



NARPO^{NEWS}

THE MAGAZINE OF **THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS**

UK Police Memorial Courage & Sacrifice



LIFE:
Mental Health

WORK:
Civic Award

LEISURE:
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Welcome note

Welcome to our 98th edition of NARPOnews

On the front cover, we have the proposed UK Police Memorial. See page 28 for further information.

Between 13th to 19th May it is Mental Health Awareness week and we have included a number of articles in this edition on this important issue.

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Mailing info

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The CHIEF'S Briefs



Welcome everyone to this May edition of NARPO NEWS and who would have guessed that we are still in the European Union, the new deadline being the 31st October or is it?

Wellbeing

I recently attended a Police Wellbeing conference where the newly created National Police Wellbeing Service provided an update on progress after the Home Office provided £7.5 million of funding for the service. It aims to support police forces in addressing the many mental wellbeing challenges faced currently by officers, staff and their families, as well as ensuring that the police mental wellbeing 'offer' is fit for the future. Chief Constable Andy Rhodes from Lancashire Constabulary is the lead on the Service, and whilst this service addresses our serving colleagues wellbeing, it appears to do nothing to assist those already retired. Both the President and I have had an initial meeting with Andy to discuss the service and opportunities to extend some of the service to retired officers. Andy was sympathetic to the idea of extending it to retired officers and assured us it would be on the Agenda moving forward.

Quite by chance I was approached by scholars at DeMontford University who wanted to do a survey of retired officers to assess the impact of their work experiences on their wellbeing. Naturally I agreed and the survey was sent out to members. Some early results are quite astounding: 56% stated that being a member of the police had *affected their mental wellbeing*. 66% said they had experienced *negative or uncomfortable feelings* associated with their experiences in the job, such as worry or anxiety. 67% said they have *unexpected thoughts* about their experiences – particularly nightmares and flashbacks. Over 75% said they were aware of the *symptoms of PTSD* and 23% said they thought they

may be suffering from PTSD and over 25% were unsure if they were *suffering with symptoms of PTSD*. In my view support needs to be put in place for retired officers as a matter of urgency.

Chief Constable Rhodes will be presenting the National Wellbeing Service to NARPO Conference in Southport on Friday 6th September together with other speakers, so come along and let him know your views.

Another session saw input from the Charity POLICE CAREUK (formerly the PDT) who have now broadened their remit and now provide practical, emotional and financial support for serving and former police officers, staff, and volunteers who suffer harm as a result of their policing role that is confidential and impartial. Their mission is to reduce the impact of harm on police and families.

You do not have to be in receipt of a police injury award to access their services but you do have to be able to show it is related to your duty. Further information can be found on their website at: www.policecare.org.uk

NHS Continuing Healthcare

NHS Continuing Healthcare is NHS money that covers the cost of care for people who meet certain criteria in terms of their care needs. *It is not means tested and eligibility has nothing to do with a person's money, house or savings.*

Many families report being given false information by the health and social care authorities when a relative first needs full time care. As a result, many people end up being wrongly told to pay for care.

NHS Continuing Healthcare funding covers 100% of the costs of receiving full time care either at home, in a care home or elsewhere. However, the assessment process is not always straightforward and many people report having obstacles put in their way by the care authorities.

Many people are 'overlooked' for funding, many assessments are carried out incorrectly and health needs are ignored. Many people are also not assessed at all.

Please sign the current petition which calls for a public enquiry into NHS Continuing Healthcare at: <https://petition.parliament.uk/petitions/238047> for further information on NHS continuing healthcare see the website: www.caretobedifferent.co.uk

Police Pensioners Housing Association

The PPHA currently have vacancies at its Yapton site in West Sussex. If you are over 60 and able to look after yourself and are looking for the security of warden assisted accommodation contact Bob Davies, Secretary on 01243 586643 or secretary@ppha.org.uk or visit www.ppha.org.uk for further details.

UK Police Memorial

The new UK Police Memorial will be a memorial built for personal acts of reflection and with lawns space for over 1,500 visitors and formal dedication services. How fitting would it be that in 2019, NARPO's centenary year, we show our pride and appreciation and remembrance of our colleagues who never made it to retirement. Please make a donation to help complete this project, your support can finish that tribute. You can see the Memorial plans in detail and donate to the memorial by visiting their website www.ukpolicememorial.org More information about the UK Police Memorial can be seen later in this edition. Please dig deep our departed colleagues deserve it.

