to speak on issues from their members. If you have something to say or write about, I ask that you let your local NEC member know so if you do not get the reply you were expecting or no reply they are in a position to ask questions.

"Nationally, a lot of the work is through different sub committees and by NEC members representing us on various outside bodies.

"One of these outside bodies is Age UK, and I have been fortunate to represent NARPO at their AGE Sector Group meetings. Once a year, I attend their Later Life conference, which is usually earlier in the year. We were absent from this year's conference because they changed the date and it took place yesterday. I think my absence from here might have been noticed.

"Principal theme as you would expect was 'care'. Full details are on their website and fuller information will no doubt follow in a few weeks.

"Locally, your own NEC reps should be keeping you updated on what is happening on your behalf. This is a two-way process on finance and other issues. If it is not happening, it should be.

"None of what the NEC do would happen if we did not have a tremendous team at Headquarters, and I am taking this opportunity to thank them personally, Steve, Alan, Helen Morgan, Helen Ketton, Julie and Dawn but also on behalf of everyone for the work and advice they give throughout the year.

"Thanks also to Angela for her involvement in sorting Conference and other work.

"Richard Critchley the vice president and I make sure that we keep each other apprised of what we are doing, and I can assure you we engage with the staff at Wakefield. Particularly with Steve and Alan on a regular basis so everyone is up to date with what is happening.

"My personal thanks go to the individuals named and the rest of the NEC for their support over the last year.

"What we are doing and intend to continue doing with your help is to have a clear long-term view of where we are going.

"We adopted a consultative approach when we looked at the new rules, which seemed to work well.

"In 2012, there was a presentation of

a paper on the vision of a 5-year plan for the organisation, over the years work has been done on parts, some additions and amendments were made where thought appropriate.

“The plan consisted of several sections mainly aligned to the subcommittee structure:

- Organisation at Headquarters
- Finance
- Secretariat
- Structure of the Organisation
- Training
- Strategic Planning group
- Rules

“In all these areas we know there will be challenges ahead but we have all been members of can do organisations, so we will continue with the work to make our organisation even better.

“I could go through all the sections but not Finance where Helen Morgan leads on this she’s looked at accounting systems and the auditing may be changed. She’s already presented her reports and they have been accepted so I take this opportunity to again thank her for her work with NARPO.”

### Secretariat

“Your NEC have looked at the current Headquarters on Bond Street, Wakefield and the accommodation it provides. This remains on the agenda and we continue looking at where we can go, we have had a company looking for us and to date we have had details of one premise presented, and this was well suited to cars. This will be progressed if it is in the best interests of the organisation.

“We now have a two-year election process for the role of our President and Vice President, giving continuity to the roles and enabling post holders to progress issues with some certainty.

“Senior role appointments are part of the remit for Secretariat.

“Succession planning, links with branches and links with other organisations are also under this heading.

- Structure
- Strategic Planning group
- Monitor proposed future work that has been identified as needed
- Training

“Changes have been made and we are looking to areas of work that are more relevant to requirements of branch members.”



Keynote speaker, Ann Wildecumbe

### Rules

“We have the new rules and we all recognise the benefits of involving branches.

“Richard chairs the rules sub committee and they will be looking at exactly when the NEC elect their President and Vice President, possibly to have it before conference so that you will all know. At the same time, looking at the position of new members to the NEC coming as branch delegates rather than as part of NEC delegation?

“One of the issues that the CAC are looking at on behalf of the NEC is how we improve conference.

“We intend to revisit what is required for our conference. The CAC are currently looking at ways to improve your conference by asking

1. is it fit for purpose?
2. how can we improve the presentations to you, the delegates?
3. the length of conference, and
4. how often should we should meet, yearly?  
Or different time scales?

“None of these questions have been answered as the intention is to involve branches in the decisions, looking at possibly 2020.

“It may be possible to use the same process we followed when looking at rules by visiting the country.

“In the first instance, communication may be by way of a questionnaire/survey. No questions have been decided but if you do receive a survey I ask that you do respond to it. It could be followed by a presentation to a future conference, together with a question and answer session. It will not be rushed. Conference is already fixed up to 2021.

“At last year’s conference, you were informed that our proposed trustee to the Police Dependants Trust was not accepted and we asked if you wanted us to follow it through to see if we can get a trustee. We did approach them and were informed that, in the future, trustees would be appointed based on the skills and abilities they had, and which might be required by their board of Trustees rather than based on which organisation they came from.

“We may not like it but they are the Trustees. We will continue to look at it to see if we can put someone forward in the future.

“I can say that we are totally committed to achieving the best for you all, helping branches where we can to help those members that require assistance to live healthy and fulfilling lives OR how we can signpost them as to where to obtain the extra support they may require.

“We talk to others within the police family and there are those we want to work with to improve wellbeing. We are



Brian Burdus addresses delegates

looking at how we can work together with, for example, Chief Officers and see how we can improve life for those still in the police family. Not asking for money but reinforcing recognition that many men and women gave a lifetime to policing its wellbeing is still in their bones.

“Support to those approaching retirement is useful and much of what they can do could cross over to those who have already retired.

“Let us work with staff associations nationally and locally where single points of contact could make communication easier.

“Let me make it clear I am not repeating one force one branch but suggesting as it has been raised in conversations that Steve Edwards and I have had with Chief Officers. Chiefs one point of contact in the first place is what it is about.

“We need to have clear goals and accept our accountability for decisions we make. I believe in being inclusive thus enabling people to feel safe in expressing their view because, as Richard has said before ‘If I knew everything why would I need any help?’ We all need help and I want you to be involved in giving this.

“Finally, next year is the Centenary and we continue to work to ensure that things go to plan for that celebration. Likewise, we hope that you are all able in some way to join locally in recognition of the event.

“Last year, I took over from Ian Potter, our previous President, who you know has had an accident. He is receiving help to make slow improvement and this will continue. I did report the accident earlier in the magazine but did not want to keep reporting on his condition. I have spoken to Rosemary at the beginning of the week and she is remaining positive. One son has gone back home to Africa and the son from Australia should be here next week to support Rosemary. My thoughts and prayers are with them both.”

Thank you all for listening and thanks to those member branches who have submitted comments and suggestions around future conferences, which are being considered by groups and will be discussed at NEC in November.

# Members of the National Executive Committee and Sub Committee Appointments 2019/2020

**Chairman of the NEC and President of NARPO** - Brian Burdus

**Vice Chairman of the NEC and Vice President of NARPO** - Richard Critchley

**Chief Executive**  
Steve Edwards (*Appointed*)

**Deputy Chief Executive**  
Alan Lees (*Appointed*)

**Financial Controller**  
Helen Morgan (*Appointed*)

**Conference Arrangements Sub-Committee** - Nick Burrows, Eric Evans MVO, QPM, Phil Hopkins, Ahmed Ramiz, Kate Rowley QPM & Norman Robertson

**Pension and Welfare Reform Sub-Committee**  
Keith Bowman, Jackie Cole, Richard Critchley & David Jeans

**Police Dependents' Trust** - TBA

**Age UK: Representative**  
Brian Burdus

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

**Training Sub-Committee**  
Keith Bowman, Jackie Cole, Richard Critchley, Pat Gates BEM, BSc (*Training Officer*) & Sandie Wilde MA

**Strategic Planning Group**  
Nick Burrows, Jackie Cole, Richard Critchley, Pat Gates BEM, BSc, Ahmed Ramiz & Sandie Wilde MA

**Secretariat Sub-Committee**  
Richard Critchley, Mark Judson, Bob Mabbutt, Ahmed Ramiz & Norman Robertson

**Rules Revision Sub-Committee**  
Richard Critchley, Eric Evans MVO, QPM, Mark Judson, Bob Mabbutt, Ahmed Ramiz & Norman Robertson

**Finance Sub-Committee**  
Nick Burrows, Richard Critchley, Ahmed Ramiz & Financial Controller ex-officio

**Public Service Pensioners Council** (*External Appointment*)  
**Treasurer** - Steve Edwards  
**Council Members** - Brian Burdus & Steve Edwards

**Age Platform Europe Council Member** - Steve Edwards

# NEC Members Post Conference 2018

	Office Expires
<b>No 1 Region - North West</b> Sandie Wilde MA - Manchester Kate Rowley QPM - Cumbria	2019 2020
<b>No 2 Region - North East</b> Richard Critchley - Wakefield Bob Watson - Northumbria	2019 2020
<b>No 3 Region - Midlands</b> Mark Judson - Staffordshire David Jeans - Birmingham	2019 2020
<b>No 4 Region - Eastern</b> Bob Mabbutt - Northamptonshire Brian Burdus - Nottinghamshire	2019 2020
<b>No 5 Region - South East</b> Keith Bowman - Eastbourne Ahmed Ramiz - North Sussex	2019 2020
<b>No 6 Region - South West</b> Pat Gates BEM, BSc - Bristol Norman Robertson - Dorset	2019 2020
<b>No 7 Region - Wales</b> Eric Evans MVO, QPM - Gwynedd Phil Hopkins - Dyfed Powys	2019 2020
<b>No 8 Region - London</b> Nick Burrows - London Jackie Cole - London	2019 2020

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# Celebrating 100 years

Next year marks our 100-year anniversary. NARPO has come a long way since the first National Executive Committee in July 1919. Over the next 12 months we will be marking this significant milestone in a number of ways, including celebratory events across the country.

## National Activity

### A New-Look Logo

During the centenary year the NARPO logo will be replaced with a special centenary logo, which will be used across all our marketing and communications activities.



We will also have a range of commemorative merchandise available to buy, including ties, ladies scarves and clothing. More information will be available on our website.

The NARPO website will feature a new centenary section, including a timeline of NARPO's history and a noticeboard of events taking place throughout the centenary year.

### History of NARPO book

During our centenary year all our members will receive a copy of the History of NARPO booklet, a fascinating overview of the key events in our history over the past 100 years.

### Centenary Dinner

On Thursday 13th June, over 600 guests will gather at the Tower of London at a special celebratory dinner.

## Celebrating Around the Country

NARPO branches around the country are planning regional events and activities to celebrate the centenary. Here are some of the events planned, to date:

### Kent NARPO

A special joint Kent NARPO '100 Committee' has been set up to arrange the centenary celebrations.

Kent NARPO will be holding a lunch for members on **Sunday 12th May 2019** at the Cornwallis Suite Maidstone Tovil. Further details and booking forms will be published in advance.

### Bury Branch

The committee has arranged a Centenary Dinner. The Celebration will be held at the Fusilier's Museum on **Saturday 6 July 2019**. Meeting from 6.30pm for drinks reception and access to the museum, followed by a superb dinner. Further details to follow.

It is also the 70th anniversary of the Bury & District NARPO branch which started in 1926. It ceased to operate during WWII but was reformed in 1949.

### Suffolk Branch

The Suffolk Branch has formed a sub-committee to look at various options to celebrate the NARPO centenary.

