



NARPO NEWS

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS

Spring into 2020 with this quarter's guide to life, work and leisure after the Police



LIFE:
Social Care and Benefits

WORK:
New Year, New Career

LEISURE:
Our Man in Japan





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ON THE **inside**

FEBRUARY 2020 | ISSUE 101



LIFE after the Police

WORK after the Police

LEISURE after the Police

Welcome note

Welcome to edition 101, and the first issue of the new decade of NARPO News.

Christmas is well behind us now and many of you will be on with looking forward to and planning what this coming year might have in store. Maybe it's more travel or even a new job or career, or maybe you're taking the opportunity to look at your financial as well as physical health. Whatever it might be we hope we've included a selection of articles to help and inspire throughout this issue.

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Mailing info

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Welcome everyone to the first edition of NARPO News in this new decade and I sincerely hope that you all had a great Christmas and New Year. Let's hope 2020 brings us everything we desire and that at last Brexit gets done and we leave the European Union on the 31st January!

The Chief's Briefs

The election saw the Conservatives gain a substantial majority in Parliament and as such, they can surely now get on and deliver some real change. The Queen's speech contained a whole raft of intended Bills and legislation and just a few of those are:

NHS Funding Bill: Which will bring forward early legislation to enshrine in law the multi-year funding settlement for the NHS that will see a £33.9 billion increase in cash terms by 2023-24

Social Care Reform: Government intend to put social care on a sustainable footing through a three-point plan;

- Provide councils with an additional £1 billion for adults and children's social care in every year of this Parliament, and enable councils to access a further £500 million for adult social care for 2020-21;

- Urgently seek a cross-party consensus to bring forward proposals and legislation for long-term social care reform in England; and

- Ensure that nobody needing social care will be forced to sell their home to pay for the care.

Pension Schemes Bill: The Government aims to; provide a framework for "collective money purchases scheme" pensions, strengthen the powers of the Pensions Regulator, provide a framework to support pensions dashboards, create regulations on transfers between schemes and amend the legislation for the Pension Protection Fund.

The Government has committed to keep the triple lock on state pensions, and to retain the winter fuel payment, the older person's bus pass and other pensioner benefits.

We will be keeping a close watch on these and other Government promises to make sure that they deliver on their programme of work.

New Year's Honours

Congratulations must go to those NARPO members and those serving officers who have been honoured in Her Majesty's New Year's Honours list. My sincere personal congratulations go to

our members: Patrick Gerard Donnellan of Bolton Branch who was awarded the OBE for services to Law and Order. The Reverend David Wilbraham, National Police Chaplain of TVP Oxfordshire Branch who was awarded the MBE for services to Policing. Sidney George MacKay, Chairman of The Police Roll of Honour Trust, of London Branch who was awarded the BEM for services to Police Remembrance, Christopher Michael Ward of TVP Oxfordshire Branch who was awarded the BEM for services to the community in West Berkshire and to our good friend Col Patrick Cairns, DL. Chief Executive, St George's Police Children's Trust and Police Treatment Centres Charities, who was awarded the MBE for services to Police Charities.

Widows Pension For Life

The Protocol letter of Claim was served on the Secretary of State on the 2nd December 2019 and The Home Secretary's legal team responded on the 16th December right on the deadline date. That response was unsatisfactory, and the reality of the situation is that little or nothing is going to happen now until later in the New Year. If we do not receive a satisfactory response early this year then we will simply instruct our legal team to get on with preparing the documents so that we can lodge the matter at Court, formally requesting leave to commence a Judicial Review. The matter will more than likely be lodged at the Administrative Court in Manchester, which means the case will be heard quicker than lodging it in London, unless of course The Home Secretary sees sense before that!

Miscalculation of Pension

One of the most frequent pension enquiries received in the office is about incorrect police pension payments and yet again, this issue has raised its head on a larger scale in the South West as a result of the South West Forces transferring to XPS as their Pension administrator. On checking the pension records for accuracy, XPS have discovered some significant miscalculations of pensions with pensioners being both underpaid and overpaid, largely as a result of incorrect

Guaranteed Minimum Pension (GMP) calculations. I have to say, I am somewhat shocked and dismayed at this as the Home Office issued a Circular in 2008 outlining the problem and requesting Forces to put it right. When 'contracting out' ceased in 2016, further problems with GMP calculations were identified and again advice was provided to Public Sector Scheme Managers. These miscalculations, in some cases, total thousands and even tens of thousands of pounds. I have written to all four Chief Constables setting out our position, which is that these overpayments have clearly been made as a result of 'maladministration' of the Pension Scheme and all overpayments should be written off by the Pension Authority i.e. the Chief Constable and that should the Force seek repayment of any overpayments, our Members are advised not to make any repayments, but to make a complaint via the Internal Dispute Resolution Procedure (IDRP) with a view to making a complaint to the Pension Ombudsman should the IDRP not resolve the matter.

I am pleased to say that as a result of the letters, no overpayments will be collected from pensioners and underpayments will be paid early next year. There is some dispute over interest payments on monies owed but I have again written to all four Chief Constables setting out our position, backed up by legal and Ombudsman precedents insisting that interest be paid on sums owed. It remains to be seen whether Forces will pay the relevant interest or not, but our advice is that you should request that interest be paid on the amount owed and if it is not then make a complaint via the IDRP. Full information regarding this can be found on our website.

Anyway, that's enough from me but here's wishing you all a very healthy, happy and prosperous 2020.

Steve Edwards
- THE CHIEF EXECUTIVE

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Readers' Letters

AXA PPP Healthcare /P&O Cruises

Due to ill health, I recently had occasion to cancel a holiday with P&O Cruises at very short notice. I made a claim for cancellation of the holiday to AXA PPP Healthcare and have been repaid in full by AXA. I have also been repaid for the cost of an excursion I had booked with P&O. Two great companies. I recommend them both to all members.

Llwyd Thomas
Preston and Dist Branch

Mainland bombing campaign

I am researching the mainland bombing campaign, carried out by the IRA during 1939/1940. If anyone has details - photographs, newspaper clippings, police correspondence - from relatives who were involved, either in the investigations which were carried out all over the UK, or in the actual incidents, would they please contact me at dk@dickkirby.com

Dick Kirby
Metropolitan

Assaults on Police

Reading Gordon Bouncer's letter, NARPO News, November, I cannot but agree with his comments that police officers are no longer respected. The problem is twofold, first we do not have nearly enough officers on the ground and two justice today means a slap on the wrist for offenders, in some cases for quite serious assaults. I served in a City force in the early fifties where an assault on a police officer usually meant prison.

Peter Hyde
Humberside

Hearing aids

I think that Ian Simpson (letter page 7, Issue 100) and other members should be advised that hearing aids are issued free by NHS if you have diagnosed hearing loss.

You will also get free batteries, replacement lugs and 6 monthly checks. Your free aids will be replaced periodically.

There is no need to pay excessive amounts to these companies, unless of course you want to.

Mine are produced by Siemens and high quality.

Members could also be reminded that you no longer need to pay for prescriptions after age 60.

Keith Giles
London Branch

PMAS service

My wife recently lost an item of jewellery.

Despite thorough searches and the usual enquiries, the jewellery could not be found.

I contacted the Claims Department at Police Mutual on a Friday afternoon and their member of staff could not have been more helpful. She took full details of the jewellery and requested a photo which I forwarded by E mail.

One hour later I was contacted by the loss adjusters who confirmed they would process the claim as soon as possible.

The following Tuesday I received an offer form the loss adjusters which I accepted and the money was in our account the following day.

PMAS may not be the cheapest insurer available but surely the true test is how well they perform when something goes wrong.

John Davenport
Birmingham Branch - West Midlands

Long Service and Good Conduct Medal

Response to my letter concerning the found Long Service and Good Conduct Medal and article concerning the NARPO Centenary Stamp FDC's signed by famous cricketers.

1. LSGC Medal.

As a result of my letter in NARPO News, I had over 60 responses which allowed me to trace the son of Trevor Clouds and make arrangements for Staffordshire Police to return the medal to him.

Apparently his father died in 2005 having served his time first in Staffordshire Police and latterly in the Ministry of Defence Police in Staffordshire.

The medal was stolen in a burglary at the son's property in July 2019.

Unfortunately, the Staffordshire Police have not been able to secure the evidence to prosecute any offender.

Nevertheless a good result by all you NARPO Super Sleuths to provide me with the information.

2. NARPO Centenary stamps FDC'S.

Again I had a tremendous response to my article in NARPO News, receiving over 50 replies.

I have now sold the 4 FDC's for £100.00 enabling me to reach my target of raising £500.00 towards the building fund for the New Police Memorial at the National Arboretum in Staffordshire.

I hope to present the cheque to the trustees in the early part of 2020.

A great thank you to all those who replied to my appeal.

The two issues just confirms the power of advertising, and how many of our members read and enjoy NARPO News.

Mark Judson
Staffordshire Branch

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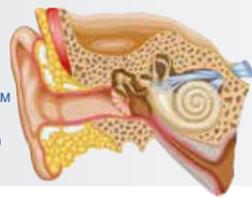
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The company, founded 2009, celebrates its tenth year delivering hearing aid services to members and the charities that underpin their community. It can be difficult to keep up to-date with technology, as the hardware and software programs that drive it are constantly evolving. In 2020 we see wireless hearing technology improving and greater use of internet based services linked to aids.

Kevin Howlett of Hearing Star commented "we are delighted to have donated over £100k to police and other charities. Now in our tenth year, the company will be offering the latest assistive devices as part of its inclusive packages, whilst continuing to offer 0% finance to members, ensuring they receive great value for money."

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NARPO News

Life Membership Presentation

Bill retired from the Police in 1991 and immediately joined the committee of the Rochdale Branch and subsequently became Branch Chair, a position which he held for a number of years.

Since retiring Bill has been an active member of the committee and has attended every Branch meeting since his retirement. Bill has organised the Branch Trip from 1991 until 2017, when ill health began to take its toll but continued to attend the meetings

and support all the Branch events.

For a number of years Bill was the Branch Chair, attending the Regional meetings and Conference and even though he felt it correct to step aside as Chair, he continues to attend every meeting and actively help the Branch out. Despite his own health issues, he insists on helping out with Welfare Contacts and visits to the Branch widows.



William "Bill" Pattinson being presented with Life Membership by Michael Smith and John Bamford the Chair and Secretary of the Rochdale Branch.

Crewe, Cheshire NARPO member does sponsored swim

I retired 15 years ago after 30 years in Cheshire Police, and have looked at keeping myself fit during my retirement.

One of my passions is swimming, and I am constantly setting myself challenges. I decided that I was going to aim for swimming the length of Bala Lake in North Wales which is just under 4 miles long, and local to me.

I trained during the summer and set mid August as a goal, the water is so much warmer then!!

My friend Andy offered to accompany me in his RIB boat powered by an electric motor, and provide support if needed.

A personal challenge was changed a little bit when I attended a NARPO meeting at Crewe and mentioned my intention to Mark Gammage, who was recently retired and had taken a new post up as a sponsorship officer for St Luke's hospice.

On hearing this, I offered to change the swim from a personal challenge to a fundraiser, and Mark pointed me in the right direction. A fundraising website was set up and local members sponsored me generously.

The big day finally came on the 13th of August. I had cancelled a few possibilities as a result of bad weather forecasts, and the day looked promising.