Life Treasury

We welcome Life Treasury as a new member service, they provide you and your family with the opportunity to keep together the ashes, photos and mementos of a loved one in one of their Life Treasury Books and place it in a location that is meaningful to you and your family to continue to share and enjoy those special memories. More information at: www.life-treasury.com

Thanks for reading be safe.

Steve Edwards
- THE CHIEF EXECUTIVE



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Readers' Letters

Police Treatment Centres

I am writing regarding the Police Treatment Centres. Many fellow members, like I, may have failed to notice that retired officers are no longer entitled to free treatment at the Police Treatment Centres.

However, I would urge members to support the centres. Due to declining officer numbers the income for the PTC's, which are Charities, has declined.

In January 2018 I was diagnosed with a malignant tumour in my lower leg. Following Radiotherapy and Surgery I was left with a dropped right foot.

At this point let me commend the NHS for the treatment provided, however, when it comes to Physiotherapy the NHS are struggling with limited resources. At this point I turned to The Police Treatment Centre at Harrogate.

I was advised that, as a retired officer, I was entitled to attend (Subject to the PTC agreeing that I would benefit from such attendance) upon either, having paid twelve months' subscription or payment of the cost directly. The subscription amounts to £0.65 pence per week, or £33.80 per year.

I attended, paying a fee for my wife and I to stay for a week, and I to receive treatment which was second to none. I would say, without fear of contradiction, that the PTC is worth every penny. I would also add that I was not the only retired officer present and that the serving officers, as also the staff, were welcoming and friendly.

Further, it is possible to use the centre for weekend bed and breakfast at a cost of £100 for a single room and £120 for a double, for two nights. The Harrogate Centre is well positioned, in a nice area just 20 minutes walk from the town.

As the saying goes "What's not to like"

Ray Riley
Bolton branch

Edith Smith

Just read the article in the NARPO mag regarding Edith Smith and the 100yrs women in policing, it was very informative of then and now. I served with GMP from 1977 - 2016 and whilst doing my family tree I found a distant relative (Ashton) on my dad's side of the family, police woman Anne Ashton was the first female officer in the Manchester force a picture of her is in the Book Law and Order in Manchester.

Mabel Bamber
Tameside branch

Hearing Aid Insurance

When I bought my aids from Hearing Star in 2017, I insured them with PMAS, maximum coverage £2000.

I recently lost one. Had a quote from Star for £1,495 for one to replace it. I put the claim in to PMAS, was given a claim number and then waited to hear from them. Next, I received a telephone call from a firm called Be Valued asking details of everything about the purchase.

I next received a telephone call from a firm called Countrywide, asking for the same details. On contacting PMAS I was told that these firms were contacted with a view to obtain an identical replacement at a lower cost and if they found one, that lower cost would be all I would receive and that any shortfall I would have to pay to Star.

It would appear from what I was told by PMAS that this is the usual practice in any claim.

Not having heard anything further for a few days I telephoned Be Valued to ask what was happening whereupon I was told that the full £1,495 would be paid into my bank account, which it was. No explanation, so I assume they could not source a cheaper one.

Normally a replacement would be accepted for most things, but the process of obtaining a hearing aid is a very personal thing and I didn't wish to be forced to change to a different unknown audiologist.

Tony Rabjohns
Staffordshire branch

AXA

Can I endorse the letter from Nick Croft in February issue re: AXA. My own experience was possibly even more especial. On 20.12 last my wife was unexpectedly diagnosed with terminal cancer.

I moved her from local hospital to private hospital in Paphos cyprus. AXA confirmed they were covering repatriation to UK awaiting hospital confirmation of medical condition. AXA rang my personal iPhone from Chicago explaining what was being arranged, also by email to my iPad. They rang personally frequently to ensure we were happy with hospital service etc. They emailed me with travel arrangement saying nurse flown with the necessary medical equipment oxygen etc from London and an ambulance would collect us at the hospital on 30.12 to take us to Larnaca airport by ambulance and a taxi for me with our two suitcases following.