A number of afternoon tea events will be held throughout the county, building on the success of similar events held this year. An evening event with a meal and entertainment is also planned.

The branch has hired the Brick Lane Music Hall theatre in east London exclusively for members, where a show and afternoon tea will be provided.

The Chairman has written a book on the history of the Suffolk NARPO Branch and its former branches (Ipswich, Lowestoft and West Suffolk). Once published, it is intended to give this to every member free of charge. Another member is producing a DVD on the same subject.

### Merseyside Branch

Merseyside NARPO are well into the organisation of a Centenary Celebration. A luncheon will be held at The Liner Hotel in Liverpool on **Thursday 25th July 2019** which coincides exactly with 100 years.

The Merseyside Police Band will be in attendance and performing and there will be the opportunity for members to have commemorative photographs taken.

### Southport and District Branch

The branch is working on a dinner dance in the summer to celebrate 100 years of NARPO. More details next year.

### Birmingham Branch

The Branch is organising a special Summer Lunch, Saturday 29th June 2019 in the Lord KNIGHTS suite at Tally Ho! There will be a choice of meal from a three-course menu on the day. Comedian Alfie Moore, a serving Police Officer on a career break, and the Canoldir Male Choir from the West Midlands will also perform during the event.

### Norfolk Branch

The branch is hosting an event at the Thursford Steam Museum on Saturday 27th July, 2019. There will be a drinks reception, accompanied by a "Barber Shop Choir" including some of our members as well as other entertainment. The Force Historians will provide a display in the main foyer of the Museum.

Many more NARPO branches are currently consulting with members before finalising events. We would love to hear about any activities that are planned to celebrate NARPO's centenary. We will be updating the NARPO website with details of branch specific activities.

Please send details to [businesssupport@narpo.org](mailto:businesssupport@narpo.org)



# Benefits update

## State benefits

- The Universal Credit live service helpline has changed its opening hours. From September, it is now open Monday to Friday between 9am and 4pm. This comes ahead of the planned closure of the live service in spring 2019, when the rollout of Universal Credit to all jobcentres is completed.

- In September 2018, Carer's Allowance was the first benefit to be transferred to Scotland under the Scotland Act 2016. Carers living in Scotland will continue to receive Carer's Allowance from the DWP on behalf of the Scottish government for the next two years, as well as receiving a Carer's Allowance Supplement from the Scottish government.

This is a milestone in the transfer of certain powers to Scotland. The next important change will be the introduction of the Scottish government's Best Start Grant. This is the pregnancy and baby payment to provide lower-income families with financial support during the key early years of a child's life. The first payments are due to be made before the end of the year.

- In August 2018, Able Futures, Remploy and Maximus began the delivery of the new Access to Work Mental Health Support Service on behalf of the DWP. Support will be offered for up to nine months instead of six.

- The 'Find a job' service which launched in May 2018 now has more than half a million jobseekers with verified accounts on the service. Since launch, over two million job applications have been submitted and 40 million job searches have been made. The service has also recently been updated to allow jobseekers to download their CVs and to allow employers to select a job category when adding a vacancy.

- The 'Get to know your pension' campaign is celebrating 10 million forecasts through the online Check your State Pension service. Since it launched in 2016, the service has quickly become the established method for people to find out how much State Pension they could get and when. It also helps people work out if they can improve their State

Pension through voluntary National Insurance contributions.

- Parents with children under 12 are being urged to make sure that they are receiving valuable National Insurance credits which may improve their State Pension income. Some parents may be missing out on retirement income to which they are entitled by failing to submit a child benefit claim.

People in receipt of Child Benefit (even if they don't receive any payment), Carer's Allowance, Universal Credit, Jobseeker's Allowance or Employment and Support Allowance automatically receive National Insurance credits. Secretary of State for Work and Pensions, Esther McVey said, 'The State Pension is a foundation for retirement. If you are caring for a child or relative, then you may be eligible for National Insurance credits which will strengthen this foundation.'

Some people are missing out because they may not be aware that they need to make a claim in order to receive the credits while others may not claim because they would be subject to the High-Income Child Benefit Charge. However, parents can choose to receive no payments once they've claimed and that charge won't apply.

National Insurance credits aim to ensure that someone's State Pension entitlement is not affected if they are unable to work and pay National Insurance contributions. People in the following circumstances may be eligible for NI credits:

- looking after a relative under age 12
- foster carers
- on maternity, paternity or adoption pay
- a partner of someone in the armed forces who is serving outside the UK
- caring for someone who is elderly, unwell or disabled for more than 20 hours a week
- looking for work and not claiming Jobseekers Allowance
- ill or disabled and not claiming Employment and Support Allowance
- on a training course
- on jury service.
- Bereaved working parents have had the right to paid leave officially enshrined in

law, with the Parental Leave and Pay Bill achieving Royal Assent. The new law is expected to come into force in 2020.

It will provide all employed parents a day-one right to two weeks' leave if they lose a child under the age of 18 or suffer a stillbirth from 24 weeks of pregnancy. They will also be able to claim paid leave for this period, subject to meeting eligibility criteria.

Under the current Employment Rights Act, employees have a day-one right to take a 'reasonable' amount of unpaid time off work to deal with an emergency involving a dependant, including making arrangements following the death of a dependant. One of the campaigners for the new law received only three days' leave when her son drowned in an accident eight years ago.

“ Some people are missing out because they may not be aware that they need to make a claim in order to receive the credits while others may not claim because they would be subject to the High-Income Child Benefit Charge. ”

- The High Court has dismissed a challenge to the 'two-child limit' (which says that from 6 April 2017, child elements in Universal Credit claims are restricted to a maximum of two children, unless an exception applies). However, the court did accept that the rules were unlawful in one respect. This concerns the exception to the two-child limit for children being looked after under informal non-parental caring arrangements – eg, family member or kinship care. The court considered the requirement for such a child to be the third or subsequent child for the exception to apply to be so irrational as to be

unlawful. The government has indicated it will not challenge this finding and will be amending the rules for such children and, additionally, adopted children, accordingly.

- The DWP has issued updated guidance to PIP case managers which will ensure that people who are awarded the highest level of support under the Personal Independence Payment (PIP) – and where their needs are expected to stay the same or increase – will receive an ongoing award of PIP with a light touch review every 10 years. The change will ensure that those with severe or progressive conditions receive an award which reflects the fact that their condition will not improve.
- Help to Save, a new government scheme, was launched in September to help working families on Tax Credits or Universal Credit build up savings.

Under the scheme, the government tops up every £1 saved with 50p. Savers can put up to £50 into their Help to Save account every month; at the end of the two years, they can either close their account and get the 50% bonus, or choose to keep the account for another two years and potentially get another bonus at the end of the four years. Money paid into the account can be withdrawn at any time, although this might affect the amount of bonus received.

You only need to be eligible on the day you apply for Help to Save. If your situation changes and you stop claiming Tax Credits or Universal Credit, your Help to Save account will stay active.

## General

- The development of the pensions dashboard – an online tool that allows savers to see all their pension savings and entitlements in one place – was put into doubt after newspaper reports in the summer suggested the government was considering abandoning its support for the project. Over 100,000 people signed an online petition against plans to shelve the dashboard. In September, the pensions minister, Guy Opperman, stated that the DWP is conducting a feasibility review into the dashboard and would report 'shortly' on their findings.
- From October 2018, pensions master trusts will have six months to apply to the Pensions Regulator to continue to operate in the market. The Pensions Regulator may use its powers against master trusts who breach the rules, and ultimately withdraw authorisation.
- The pensions industry was expecting

the ban on pensions cold-calling to be implemented by the end of June, following the passing of the Financial Guidance and Claims Act 2018 in May, which made provision for such protection. However, on 12 July HM Treasury announced that the introduction of the ban had been delayed and instead a second 'technical' consultation had been launched on the subject. The government is currently reviewing the feedback.

- The Pensions Advisory Service's (TPAS) dispute resolution function has moved to The Pensions Ombudsman (TPO). The move includes the transfer of the TPAS dispute resolution team and volunteer network of over 350 advisers. The transfer aims to ensure 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, which will be created through the merger of TPAS, Pension Wise and the Money Advice Service.
- A Treasury Select Committee has recommended that the current model of pensions tax relief be scrapped, to be replaced by a lower annual allowance and a flat rate of tax relief. It says this would be fairer and encourage more people to save for retirement. In 2015/16 over half of the total pensions tax relief went to people earning £50,000 or more. In a flat rate system, top earners would get less and lower earners would get a bit more. The committee also recommended that the Lifetime Isa (LISA), launched in 2017, be scrapped for being too complex and also diverting money away from pensions savings. The LISA, which is available to people aged between 18 and 39, allows them to save up to £4,000 a year until the age of 50 and receive a government bonus of 25 per cent, worth up to £1,000. The LISA can be used either for a deposit on a first home or taken as tax-free retirement income after the age of 60.
- Membership of workplace pension schemes has reached a record high of 41.1 million in 2017 – up by 49% in just five years. In fact, 81% of eligible workers were participating in a workplace pension last year, up from a low of 42% six years ago. The increase is being driven by the young, lower earners, and women. In 2017, around 80% of eligible 22 to 29-year-olds in the private sector were enrolled into a workplace pension; that figure was a meagre 24% in 2012. Private sector pension participation amongst women has doubled, reaching four out of five eligible female employees.

- The UK's employment rate remains at a near record high 75.5%, with over 3.3 million more people in work since 2010 and youth unemployment at a record low, falling by over 45% since 2010. Official figures released by the Office for National Statistics show the UK saw a sixth continuous month of real terms pay increases, with regular wages up by 2.9% in July, or 0.5% against CPIH inflation.

- Growth in life expectancy in the UK has stalled for the first time on record, and in some areas has decreased. Government statistics show the age men and women are expected to reach is actually falling in Scotland and Wales. Data from the Office for National Statistics (ONS) shows that on average a girl born between 2015 and 2017 will live until she is 82.9 years old, and a boy until he is 79.2 years – no change on the previous figure for 2014-2016. However, in Scotland and Wales, life expectancy has fallen by around six weeks.

- A proposal by the Department for Transport (DfT) that community transport drivers will need commercial driving licences at a cost of over £1,000 per driver has been criticised by the charity sector. The proposed change in policy could prevent hundreds of local charities and other institutions and organisations, including schools and sports clubs, from providing transport for their local community, due to the increased costs associated with obtaining a licence.

- Ofgem, the energy regulator, has announced the proposed level of a cap on energy tariffs. The regulator announced that the cap for a standard dual fuel energy customer would be £1,136, with people set to save £75 a year on average. The planned cap will be confirmed in November to take effect at the end of December and will stay in place until 2023. Eleven million households in England, Scotland and Wales on default tariffs should be better off after the cap is introduced. Northern Ireland has a separate energy regulator and already has a price cap.