Andy and I went down to Bala, wet suit on and off I went on my swim. The water was warm, the lake conditions were ideal. That was until the swim was half way through, when the wind picked up, and the waves with it. The lake was now pretty choppy, although the wind was behind me, which was one blessing.

The conditions reached a point where I was considering abandoning the project, but I had an option.....wear a snorkel, which I had occasionally used in the past as part of my pool training. Fortunately, this saved the day and I was able to finish the swim in 3 hrs 15 minutes.

I was pleased with the result, but a little on the cold side, but hey, I had



beaten the lake!

As a result of the Just Giving website, the generosity of Crewe NARPO members, and friends, I raised £465 for St Luke's Hospice.

Thank you to everybody who donated, my next challenge? I think I'll do Windermere, the work up to the heady 30 miles of Loch Awe in Scotland...

Gareth Jones
Ex Cheshire - NARPO, Crewe

Headstone unveiled to honour police officer who died in service



A new headstone has been unveiled in memory of a Cumbrian police officer, Constable George Russell, who died in the line of duty.

Constable Russell, who was 35, was shot in February 1965 after confronting an armed suspect at Oxenholme railway station.

A ceremony, attended by Chief Constable Michelle Skeer, was held at Carlisle Cemetery to honour his bravery.

The story of Constable Russell's bravery has been researched by Raymond Greenhow, a retired police inspector. Following yesterday's headstone unveiling, Mr Greenhow said: "George



Russell served as a constable for Carlisle City Police. He died conducting his role as a police officer leaving behind a wife, an 11-year-old daughter and an infant son.

"Further to his policing career, Constable Russell served time with the Scots Guards. Therefore, it is vitally important to remember people who have lost their life in their efforts to help others."

Chief Constable Michelle Skeer, Cumbria Constabulary, said: "It is incredibly important to remember those who have paid the ultimate sacrifice in their role as police officers.

"The unveiling of a new headstone is a fitting tribute to Constable Russell, and it was a privilege to attend the ceremony. I speak on behalf of the whole Constabulary in saying that our thoughts are with Constable Russell's family."

Policing can be a dangerous career and officers across Cumbria and the country put their lives at risk every time they put on their uniform and head out on patrol. It is right and appropriate that we are paying tribute to Constable Russell with this new headstone. This occasion also serves as a reminder that we owe gratitude to all of our officers and PCSOs who potentially put themselves at risk to protect the public, and to recognise and thank them for their service on our behalf.

Peter McCall
Cumbria's Police and Crime Commissioner



He is seen in the photograph receiving his certificate from the Dorset Chief Constable, Mr James Vaughan.

Life Membership

On the 3rd December at the Branch social event, Life Membership was given to one of our long standing Welfare Officers, Philip Coward.

Phil was the welfare officer with the Bournemouth Branch and when that branch closed he joined the Dorset Branch and agreed to continue in the role. He primarily takes responsibility for those members residing in the Bournemouth area and has contact with some 300 members on a regular basis, either by 'phone, email or personal visits.

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



Too late to wish you a Merry Christmas but I hope that everyone had what they wished for. I wish you and your families a Happy and healthy New Year.

President's Review

Post the Conference the CEO Steve and I were guests of the Superintendents Association at their Conference held in Stratford upon Avon. NEC members Richard and Kate were managing a NARPO stand which was well placed in the Conference Hall, they had numerous opportunities to speak to delegates and others outlining the work we do.

The Conference was informative with presentations from the College of Policing, also leadership, wellbeing, knife crime was some of the topics discussed.

The Police Foundation launched its strategic review of Policing in England and Wales. Full details of this is on their website police-Foundation.org.uk.

Our attendance was well worth it, reaching new people and of course maintaining relationships with those leading the current service.

Because of the Special year in our Calendar I still had several events to attend having had invitations. Derbyshire held a meal with entertainment at Chatsworth House as well as members their Chief Constable and the P.C.C attended giving me chance to talk with them. Excellent evening, congratulations to those doing the hard work of arranging.

Next a visit to RAF Duxford which was the venue of Cambridgeshire's event. Well done to the organisers, a site with too much to see in one visit so will have to return.

Next came an invitation from the British Police Cricket Club to Steve and me to attend the final of their Championship. This was a game played in great weather between Northumbria & Durham who defeated the Met. & City of London. Full details on their website.

Well done to both sides and David Fraser-Darling and the organisers. A

£1000 cheque was presented to their nominated charity 'Make a wish'

Kate Rowley, Steve and I have checked out a couple of locations for future Conferences, Blackpool and Southampton. Lots of building work around the Blackpool Winter gardens.

My wife and I were guests of the London branch at their Centenary event held in the Crypts at the Guildhall. Enjoyable afternoon and pleasing to meet up with old colleagues one from Nottingham who went South in the 80's.

This was immediately followed by catching an evening train to go to Glasgow for the National Police Memorial Day Service held in The Royal Concert Hall where their patron the Duke of Rothesay was attending, and I was fortunate to have a few words with him.

Once again it was a very emotional event and I must say thank you and well done to Reverend Canon David Wilbraham and all those helping to organise an unforgettable day.

“ Another important organisation held their own Centenary event namely the Police Federation of England and Wales. The location was the Central Hall Westminster and the same hall as the original Committee met in in 1919. ”

Had a few days off from NARPO and research work to take small trip to Brussels on the Queen Elizabeth, day in Brussels just like home with rain.

My last official Centenary event was an afternoon tea in New Brighton, well attended by members of the Denbigh and Flint branches of NARPO.

Once again, a grand day and well organised so well done to all involved.

Thanks to all those who invited me to events over the year and if I have failed to mention anyone please accept my apologies but let me know.

I have attended meetings at AgeUK, Public Service Pensioners Council and of course the NEC.

Another important organisation held their own Centenary event namely the Police Federation of England and Wales. The location was the Central Hall Westminster and the same hall as the original Committee met in in 1919. The Home Secretary, the Commissioner of the Met. Police were among the guest speaking.

Congratulations to them on their Centenary. Our Organisation will continue to be supportive of them and their members who work in dangerous times with reduced numbers which hopefully will be increased.

Brian Burdus
President

NARPO Cenotaph Parade 2019



Simon Payne from Chichester NARPO led the NARPO contingent at the National day of Remembrance at the Cenotaph on the 10th November 2019.

It was my privilege and honour to be asked to lead NARPO at the Cenotaph on Sunday 10th November 2019.

I was really pleased that the numbers attending have increased year on year.

This is a special day which is enjoyed by all those who attend. Although there is a considerable wait for the march off as participants have to be in situ from approximately 9.15am, there is plenty of lively conversation to pass the time.

We were again blessed with fine weather and I was impressed with the spread of Constabularies represented; ranging from Devon and Cornwall to Yorkshire. I was also delighted to see an excellent turn out from my former force, Sussex and had a great catch up during the wait.

Following the March off which was a little delayed at 12.10pm, I

gave the eyes left as we marched past the Cenotaph ensuring that I passed the wreath provided by NARPO HQ to one of the many collectors, who laid them on the surrounds of the memorial. The march continued along Whitehall turning right into Parliament Square and then right again into Horse Guards Road. There was continual applause and cheering from the many thousands of spectators which ensured as far as possible that we kept the step. I did my best shouting "left right left" and we continued the march onto Horse Guards, where, following the playing of the National anthem, we were dismissed.

Lunch was arranged by NARPO at the Methodist Central hall in Storey's Gate which is opposite the QE2 Centre.

On the walk there, I was stopped by several members of the public who shook my hand, thanking me for my service which was quite touching, as like all those parading, we were just doing our job!

I can only recommend that those who have never been, they try and make the effort to attend. A real occasion and an experience. I look forward to 2020. For those who have a long way to travel, I can recommend the Police Federation HQ at Leatherhead as a place to stay. Reasonable rates, easy parking and only a short walk to the railway station with direct links to Victoria and Waterloo stations.



The Chelsea pensioners with Sgt Johnson Beharry VC the only serving holder of the Victoria Cross.



The NARPO wreath, the assembled party before the march



The NARPO wreath, the assembled party before the march



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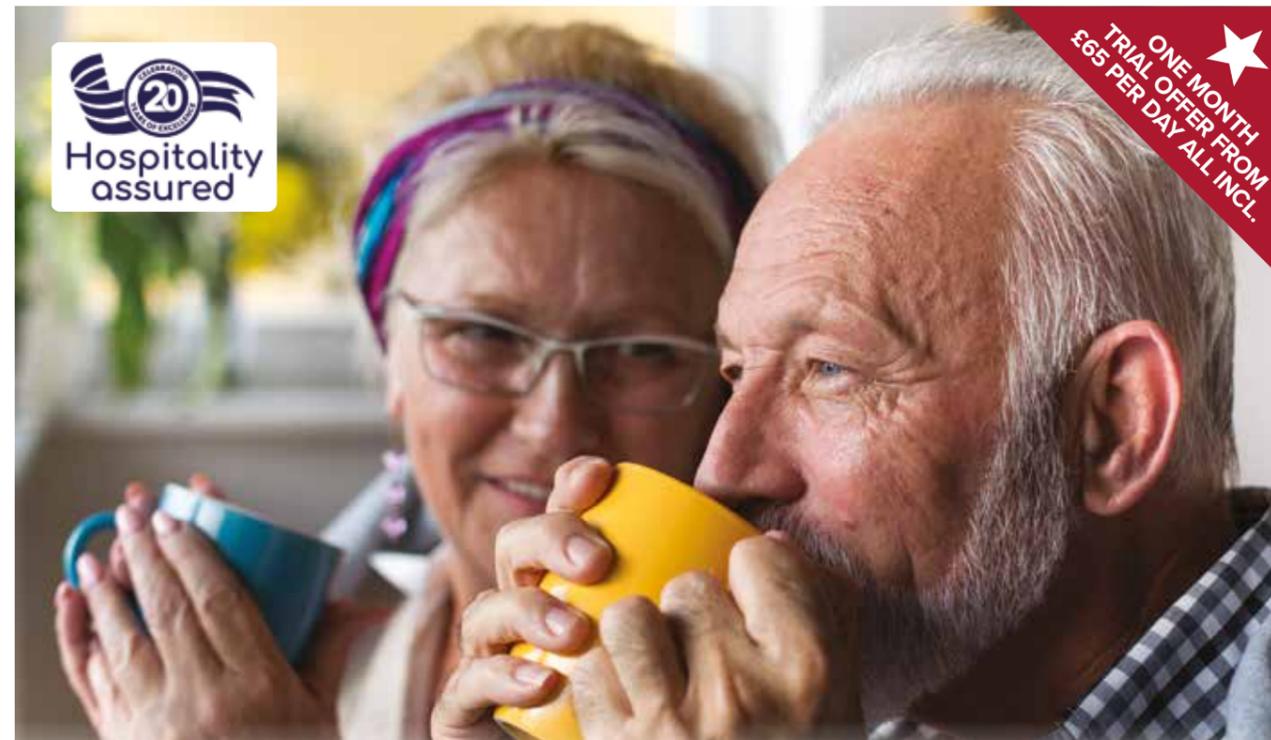
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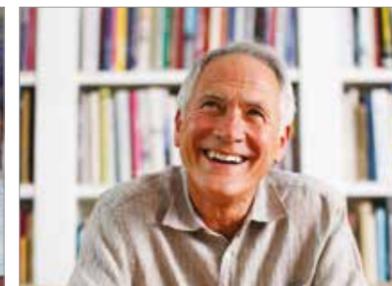
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A Detective versus the Gestapo

I am sure most of you will have seen or have some knowledge of the film 'The Great Escape' which was based on a breakout of prisoners from Stalag Luft 111 Prison Camp, Sagan in Poland on the night of the 24th and 25th March 1944 during the Second World War.