We flew business class with Lufthansa Larnaca to Munich for a two hours' flight change then Munich to Manchester. The ambulance, nurse and taxi met us at Manchester they took my wife directly to Harrogate hospital and the taxi took me and luggage to my Harrogate home address. Before departure in Paphos they rang me from Chicago to ensure everything was in order before departure. Could not have asked for anything better. Simply service of the highest quality.

John McLoughlin
Harrogate branch

Unsolved Murder Case

Some time ago The Wallace Murder Case 1931 appeared on national television titled The Man From The Pru (Prudential Assurance Co), as a classic whodunnit. More recently, with the permission of the Chief Constable, I researched Merseyside Police Archive and produced a paper relating to the case. If any member would like an email copy of the paper, I can be contacted by email pjflpl@yahoo.co.uk

Jim Finn
Merseyside branch

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PPI - DO NOT LEAVE IT TOO LATE NARPO MEMBER'S £22,000 REFUND FROM BANK

TIME IS RUNNING OUT, A DEADLINE HAS BEEN IMPOSED



The complaint submission deadline is 29th August 2019. Many clients do not have proof of the PPI payment and we request data from the lender for confirmation. Lenders have up to one month to provide requested data and if for any reason it is not received, a re-application is required (therefore time is of the essence). Some clients are even unaware that they had taken it out, whilst others felt pressurised into purchasing it. At **Active Credit Reclaim** we realise that some members of the public are a little daunted by the thoughts of dealing with a claim themselves. Some are too busy, or cannot find any paperwork. If you have **EVER** had a credit card, bank loan or HP you may have been sold this insurance, and if Payment Protection Insurance was mis-sold to you, the lender may owe you **£££££,s!**

FREQUENTLY ASKED QUESTIONS

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

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

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

Yes. Many people tell us that they don’t think they have been sold PPI in the past, but often we will find evidence that clients weren’t aware of. It will cost you nothing for us to find out for you. You may be surprised. **PPI was more actively sold from the late 1980’s until 2005.**

How much does your service cost?

We charge no upfront fees whatsoever. If we investigate your lenders and find no evidence of PPI being sold to you, we will advise you and close the file. There is no charge for this. Our success fee (20% +VAT of refund) is only payable IF we win your claim. If we do not win, you owe us nothing.

Some of our recent upheld PPI claims for NARPO members

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

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

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

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

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

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

Mr M awarded over **£4,400** from HSBC for mis-sold PPI on his loans

Have you had a Barclays overdraft?

Barclays added PPI to a huge number of overdraft facilities. One NARPO member was awarded over £5,500 for the mis-selling of this insurance on his current account.

Paying a fee for your bank account?

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

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President's Review

It has been a fairly busy period at the beginning of the new year work wise, family wise and with NARPO.

Kate Rowley and the Conference working group have been looking at the future of our Conference. Around the time you receive this edition of NARPO News, the NEC will be being updated on possible changes, including makeup, content, involvement of Regions and size. Ideas will be circulated as soon as possible, on which we would like comment. Some Regions may have already passed ideas to their NEC Representatives

Late January, the Vice President and I met with colleagues from other retired police officer groups from Scotland, Northern Ireland, Garda members and representatives from British Transport Police Retired Officers. We were hosted by Jim McBrierty, Scotland, to whom we give thanks. Topics revolved on what each organisation does and how we can cooperate with each other. This was also an opportunity to meet and speak to Iain Livingstone, Chief Constable Police Scotland.

We are continually looking at ways to increase the number of full members and raise our profile with other organised bodies involved in Policing. Steve Edwards, the Chief Executive, and I for this purpose visited the College of Policing at Ryton on Dunsmore, a former Police Training Centre. A presentation on the work of NARPO and how to join was given to the Executive Committee of the BAWP (British Association of Women in Policing). Hopefully, they will spread the word. There are other groups which we hope to have conversations with.

Steve and I represent NARPO on the Later Life Ambitions (LLA) group that meets with the Civil Service Pensioners Alliance who, like ourselves, are an independent group with a National Executive and financed by their members subscription.

Here I wish a happy retirement to Mike Duggan, their former General Secretary, who worked closely with Clint Elliot and more recently with Steve Edwards. He was a regular attendee at our Conference and other groups, of which we had shared membership.