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

**Email:** [sbc@wordshop.co.uk](mailto:sbc@wordshop.co.uk)  
**Fax:** 01935 812800 or  
**Post:** Benefits Information,  
 Consultant, Wordshop,  
 7 Tilton Court, Digby Road,  
 Sherborne, Dorset, DT9 3NL

# A Police widow's story

## The campaign to amend Police Pension regulations to all widows in England, Wales and Scotland.

**Diane Lilley was just 34 when her husband was killed while on duty for Hampshire Constabulary.**

It was 7 November 1984 when Tim (32) was involved in a fatal road accident, leaving behind his wife and four-year-old daughter. He had been an officer since 1975.

Fifteen years later Diane, who lives in Hampshire, moved in with her new partner – but this meant she had to sign away the pension she had been able to claim since her husband's death.

She explains: "The decision was simple, the security for myself and my daughter that the pension was supposed to offer and inevitable loneliness, or a second chance of happiness and losing that element of financial security.

“ There are still problems, with which, if her father had lived, and received his police pension, we could have helped more easily. ”

"After I lost the pension I was still providing for my daughter as she went to university and, like many others, got into financial difficulties and needed help.

"I am now retired and my pension is small because of the years I worked part-time in order to give my daughter the best home life that I could afford.

"There are still problems, with which, if her father had lived, and received his police pension, we could have helped more easily."

Fellow police widow, Kate Hall, has launched a campaign to amend the police pension regulations for all widows in England, Wales and Scotland.

Kate also found she had to give up her late husband's police pension to pursue happiness with a new partner; her husband Colin died from a heart attack

while on duty with West Midlands Police in 1987. She was 24-years-old at the time and was left alone with a four-year-old daughter.

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

There are currently more than 124,000 signatures supporting that petition and the campaign has gained the support of the National Association of Retired Police Officers and the Police Federation of England and Wales.

Significant changes made in Northern Ireland mean all RUC widows will now receive their pensions for life - irrespective of when and how their husbands died and those who had them revoked due to re-marriage or moving in with a partner have had them re-instated.

This 'postcode lottery' has provided Kate with a cornerstone for her campaign.

"These unfair rules have caused heartbreak for so many families for so many years," she said.

"The Government has told us it will be too costly for us to keep our pensions if we re-marry or cohabit and those who have already chosen love over money will not have their pensions reinstated for the same reason.

"Parity with Northern Ireland in the majority of cases would be cost neutral - it costs not a penny more continuing to pay a police widow her pension should she decide to re-marry or move in with a partner, than it would if she remained living alone."

The campaign has had some success. In October 2015 the then Home Secretary – Theresa May - announced widows, widowers and civil partners of police officers who have died on duty, will continue to receive their benefits for life regardless of future re-marriage, civil partnership or cohabitation.

But this will only apply to those who re-married, formed a civil partnership or co-habited on or after 1 April 2015.

It has also been strengthened by Scotland making similar changes to

Northern Ireland, stating that widows of officers killed on duty in Scotland who have re-married or moved in with a partner will have their pensions reinstated and backdated to 1 October 2015.

Kate's determination is increased further by another strange twist in the police pension regulations which states that if a fallen officers ex-spouse was awarded a share of the officer's pension as part of the divorce settlement, that former partner is able to retain the pension regardless of whether they re-marry or cohabit with a new partner.

"So the rules are utterly contradictory," said Kate, "The widows are the last people these officers loved so for an ex-partner to be able to keep their share of the pension when the widow isn't allowed to, is most bizarre.

"The heart of my campaign is my concern for the children affected by these inconsistent regulations. I also believe serving police officers deserve the peace of mind that, should the worst happen, their survivors' benefits will be payable for life, irrespective of any new partnership."

### Kate's campaign continues

Speaking about the current pension scheme, Diane said: "It seems to unfairly discriminate against those who have already lost their widow's pension. People like me who have had reduced financial circumstances for any number of years are told they must continue like this whereas a person widowed under more recent rules will never lose the pension and can make choices accordingly.

"The loss of one member of a small family unit is something which is felt by those remaining for the rest of their lives. We are not asking for an enormous amount of money to help us, only the restoration of the pension to those few who are told they 'do not qualify' and that tax payers cannot afford it. This family could not afford to lose our husband, father, son and brother."



# AN INEQUALITY WITHIN A UNITED KINGDOM

There is a glaring inequality throughout the United Kingdom in the treatment of Police Widows and widowers and their pension entitlement, simply because:

- Where their deceased spouse served as a police officer
- The nature of the death of their spouse
- The date of their remarriage or cohabitation

## In Scotland

Survivors whose spouse died on duty - or as a result of injury on duty continue to receive their pension even if they are remarried or cohabiting, with effect from 1 October 2015, regardless of the date of their remarriage or cohabitation.

Anyone whose spouse didn't die on duty or as a result of an injury on duty and subsequently remarries or cohabits does not continue to receive their pension.

## In England/Wales

Survivors whose spouse died on duty - or as a result of an injury on duty - continue to receive their pension should they remarry/cohabit but only if they remarried/cohabited on or after 1 April 2015. If they remarried or cohabited before 1 April 2015, they are not eligible for the pension to be reinstated, even if their former spouse died on or as a result of injuries sustained on duty.

Anyone whose spouse didn't die on duty or as a result of an injury on duty and subsequently remarries or cohabits does not continue to receive their pension.

## In Northern Ireland

All survivors continue to receive their widows or widowers pension regardless of their current relationship status and regardless of how and when their spouse died.

**NARPO** calls on the Government to right this unfair and immoral wrong and give police widows and widowers dignity in their later years.

Don't make them choose between a loving partnership or a sound financial future after the death of their loved one.

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

LIFE

WORK

LEISURE



## If you are thinking of selling or buying a leasehold property, the following may help you get through the transaction a little easier!

Home Property Lawyers Director **Sally Cottam** talks us through the process.



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)**

The first thing you must accept is that the transaction will take longer than selling or buying a freehold property. Depending whether the property is a house or a flat there are additional checks your conveyancer must carry out and information they must obtain. If your conveyancer discovers the lease is defective and needs to be varied, expect even longer delays. For example, it may be that the unexpired term of lease is unacceptably short and needs to be increased or the provision to increase ground rent is unacceptable and needs to be varied.

The next thing to be prepared for is additional expense. Whether you are selling or buying there will be fees payable to either a Landlord, Management Company and/or a Management Agent. In addition there will be fees payable to your conveyancer for dealing with their requirements. If a variation to the lease is required, that will add further costs.

It's not all doom and gloom! Being prepared is key.

### Let's look at selling a leasehold property:

In readiness for selling a leasehold property, there are several things you can do to help ensure your sale gets off to a flying start:

1. If you pay ground rent, make sure it has been paid up to date and you can provide evidence of that.
2. If you pay service charges, make sure they are paid up to date and you can provide evidence of that.
3. Speak to the Management Company and Landlord to check whether they have any requirements you must observe before you can complete the sale of the property, e.g. details of the buyer, obtain a Licence to Assign the lease, payment of a transfer fee.
4. Speak to the Management Company and Landlord to check their procedures and costs for supplying Leasehold Property Enquiries (LPEI) which your buyer's solicitor will require. This should not be ordered before a buyer has been found though as it may become outdated.

5. Locate any correspondence received about the property while you have owned it, e.g. Landlords consent to any changes you have made, if required, information about major work required at the property, breach of any regulations and the outcome.

6. Complete the Leasehold Property Information Form your conveyancer will send you as fully as possible with supporting documentation.

Having found a buyer, your buyer's solicitors will raise enquires about the lease, these can be numerous and, depending on the lease and the title, be complex and time consuming to deal with. Some will be of a legal nature and be dealt with by your conveyancer, some will be about the property and you as the owner will need to deal with them.

### Let's look at buying a leasehold property:

Upon receipt of the lease and supporting documentation your conveyancer will review the lease to make sure it is acceptable to you and if you are obtaining a mortgage also ensure it complies with the lender's requirements.

Your conveyancer will want Leasehold Property Enquiries from the Management Company and information from the landlord about ground rent, insurance and service charges and any major works.

Your conveyancer will check the lease accurately describes the property, provides appropriate rights, that the term of lease is acceptable and also the provisions for future ground rent increases.

Invariably the Management Company will have a restriction registered against the title of the property. Compliance with their requirements and payment of their fees will be key in obtaining their consent to comply with that restriction and allow registration of your ownership.

Your conveyancer will raise enquiries to ensure the above points are acceptable.

Some Leasehold transactions can involve further complexities for example Shared Ownership Leases and Retirement Housing which often include additional requirements to be dealt with before

# Riding into the Sunrise

For ex West Yorkshire Superintendent 'Stan' Bates, retirement took a very different course to that he'd imagined.

Plans for my post-policing career were set a year before I handed in my warrant card. Although my last posting was to HQ, I'd spent three of my last four years embedded with NATO as a policing advisor. The idea was simple, I'd take the summer off and then return to Afghanistan as a contractor until my wife retired three years later.

At this point I must explain that I've always been interested in scooters. By that I do mean Vespas and Lambrettas but no, I'm not a Mod. There's just something about old Italian shopping bikes that I find appealing. Like all hobbies the interest has waxed and waned over the years but its never been far below the surface. In the run up to retirement I'd rebuilt an old Vespa with the sole intention of achieving the long held ambition of doing a really long ride. That summer I rode to a gathering of international Vespa clubs in Croatia.

During the four weeks I was in the saddle I covered over 3,000 miles, travelled through some fantastic scenery and made a new set of friends along the way. I also came to two conclusions. Firstly that over the years I'd missed out on a lot of family life and secondly I'd attended too many memorial services. In short I realised

that I didn't want to work overseas. The problem was I'd no 'Plan B'.

For the rest of year I busied myself dealing with all the household tasks that had built up over time and made some half-hearted attempts at securing contracting work. After nine months of retirement I couldn't even summon up the enthusiasm to fill out application forms. I had to rethink the future but had no idea where to start.

Whilst on holiday I was reading 'Scooter Magazine' (*It's available in all good newsagents!*) and saw that they were looking for a feature writer. I didn't expect to get the job, after all I'd no journalistic experience whatsoever. I completed the sample assignments whilst laid on my sun-bed and submitted them on the last day of the holiday. When I checked my emails at home I was astounded to find I'd been invited for an interview. A few days later I'd got the job and two weeks after applying I was riding to my first assignment.

I later discovered that the Editor had liked my writing style but what had separated me from the other candidates was that I understood tasking, constraints and deadlines. The average story involves tracking down leads, managing sources

and preparing a report. All those skills will be very familiar to anyone reading this magazine.

I'm now in my third 'season' writing for the magazine and in addition to travelling across the UK I've ridden in 14 other countries. I represent the magazine at trade shows, visit dealerships across Europe in the search for stories and am a member of the National Union of Journalists. Believe me I never saw any of that coming!