The daring escape saw 76 prisoners tunnel to freedom, but only three making it back to England.

The chaos of the escape saw German high command commit 50,000 troops to search for the prisoners, and Hitler, on hearing about the escape sent in the dreaded Gestapo secret police to take control of the camp.

Hitler gave the Gestapo orders to execute the prisoners involved and provide false reports stating the prisoners died whilst trying to escape.

The British government learned of the deaths from a routine visit to the camp by the neutral Swiss authorities in May 1944. The Foreign Secretary at the time Anthony Eden promised that, at the end of the war, those responsible would be brought to exemplary justice.

In 1945 after the war, a small top-secret investigation team was set up headed by Deputy Assistant Provost Marshal Frank McKenna, who had been a police detective before the war. Their job was to identify those involved in the mass murder and bring them to justice

Francis Peter (Frank) McKenna was born in 1906 and joined the Blackpool Borough Police Force in 1926 following in the footsteps of his father, where he

rose to the rank of Detective Sergeant prior to the Second World War. Frank had always been keen on flying at Blackpool's Squires Gate airport and when war broke out, he applied to join the RAF but was refused permission to join as he was in a reserved occupation.

As losses grew through the war, he was allowed to join Bomber Command in 1943 serving as a flight engineer sergeant on Lancaster bombers, flying from RAF Squires Gate airport. McKenna eventually flew over 30 Lancaster bomber missions throughout Europe.

In December 1944, McKenna was transferred to the Special Investigation Branch based in London and in 1945, promoted to the rank of Deputy Assistant Provost Marshal. The government were determined to bring the Gestapo murderers to justice and McKenna was sent to Germany with a secret small team to investigate the murders and bring those responsible to justice. McKenna spoke no German and had to rely on an interpreter and his team consisted of no more than five officers and 14 NCO's at any one time.



McKenna was known as a 'canny' detective and he painstakingly studied documents left by the Gestapo and although most senior figures were deceased, he identified 72 members who he believed were responsible for the murders.

He then set about tracking them down by travelling to Soviet occupied Poland and Czechoslovakia, travelling into Berlin and even flying to Moscow to interrogate a man he wanted. McKenna faced a huge task though, Europe was in disarray with various parts being controlled by America, Russia, and British forces, all of which had their own agenda and there was a certain degree of lawlessness in Germany in the aftermath of the war.

McKenna is recorded as an extremely effective interrogator and would lead armed raids on the hiding places of these war criminals. He personally arrested 20 of the Gestapo officers, the largest single total out of 72 Gestapo thugs brought to

justice. Of the 72 Gestapo officers identified, 21 were eventually executed for the atrocity; 17 were jailed; 11 had previously committed suicide at the end of the war; seven could not be traced; six had been killed during the war; six were arrested but not charged, and three were acquitted.

On 10th June 1948, Frank McKenna was awarded an OBE (Military Division) as Officer of the Most Excellent Order of the British Empire in the rank of Squadron Leader for his work.

In 1948, McKenna left the RAF to resume his service with Blackpool Borough Police as a Detective Sergeant. He was later promoted to Inspector and retired in June 1952. He lived out his retirement in St Annes before passing away in 1994.

In 2019, the 75th anniversary of the 'Great Escape', a plaque was unveiled in memory of Frank McKenna in the



investigation area of the new West Division Police Headquarters in Blackpool so that current investigators would be inspired by McKenna's achievements.

Detective Superintendent John Holmes presided over a short unveiling ceremony and the honour of cutting the ribbon on the plaque was given to our Branch Chairman, Christine Pickard, also present was Albert Short who's work in discovering the story of Frank McKenna brought about the plaque.

The 'Great Escape' was an outstanding movie, one can only wonder why the story of Frank McKenna and his team was never made into a film, maybe, the 'Justice for the Great Escapees'.

John Pickard
Blackpool & District Branch Secretary

*Image for illustration purposes only



Organ donation law in England is changing

From spring 2020, organ donation in England will move to an 'opt out' system. You may also hear it referred to as 'Max and Keira's Law'.

This means that all adults in England will be considered to have agreed to be an organ donor when they die unless they have recorded a decision not to donate or are in one of the excluded groups.

Excluded groups include:

- Those under the age of 18
- People who lack the mental capacity to understand the new arrangements and take the necessary action
- Visitors to England, and those not living here voluntarily
- People who have lived in England for less than 12 months before their death

The law is being changed to help save and improve more lives. Every day across the UK, someone dies waiting for a transplant.

The NHS are asking everyone to record their organ donation decision on the NHS Organ Donor Register then to tell your family and friends what you have decided.

The opt out system in England will come into effect from spring 2020. The law around organ donation in England will remain 'opt in' until this time and the changes will affect all adults in England unless they have recorded a decision not to donate or are in one of the excluded groups mentioned above.

If you would like to speak to somebody about your choices, you can call the dedicated line: 0300 303 2094. Or you can record your organ donation decision online by going to the following site www.organdonation.nhs.uk/register-your-decision.

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Find out the best ways to help prevent property fraud.

Home Property Lawyers Director Sally Cottam highlights the key steps.



*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

We all have to have our wits about us to protect ourselves from becoming the victim of fraudsters. When owning a property, there are steps you can take to protect your property from being fraudulently sold or mortgaged. We have identified three main steps below:

HM Land Registry Property Alert service

Following completion of the purchase of a property, we always recommend our clients contact HM Land Registry and register for their Property Alert service.

Property Alert is a free property monitoring service provided by HM Land Registry. Once you have signed up to the service, you will receive email alerts from HM Land Registry when certain activity occurs on the title of your property. You should consider any alerts received, if you receive an alert about activity you want to investigate, the alert email will confirm who to contact.

The alert is a useful mechanism to help prevent fraudsters selling or mortgaging your home and is a useful precaution especially in the follow circumstances:

1. You don't live in the property
2. You rent out your property
3. You live overseas
4. The property isn't mortgaged
5. Your identity has been stolen

For people who own a portfolio of properties you can choose up to 10 properties to monitor. You don't have to own the property, you can monitor the property of say an elderly relative.

To register a Property Alert go to <https://propertyalert.landregistry.gov.uk/>.

Restriction by owner not living at the property

Another option is to register a restriction. The restriction is designed to help prevent forgery by requiring your conveyancer to certify they are satisfied that the person transferring or mortgaging the property is the same person as the owner. A restriction can be registered also where a company owns the property.

Keep your contact details with HM Land Registry up to date

Another key step to protect your property is to ensure you keep your address for service up to date at HM Land Registry. If HM Land Registry need to contact you it is important your current address is noted at the Land Registry, you can register up to a maximum of three addresses which can include email and non-UK addresses.

You can contact the Land Registry to update or add a contact address on the title at

<https://www.gov.uk/government/publications/updating-registered-owners-contact-address>

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* Please note to qualify for the discounted fees you must obtain a quote from us and instruct us directly and not be introduced to us through an intermediary e.g. an estate agent or panel manager with whom we may have an existing commercial referral agreement.



Westminster Round-up

Whilst for most, the New Year marks an opportunity for fresh beginnings, it's safe to say that nothing new usually happens in the world of Westminster. However, with the first Christmas election since 1923, the end of 2019 showed that this would be no ordinary start to the political year.

We begin 2020 with a majority Conservative government and 140 new MPs in the House of Commons, fresh faced and ambitious. And of course, who could forget that the Withdrawal Bill was finally passed in December, setting a clear path for the UK to leave the European Union on 31 January. The Conservative Party's slogan of 'Get Brexit Done' helped to deliver a decisive majority for Prime Minister, Boris Johnson, allowing him to win the vote which he had failed to do months earlier.

In 2019, it was fair to question whether Brexit would even happen. Now with the make-up of the new Government, Brexit is inevitable and the debate has moved on to what the UK's future relationship with the EU will look like. The stakes are high in this regard, as Boris Johnson seeks to enshrine in law that the Government will not request an extension to the transition period, which ends in December 2020. This means that if a trade deal is not agreed by the end of the year, the UK will leave the EU on no deal terms.

Aside from Brexit, what cannot go unnoticed from the election campaign is the Conservatives other, slightly less catchy slogan of 'Unleash Britain's Potential'. This is a call to those "left-behind" towns and communities, particularly in the North of England, with the promise of greater investment and renewal, funded by a post-Brexit economy. Alongside delivering Brexit, this pledge will form the litmus test for the new Government, with places such as Bolsover and Sedgefield returning Conservative MPs for the first time in their history. The Chancellor of the Exchequer, Sajid Javid's budget on 11 March will seek to address regional imbalances in the Midlands and the North of England and 'level up' the country.

The Conservative Party's General Election policy for a long-term solution to the social care crisis, underpinned by a three-point plan, will now look to become legislation. The plan includes £1 billion of extra funding every year for more social care staff and better infrastructure, technology and facilities; as well a guarantee that no one needing care will have to sell their home to pay for it. The third point commits to seek a cross-party consensus on social care, seeing social care as those rarest of issues that are too important to be politicised.

When last writing, we reported on the Queen's Speech which took place in October. With a newly elected Government, a second scaled-back Queen's Speech took place before Christmas. The Government re-introduced the Police Protections Bill which seeks to protect police and prison officers and emergency service workers, with the Government looking to consult on doubling the maximum sentences for assault against these groups. The Prime Minister also reiterated his commitment to

“ The Conservative Party's slogan of 'Get Brexit Done' helped to deliver a decisive majority for Prime Minister, Boris Johnson, allowing him to win the vote which he had failed to do months earlier. ”

put the Police Covenant into law, ensuring that the bravery and commitment of police officers is recognised and that they receive further support and protection. We will continue to update you on any developments.

As the Conservative Party begins to govern with their biggest majority since 1987, the Labour Party must come to terms with its fourth successive general election defeat and its worst result since 1935. The election exposed the many difficulties the party faced in attempting to win power. Many Labour MPs who lost their seats blamed Jeremy Corbyn personally and said that voters simply did not trust him to lead the party. His position on Brexit was also characterised as 'confusing' and 'undemocratic' and the manifesto considered too bold and too radical. The result now leads to a period of soul searching within the party, as Labour MPs from all sides analyse what went wrong.

It is too early to predict who will succeed Jeremy Corbyn as leader. While all eyes may be on the clear frontrunners, Keir Starmer and Rebecca-Long Bailey, expect strong opposition from the other contenders, namely Jess Phillips and Lisa Nandy, who are sure to put up a good fight. The final list of candidates will be confirmed on 13 January with the new leader being announced on 4 April.

Recent years have seen great political uncertainty and in the space of a couple of months the political horizon has once again changed completely. We now have some stability with a majority Government and a consensus that Brexit will happen. From this, we can hope to see a renewed focus on the Government's domestic agenda with a top priority for our members being a tangible response to the social care crisis. Watch this space.