Having mentioned Mike Duggan, he was replaced by Lisa Ray who was the Deputy and now General Secretary of CSPA. David Luxton is the new Deputy General Secretary and their other

member at the meetings. They are also in discussion over Widows Pension for life with the Cabinet Office.

I also represent us on two AgeUK groups, Joint Sounding Board and the Age Sector Group. The former is a group that looks at future issues that the AgeUK policy group consider before making recommendations to their trustees. The second group is the one that I took over from Ian Potter early in my NEC membership. We last met on 27th March. Age UK updated us on their current position with regards to free TV licence for over 75's. LLA had a petition on this subject as did AgeUK 82000+ plus have signed the latter and it is still open. All MP's have received at least one letter and 16000 have been sent by constituents to MP's. There has been some joint work with the Daily Mirror but all papers have been contacted. Demonstrations, meetings with MP's, early day motions signed by most political parties.

Legislation on pensions will have impact on many receiving Pension Credit, which may not be many of our members, but will impact mainly on couples which large age gaps. The so-called modernisation of the system was introduced in Parliament 2012 but commencement order was 14th January bringing it into effect on 15th May 2019. There is a potential for expensive impact on some, average £7000. There is no effect on those already receiving benefit.

We have had meetings with the National officers of the Police Federation of England and Wales discussing ways in which we may be able cooperate and assist each other.

NARPO hosted a Parliamentary drop in on 1st May as part of the Widows Pension for Life campaign. The CEO and Members of our Pensions and Welfare Benefits Committee attended. Branches were asked to encourage members to invite their own MP to attend. Principal focus is to highlight the unequal treatment of Police widows/widowers compared to the rest of the UK.

We continue to provide training, and a catch up Branch Officers Course has taken place in April to include those who missed out on selection in 2018. There will be new Access to Support courses in July.



London Branch has had a recruitment drive to increase its Membership. This initiative targeted those in receipt of a Police pension who were not Members of NARPO. This was funded by the NEC and has resulted in over 1100 new Members. Its success has led to other Branches to take the same approach to encourage new Members to join.

Work continues to prepare our prestigious Centenary event at the Tower on 13th June and we await final details of guests.

In March 2017, it was announced there was to be a Green Paper on Social Care by the end of the year. Latest release of the Green Paper has again been postponed. Seems a very long time since the Dilnot enquiry submitted its recommendations, which, if it got political acceptance, had a potential additional cost of £1.7 million for social care.

In April, Steve and I attended the AGM of the Retired Police Officers Association of Scotland. The first afternoon consisted of a seminar entitled Transition and Wellbeing. There were a number of speakers beginning with a former officer who had three shots fired at him. He described exactly how he had felt, the aftermath including panic attacks, being in a room alone etc. He ended up ringing a crisis centre who wondered why he was ringing as they thought someone should have done it to help him. Eventually he was told that all he'd described was the normal reaction. Relief.

His input was followed by others from a counselor/psychotherapist. The CEO of Police Care UK. A local Divisional Commander and a Retired Major whose service career was around bomb disposal. He explained why he and others had set up a group to help sufferers. Appears that around 70% of sufferers fail to seek support. Very good session.

The following morning they held the formal part of their AGM, elections, office holders, motions other presentations including one from a member of COPS, which was impactive.

B Burdus

Brian Burdus - President

NARPO News

Commemorative Wake

2019 is the 50th anniversary since Bolton Borough passed away. The exact date was 1st April 1969 - the day Lancashire Constabulary became responsible for policing Bolton.

Bolton Branch of The National Association for Retired Police Officers (NARPO) felt it an important occasion in the history of policing to recognise. However, the demise of the Borough Force was not the only important occasion to remember.

The day each and every one of those officers who started policing in Bolton is an occasion worthy of recognition and remembering; whether that be on appointment as a constable or on transfer - we have all contributed our bit to the Bolton Community.

We arranged a get together for all those officers. The turnout was unbelievable; there was a great 'buzz' as acquaintances were rekindled and old stories told and retold.



North Sussex Narpo Burns Night Dinner

The North Sussex Branch Burns Night Dinner was held at the Hickstead Hotel, Sussex on 26th January 2019. Sixty guests enjoyed a traditional five course meal of Cock-a-Leekie Soup, Haggis, Neeps and Tatties, Roast Beef and Toasted Oat Tuille with Raspberry Mousse. Authentic Scottish Pipes were provided by John Ash.