“ During the four weeks I was in the saddle I covered over 3,000 miles, travelled through some fantastic scenery and made a new set of friends along the way. ”

We're all different, but for me the key to a happy retirement has been letting go of the past. I'm proud of my time in the Police, but it's over. I see plenty of retired colleagues who are bitter and constantly looking backwards bemoaning the current state of policing. We've handed the baton to a new generation - accept that and a whole world of possibilities opens up. Everyone reading this has a wide range of highly desirable and fully transferrable skills, the only limit on how and where they're deployed is imagination.

(Stan's adventures can be followed monthly in Scooter Magazine or on his own Facebook page 'Scooter Stan')



# Keep your dreams of a comfortable retirement afloat

## Lump Sum ISA from Metfriendly

You've worked hard to earn your savings. So shouldn't you be able to relax and watch them generate a healthy return? Our Metfriendly Lump Sum stocks and shares ISA has the potential to do exactly that.

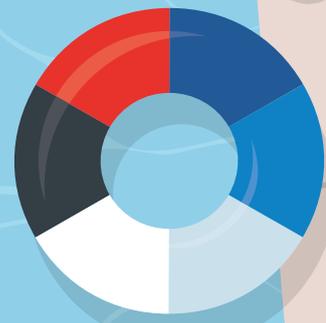
### Get 1.25% extra free

This is your last chance to benefit from our 125th birthday bonus bonanza, meaning if you invest £10,000 or more (or transfer at least £2,000 from another ISA provider) by 21 December 2018, you'll earn an extra 25%. T&Cs apply – see [www.metfriendly.org.uk/NARPO](http://www.metfriendly.org.uk/NARPO)

Applying for our Lump Sum ISA couldn't be easier, just visit our website [www.metfriendly.org.uk/NARPO](http://www.metfriendly.org.uk/NARPO) or call us on 01689 891454. Remember to quote promo code **NARPO**.

Available to all current and former UK police officers, staff and their families.

We've achieved a refreshing **5.1%** on average\*



\*Average annual growth over the last ten years for a lump sum invested on 01/07/2008 and surrendered on 01/07/2018. Past performance is not a reliable guide to future returns.

# Computer know how

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

Send your email queries to [NARPO@bc-group.co.uk](mailto:NARPO@bc-group.co.uk) or call Nicky Kidd on 01369 706 656

**Q** Can you please help me? I updated to Windows 10 a while ago. Since then, whenever I receive emails with DOCX file attachments my computer will not open them (I am able to access them on my mobile though).

Every time I try to open them I get a box saying "You are trying to use Office but don't have office - Buy/Activate/Trial". I had Office previously so I tried "activate" and put in my old produce key number when requested, but my computer would not recognise it as it was the 2003 version. I can open Word files without any trouble.

I don't want to buy Office as it would only be used to open these files.

I have "googled" how to download it for free, but I'm worried I may infect my computer if I do this.

**A** Unfortunately office 2003 is only supported by windows 2000 and windows XP. .DOCX files are the updated (as of 2007) Microsoft office word document formats, which is why it won't allow you to open the document as you don't have Microsoft office 2007 or above. Could you maybe save the document from the email to your PC documents and try open the document using another free word processing app such as apache open office, which can be downloaded from <https://www.openoffice.org>

## Password Security

Passwords for each website/ email address you log into need to be secure, but memorable. Somewhat counterintuitively, the best kind of password you can create is not something that looks like you just tapped random symbols on the keyboard, but a reasonably long "phrase" with a capital letter or two and some numbers. A pass phrase like *ilikemycoffee2hotinthemorning* is not too difficult to remember but due to its length is very strong. A password such as *736ehguY* is impossible to remember without many repetitions, and is substantially shorter than the first password. This type of "easy to forget, hard to guess" password usually results in the end user simply writing it on a piece of paper, which entirely defeats the object. Instead, stick with "easy to remember, hard to guess" passwords like the phrase above. You can change all or part of it for different websites you use, again helping you to remember. It is important to use different passwords for each site you log in to as a breach on one does not mean all of your online accounts are vulnerable. If you use an iCloud account or a password manager, this is a good way to store your passwords that are otherwise too long and complicated to forget.

## Cache and Cookies

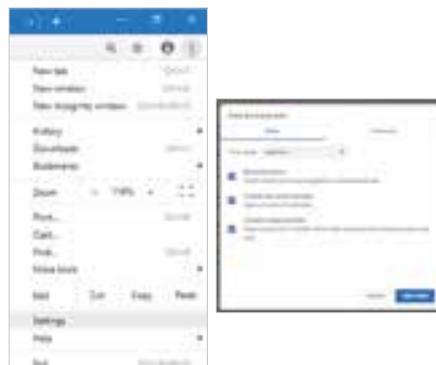
An EU directive, introduced in 2011 to make users of the internet more aware of cookies is the reason why you often see a website prompting you to allow cookies to be stored on your computer. But what on earth are they? Obviously not of the chocolate chip variety, a cookie is a small file that a website stores on your computer's hard drive to aid the user experience. Some store your login information (which is why you don't have to consistently log in to websites you use often), others keep information about your computer (screen resolution, browser type) and then there are the cookies which effectively collate information about how you browse. This is why if you spend time on the internet searching for dog toys you will before long see advertisements on the side of web pages for pet related products. Websites like google and facebook use cookies extensively to "track" you around the web, for targeted advertising and so search can show you more relevant results. Third party cookies are set by a website other than the one you are currently on, and can be disabled in most browsers to reduce this kind of tracking. A facebook like button placed on a website outside of facebook uses 3rd party cookies for instance, and when pressed will set a cookie from facebook.

Cache is information stored locally to aid in faster browsing if you revisit parts

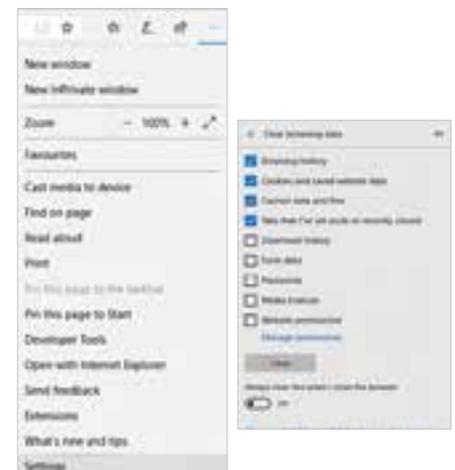
of the web previously seen. It is useful as it saves bandwidth and speeds up the browsing process. Website banners or buttons that appear frequently can be rendered from the local disk instead of being downloaded again every time. Clearing cache and cookies varies by browser, but is generally found under the settings menu in the privacy section.

To clear it in Google Chrome, press the menu button at the top right, and go to settings.

Then scroll down to the bottom, click advanced, then click on "clear browsing data"



To clear it in Microsoft Edge the process is similar. Click the options menu then click settings. Under "clear browsing data" click choose what to clear.



Ordinarily you don't need to clear your cache or cookies unless you are having a curious problem with websites not loading properly or your sign in not working as expected.

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# Are Pre Nups worth it?

Family Lawyer William Kaye explains....



The primary objective of a Pre Nuptial Agreement is to pre-determine the terms of financial settlement in event of divorce. Is this an unromantic, clinical and calculated step to take, or one which will give enormous peace of mind and potentially save huge emotional and financial cost if things go wrong?

The current legal status of such Agreements is highly relevant to the answer to that question. The law in this area has evolved substantially since a landmark Supreme Court decision in 2010.

In a nutshell, an Agreement will be legally binding if the Court determines that it is 'fair'. The key components of fairness require the reasonable financial needs of both parties, and any dependant children, to be adequately met through the financial

settlement provided for in the Agreement. If that test is passed there is an effective legal presumption that it will be legally binding, and it is highly unlikely the Court would permit any deviation from it.

We have seen a marked increase in such Agreements in recent years given that the legal standing is of value.

Who should consider having a Pre Nuptial Agreement? The simple answer is anyone who wants to reduce the risk of legal battles over assets in the event of divorce.

Common participants in such Agreements include:

- Those who have been married before, and who want to protect their own assets perhaps for the benefit of their own children of a former relationship;

- Those who have benefitted or will benefit substantially from assets derived from their own family (for example an inheritance) and want to protect the assets from claims by their spouse;
- Those who wish to preserve an asset or pension for the benefit of future generations, for example a family farm.

The Family Law team at Langleys includes lawyers who are Resolution Accredited Specialists in financial issues arising from divorce and have the right experience and expertise to protect your interests.

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

## There are steps that can be taken to protect assets in the event of divorce

-remember, 'prevention is  
better than cure'.

[LANGLEYS.com/NARPO](http://LANGLEYS.com/NARPO)



# Party Conference Season

It has been political party conference season and both the main parties took the opportunity to spell out their plans for the future.

## Conservative Party Conference

In his party conference speech, Secretary of State for Health and Social Care, Matt Hancock called the Prime Minister's commitment to investment £20 billion into the NHS over the next five years, "the largest, longest financial settlement in the entire history of the NHS, and it'll underpin the NHS for the long term". He also made the following key points:

- He announced an extra £240 million will be made available to pay for social care packages this winter;
- He noted that along with the NHS, the government was writing a long term plan for the NHS "to guarantee its future";
- He said that "one of the major reforms we need to see is bringing new technology across the health and care system." He said that "the NHS is still the biggest buyer of fax machines in the country" and that "we're going to sort out the technology in the NHS";
- He announced the expansion of the 100,000 genome project so "one million whole genomes will now be sequenced with a long term vision of 5 million". This "brand new" NHS Genomic Medicine Service will roll out access to genomic testing;
- He said that "technology is not enough to make the health and social care system sustainable" and said the government

would be reforming more areas including spending more time on prevention rather than cure, more integration between health and social care, and more treatment closer to home;

- He said that "reform of social care is long overdue" and that the government will publish a paper later this year on social care;
- He said that GPs are the "bedrock" of the NHS and that the government backs GPs "every step of the way".

Secretary of State for Work and Pensions, Esther McVey in her speech announced that the government has agreed a new national partnership with Citizens' Advice to deliver universal support across the UK for universal credit recipients. The partnership will receive £39m of funding from 2019, and support claimants with budgeting advice, and getting timely access to their payments. She also made the following key points of interest:

- The Department for Work and Pensions (DWP) spends £18bn a year, and makes 12m payments per week for pensions, childcare and welfare;
- The government is adding an average of 1,000 jobs every day, the majority of which are full time, permanent roles;
- Universal Credit has eradicated bureaucracy, and is an "up to date system which ensures work always pays", which is helping people "up the Conservative

ladder of opportunity";

- The government has agreed a new partnership with Citizens' Advice to deliver universal support across the UK for universal credit recipients;
- From the new year, the government will work with Barnardo's to provide care leavers with work experience opportunities in Barnardo's high street shops;
- The government wants to help disabled people achieve their career goals, and has so far helped 600,000 disabled people into work;
- The government will seek to "amplify" the voices of disabled consumers, by creating additional "sector champions" to lead initiatives to make different aspects of society more accessible, such as the internet;
- The government will commit to applying triple-lock to pensioners living in the EU after Brexit, and is currently leading a "private pensions revolution" elsewhere in the Department.