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Benefits update



State benefits

- The Department for Work and Pensions (DWP) is piloting a new Facebook page called 'DWP Benefits Information', to help people easily find the information they need. The pilot will run until February 2020.
 - Funeral Expenses Payments, which are paid to eligible benefit claimants, are being increased for the first time since 2003. From spring 2020, the maximum amount families can claim to help meet costs for expenses such as a coffin, flowers and funeral directors' fees will rise by 43%, from £700 to £1,000. This payment is on top of existing allowances that pay for funeral necessities, such as burial or cremation fees. The announcement follows changes made earlier in the year to simplify and speed up the process for applying for Funeral Expenses Payments. Around 800 claims are received each week by the DWP's Bereavement Support team.
 - State Pensions are due to increase by 3.9% in April 2020, after the Office for National Statistics (ONS) revealed that inflation remained at 1.7% in September.
- The State Pension is protected by the 'triple lock' guarantee which means it increases each April by the greater of September's price inflation, earnings growth or 2.5%. The highest measure last year was average earnings, at 3.9%.
- In November 2019, the Secretary of State for Work and Pensions, Dr Theresa Coffey, announced a £10 million Universal Credit Transition Fund for outreach



programmes to help vulnerable people make Universal Credit claims. The fund will be available to partner organisations across the UK, including charities, from April 2020. It will aim to help vulnerable people, including disabled people, care leavers and those with mental health issues, claim Universal Credit as a route into work. Figures show that a fifth of claimants delayed making a claim for Universal Credit, largely because they didn't know how to make a claim or because they thought they would find a job quickly.

- Jobcentre Plus (JCP) staff have been provided with access to online training to help them better support Universal Credit claimants who are blind or have visual impairments. The DWP worked with the Royal National Institute of Blind People (RNIB) to establish the training scheme. In addition, some jobcentres will also have virtual reality headsets that allow JCP staff to experience what it feels like to have sight loss. The training looks at the causes of sight loss, barriers faced by those with first-hand experience of visual impairment and the best ways to support people through their Universal Credit journey.

- Over 132,000 people have signed up to the government-backed savings account, Help to Save – depositing more than £31.4 million. The account offers working people on low incomes a 50% bonus on what they save – so they can earn 50p for every £1 they save. Over four years, a maximum bonus of £1,200 is available on savings of up to £2,400. Around 3.5 million people could benefit from the scheme – it is available to working people on Tax Credits, or Universal Credit claimants with a minimum earned income equivalent to 16 hours per week at the National Living Wage in their last assessment period.

- In October 2019, WASPI campaigners lost a landmark High Court fight against the government. Women born in the 1950s argued they should be compensated for pension lost as a result

of the increase in women's State Pension Age from 60 to 65, and that the rise was unfair because they were not given enough time to make adjustments to cope with years without a State Pension.

- A little-known element of the State

“ More than 363,000 pensioners living in the EU have received letters reassuring them their UK State pension will continue to be paid even in the event of a 'no-deal' Brexit and they do not need to do anything to continue receiving their State pension. ”

Pension called adult dependency increases (ADI) will end completely in April 2020, costing thousands of people more than £3,500 a year. Some State pensioners receive an increase to their State Pension because they have a partner under the State Pension Age who is financially dependent on them. The payments were abolished for new claims from 2010 onwards, but those already getting the top-up were allowed to continue receiving it as long as they were eligible. A DWP spokesman said that after 6 April, ADI recipients may be eligible for a means-tested benefit such as Universal Credit or Pension Credit.

General

- With the tax self-assessment deadline of 31st January fast approaching, HM Revenue and Customs is warning millions of taxpayers to be aware of fraudsters,

claiming to offer tax refunds or pretending to be HMRC. Over the last year, HMRC received nearly 900,000 reports from the public about suspicious HMRC contact – phone calls, texts or emails. More than 100,000 of these were phone scams, while over 620,000 reports from the public were about bogus tax rebates. Remember, genuine organisations like HMRC and banks will never contact customers asking for their PIN, password or bank details. You should never give out private information, reply to text messages, download attachments or click on links in texts or emails which you are not expecting.

- Latest data published by HMRC shows that hundreds of thousands of pensioners have paid too much tax, to the tune of £500 million, by accidentally triggering excessive tax charges when they withdrew savings from their pension pot under the 'pension freedoms' introduced in 2015. Almost £30 billion

“ Many withdrawals are taxed at the higher emergency tax rate, which means individuals can end up losing significant sums of retirement income to tax that isn't owed. If you're planning to make a pension withdrawal, make sure to check your tax liabilities carefully – both for the months you made the withdrawal and the subsequent months. ”



has been taken out of pensions since 2015. Many withdrawals are taxed at the higher emergency tax rate, which means individuals can end up losing significant sums of retirement income to tax that isn't owed. If you're planning to make a pension withdrawal, make sure to check your tax liabilities carefully – both for the months you made the withdrawal and the subsequent months. You can claim a refund on overpaid tax by completing the necessary claim forms, which are available here:

<https://www.gov.uk/government/collections/income-tax-forms>

- The Pensions Regulator has updated its guidance for defined benefit (DB) pension scheme trustees, stating that they will need to carry out extra checks on advisers before allowing a member to transfer benefits out of a scheme. Trustees will need to contact advice firms to check if the financial adviser listed on a member's DB transfer documents is employed with them, or alternatively check an appropriate third-party directory. Pension scheme trustees were already

obliged to check if the adviser has the correct permissions to carry out the transfer.

- Controversial plans to implement a banded structure of probate fees based on the value of the estate have been scrapped by the Ministry of Justice. The proposals were branded a 'death tax' on larger estates and met with widespread opposition.

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

Email: sbc@wordshop.co.uk
 Fax: 01935 812800 or
 Post: Benefits Information,
 Consultant, Workshop,
 7 Tilton Court, Digby Road,
 Sherborne, Dorset, DT9 3NL

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Social Care and Benefits

There are a range of benefits available in later life, including heating benefit, attendance allowance, personal independence payment, winter fuel payment and more.

Each year benefits go unclaimed by older people, so make sure you're getting everything you're entitled to.

Benefits available may help pay bills or help pay for care. You can find some details of each benefit type here, but for more information please contact one of the organisations given below.

Help to pay for care

Attendance Allowance

Attendance allowance is a benefit for people over state pension age who need help with personal care due to an illness or disability. This money could help you or a loved one stay independent in your/their own home, it is tax free, won't reduce any other income you receive, isn't means-tested and doesn't have to be spent on a carer. To find out the current rates look at the government website, this is also where you can download a claim form.

Health Benefits

Everyone over the age of 60 gets free prescriptions and a free NHS sight test, you may also be entitled to help with other NHS services and treatments including dental treatment and the cost of glasses or contact lenses.

Bereavement Benefits

Bereavement Support Payment is a welfare benefit that you may be able to claim if your husband, wife or civil partner has died and you are under state pension age. These benefits are not means-tested or taxable.

You can claim this benefit by completing a BSP1 form which can be found on gov.uk website or from your local jobcentre plus.

Help to pay bills

Heating Benefits

Winter fuel payment is an annual tax-free payment to help with your heating costs, the payments tend to be made in November or December.

In order to be eligible for the payment you need to have been born on or before 5 April 1954 and be living in the UK throughout the qualifying week. To qualify you need to call the payment helpline on 0800 731 0160, you will need your National insurance number and bank account details when you call.

There is also an additional £25 paid when your local temperatures are recorded or forecast to be an average zero degrees Celsius or below over 7 consecutive days between 1 November and 31 March each year. If you are eligible for this payment you will automatically be paid it.

Public Transport

One of the advantages of getting older is the free or reduced cost of public transport, these include –

- Free older person's bus pass which entitles you to travel free on local buses in England.



- With a senior railcard you can reduce the cost of your train travel on most rail fares in the UK, for the cost of an annual one-off fee.
- The London Freedom Pass will give London residents free or discounted travel on trains, trams, underground, river services and buses.
- There are also various other travel concessions available to disabled older people.
- Some individual coach companies also offer a senior coachcard for reduced travel costs for those over 60.

TV licence

If you're over the age of 75 you can currently get a free TV license, however, there are plans that this may change and become means-tested.

If you are living in a care home or sheltered housing and watch television in your own separate accommodation, you can get an accommodation for residential care (ARC) licence at the reduced cost of £7.50.

If you are blind or have severe sight-impairment you can claim for 50% discount on your licence.



To apply for a free or reduced cost TV licence, contact TV licensing.

Free Passports

If you were born on or before 2 September 1929 and are a British national, you could be eligible for a free passport.

Pension Credit

Pension credit is a benefit for people over state pension age in order to top up your income, it comes in two parts, guarantee credit and savings credit. The guarantee credit tops up your weekly income to a guaranteed minimum amount and the savings credit is extra money if you've got some savings or your income is higher than the basic state pension, but is only available to those who reached state pension age before 6 April 2016.

Important benefits rules to be aware of

Benefits for couples

Generally when you reach State Pension age, you'll stop receiving working-age benefits and start receiving pension-age benefits instead, which are usually higher. In the past, as a couple, when one of you reached state pension age, you would both move on to pension-age benefits. However, the rules on this changed in 2019.

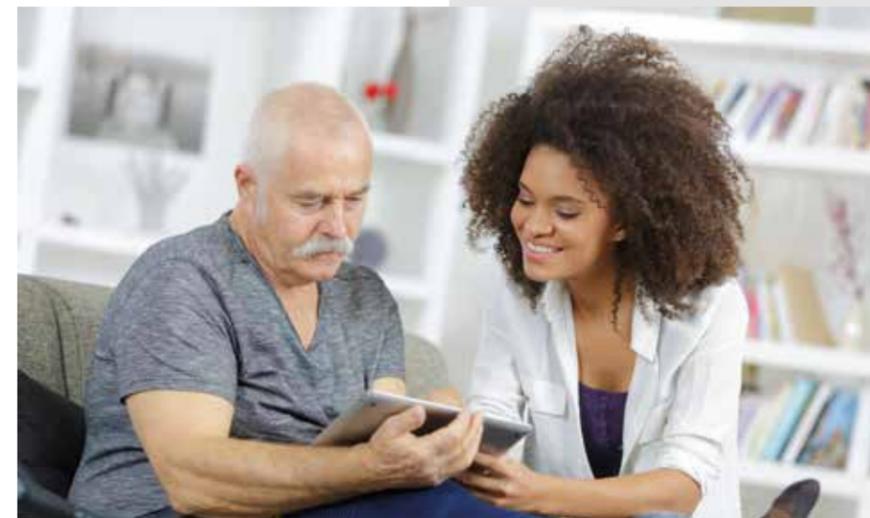
From May 2019, couples will only be eligible for pension-age benefits once both have reached state pension age. This means those couples where one partner is above state pension age and the other is below will have to wait to claim the pension related benefits.

Benefit cap

There's a limit to the total amount of benefits you can get if you're aged 16–64. If you claim more than one benefit and are not yet at State Pension age, the amount your household receives from some benefits may be reduced. For more information see gov.uk.

Change of circumstances

Ensure you inform the appropriate organisation if there any other relevant changes to your circumstances, this will ensure you are not paid too much and are then later required to pay the overpayments back.



Social Care

The Social care system is in place to provide help to those in need, unlike NHS treatment, social care isn't free for everyone and how much you contribute to your care will depend on your financial situation. In order to establish what care you need and how much you will have to contribute towards it, you will need to get an assessment of needs from your local council.

Once you have had the care need assessment, your local council will then do a financial means test. In order to complete this, they will need to look at your income, savings and property to work out how much you need to contribute.