Before the meal Chairman George Smith presented Roger Buttle with a certificate and lapel badge marking his award of NARPO Life Membership for services rendered to the branch over



many years. Jill Smith also made an embroidered cushion with the NARPO logo for Roger to use in his Cypriot home (rather than the embroidered shorts proposed!).

Ahmed Ramiz gave the Selkirk Grace and Chris McLaren made the traditional address to the haggis and the Immortal Memory and Loyal Toast.

A game of 'Stand- Up Bingo' raised £100 for St. Catherine's Hospice, Crawley and an auction of a framed print of Sussex Police depicted in 1993 raised £200 for the Sussex Police Charitable Trust.



Les Jolley (Suffolk) - a unique accolade

Many members will know Les Jolley Secretary and a past Chairman of the Suffolk Branch and his Region – after over 20 years' active involvement in NARPO Committees he has now stood down. Awarded life membership in 2016, on 13th March 2019 he became the first Suffolk member to receive the Chief Constable's Certificate of Commendation.

The wording in the citation included, 'Awarded in recognition of the outstanding contribution you have made to NARPO since your retirement from the Police Service in 1997.... You have been at the forefront of social, welfare and policy activities making significant contributions to national consultation and decision making. You have worked tirelessly to represent NARPO at many events and activities over the years and this award reflects the fantastic support that you have provided to both the Suffolk Constabulary and the wider policing community.'

Colleagues from Areas and Branch marked his departure with gifts and we wish a long and happy 'retirement' to him and his wife Anne. John Saunders, Branch Chairman said, "Les has selflessly devoted his life over the past 20 years to NARPO for the benefit of members, many of whom have cause to thank him for his incredible knowledge, dynamism and caring attitude."



Roger Turp MBE

NARPO member Roger Turp recently received an MBE from Her Majesty The Queen in recognition of his voluntary work. After serving in the Army, Roger joined the Lancashire Constabulary in 1971. He served as Chairman to a local school for 15 years and now volunteers at the Lancashire Royal Infantry Museum in 2001, where he is heavily involved in research for relatives of victims of WW1 who are trying to trace family members.

Civic award

NARPO member Mr Lawrence Wright receives a Civic Award from Peterborough City Council for Community Involvement in recognition of his work within the local Community of Werrington over the past 40 years.

NARPO branches regularly host social events and activities for members to keep in touch with former colleagues and/or meet new acquaintances. These events are advertised in branch newsletters. Take a look at page 26 and 27 for details about branch events to celebrate NARPO's centenary.



Retiree stories

Lesley Wood, wife of a Suffolk NARPO member, has published the final in a series of five booklets entitled 'I remain your obedient servant'. The booklets originate from her desire to have the many amusing anecdotes of Suffolk retirees recorded – so she got the job! Nearly 300 stories later, not only has she succeeded in her aim and touched the chuckle-box of readers but sales have raised nearly £3,000 to support welfare services across the Branch. Local children assisted with illustrations and the printing has been sponsored which has kept the cost to a snip at £7 (inclusive of postage and packing). Booklets can be obtained by e-mailing davidandlesleywood@tiscali.co.uk



NARPO centenary cake

North Sussex's world class cake maker Carolyn Harvey created a stunning cake to mark the occasion, which was presented to the attendees of the Burns Night dinner at the Hickstead Hotel on Saturday 26th January.

Barnsley Branch fundraising

Each year Barnsley Branch supports a local charity. In 2018, the Branch became aware that the local Alzheimer's & Dementia Support Group was struggling to carry on providing the service.

This was a charity that resonated with a number of members, and therefore fundraising by The Barnsley branch commenced.

By bag packing in a local supermarket, an enormous raffle, and putting on a variety show at a local theatre, the branch



was able to raise the staggering amount of £9,177.04 in a year.

When the presentation was made the group were thrilled, and amazed, by the amount raised.

NARPO News continued...

Northumbria NARPO presents Lifetime Membership awards

At the Northumbria Branch annual general meeting, held on the 27th March, 2019, the guest speaker, ACC Rachel Bacon, Northumbria Police, presented members with their Lifetime Membership certificates in recognition of their contributions to the good running and management of the Northumbria Branch.