## Labour Party Conference

Shadow Secretary of State for Health, Jon Ashworth in his speech outlined health spending that would be enacted under a Labour government, including mental health funding and the establishment of a "National Care Service". He also stated that Labour would protect NHS worker's rights,

**“ The Department for Work and Pensions (DWP) spends £18bn a year, and makes 12m payments per week for pensions, childcare and welfare ”**

including those from outside the UK. Key points of interest are as follows:

- He was critical of “eight years of Tory austerity” which he described as a “choice”, creating “fear” and “crumbling hospitals”;
- He stated that understaffing has become “chronic” and was critical of suggestions that this could lead to the necessity of appointments to visit A&E services;
- He stated that, had a Labour government been elected last year, austerity would have ended and they would have invested “£7.7 billion extra this year”;

**A Labour government would:**

- “Invest in general practice”;
- “Invest to prepare our NHS for winter”;

- “Establish a National Care Service”;
- “Ensure we have the most up to date lifesaving technology and equipment”;
- “Invest £10 billion extra in infrastructure”;
- “Ensure hospitals are completed using public money not PFI”.

- A Labour government would protect NHS workers rights, including those from the EU, by “ending hostile restrictions on international recruitment”;
- A Labour government would reduce hospital charges, including ending parking charges, and Labour would “end rip offs and deliver a fair deal for patients” regarding hospital television charges;
- A Labour government would cover the cost of travel to and from hospital for children attending treatment for cancer;
- He criticised privatisation of the NHS and stated that Labour would “end privatisation, will end PFI...repeal the Health and Social Care Act and yes will bring forward reinstatement legislation as we begin the process of renationalising our NHS”;
- Labour would “fully fund health provision including sexual health services and drug and alcohol addiction services”, as well as “recruiting more health visitors” and invest in mental health services to prevent children having to travel across the country to adult wards, especially for eating disorders.

Shadow Secretary of State for Work and Pensions, Margaret Greenwood in her speech made the following points of interest:

- She said that “Universal credit is failing, driving people into debt, hunger and even destitution” and called on the government to stop its roll out and fix “its many flaws”;
- The next Labour government will remove sanctions in the social security system and then rebuild it “from the principles on which it was founded” including “alleviating poverty rather than exacerbating it”;
- If elected, Labour would “use the resources currently being squandered on sanctions to provide high quality career and employment services in communities across the country”;
- Speaking about artificial intelligence and automation, she said “We need a highly trained workforce and an environment in which people are able to update their skills throughout their lives”;
- Promising a “complete change in direction,” she said that the next Labour government would end the hostile environment that the Conservative have created by overhauling the social security system; and
- The party will open a consultation to develop a new social security system, a system which provides “stability and support for any of us when we need it”

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# An Update on Injury Awards

Mark Botham of Haven Solicitors addresses some of the recurring issues affected by recent developments in the law relating to Injury Awards.



## The qualifying injury

As a result of R (on the application of Evans) v Cheshire Constabulary and PMAB [2018] EWHC 952 Admin (QB), the conditions which are deemed to be permanently disabling at the assessment for police pension purposes are binding in relation to an injury award.

That means that when an initial injury award is assessed, the same medical condition has to be considered as having been caused or substantially contributed to by an injury on duty.

By way of example if the permanently disabling condition is only relating to the lumbar spine, issues with the cervical spine will not normally be counted. Equally, if an officer is retired for Adjustment Disorder then when considering the injury on duty questions neither a Selected Medical Practitioner nor a Police Medical Appeal Board can say that was the wrong diagnosis and come up with something else.

## Date of disablement

The July 2018 Crown Court determination in the South Yorkshire case of Kelly, held that in relation to injury awards any payment on an award should be back-dated to the date of retirement for officers who were permanently

disabled on retirement, even if the pension award decision was taken at a later date. That decision confirms the line taken by the Court of Appeal in 2005 (see R (McGinley) v Schilling (2005) ICR 1282) and also in the 2006 North Wales Crown Court decision in the case of Tully.

Therefore any attempt to impose a different date by a police force should be challenged.

## The jobs put forward

We are often contacted by former officers who state they can't do the jobs put forward by their former force when conducting either the initial injury award assessment or a later review.

It has been long established that the effects of the qualifying injury have to be taken into account and also the job has to be compatible with the former officer's background, skills, qualifications and experience.

That means the Force should reference via training records etc. that former officers have those skills. The most recent case to address this was R (ota Fisher) v Chief Constable Northumbria Police and PMAB (2017) EWHC 455 (Admin). As a result of this case, and a number of Police Medical Appeal Boards (PMAB) that we have been involved in, it is quite clear that the use of Police Earnings Assessment Matrix (PEAM) by Forces does not meet the legal standard and should not be used.

So clearly, the applicability of the salary comparators are to be judged on the evidence you have before an Selected Medical Practitioner in each individual case. That means a formula like PEAM cannot be used.

## Time limits

Occasionally we receive cases where time limits have been missed. To avoid this we point out the time limits for appeal:

- Crown Court – refusal to refer to SMP – 21 days.

- PMAB – appeal against finding on whether or not an appeal re degree of disablement – 28 days – please note that this relates solely to giving a notice of appeal in writing with brief grounds “the SMP has erred in ....” Nothing more needs to be provided at this stage.

- Judicial Review - must be filed promptly and in any event not later than three months after the grounds upon which the claim is based first arose.

- Pensions Ombudsman – three year time limit.

## Reconsideration under Regulation 32

The case of R (ota Haworth) v Northumbria Police Authority (2012) EWHC 1225 (Admin) determined that there is no time limit applicable to a regulation 32.

The case of R (ota Bosckovic) v Staffordshire (2018) EWHC 14 (Admin) held that delay may sometimes be a relevant consideration in whether or not to agree to a regulation 32 reconsideration. We have appealed this decision and the appeal is due to be heard in December 2018.

## Need anymore help?

Further information is on the NARPO website [www.narpo.org](http://www.narpo.org)

You can also contact, either CEO Steve Edwards or DCEO Alan Lees at NARPO HQ, and they can refer the matter to ourselves.



That means that when an initial injury award is assessed, the same medical condition has to be considered as having been caused or substantially contributed to by an injury on duty.



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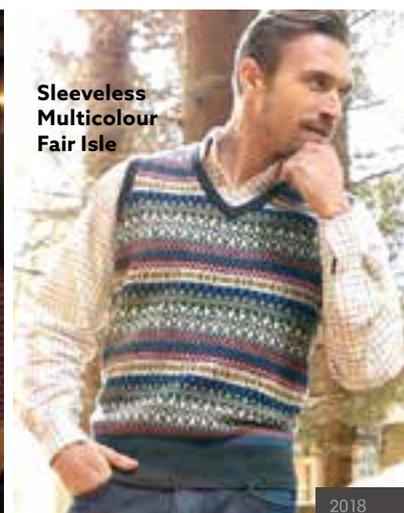
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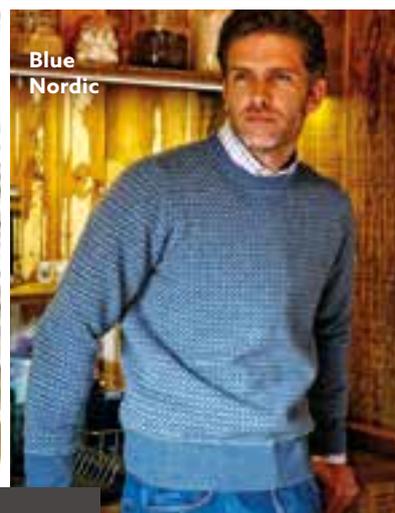
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# Winter wellbeing

Winter is just around the corner, when dark mornings and dark evenings become the norm and we all start to feel a little sluggish.

But, no matter what the weather, we can all stay fit and healthy by doing a few simple things to manage our wellbeing over the winter months.

## Wipe out winter tiredness

The lack of sunlight means your brain produces more of a hormone called melatonin, which makes you sleepy and can have an impact on sleep and waking cycles. Low levels of sunlight can have a real impact on wellbeing, with millions of people suffering from Seasonal Affective Disorder (SAD) and Vitamin D deficiency.

A daily dose of sunshine is vital. Open your blinds or curtains as soon as you get up to let more sunlight into your home, and get outdoors in natural daylight as much as possible.



## Eat the right things

Despite the temptation to hole up with comfort food, healthy eating can have a

real effect on your state of mind. Avoid sugar and refined carbohydrates and eat slow-release carbohydrates such as brown rice, sweet potatoes and lentils.

It's important to make sure you still have a healthy diet and include five portions of fruit and veg a day.



## Drink more milk

You are more likely to get a cold in winter, so make sure your immune system is in tip-top condition.

**Milk and dairy products such as cheese, yoghurt and fromage frais are**

- **great sources of:**
- **protein**
- **vitamins A and B12**
- **calcium, which helps keep our bones strong**

## Get active

Take some form of exercise every day if possible. Exercise boosts immunity, aids digestion and produces “feel good” endorphins. Go for a walk or try a team sport such as walking football (see page 41).

If you feel achier over the winter (or don't fancy braving the outdoors), swimming is especially gentle on joints.

## Choose Vitamin D-fortified foods

An important nutrient for healthy bones, we get 90% of our Vitamin D from sunlight. Lack of Vitamin D causes tender, achy bones and joint pain. Especially at risk are people over 65, those with darker skin or who spend the day indoors.

Vitamin D can enhance our immune response against various infections which are more common during winter.

Food sources of vitamin D include oily fish, such as salmon, mackerel and sardines, eggs and milk. You'll also find Vitamin D added to all sorts of everyday products - look out for it in the ingredients list on breakfast cereals, dairy products and low-fat spreads. A vitamin D supplement is an effective way of ensuring that we get our daily dose of vitamin D.

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\* Please note that your call may be recorded for our mutual security and also for training and quality purposes. Lines are open 8am – 5pm, Monday to Friday (except Bank Holidays). Benenden Health is a trading name of The Benenden Healthcare Society Limited.

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Data Protection: At Benenden Health, we look after your details carefully. We adhere to the requirements of the UK Data Protection Act 2018 and are registered on the public register of data controllers which is looked after by the Information Commissioner's Office. We are keen to keep you informed about how we use your information and have a 'Privacy Notice' which makes clear, in one place, what these uses are. Our Privacy Notice is available at [www.benenden.co.uk/privacy-policy](http://www.benenden.co.uk/privacy-policy). Changes to the Privacy Notice are made occasionally, so please revisit our website and read it through again from time to time. A printed copy is also available on request.