A lot of people worry that they may have to sell their home to pay for their care, in simple terms, if the care you need will be given in your home or you will be in a care home on a temporary basis, then your home will not be included in the means test, if however, you are moving into a care home on a permanent basis, your home will be included unless your partner still lives there.

Getting Further Help:

If you are unsure what benefits you are entitled to, get a benefits check on the Age UK website.

www.nhs.uk
www.carersuk.org
www.ageuk.org.uk
www.citizensadvice.org.uk
www.gov.uk
 Your GP

Police Mutual Products & Services

Police Mutual offer a range of wellbeing support services, for more details check out the For You pages on our website at www.policemutual.co.uk

Our Care Line Service provided by Health Assured can offer advice and information at the end of a phone, helping with a range of concerns including emotional support. To talk to someone please call 0800 028 1708 or take a look at the e-portal.

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Four Top Tips for Managing your Family Finances

from Kathy Byrne, CEO, Metfriendly



Family Finances

One of my favourite money quotes is from Charles Dickens in David Copperfield who said: “Annual income twenty pounds, annual expenditure nineteen and six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery” Charles Dickens, David Copperfield Dickens was writing about living within your means making you happy and having an emotional relationship with money. Financial wellbeing is an important concept and families are increasingly talking about how they can support each other to achieve it. It's something that at Metfriendly we are keen to promote and are increasing our focus on this important area.

To achieve financial wellbeing, you need to know how much net income you have each month and how much you spend each month, which leads to the first tip:

Tip 1: Review your spending and switch suppliers

Data from the Office for National Statistics shows that the biggest items of household expenditure include transport costs, food, rent/mortgage, recreation and utility bills. Take a look at what your biggest items of expenditure are and consider switching suppliers for better deals, for example on energy bills, phone bills, insurance etc.

Tip 2: Have a plan and make the most of Government contributions

Think about what your financial goals are for the future for you and other family members. When you were a new recruit to the police service your main goal may have been to own your own home, whilst now you are retired from the job you might want to help your children or grandchildren provide for their financial future. Once you know what your goals are, you can come up with a plan to reach them. For example, you can help your children or grandchildren to get on the housing ladder, or even build up an additional retirement pot, using the

Lifetime ISA. The Lifetime ISA allows 18 to 39 year olds to save up to £4,000 a year tax-free and the government adds an impressive 25% (that's up to £1,000p.a.!). For a 20 year old, this can add up to over £30,000 of potential government contributions. The Metfriendly Lifetime ISA has been very popular with our members and is seen as a great way for families to help each other achieve their financial goals.

Tip 3: Encourage family members to get in to the savings habit early

If you are going to save, then it pays to start early because the power of compound interest means that savings have more time to grow. If you encourage your family members to get in to the habit of saving each month then they probably won't miss the money and will build up a lump sum that can be used to fund a much needed holiday or be put towards a major purchase such as a new car.

Tip 4: Make use of your ISA allowance

Each year you have an annual ISA allowance which currently allows you to save up to £20,000 a year tax free. The tax year ends on 5th April each year, so it's a good idea to review your finances before the end of the tax year to ensure you use your ISA allowance if you can. If you don't use it then you lose it.

Kathy Byrne CEO Metfriendly

Kathy has been CEO of Metfriendly, the Metropolitan Police Friendly Society, since the start of 2019. Kathy is not your typical CEO because as well as being a qualified actuary, she has managed to find time to write a book to help us all understand the world of savings, establish a new vineyard in Argentina and still finds time to play golf and go skiing in her spare time!





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Computer know how

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

Send your email queries to NARPO@bc-group.co.uk or call Nicky Kidd on 01369 706 656

Q Hi, months ago, when my wife was applying for job vacancies online, we started receiving seemingly endless pop-up job adverts. Unfortunately, we are still receiving them and there doesn't seem to be any obvious way of permanently removing them. Can you help?

A If these are on your web browser on different websites that you go to, then you are seeing adverts provided to you by Google that are tailored to you and are a revenue stream for many businesses. If the adverts are popping up on your screen as separate windows and obstructing you from using your PC, then this could be malware. If this is the case, I would recommend following the below link and downloading the program called Malwarebytes. If you run this program, it will perform a one off scan of your PC to check for and remove any malware.

<https://www.malwarebytes.com/mwb-download>

Q Recently I went into one of my programs and was told that I need to update it, in doing so it appears that I have clicked onto something called My Way. When I click on Google chrome I get the format of My Way.

Can you assist me in getting out of My Way and back onto Google Chrome.

We have a Dell computer and windows 10.

A The below link should take you through removing this from Google Chrome.

<https://bit.ly/2QMAQ90>

Q Some weeks ago I printed out a web page of a local restaurant on my Cannon MG6853 Printer this was successful. However, since then whenever I want to print anything the printer prints out the restaurant page.. The printer queue shows as empty prior to the printing. I have tried switching printer off at the mains and at the printer but to no avail.

A I would suggest that you look to reinstall the printer on your PC. To do this, go into 'Control Panel' > 'Devices and Printers' find your printer, right click and select 'remove device'

To reinstall the printer you will need to download the drivers for this from the Cannon website. I have included a link to this for you below. This will then take you through reinstalling your printer onto your PC.

<https://bit.ly/2TtXYMb>

Q I have an iPad dating from 2011 [vintage! but still occasionally used]; problems - Google search - An SSL error has occurred and a secure connection to the server cannot be made.

BBC News - on 24 Sept - Initialisation failed . . .

Google Earth - some months ago - Update Incompatible with this iPad.

Your comment would be welcomed or is the iPad RIP.

late gen 1 or early generation 2 (a gen 2 will have a camera). Either way, even the gen 2 iPad only goes up to iOS 9, which is still several years old. An original iPad takes up to iOS 5 which is now very old (we are now on 13).

You could try uninstalling and reinstalling the Google Earth and BBC News apps, however due to the age of the iPad and the older operating system it will be running, these may still not be compatible. The App Store itself may not even work as expected on an original iPad.

Do you get the SSL error on Google when trying to access a specific website or is it on all websites? If it is one website this is likely to be a problem with the website and not the iPad. Otherwise, the security protocols of the software on the iPad may just be so out of date that it causes compatibility issues loading modern sites.

A Due to the age of this iPad that is likely why you are getting some of these errors. Older iPads won't accept the most recent updates in many cases, which then means you are unable to use certain apps. Depending when you bought the iPad it could be a

Q I have a file called index.html. When I open it with Word it displays the web page.

How can I get at the underlying text to edit the HTML code?

A In order to edit the HTML file you will need to open this with NotePad.

To do this right click on the file, select open with, and then select NotePad.

This would then allow you to edit and save the file again.



New Year, New Career

You may be ready to leave 'the Job' but are you ready to retire? For many former Police officers, the answer is no and for those members who would like to continue working after leaving the Police, we have a range of ways in which we can support you.

Continuing to work after you leave the Police can be great for your mental and physical wellbeing, and not to mention your finances too. NARPO Member Steve Pidgeon, who has worked with one of our partners Trust in Blue for several years and who recently joined their Relief Caretaking team at a school in the south of England, shares his experiences as a caretaker and working after the Police.

“ I explained recently that I was off to see another school about potential future relief caretaking work I was asked “Who? We are not having anyone else stealing you from us! ”

Do you feel in control of your working life?
 Very much so. Any request to provide support is a polite enquiry by staff rather than an instruction, unlike the last few years in the Met! Early starts are hardly likely to be a problem for retired Police officers and it is amazing having opened-up the school how much work can be done before the staff arrive. Even after a few weeks, I am entrusted to identify and deal with issues without having to get the okay from school staff.

What do you most enjoy about Relief Caretaking with TIB?

All the smiling faces, children and staff! The work relies on good communication skills and problem solving which will be a skillset familiar to all former Police officers. Realising how even a small fix makes a difference is clear from the grateful thanks. Very quickly I gained the trust of staff and now find myself as a valued team member working in a delightful environment. When I explained recently that I was off to see another school about potential future relief caretaking work, I was asked “Who? We are not having anyone else stealing you from us! “
 Much of my TIB Maintenance work involves me working alone and it makes a pleasant change to be able to wander into the staff room and have a coffee and a chat.



What type of jobs are you asked to undertake as a Relief Caretaker?

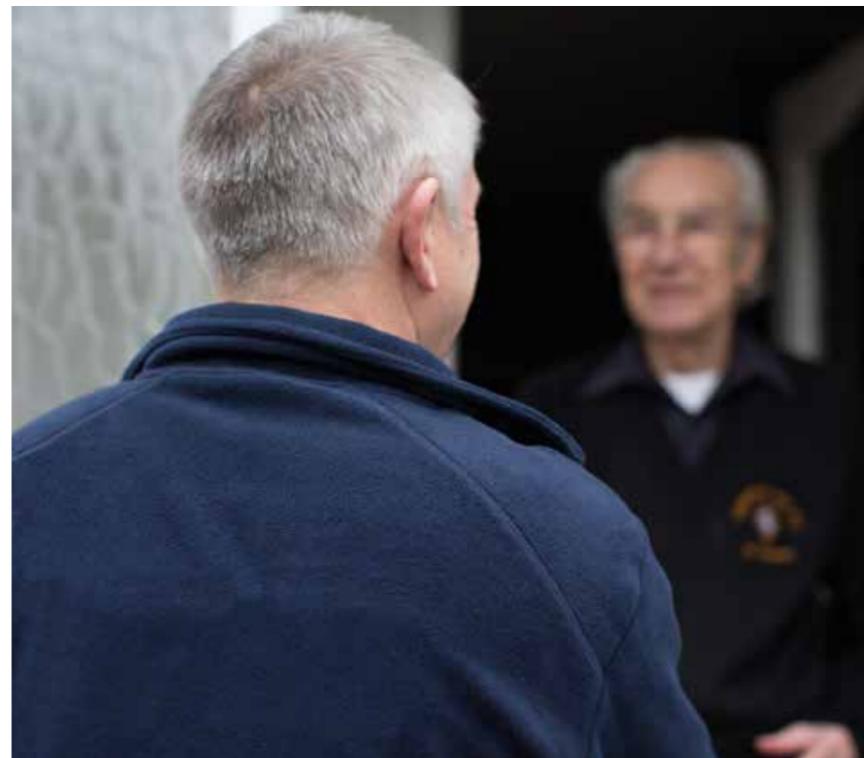
After opening up and checking the security of the school my role falls into three distinct areas:

1.Regular H&S checks - alarms, emergency lighting, emergency fire checks (extinguishers, smoke alarms, etc) and legionella testing. Examining playground equipment to ensure it is safe and logging the results to meet with requirements and policy. All were new to me but easily picked up, in some areas, the school are planning to provide training.

2.Working through a list of maintenance and repairs. Providing solutions for teachers in the classroom which might include model making or creating outdoor learning spaces with areas for the children to create gardens.

3. Identifying longer term issues that require attention and either dealing with it or sourcing the relevant specialists and obtaining quotes.

For more information and to browse our dedicated online jobs board featuring a wide variety of roles which are ideally suited to former Police officers, please visit: www.narpo.org/work/. Vacancies are also shared via our social pages, if you're looking for a new role, why not make sure you follow us on Facebook or Twitter to keep up to date on the latest opportunities.