Those presented were:

- Tom Archibald, as well as being a diligent branch committee member has, for many years, served as accounts' auditor.
- Ken Watson was a long-time member of the branch committee and has, since 2009, been branch chairman. Ken has been the driving force behind several schemes to streamline the branch administration including the increased use of information technology.
- Bob Stephenson, for a long time, was part of the recruiting team, encouraging



officers attending pre-retirement courses to consider the benefits of NAPRO and join. He has also performed the role of accounts 'auditor for many years.

- Bob Watson has provided a consistent supply of information about the status of injury on duty pension issues to the benefit of local and national retired police officers. His role as branch secretary as well as membership of the NEC has contributed to the betterment of the Northumbria Branch.

Centenary merchandise

To celebrate 100 years of NARPO we have created a limited edition range of NARPO centenary merchandise. Items include a men's tie and a ladies' scarf, which both feature the centenary logo. A centenary mug is also available to purchase.

Please visit the NARPO centenary shop at www.narpo.org/centenary

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

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“I am delighted to report that ex-PC Frederick James Griffiths (Junior), with whom I was proud to serve at TDM, is still alive and well and playing clobby at The Warren. If a ghostly presence is felt at the card table, don't be alarmed, we all know who it is.”

But Fred was not 'just a PC on the relief'. His positive attitude to team spirit inspired him to run the garage

Social Club. Later, he was 'promoted' to Divisional Social Secretary under Commander Gordon Maggs (Met). Many will remember Fred for his enthusiasm for clobby. I am not a card player so this game is totally lost on me but the ritual has a dedicated following who meet at the South London Police Club at The Warren. Fred was still attending these evenings until 2017 by which time he was 93.

In August 1973 Fred retired and became the Governor the Horse and Groom, a beautiful 18th century pub in the Essex village of Cornish Hall End, a role for which he was aptly suited given his gregarious character. The pub became a popular refreshment stop for students on the Advanced Driving Courses at the Police Driving School at Hendon. I am sure Fred enjoyed these mini-reunions with the lads because, really, we don't leave The Job, we just stop turning up for Early Turn.

There are a number of illnesses of which we are all frightened. My father died suddenly of a heart attack, my father-in-law took a year and a half to die of bowel cancer. Fred's illness, dementia,

appears to be on the ascendancy, a condition that erases the past from the memory of the sufferer but, for family and friends, that past has an eternity. We have lost PC Fred Griffiths (Senior) but the memory of him will continue in the hearts and minds of those who knew him as a colleague and loved him as a husband and a Dad. In death, that iconic photo will now pass into legend.

Roy Buchanan

The introduction of the breathalyser

The Road Safety Act of 1967, brought in by Barbara Castle Minister for Transport, introduced evidential breath testing – better known as the roadside breathalyser. It meant type approval for portable devices was set out by the Government and a year later, the first breathalyser got type approval.

PC Fred Griffiths (Senior) 1923-2019

Often a photograph will capture that quintessential mood of the moment or the portrayal of an historical event and, in time, it becomes iconic.

I immediately think of Audrey Hepburn as Holly Golightly in Breakfast at Tiffany's or Bobby Moore being carried shoulder high with the World Cup in his hand. When I heard the news that a real old Traffic Patrol had passed away, an iconic photo blossomed in my memory.

The image was of a Traffic Division PC demonstrating a new piece of equipment to the Minister of Transport. The year was 1967. The Minister was Barbara Castle. The new device was the controversial Breathalyser. The PC was Fred Griffiths (Senior). The Breathalyser was a radical step in policing and treated with huge suspicion by the motoring public. The launch was photographed and it was this photo that I used frequently when

delivering talks on the history of road safety when I retired from the Met and became a road safety officer in local government. The photo appeared in books, leaflets, posters, calendars and in videos.

Most people in the audience recognised the Minister but I ensured that Fred was named as the policeman blowing up the dreaded bag. So, who was Fred Griffiths? The Griffiths family have a long association with the Met. The first recruit joined in 1870 followed by four more generations who became Metropolitan Police officers. This accounts for 130 years of continuous service and, as the last four were named Fred, that is 100 years of policemen called Fred Griffiths in our force.