# Get walking!

Walking football has become increasingly popular across the country in recent years, with thousands of people over the age of 50 getting involved. Its popularity, amongst men and women, is such that the Football Association recently announced plans to further grow the sport in the UK.

Walking football has very specific rules that outlaw all running and allows no contact between players. Over-head height restrictions and indirect free kicks ensure that the sport is played safely with full consideration to the age of participants'.

Teams are either 5 or 6-a-side. As a result of these rules, games are played at a slower pace, often on state of the art 3G artificial grass pitches, thus reducing the threat of pain, discomfort and injury, with players briskly walking through matches.

Walking football is an excellent way of staying fit and healthy. It offers a multitude of health benefits to older people such as reducing the risk of cardiovascular disease and stroke while improving blood pressure. The social advantages of walking football are clear too - make new friends, form lasting relationships with like-minded people and generally improve their social circle and overall quality of life.

A few years ago a group of retired Police Officers from Nottinghamshire came together to form 'Mansfield Senior Reds Walking Football Club'. The club now has over 80 members and were the inaugural walking football champions of Nottinghamshire. The club is open to all over 50s from all walks of life. The team's oldest player is a young ex Detective Paul Simpson at 79 years old.

One of the club's founders, Silvano Taylor says: "We love football and, after seeing the Barclays Advert on TV, we



*Mansfield Senior Reds Walking Football Club*

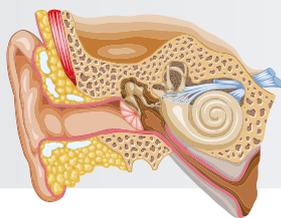
decided to start a team to improve our physical and mental health. It has been a great success. We play twice a week and it is open to all over 50's from all walks of life. We have all made new and good friends."



**If walking football doesn't sound like your thing, then you could always try walking netball. Walking netball is a slower version of the game; it is netball, but at a walking pace. The game has been designed so that anyone can play it regardless of age or fitness level.**

With no running or jumping permitted, an extra step between moves and four seconds between throws allowed (as opposed to three in the regular format) the rules differ only slightly to the game many of us played at school.

To find out more go to the Netball England website [www.Englandnetball.co.uk](http://www.Englandnetball.co.uk)



# *New hearing this autumn? See our 0% purchase option!*

Hearing Star have launched a new purchase option to benefit NARPO members. Ultra-low deposit and 0% APR finance over 24 months, with all the extra benefit of 5 years warranty & batteries and even rechargeable.

## Typical example:

**x TWO  
Hearing Aids.**  
**Premium range  
20 channel  
technology**

**£45 deposit  
+  
24 payments of  
£122.92**  
**0% APR**

**Includes:  
5 year warranty  
and batteries or  
rechargeable  
instruments at  
not extra cost**

**Easy application.  
60 days return,  
no cancellation  
charges.**

Finance is subject to status. You must have a known address for the past three years. You or a member of your family must have an email address for receiving policy documents once accepted. Applications are typically approved within one week.

### **NOTE - HOME INSURANCE POLICIES AND YOUR HEARING AIDS**

If you lose your hearing aids, you may be told by your insurer that you have to replace them using an approved (their) supplier. Hearing Star now have a generous new replacement subsidy for members who have a valid insurance policy. We strongly recommend obtaining a quote from us, as you're likely to be far better off if you take a cash settlement and buy from us direct.

## **For The Good and The Brave®**

### **NEW! Locations 2018**

As well as choosing to be seen at home for help with your hearing, there are a choice of locations in the following areas:

Birmingham  
Bramhall, Stockport, Cheshire  
Harrogate  
Leeds  
Liverpool  
Lymington

Stafford  
Wales (South)  
Warrington  
Worcester  
More locations coming soon.

### **NARPO 2018 brochure!**

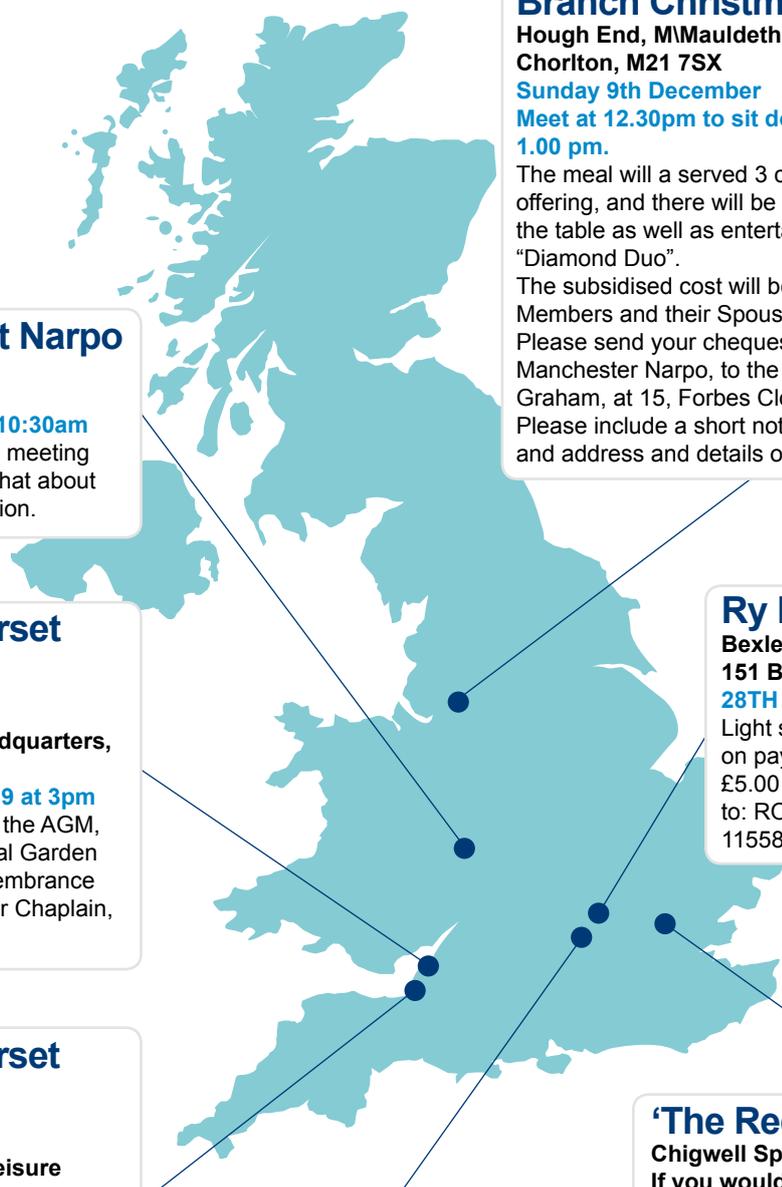
Educate yourself on channels, programs and dual microphones. Includes pricing and technology information. Also lots of other information needed when learning about how to purchase hearing instruments.



**For your copy of Hearing Star's 2018 brochure, contact Marie & Julie**

Tel: 0800 03 23 771 email: [NARPO@hearingstar.org.uk](mailto:NARPO@hearingstar.org.uk) Online: [www.hearingstar.org.uk](http://www.hearingstar.org.uk)

# what's on?



## Dudley & District Narpo

Wyvale Garden Centre,  
Barnett Hill, Worcs

Friday 2nd November at 10:30am

Dudley NARPO Ladies are meeting up again for a coffee and chat about developing the Ladies section.

## Avon And Somerset Branch - Annual General Meeting

Conference Room at Headquarters,  
Valley Road, Portishead.

Saturday, 23rd March 2019 at 3pm

As is our custom, following the AGM, we will meet in the Memorial Garden for a short Service of Remembrance lead by our Branch Member Chaplain, Rev. Trevor Jones.

## Avon And Somerset Branch - Annual Reunion Dinner

Farmers Tavern, Brean Leisure Centre

Friday 10th May 2019 at 7pm for 7.30pm

Further details of both events in the January edition of the Branch Newsletter.

## Manchester & District Branch Christmas Lunch

Hough End, MMauldeth Road West,  
Chorlton, M21 7SX

Sunday 9th December

Meet at 12.30pm to sit down and dine at 1.00 pm.

The meal will be served 3 course festive offering, and there will be wine provided on the table as well as entertainment from the "Diamond Duo".

The subsidised cost will be £15 per head for Members and their Spouses/Partners.

Please send your cheques, made payable to Manchester Narpo, to the Treasurer, Maureen Graham, at 15, Forbes Close, Sale, M33 3JX. Please include a short note with your name and address and details of your party.

## Ry Reunion (RORY)

Bexleyheath Conservative Club,  
151 Broadway

28th March 2019 at 7pm

Light snacks only. Hot food available on payment at bar.

£5.00 on door or in advance payment to: RORY sort code: 40-10-15 Acc No: 11558072 with name as reference.

## Pre-Christmas Drink - 'D' Relief, Southall, Police (Xs Division)

Coach and Horses Public House,  
High Road, Ickenham, Middlesex

Friday 7th December 2018 at 7.30pm - 11pm

Open to all. Nothing to pay – just turn up and buy your own.

## 'The Recidivists'

Chigwell Sports Club

If you would like to attend one of these reunions and enjoy a few hours reminiscing and having an excellent lunch, then please contact:- Julie Hillman (07963 680243), 'Sandy' Sanderson (01245 328079) or Mick Carter (07702 862572) for further details.

The dates for the last lunch in 2018 and for year 2019 are:- 6th December 2018, 28th March 2019, 4th July 2019 and 5th December 2019

'The Recidivists' is a group of retired detectives who have served on the Divisions of the old 3 Area (East and North East London), Central Squads or have lived in the East and North of London. It has been holding 3 luncheons a year at which are attended by between 40 and 100 members each time.



## Independent Financial Advice Exclusive offer for NARPO members

### Are you thinking about releasing funds from the equity in your home?

Raising funds from your home using Equity Release could be one of the most important decisions you make in your life. Our advisors have been advising NARPO members for many years and in recent years have arranged a number of Equity Release plans.

We only recommend plans covered by the Equity Release Council (ERC) and we never use pressurised selling techniques.

### We can help you decide if equity release is right for you

For something as important as Equity Release we will always fully review your financial circumstances to make sure we fully understand your objectives and the options available to you before making a recommendation to proceed.

We only make a charge if you go ahead with the plan. Our fee is £675 upon completion of the plan. We will also be paid a commission from the provider in addition to the fee we have charged you and this will always be disclosed on the Key Facts Illustration.

This is a Lifetime Mortgage or a Home Reversion plan. In order that you understand the features and risks, we will always provide a personalised illustration following consultation.

The Financial Conduct Authority does not regulate tax advice.

CHECK THAT THIS MORTGAGE WILL MEET YOUR NEEDS IF YOU WANT YOUR FAMILY OR OTHERS TO INHERIT YOUR HOME. IF YOU ARE IN DOUBT, SEEK INDEPENDENT LEGAL AND FINANCIAL ADVICE.