“ Much of my TIB Maintenance work involves me working alone and it makes a pleasant change to be able to wander into the staff room and have a coffee and a chat. ”

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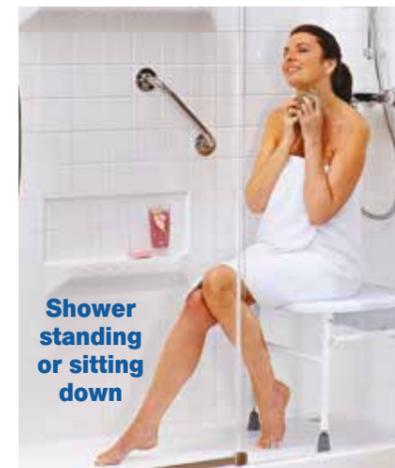
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Our Man in Japan

I'd love to say I had an organised master plan when I joined Cumbria Police in April 1989 a month after my 19th birthday to retire aged 49 but I'd be telling a fib....But here I am virtually a full year before I'm 50 and I've retired.

So how do you celebrate such an auspicious event and milestone, thirty years serving the public as a Police officer? Why not a month in Japan with one of your best mates who is also retiring and throw in the Rugby World Cup..... Oh go on then.
Paul Senior and I have always played rugby together, before we joined the force and for all our careers. We've toured all over the world watching and playing rugby, so relished the opportunity to go

to Japan, somewhere neither of us have previously been.
We planned our trip with advice from a local Penrith travel agent and some friends whom had already been to Japan but most importantly, it was organised around the England group stage games of the 2019 Rugby World Cup.
We were extremely fortunate to purchase match tickets through the ballot and successfully applied for and bought tickets for Australia v Fiji and England v

Tonga at the Sapporo Dome. England v USA at Kobe. England v Argentina in Tokyo then England v France and Japan v Scotland in Yokohama.
So, let our retirement trip of a lifetime begin. On September 18th, we flew from Manchester to Tokyo via Munich then straight onto Sapporo. We immediately were introduced to the extremely welcoming nature of all the Japanese people. Whether in shops, bars, restaurants or simply sightseeing, there was always a member

of the local public happy to offer advice and directions. Very few Japanese spoke English apart from teenagers who are taught it in school, but we always got there eventually. The hospitality afforded us throughout the whole trip was outstanding, the Japanese were genuinely delighted we had travelled so far to support their staging of the greatest show on earth: The Rugby World Cup.

We had planned a 6-centre trip: Sapporo, Kobe, Tokyo, Hiroshima, Kumamoto and Yokohama, with sightseeing trips using these locations as a base. And even pre-organised a travel card for the infamous bullet train which was a brilliant experience. It's true what they say, it's always on time virtually to the second! Outstanding.

I couldn't possibly discuss everything we did on our trip but I will say we took advantage of our time in Japan visiting massive castles, exquisite temples, beautiful Oriental gardens, hot springs, the very impressive largest bronze statue in the world, pleasant beer factories.

Some impressive sports stadiums, an incredible robotic show and we drove go karts through the streets of Tokyo (really, we did). We payed our respects in Hiroshima which was very humbling. We sampled sake in a revolving sake bar in Kobe and attended a traditional tea ceremony on the 65th floor of the tallest building in Yokohama.

We sampled many local foods, various local ramen, (noodles in a meat



or fish-based broth) lots of fried chicken, sushi, sashimi, curry soups, whelks, Kobe beef, squid, lamb kebabs and more.

The beauty of a trip of this type was we spent the mornings and early afternoon sightseeing, then late afternoon and evening watching the group stages rugby matches. We either watched in bars, fan-zones or the stadium for the games which we had tickets for.

We had an amazing trip, drank a lot of beer, drank a lot of beer, drank a lot of beer, and watched some awesome rugby.

At the games played by Japan, we wore Japanese rugby shirts and supported the local team, the Japanese were delighted by this. When England played, we wore karate suits embossed with the English rose emblem, which local rugby fans at every venue absolutely loved, as did many TV channels.

An incredible trip of a lifetime to celebrate a significant milestone. And England.....they nearly did it!! Well done South Africa.

Go to Japan, you'll love it.
Martin Plummer
Cumbria branch



“ We respectfully payed our respect in Hiroshima which was very humbling. We sampled sake in a revolving sake bar in Kobe and attended a traditional tea ceremony on the 65th floor of the tallest building in Yokohama. ”

what's on?



29th Feb

City of London Police Snow Hill Police Station Reunion

Time: 11am - 11pm

(open all day pop in when you can)
Bishops Finger Public House, 9/10 West
Smithfield, London, EC1A 9JR.
£10 deposit required.

Contact: gavin.seabrook@cityoflondon.pnn.police.uk
Email: belinda464harding@yahoo.co.uk

10th Mar

Annual General Meeting

Time: 2pm

Sheraton Hotel, Queens Promenade,
Blackpool.
A 3 course lunch is available at 12.30pm
at a cost of £10 per person.

Contact: [Dave Clarke: 07557 538763](mailto:dave.clarke@bdnarp.com)
Email: social@bdnarp.com

13th Mar

Bristol Police/"C" Div Reunion

Time: 7pm - Late

Cribbs Sports & Social Club,
Station Road, Henbury, Bristol.
£5.00p per person.

(Includes Buffet & Raffle)

Cheques/Cash and SAE Please to:
Geoff Williams, 16 Northleach Walk,
Shirehampton, Bristol, BS11 9RS.

Contact: [07970883329](tel:07970883329)

Email: geoff1831williams@gmail.com

30th Mar

Cheshire Reunion

Time: 7.30pm - 11.00pm

Timperley Conservative Club, Heys La,
Timperley.

Contact: [Bryan Eddy: 0161 9695840](tel:01619695840)

31st Mar

The 53rd Annual Reunion of the Portsmouth City Police

Time: 12.30pm

The Marriott Hotel, Cosham, Portsmouth,
PO6 4SH.

Contact: [David Burgess: 023 92376795](tel:02392376795)
Email: dave1246burgs@btinternet.com



1st April

Plymouth Branch AGM

Time: 10.30am

Royal British Legion Club, Crownhill,
Plymouth.

All members are welcome to attend.
Will anyone having matters they wish to
raise at the meeting, please notify the
Secretary, John Sutton by 1st March 2020.

Contact: [01752 348979](tel:01752348979)

Email: plymouth@narp.org

24th Apri

Annual General Meeting

Time: 7.30pm

Churchdown Community Centre, Parton
Rd, Churchdown, Gloucester GL3 2JH.
Gloucestershire Branch of NARPO
announce that their Annual General
Meeting will take place on Friday 24th
April 2020.

Please note this is a Members Only
event.

9th May

Birmingham City Police "A" Division Re-Union

Time: 1pm

The Old Bull Public House in Price Street,
Birmingham B4 6JU.

A large Pay and Display parking facility
is adjacent to the venue. Buses pass
nearby.

Contact: [Kev Phillips: 07855 873793](tel:07855873793)

15th May

Metropolitan Police, Harrow Road Station Reunion "Old XD/New DR"

Time: 6.30pm - 11pm

The Prince of Wales PH, 150-151 Drury
Lane, WC2B 5TB.

(Upstairs, first floor function room)
Junction with Great Queen Street, and
within easy reach of Holborn and Covent
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Please confirm your attendance, as
the numbers are required for catering
purposes, for the hot and cold buffet meal.
The cost per head this year will be £13.

Cheques in advance of the evening
please made out to "Harrow Road
Reunion" and sent to: Iain Gordon, ex
299 & 505 'DR', 10 Kingsley Avenue,
Banstead, Surrey, SM7 2JH.

Contact: [01737 210073](tel:01737210073)

Email: Ly-ee-moon@msn.com

12th Nov

JY/JD Reunion Lunch

Time: 12.30pm

The Belmont Room at Chigwell Police
Sports Club.

For the past 50 years or more, both
uniform or CID officers who served at the
old Claybury(JY) or Chigwell(JD)Police
Stations, up until 1990, have been having
an annual reunion at Chigwell Police
Sports Club. We now invite any officer
(Uniform or CID) who served at any
station on the Barkingside Sub Division
prior to 1990 to attend this reunion.

Contact: [Mick Carter: 07702 862572](tel:07702862572)

Email:

michael.carter@coppicegreen.com

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BOOK OF THE MONTH

Maxine's Story

Proceeds of First 200 Books Being
Donated to a Sex Workers Charity

Available from Amazon for £1.99 (Kindle
edition) and £7.99 for the paperback.

The opening chapter, kicks off during
the Scottish capital's festive season - a
jolly time for many but not for Maxine
Welsh as she works the streets of
Edinburgh's Leith area, her world
collapsing beneath the weight of
addiction and mounting debt. The story
follows Maxine's journey beyond the
streets of Edinburgh in a gritty, poignant
tale of hope and redemption.

A meeting with her only friend leads to
a series of incidents that open up new
possibilities until her life is threatened
and events spin out of control. Police,
gangsters and friends old and new all
play their part in another story of crime
and its consequences set in the world
of the bestselling Detective Grace
Macallan series (*Peter's first five crime
fiction books*).

Investigating the Almost Perfect Murders



ISBN: 9781473898912
RRP £14.99

Anthony Nott joined the Metropolitan
Police in 1971 which was a very different
world from that of today. He describes
his early experiences in the Met which
included the arrest of a man for the
murder of a prostitute in Kings Cross.
He was present when a fellow police
officer was almost stabbed to death and
witnessed an act of police brutality when
he interrupted the beating of a petty
criminal in a cell by the CID.
He transferred to the county force of
Dorset in 1976, where not long after
his promotion to detective sergeant, he
engaged in what would be a ten-year long
investigation into the disappearance of
Monica Taylor and the eventual conviction
of her husband Peter for what was almost
the perfect murder. He then recounts a
series of murder cases in which he was
involved from the murder and decapitation
of a woman in Bournemouth and the
random killing of another to the extremely
violent killing of a gay man in Boscombe
Gardens, Bournemouth in which it took
two years to bring the killers to justice.
He talks sympathetically about those caught
up in the world of crime and in particular
those who are totally dependent on heroin.
He concludes a chapter on the attempted
murder of a heroin dealer with a particularly
poignant poem "The White Horse".

Bill's Beat

ISBN softback 978-1-78545-308-3
E-book 978-1-78545-309-0

On Saturday 16th November 2019, a
plaque was unveiled at Wimbotsham
Village Hall in Norfolk to commemorate
the life of George William GUTTERIDGE
known as Bill 1889 -1927 P.C 218 of
the Essex Constabulary. Bill originated
from Wimbotsham but joined Essex
Constabulary and was a beat officer at
Stapleford Abbots and was murdered on
the night of September 27th 1927.
The offenders were eventually caught
and hanged.

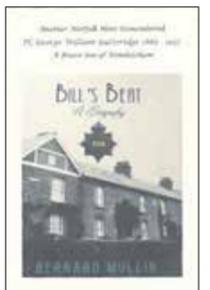
At the unveiling and representing
Norfolk and Essex Constabularies
were The Chief Constable of Essex B J
Harrington, Chief Supt. Dave Marshall
Norfolk Constabulary. Stan Watkinson
Chairman NARPO Norfolk, Lawrence
Wright Chairman NARPO No. 4. Region.

Campervan Adventure from Panama to Nova Scotia



The fascinating tale tells of the couple's
journey of a lifetime in their camper van
with accounts of the sights and sites
between Panama and Nova Scotia and
includes some vivid pictures of some of
the birds seen on the way.
But nothing touched the couple more
than visiting the two schools where
children from desperately poor mountain
regions were being educated and the
book is dedicated to those children.
Before his retirement, Chris was a
well-known Dyfed Powys Police Officer.
Originally from Machynlleth, he was
stationed for long periods at both
Welshpool and Newtown. He was also
known in the sports world as footballer,
rugby player and cricketer and is a former
manager of Forden Football Club.
Lynda also worked for the police service
with civilian roles at both Newtown and
Welshpool stations.

The couple are no strangers to foreign
travel adventures, despite Chris suffering
from rheumatoid arthritis. Previous treks
have taken them to the USA, Canada,
Thailand, New Zealand, Australia, Brazil,
Paraguay, Bolivia, Argentina, Uruguay,
Chile and Alaska.
The book is available by contacting Chris
and Lynda on chrisbrennan225@gmail.com
or by calling 01938 580020.



Together with
relatives currently
serving with Norfolk
Constabulary.
I do not wish to go
into too much detail
as a book 'Bills Beat'
covers the whole life
of Bill and him being murdered.
However, this was the start of the
emergency telephone system which later
developed into the 999 as we know it
today.
Bills Beat by Bernard MULLIN is available
from the Author at £10 plus p&p £2.72
cheques payable to B Mullin and sent to
1 Ornamental Cottages, Watton Road,
HINGHAM, Norfolk NR9 4NN.

Destination inspiration with Fred Olson Cruise Lines

5 lesser-known treasures of the Danube

If someone mentions the Danube to you, you'll probably think first of classical music, or of the striking architecture and vibrancy of Vienna and Budapest. You may even hum to yourself!

Those first impressions aren't wrong; Vienna and Budapest are breathtaking destinations, no question, but there are more things to experience along the Danube than can be called to mind in a

single picture, place or even song. Here are a few of the lesser-known highlights.

Each of these wonderful destinations can be experienced on a Fred. Olsen River Cruise.

For more information on river cruising with Fred. Olsen Cruise Lines and to find out how you can save through your NARPO members benefits, call 0800 0355 108 and quote NARPO5.

1. The Danube Delta, Romania

A UNESCO World Heritage site and a biosphere reserve, the Danube Delta is enormous in scale at over 1,500 square miles, and is full of unique plant and animal species to discover. It's a bird-watcher's paradise, and guests who decide to go on a Delta Boat Safari will be peering through the reedbeds on the lookout for the Dalmatian pelican which calls this river home.



2. Wachau Valley, Austria

The Wachau Valley competes with the Rhine when it comes to fortresses and castles perched on hills. There are rolling vineyards and dramatic pointed spires and towers around every corner. Scenic cruising along this stretch of the river is a world away from the buzz of cosmopolitan Vienna, even if Austria's capital is just a few miles further down the river. Melk Abbey is a particular highlight, looking down on the picturesque towns of Emmersdorf and Melk, which sit on opposite banks of the Danube.



3. Bratislava, Slovakia

Spectacular Bratislava. It's a city of contrasts, with the ultra-modern UFO bridge giving you views over the city from one angle, and the stark-white Bratislava castle giving you another from its rocky precipice on the river's edge. The red-roofed "Old Town" city centre is more than worthy of an afternoon's wander, with shops and cafés aplenty.



4. Iron Gates Gorge, Serbia/Romania

A scenic stretch along the Lower Danube almost seems designed to leave you agape. Tall lime cliffs tower over the river and the Iron Gates Gorge, which marks the border between Serbia and Romania is really awe-inspiring. Watch out for the carved head of the last Dacian king Rex Decebalus!



5. Vukovar, Croatia

The Danube is not short of beautiful cities, but - being absolutely honest - Vukovar isn't one of them. Novi Sad, not far down the river is full of stunning architecture and baroque influence. Vukovar, on the other hand, makes this list by being interesting and haunting in equal measure, as the site of much conflict in the Serb-Croat war of the 1990's. You can see the water tower standing as sentinel over the town, covered in holes made by shells and mortar fire. The war has been over for 25 years and Vukovar is very much a peaceful and welcoming place, rebuilding itself slowly and confidently in the 21st century, but it is a sobering reminder that conflict in Europe didn't end in the 1940's.




Fred. Olsen Cruise Lines

Cruise with Fred. Olsen



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



To book using your discount code **NARPO5**
call the NARPO booking hotline **0800 0355 108**

*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. 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. New to Fred. Olsen guests can also save 5% through their NARPO membership, subject to the same terms & conditions. Flights are excluded from any discounts. Offer ends 31/12/2020. E&OE.



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Landmark events in 2020 include:

- Feb 14–16 Valentine's Weekend
- April 10–12 Easter
- April 24–26 Harrogate Spring Flower Show
- May 1–3 Tour de Yorkshire
- May 8–10 Friday 8th Bank Holiday
- June 13th Knaresborough Bed Race
- Newby Hall Tractor Fest
- June 19–21 Perth Highland Games
- June 17-28 Edinburgh Film Festival
- July 3-5 Scottish Game Fair, Scone Palace
- July 24–26 Pateleys 1940's Weekend
- July / August Crieff Cowches
- July Harrogate International Festivals
- Sept 4th Clydebuilt Rowing Festival
- Sept 18–20 Harrogate Autumn Flower Show
- Sept Harlow Carr Real Ale & Food Fest
- October Countryside Live
- Nov/ Dec Christmas Festivities / Markets



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All dates are provisional - please check before booking

Holiday Lettings 2020



ENGLAND

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.

Call: 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 £295 p.w. Car not necessary. Welcome gift for NARPO members.

Call: 07814470948

www.seasidecottagecornwall.co.uk



St. Michael's Mount, 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.

Call: 07793974615

www.augusthill-polperro.co.uk

Cornwall Mousehole

Two double apartments, panoramic views of Mounts Bay/St Michaels Mount. In large detached bungalow, outside space private parking, Wi-Fi. Level footpath to Mousehole and Newlyn, bus every 30mins to Penzance bus/railway station. Small dog welcomed studio 1.

Call: 07917 337131 or 01736731282

Email: m3uet@btinternet.com



The Fishing Port of Polperro, Cornwall

North Cornwall - Crantock

Holiday cottage in picturesque village. 2 bedrooms sleeps 4/5. Fully equipped. Secure private garden and garage plus parking space. Free unlimited WIFI. 5 minutes walks to National Trust car park, sandy beach and coastal paths. Well behaved dogs welcome. From £290pw. Open all year.

Call: 0121 422 7556 or

07593933109 or 07929066586

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 25% discount on brochure prices for NARPO colleagues.

Call: 07973639342

Email: stu@mckie.co.uk

Cumbria-Kirkby Lonsdale

Superior cottage central location in a peaceful courtyard. 3 bedrooms (1 en-suite), parking and garden. Newly decorated for 2019, free Wi-Fi. Chapel cottage boasts oak beamed ceilings, an open fireplace along with contemporary decorative design. No smoking/pets. NARPO 10% Discount.

Call: 07968504065

www.chapelcottagekirkbylonsdale.com

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



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 Wi-Fi. No smoking/pets. NARPO 10% Discount.

Call: 07968 504065

www.cornercottagekirkbylonsdale.com

Dorset - Chaldon Herring

Beautiful 3-bed thatched cottage near to Lulworth Cove and Durdle Door. Quiet Village with excellent pub. Dog friendly. Large enclosed garden, Wi-Fi, Woodburner, games room Access to SW coast path 20% NARPO discount + Winter short breaks Nov-Feb only £300.

Call: Pete Wright 07758233070

Email: petewright@11thplus.co.uk

North Herefordshire

Beautiful, spacious, recently converted 300 year old barn with its own garden and wonderful views. Sleeps 6 (3 bedrooms/ 2 bathrooms). Great pub 10 minute walk. Hereford 11 miles. Sorry no pets or children under 16.

Call: 07969558765

Email: catherinelarmour@gmail.com



Isle Of Wight



Freshwater Bay, Isle of Wight

Isle Of Wight

Retired Victorian railway station, nestled in the South of the island, converted into enchanting cottages. Large secluded gardens with spectacular views of surrounding countryside. Excellent base for walking/cycling. Short breaks available. Pets welcome. Ferry and NARPO discount.

Call: 01983 717349

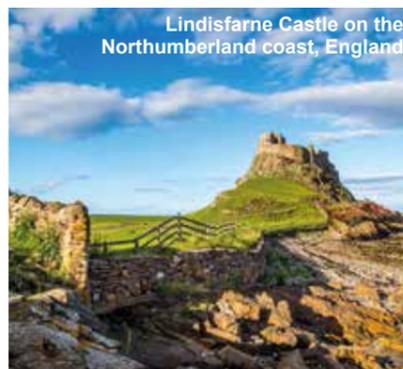
www.whitwellstation.co.uk

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.

Call: 07976 720022

www.norfolkdreams.com



Lindisfarne Castle on the Northumberland coast, England

Northumberland

Coastal cottage, Beadnell. Sleeps 4, 2 bedrooms, bathroom with overbath shower. Fully equipped kitchen with dishwasher, washing machine, dryer. French doors to enclosed south facing garden. Off street parking. Non smoking. Photos on Simply Owners ref P33237.

Call: 07974745624

Email: dunesview_6@yahoo.co.uk

Northumberland - Gateway to Hadrian's Wall Country

Stanegate Cottage. Gateway to Hadrian's Wall country. Peaceful cosy cottage, with stunning views. Rural location near Greenhead village, short distance to local pub and tearoom. Sleeps up to 4 people, dog friendly, enclosed courtyard, bike shed, Wi-Fi, woodburner. Perfect for walking, cycling, fishing, golfing, sightseeing and star-gazing!

Call Sam: 016977 47443

Email: Sam@braesidecottages.co.uk

www.braesidecottages.co.uk

Northumberland - National Park

Drakestone Cottage in Harbottle, near Rothbury. A comfortable, single-storey cottage furnished and equipped to Visit England'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.

Call Karen: 07778 920881

www.karenskottages.co.uk

Lake District - Keswick

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Call: 017687 72106

Email: info@hazeldene-hotel.co.uk

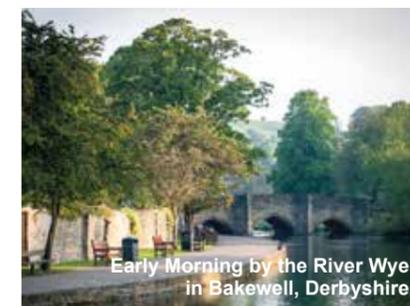
www.hazeldene-hotel.co.uk

Peak District - Bakewell

Situated just two miles from the centre of Bakewell, Bolehill Farm Cottages comprises of eight peaceful cottages wrapped around a tranquil courtyard, set within 20 acres of the Peak District National Park. Dogs welcome. Pub walks from the door (2 miles across fields). 10% discount for NARPO members, simply call or book online using the booking code 'NARPO'.

Call: 01629 812359

www.bolehillfarm.co.uk



Early Morning by the River Wye in Bakewell, Derbyshire

Yorkshire Dales

Molly Cottage, Ingleton. A stunning 18th century cottage nestled in unspoilt countryside, a short stroll from excellent pubs, shops and cafes and the famous Waterfalls Walk. A tranquil retreat with cosy log burner, a perfect base for walking and cycling.