To find out more about Equity Release and book a FREE no-obligation telephone appointment with one of our professional advisors call us on:

**Call 0345 600 8996**

We're open from  
9am - 5pm Mon - Fri



### Meet

#### Sally Jones



**I joined Police Mutual in April 2016 on the Independent Advice Team, dealing with the administration of Pensions and Investment cases.**

Due to my career background of 8 years in the area of Conveyancing and a further 7 years in Financial Services, this led me to concentrate on the Equity Release cases within the business.

Over the last 3 months I have worked to update our processes to ensure that they provide a smooth transaction for our members.

Should you want to know more about our Equity Release options it is myself who you will speak to and I will be delighted to guide you through the whole process from start to finish.

In my free time I like to walk my British Bulldog puppy and take part in many sponsored charity events in support of Alzheimer's Society, a charity close to my heart.

**Police  
Mutual**  
ALL PART OF THE SERVICE

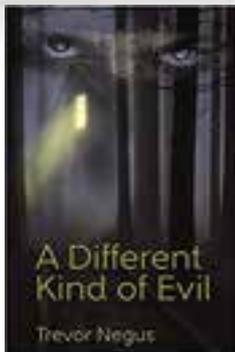
# 'Book 'em!

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.

## BOOK OF THE MONTH



## A Different Kind of Evil

### AUTHOR:

**Trevor Negus**

ISBN-10: 099557376X

ISBN-13: 978-0995573765

Nottinghamshire, 1986 The body of a young boy is discovered at a secluded beauty spot in Nottinghamshire. The post mortem reveals that the child had been sexually assaulted and suffocated. Chief Inspector Danny Flint and the MCIU begin an enquiry into the boy's death. As their investigation takes them into a murky world of child exploitation at Children's Homes across the county, they are also tasked with investigating the escape of psychopath Jimmy Wade from Rampton Hospital.

The two investigations set Danny Flint and his team their toughest test yet and stretch their resources and nerves to the limits. As the detectives close in on their quarry the story hurtles towards a thrilling and breathtaking climax.

This is the final book in the Det Insp Flint trilogy set in 1980's Nottinghamshire and follows on from The Coal Killer and The Exodus Murders.

## An Urgent Murder

### AUTHOR:

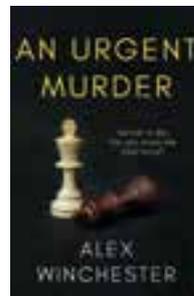
**Alex Winchester**

ISBN-10:

9781789014969

ISBN-13: 978-1789014969

In his exhilarating crime mystery, An Urgent Murder, Alex Winchester uses his thirty years' experience of working in the police, first as a Metropolitan Police Detective before going on to work on specialist groups from New Scotland Yard targeting major criminals, to bring a spine tingling story to life. The protagonists - an ambitious rookie cop and an experienced detective with a laissez faire attitude - make an unlikely duo that are inexplicably teamed up to solve a chilling murder that everyone else thinks has already been put to bed.



## My Way A Unique and Personal Insight into the Changes in Policing and Police Leadership Style over the Years

### AUTHOR:

**Kevin Moore**

ISBN-10: 199998711X

ISBN-13: 978-1999987114

In this memoir, recently-retired Chief Superintendent Kevin Moore reflects on an association with Sussex Police which stretches back over 50 years. As the son of a police officer, and someone who himself served in nearly every rank in the service, Kevin is uniquely placed to recall his own career in terms of highs and lows, as well as changes in policing and police leadership style over the years. Full of fascinating detail as to front-line policing and the high-profile cases he was involved in, this book is a must for anyone who enjoys crime novels, as well as the more serious reader who wants an insider perspective on policing and the challenges it faces.



## Wicked Game

### AUTHOR:

**Matt Johnson**

ISBN-10: 1910633410

ISBN-13: 978-1910633410

Age is catching up with Robert Finlay, a police officer on the Royalty Protection team based in



London. He's looking forward to returning to uniform policing and a less stressful life with his new family. But fate has other plans.

Finlay's deeply traumatic, carefully concealed past is about to return to haunt him. A policeman is killed by a bomb blast, and a second is gunned down in his own driveway. Both of the murdered men were former Army colleagues from Finlay's own SAS regiment, and in a series of explosive events, it becomes clear that he is not the ordinary man that his colleagues, friends and new family think he is.

## Cruise Ship Creatures A Field Guide to the Curious Cruising Creatures Who Holiday On Cruise Ships: Volume 1 (Cruising Fun Books)

### AUTHOR:

**Ruby Allure**

ISBN-10: 1721224866

ISBN-13: 978-1721224869

Have you ever been on a cruise or are you considering sailing on a cruise ship? Well if you're a bit of a people watcher then this book will provide some cruising entertainment. Using this field guide you can spend hours fascinated by the numerous 'Cruise Ship Creatures' and breeds that emerge on any given cruise such as the Spagasmic, a Sun-bed Hogger or a Naked Accidental. With that in mind, and with the intention to add a bit of fun to those lovely sea days, here is your perfect opportunity to spot a whole variety of 'Cruise Ship Creatures'.

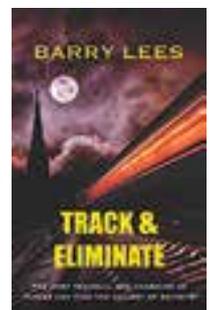


## Track and Eliminate

### AUTHOR:

**Barry Lees**

The picture-postcard village of Eckscarfe lies close to the main west-coast railway line. A derailed Intercity train brings carnage and confusion to that tiny community, but when the cause is uncovered, a multiple murder inquiry begins. Many suspects, each with their own compelling motives, are identified. Inspector Bhatta and Constable Sharpe must look under every rock, present and past, in their search for the truth. Meanwhile, the killing is far from over. Available on Kindle.





Exclusive offer  
for NARPO members

**£150 off**  
a funeral plan†

When you quote  
code NARPO150



## Fully guaranteed funeral plans with our unique Co-op Commitment and an exclusive price for NARPO members

From just £2,845†, you can reduce the financial burden on your family by paying for your funeral plan in advance with Co-op Funeralcare. Our funeral plans come with our unique Co-op Commitment meaning we'll still cover the cost of your chosen funeral plan, even if you die before you've paid in full. And because it's fully guaranteed\*, your family have no more to pay for the services included in your plan.

Services which, you can rest assured, will be personally planned and carried out by us. There are a choice of payment options, plus your NARPO membership also gives you £150 OFF when you quote NARPO150

Call 0800 389 8377, visit [coop.co.uk/NARPO](http://coop.co.uk/NARPO)  
or visit your local Co-op Funeralcare

† Terms & conditions: Based on £150 discount taken from the offline price of a Simple funeral plan at £2,995. Discount is only valid for pre-paid funeral plans purchased between 1 October 2018 and 31 May 2019 (inclusive). The promotional code for this advert is NARPO150. A Co-op Member will not be eligible for exclusive member prices or earn community reward when purchasing a pre-paid funeral plan using this promotional code. If you are buying a plan online, the £150 replaces the normal online saving and is not in addition to it. The Promoter is Funeral Services Limited (30808R) trading as Co-op Funeralcare, with registered office at 1 Angel Square, Manchester, M60 0AG. Full terms and conditions can be found at [coop.co.uk/NARPO150](http://coop.co.uk/NARPO150).

\* As prices and availability vary across the UK, Co-op burial plans do not include the cost of buying a grave.

# MAZDA NOW AVAILABLE FOR NARPO MEMBERS

We are happy to announce that Mazda have now joined our exclusive programme. Browse through our wide range Mazdas and save up to **£4,500** off your new Mazda today!



To find out more about our exclusive Mazda discounts call us on:

**01522 500 055**

Or visit: [www.motorsourcegroup.com](http://www.motorsourcegroup.com)



Quote **NARPO** to find out about our exclusive discounts for serving and retired Police across all makes & models, including...



Images for illustration only. Prices and details correct at time of print. Discounts vary between makes and models, please ask for detailed quote. Please ask about local participating dealer handover. Forces Cars Direct Limited T/A Motor Source Group is authorised and regulated by the Financial Conduct Authority (672273). We act as a credit broker not a lender. We can introduce you to a limited number of lenders who may be able to offer you finance facilities for your purchase. We will only introduce you to these lenders.



Fred. Olsen River Cruises

# River Cruising

on board *Brabant*

Step aboard *Brabant* in 2019 for an unforgettable journey along Europe's spellbinding rivers and canals.

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

Experience River Cruising and you can take in the fairytale-esque towns, world-famous vineyards and glorious rolling hills of picturesque valleys; marvel at natural wonders such as the Iron Gates gorges and the Danube Delta; and discover awe-inspiring cities such as Vienna, Budapest, Cologne and Strasbourg to name just a few as you cruise the Danube, Main, Rhine or Moselle rivers. It's not just the destinations on our itineraries which ensure every Fred. Olsen River cruise is a very special experience though; our smaller river boat is key to you making the most of your well-earned holiday.



To book using your discount code **NARPO10** call the NARPO booking hotline **0800 0355 108** or visit **fredolsencruises.com**

*Bringing the world closer*

\*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 2019. E&OE.



# Christmas Markets

For many people, a trip to a Christmas market is an important part of festive preparations but with markets popping up in every major city, how do you choose which one to visit? Here's a guide to five of the best Christmas markets in Europe.



## Manchester

Manchester hosts a spectacular award-winning Christmas market, with over 300 stalls spread across 10 different spaces throughout the city centre, each with its own distinct character and atmosphere. There's a broad range of products on sale from European and local producers, ranging from fine jewellery and handcrafted leather bags to bonsai trees and children's toys.

Try the street food on Albert Square, offering a range of European delicacies, from traditional bratwurst to Spanish paella and Hungarian goulash. *Open from 9th November to 22nd December.*



## Budapest, Hungary

The main Christmas market is on Vörösmarty Square (on the Pest side of the River Danube), which has around 100 wooden chalets selling handicrafts, forralt bor (mulled wine) and snacks. There's Hungarian dishes to try, such as roast goose, stuffed cabbage or traditional sweet kurtoskalács. There's also plenty of entertainment in the form of light shows, folk dancing and live music. For something a little special, visit the Gerbeaud Café, Vörösmarty Square is

converted into a giant advent calendar, with a new magical window display opening every day from December 1 to 23. *Open from 9th November to 1st January.*



## Vienna

Vienna has one of the oldest Christmas market traditions in Europe, dating back to 1298.

Nowadays, there's no shortage of Christmas markets in Vienna, with a choice of more than 25 markets across the city.

One of the biggest Christmas markets in the world is the Viennese Christmas Market, which takes place in front of the Town Hall. With around 151 stalls serving everything from Christmas punch to Austrian sausages. There's also a huge ice rink for skating, reindeer rides for kids and a classic nativity scene.

If you're looking for something a little different, visit the smaller Spittelberg market, near the Museumsquartier, for artisan craft stalls.

*Open from November 17th to December 26th.*



## Berlin

Berlin is another city which hosts a considerable number of Christmas

markets. There's a choice of over 50 in the city every year.

The Berliner Weihnachtszeit at Roten Rathaus is one of the most famous and also oldest Christmas markets in Berlin, with stalls decorated in the style of the early 1900s. Popular with families, this market has a giant ferris wheel and large ice-skating rink. There's even a small farm to entertain younger children.

The Weihnachtszauber at the Gendarmenmarkt, located in the middle of Berlin, has been called the Mercedes S-Klasse of the markets, with its cosy atmosphere and gigantic Christmas tree. As well as offering a range of tasty products, the market puts on daily live-plays. The Weihnachtszauber costs 1 Euro entrance but is free during weekdays until 2pm.

*Open from 26th November 2018 - 6th January 2019.*



## Prague

The city has two main Christmas markets, in Old Town Square and Wenceslas Square, named after Wenceslaus himself, the Czech patron saint. Both markets are only five minutes' walk from each other, so can both easily be explored in one day. It's the perfect market to get into the Christmas spirit with choir performances, thousands of twinkling lights and giant Christmas trees.

The markets offer an opportunity to sample classic Czech foods such as roasted hams, barbecued sausage and the hot sugar-coated cake known as Trdelník. As well as mulled wine, there are still plenty of opportunities to drink renowned Czech beers and honey liquor. The stalls sell a selection of locally made items such as glassware, jewellery, embroideries, toys, ceramics and scented candles.

*Open from 1st December to 6th January.*

# 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.

**Tel: 07813 890768**

**www.izzyminx.co.uk**

### 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**

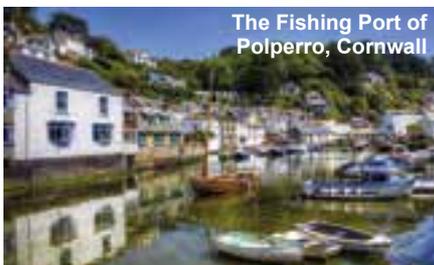
**www.cahayabintang.co.uk**

### 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**



The Fishing Port of Polperro, Cornwall

### 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**

### Cornwall - Mousehole

Waterside unparalleled Mounts Bay views Choice of studio apartments in twin bed or kingsize. In large detached bungalow outside space private parking level coastal path to Mousehole. WiFi local bus every 30 minutes small dog welcomed competitive rates.

**Tel: 07917337131 or 01736731282**

**Email: m3uet@btinternet.com**

### 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**

**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.chapelcottagekirkbylonsdale.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**

### 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. 20% discount off

standard rate Police Officers / NARPO.  
**Email: lornaj.robson@googlemail.com**  
**www.enjoydevoncliffs.co.uk**

### 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.

**Tel: Janet: 01568 770036**

**Email: john@abbotslodgebandb.co.uk**

**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.

**Tel: John: 07989 975295**

**Email: info@cruckbarn.co.uk**

**www.cruckbarn.co.uk**

### Isle Of Wight

Retired Victorian railway station, nestled in the South of the island, converted into enchanting cottages sleeping up to 5+1. Large secluded gardens.

Spectacular views of surrounding countryside with bridle paths and fishing nearby. Short breaks available. Pets welcome. AA 4 star approved. Ferry and NARPO discount.

**Tel: 01983 730667**

**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**

### 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

*\*Images for illustration purposes only*

Freeview TV/Video/DVD. Dining area: Fully equipped galley kitchen, washer/dryer. French doors to enclosed garden. Double drive. Non-smokers.

**Tel: 07974 745624**

**Email: dunesview\_6@yahoo.co.uk**

## Northumberland - Gateway To Hadrian's Wall Country

Peaceful 2 bedroom cottage sleeps max. 4 people. Double bedroom and twin 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

**www.hadrianswall-stanegatecottage.co.uk**



Lindisfarne Castle on the Northumberland coast, England

## Northumberland - National Park

Drakestone Cottage in Harbottle, near Rothbury. A comfortable, single-storey cottage furnished and equipped to VisitEngland's 4\* standard. Sleeps up to 4 and 2 dogs. Woodburner, Wi-Fi, enclosed garden, pubs nearby, excellent guest reviews. Perfect base for walking, cycling, relaxing or visiting award-winning Northumberland.

**Tel: Karen 07778 920881**

**Email: karen@karenskottages.co.uk**

**www.karenskottages.co.uk**

## 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.

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## 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'.

**Tel: 01629 812359**

**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. For a brochure please contact us.

**Tel: 01969 667375**

**www.thecoachhousehawes.co.uk**

## 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. 10% discount quote NARPO.

**Tel: Carole: 07974008476**

**Email cazfletch@icloud.com**

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### Anglesey

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**Tel: Howard Roberts: 01248 811671**

**Email: cottage.wales@btinternet.com**

**www.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 us for further information and brochure.

**Tel: John Myatt: 01239 831530**

**Email: info@cefnduholidaycottages.co.uk**

**Virtual video:**

**www.cefnduholidaycottages.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.

**Email Andrew:**

**aandgbaird@btinternet.com**

**www.sunnyside12a.weebly.com**

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Bank of the river Lee in Cork, Ireland city center

## 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**

**www.gite-pechaude.com**

## GREECE

### Katigiorgis

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

**Email: Greensaxon99@gmail.com**

**www.southpelion-katigiorgis.com**

## ITALY

### Tuscany

Stylish, rustic and romantic medieval village house, situated in the foothills of the Tuscan mountains. Stunning location with breath-taking panoramic views. Near Pisa, Florence and Lucca. Sleeps up to 6 people, but also great for couples. NARPO discount.

**Tel: 07976 720022**

**www.tuscanydreams.co.uk**

*\*Images for illustration purposes only*

# Holiday Lettings 2018 continued...



Landscape of the Tuscany seen from the walls of Montepulciano, Italy

## Tuscany

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## 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.

**Tel: Ewan Conacher: 01743 358772 /**

**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.

**Tel: 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.

**Tel: 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.

**Tel: Andy or Karen: 01246566427 /**

**07919300362**

**Email: MrLints@Gmail.com**

**Tel: Sam or Andy: 01749831113 /**

**07877642070**

**Email: sam@casa-collection.com**

**Email Marcelline: marcelline.lintern@gmail.com**

## 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:**

**www.thishasitall.com**

**Tel: Nicki: 0034 657689491**

## 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**



Papagayo Beach, Lanzarote

### 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.

**Tel: Ken: 07974807662**

**Email: ken.owens69@btinternet.com**

## NORTH AMERICA

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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. NARPO member

**Tel: 01531 651723**

**Email: colinrr@yahoo.co.uk**

**www.woodvillevilla.com**

### Central Florida

Elegant and spacious re-furnished 4 bedroomed home, in gated community. Centrally located, 20 mins from Disney. Private screened pool, multi-gym Facilities available. Full Wi-Fi, cable TV and telephone. From £550 p.w. Please see website for further info and photos.

**Tel: Tim and Karen Young: 01905**

**354786**

**Email: tim.young@zen.co.uk**

**www.davenport-house.us.com**

### Florida - Disney

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

**Tel/Fax: 0151-726-0943**

**Email: frnk.thompson@gmail.com**

**www.thompsonsfloridavilla.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**

### Florida - Siesta Key - Sarasota

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: geoffspace@hotmail.com**

**www.geoffs-place.com**

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# Time Out

## Puzzle 96



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Time Out Puzzle

### Clues Across

1. Of no importance (15)
9. Large show place (5)
10. Bead of morning moisture (7)
11. French king (3)
12. Long pipes (5)
13. Fictitious state created by Anthony Hope (9)
15. Uninhabited island in the Auckland Bay group (5)
17. Related to a large vein in the lower body (5)
19. "... and in the mist of tears I -- from Him..." The Hound of Heaven (Thompson) (3)
20. Acronym of Lt. Colonel Stirling's regiment (3)
21. Raptor's claw (5)
22. First name of Kipling's famous water carrier (5)
24. Imaginary State ruled by Groucho Marx in Duck Soup (9)
26. Change (5)
28. "Here rests his head upon the --- of earth" Elegy (Thomas Gray) (3)
29. Mainly US term for a poisonous rsptile (7)
31. "Because, with all our hearts, we love our ----- of Peers." The Pirates of Penzance (Gilbert) (5)
32. Small, stocky breed of dog from eastern England (7,8)

1		2		3		4		5		6		7		8
	■		■		■		■		■		■		■	
9								10						
	■		■		■		■		■		■		■	
12						13				14				
	■		■		■		■		■		■		■	
15		16				17		18				19		
	■		■		■		■		■		■		■	
20				21						22				23
	■		■		■		■		■		■		■	
24						25				26		27		
	■		■		■		■		■		■		■	
29				30						31				
	■		■		■		■		■		■		■	
32														

### Clues Down

1. Scott's 12th century hero (7)
2. Small-leaved salad vegetable (5)
3. Myopic (11)
4. Describes knowledge based on observation and experience (9)
5. Beneath (5)
6. "---- fades the glimmering landscape from the sight..." Elegy (Thos. Gray) (3)
7. Famous Pakistani cricketer and statesman (5,4)
8. Area of far north Europe, principally Finland (7)
14. Long-distance message sender (11)
16. Rank in several professions for one who supervises or investigates (9)
18. To spoil or wreck (9)
20. Spice obtained from the crocus (7)
23. Formal speech (7)
25. Surname of Peer who became Prime Minister in 1770 and was largely responsible for the loss of the American colonies (5)
27. Piano work of which Chopin wrote many (5)
30. Polynesian floral garland (3)

**How to enter:** Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **30th December 2018**, with your name, address and membership number.

Name: ..... Membership No. .... Tel No .....

Address .....

..... Postcode .....

### ISSUE 95 Answers

- Across**
1. Interpretations. 8. Drabble. 9. Arrests.
  11. Appalled. 13. Meshed. 14. Sole.
  16. Arabic. 19. Hothouse. 21. Ora.
  23. Gay. 24. Apenine. 26. Latent.
  28. Myra. 30. Prince. 32. Antidote.
- Down**
1. Indiana. 2. Tramp. 3. Rebellion.
  4. Reeves. 5. Teal. 6. Three.
  7. Oast house. 10. Sidle. 12. Doh.
  13. Metal. 15. Log. 17. Amplifier.
  18. Crime. 20. Hyacinths.
  22. Any. 24. Apple. 25. Era.
  27. Treason. 29. Antler. 31. Chest.
  33. Okapi. 34. Stem.

**The winner of the Time Out Puzzle 95 is**  
 Mr D Bartlett,  
 Lincolnshire

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Stelvio 2.0 Turbo Petrol  
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