Sleeps 4, well behaved dogs by arrangement.

10% Discount quote NARPO.

Call: Carole 07974008476

Email: cazfletch@icloud.com

www.mollycottage.com



Lighthouse on Llanddwyn Island on the coast of Anglesey in North Wales

WALES

Anglesey

Cottage, Country-House and Apartments for weekly holiday let, or short breaks, situated in and around historic Beaumaris, in area of outstanding natural landscape beauty.

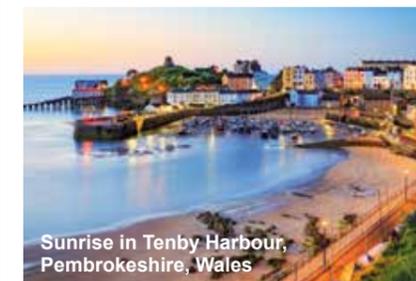
Sea/Mountain views, nearby beach.

Pets welcome. 10% discount to all fellow NARPO members.

Call Howard Roberts: 01248 811671

Email: cottage.wales@btinternet.com

www.homeandcruise.com



Sunrise in Tenby Harbour, Pembrokeshire, Wales

Pembrokeshire

Cefn Du Holiday Cottages. Pet friendly, holiday cottages and newly converted barn, 4/5 star sleeping 2/8 with secure gardens set in 60 acres of beautiful countryside close to the Preseli Hills, the famous Pembrokeshire Coastal walks and picturesque towns of Cardigan and Carmarthen. NARPO Discount.

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Email: info@cefnudholidaycottages.co.uk

Virtual video on

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Holiday Lettings 2020 continued...



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www.perfectirelandholiday.co.uk



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

ITALY

Tuscany

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

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www.tuscanydreams.co.uk

PORTUGAL

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.

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www.algarve-retreats.com

Western Algarve

Luxury 4 bedroom villa in exclusive Santo Antonio Golf/Spa resort in Western Algarve. Air conditioning, extended outside terraces, private heated pool. 40% discount off golf green fees for guests.

www.myvilla6.com

Promenade along street in Carvoeiro fishing village with view of colourful houses on beach, Algarve



SPAIN

Valencia

Villa with amazing views in Catadau, Valencia, Spain. 2 bedroom, 2 bathroom fully equipped villa with private pool, 30 minutes south of Valencia. Perfect for walking, cycling, bird watching, sight seeing or just relaxing. NARPO discount available.

Call Nicki: 0034 657689491

www.catadauvilla.com



Papagayo Beach, Lanzarote

CANARY ISLANDS

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 discount. Short to long term.

Call Ken: 07974807662

Email: ken.owens69@btinternet.com



Tropical cactus garden in Lanzarote



Siesta Key Beach in Sarasota

NORTH AMERICA

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 £450pw.

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Email: frnk.thompson@gmail.com

www.thompsonsfioridavilla.com

Florida - Gulf Coast - Cape Coral

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www.Buttonwood-bay.com

Siesta Key - Sarasota - Florida

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Call: 01262 670417.

Email: geoffspace@hotmail.com

www.geoffs-place.com

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NARPO UK private medical insurance

Avoid lengthy waiting lists and arrange specialist treatment at a time that suits you with a private medical insurance policy, especially arranged with competitive terms.

No age limit on this policy. Terms and conditions apply.*

Call Towergate Health & Protection on 0800 389 7724

Lines are open 9am - 5pm Monday to Friday**



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The scheme is open to all NARPO members, who are 85 years of age or less, at the date of joining and are resident in the UK. You must be fit to travel.*

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Lines are open 9am - 5pm Monday to Friday**

In the majority of cases premiums will be lower on the NARPO travel arrangement when compared to taking out a similar policy directly with AXA PPP healthcare.

For more information visit
www.towergatehealthandprotection.co.uk/narpo

NARPO membership is mandatory and your NARPO membership number must be quoted at the point of joining.

* Full details of what is and isn't covered can be found in the membership handbook.

**Calls may be recorded and/or monitored.

NARPO is an Introducer Appointed Representative of Towergate Health & Protection. Towergate Health & Protection is a trading name of Health and Protection Solutions Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). This can be checked on the FCA's website or by calling them on 0800 111 6768 (freephone).

The NARPO travel and private medical insurance arrangement is underwritten by AXA PPP healthcare Limited. Registered in England and Wales number 3148119. Registered office: 5 Old Broad Street, London, EC2N 1AD. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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Mortgage Overcharging

visit: mire.solutions

Is this the new PPI??

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Is your mortgage in force, or been paid off in the last 6 years?

"FREE audit on your mortgage account"

Our Auditors estimate over 80% of mortgages have been overcharged.

These overcharges could be a computer calculation error from outset, excessive fees/arrears charges or simply not applying the correct interest rate at a specific time, also if you was paying a variable rate between 2008 and 2012 there is a chance your interest rate should have been reduced and it wasn't.

Your lender imposed mutual Terms & Conditions, if they did not adhere to them they are legally in "Breach of Contract" and you could be owed **£1,000s.**

Mortgage Mis-selling

visit: activecreditclaim.co.uk

Have you been advised to:

- Take an interest only residential mortgage after 31st October 2004 with no repayment vehicle in place? (i.e. endowment/pension).
- Consolidate loan/card debt into a long term mortgage.
- Take a mortgage with a sub-prime lender i.e. SPML, Kensington, GMAC.
- Take a mortgage beyond retirement age.

Yes? then you may have been mis-sold and due compensation!

To find out more call us on:

01707 649 665

Email: activecreditclaim@btconnect.com

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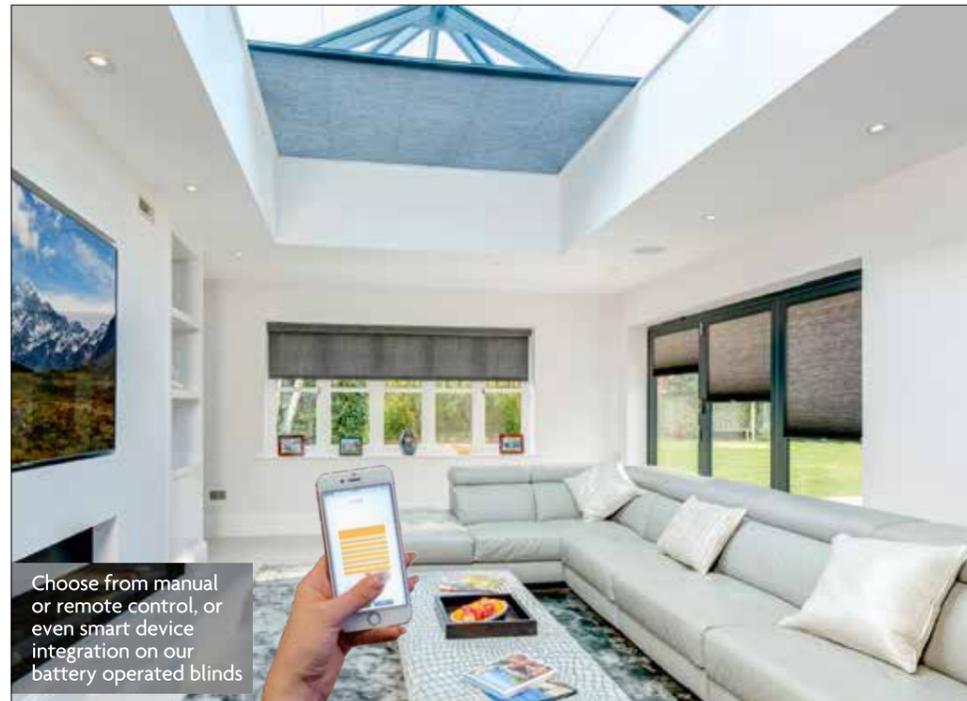
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Why a prepaid funeral plan makes sense

Taking the proactive approach of buying a Dignity Prepaid Funeral Plan means you can help protect yourself and your loved ones against rising funeral costs by freezing the cost of the services in the plan at today's price.

You can also help avoid the extra stresses by planning ahead to sort out the funeral arrangements in advance by recording your personal wishes. You can specify as much or as little as you like. Loved ones will have all the help and support they need, gaining peace of mind that the service will be carried out according to your wishes.

Financial security can give you complete peace of mind

Your money is safe – The money you pay for your Plan is paid directly into the National Funeral Trust. As the National Funeral Trust is legally separate from Dignity, no one from Dignity has access to the money in the Trust. The Trust Fund is also managed by some of the most respected names in the financial industry. The Annual trust report is published annually and available on request.

NEW Dignity Promise – If you pay for your plan over more than 12 months, and pass away before you've finished paying for it, Dignity will cover the balance. Your family will have nothing further to pay for the services included in your plan†.

Peace of mind for you

- You can relax, knowing you've had the foresight to take care of your funeral arrangements in advance
- Your wishes are clearly stated in your plan and you have the confidence of knowing that an experienced, well-respected funeral director will be attending to every detail

Peace of mind for your family

- One call to Dignity is all that's needed to set your plan in motion
- Dignity deals with the Nominated Funeral Director directly to ensure they receive payment for the services in the Plan
- As part of your funeral plan, Dignity's free telephone bereavement advice and support service is provided for family members

Why choose a Prepaid Funeral Plan from Dignity with NARPO?



98.9% of families surveyed say Dignity met/exceeded their expectations**



24 hour support, 365 days a year for your loved ones



Over 910,000 people have arranged their funeral in advance with Dignity



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0800 484 0245 quote RPO12ND



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£75 M&S
Vouchers

Clues Across

- 1 - Flexible containers (4)
- 3 - Absurd (8)
- 9 - In the middle (7)
- 10 - Double-reed instruments (5)
- 11 - What p.m. stands for (4,8)
- 13 - Ottawa is the capital here (6)
- 15 - Biochemical catalyst (6)
- 17 - Scornful (12)
- 20 - Not illuminated (5)
- 21 - Enunciate (7)
- 22 - Glass-like volcanic rock (8)
- 23 - By word of mouth (4)

Clues Down

- 1 - Rucksack (8)
- 2 - Class (5)
- 4 - Entice or attract (6)
- 5 - Effective working together of different parts of the body (12)
- 6 - Act of preparing food (7)
- 7 - Opposite of won (4)
- 8 - Planned in advance (12)
- 12 - Short film (8)
- 14 - Pasta strips (7)
- 16 - Single-celled organism (6)
- 18 - Possessor (5)
- 19 - Popular martial art (4)

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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 **28th February 2020**, with your name, address and membership number.

Name: Membership No. Tel No

Address

..... Postcode

ISSUE 100 Answers

ACROSS

1. Shiver me timbers
10. Needy
13. Bit
22. Loyal
27. Constrict

31. Audubon
32. Freemasons robes
4. Muesli
5. Taffrail
6. Menin

7. Eventful
8. Style
13. Boa
14. Tea
16. SOE
17. Tynesider
18. Rad
19. Tenements
20. Swan lake
21. Syringas
25. Attain
26. Baobab
27. Calif
28. Therm

DOWN

The winner of the Time Out Puzzle 100 is
Mr G Johnson,
Pontefract

**Dignity plc Annual Report & Accounts 2018.

*Full details of the Dignity Promise are available at www.dignityfuneralplans.co.uk/promise

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Photo@BRCarchives Blitz 1940

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