Frederick Charles Griffiths was born in 1923 on the same day as the Queen Mother was celebrating her birthday. His military service had sown the seed of love for cars and motorcycles and, after a period as a foot duty officer at Woolwich and Sidcup, the glamour of Traffic Division became irresistible (I know the feeling!). His first garage was at Lewisham. Fred later went to the Traffic Unit at Eltham in South London. When the individual traffic units became Traffic Division, we all became the best of friends in one Met-wide Division. Fred was now PC 825 TD. His son, also called Fred, joined Traffic Division and was posted to the police garage at Southwark near London Bridge.

An End to Getting Frustrated with your Smartphone

Finally discover how to get it to do what you want, easily (and find out what else you can do with it, too)

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

You can text, browse the web, video call your family or keep up with friends on Facebook, anywhere from your home to a cafe to the bus.

But using them isn't always as easy as you'd want – and that's putting it mildly.

Do the manufacturers do it on purpose?

It can seem like they make it hard on purpose, hiding away how to use the best features. Swipe up, swipe down, swipe sideways or in... double swipe... how on earth are you supposed to know what to do until you've been shown?

And there's no manual with it – or if there is, there might as well not be for all the good it does!

That's why I've published two books: *iPhones One Step at a Time*

and *Android Phones One Step at a Time*.

Plain English... and that's not all

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

Only Half the Story...

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

What's more, the books also come with a small free gift – no room to explain that here, either!

“Should come with every smartphone”

Here's what one reader said: “Thanks for a fantastic smart phone book. Very pleasant staff as usual.

I think this book should be sold with every smart phone. I have learnt so much from it, the info you

get with the phone is non-existent.

Smart phones are quite complex, and your books speak in plain English.”

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The future of TV licences

Clare Sumner, Director of Policy at the BBC, outlines the recent consultation on the future of the TV licences for the over 75s.



I know the future of TV licences for the over 75s is important to many readers. It's an issue we're taking very seriously as well.

To explain the situation, currently all households with people over 75 are entitled to a free TV licence. This Government-funded scheme, which is expected to cost £745m by 2021/22, comes to an end next year. It is for the BBC to decide on any future scheme - and to pay for it.

We wanted to hear from everyone who has a view so, as part of the decision-making process, we undertook a three-month consultation. This closed on 12th February this year and we are currently analysing responses and hope to make a decision in June.

We know pensioner poverty is still an issue for some older people. We also

recognise that by the end of the next decade the annual cost of the current concession will have risen to more than £1 billion, reflecting the fact the UK population is ageing as well as the impact of inflation.

Each option suggested had its own merits and consequences and we recognise that whatever the decision there are implications for the BBC - and for every licence fee payer, including older people.

The options we set out include copying the current scheme, but the cost of doing so (around a fifth of our budget) is equivalent to what we currently spend on bringing our audiences BBC Two, BBC Three, BBC Four, the BBC News Channel, CBBC and CBeebies. This would retain free TV licences for the over 75s but it would fundamentally change the BBC as our audiences currently know it.

There is also the option to restore the universal licence fee that existed in the past. This would avoid having to make significant cuts but would impact on those aged over 75, especially poorer pensioners, who currently don't pay.

Or we could reform the scheme by, for instance, discounting the cost of a licence for older people, raising the eligible age, or introducing means-testing or some combination of options.

We have not made a decision. We wanted to hear what people think, and that's why we're now carefully looking at the responses before reaching a decision - one which takes into account all relevant considerations for the BBC in delivering its public service mission, for all our audiences and for the older members of our society.

Clare Sumner

Director of Policy, BBC

NARPO, along with our Later Life Ambitions partners, has written to the Secretary of State for Digital, Culture, Media & Sport, to urge the government to continue funding the TV licence concession for over-75s.

Later Life Ambitions - BBC consultation on the TV licence concession for over-75s.

We are writing to urge the government to continue funding the TV licence concession for over-75s. We believe that it is grossly unfair that the future funding of the concession has been pushed on to the BBC. The BBC is an unelected body and should not be expected to make crucial decisions about a benefit that thousands of older people rely on. Removing the concession will disadvantage many older people who suffer disproportionately from loneliness and social isolation. We believe that the Treasury should continue subsidising the TV Licence concession for over-75s - transferring responsibility for this key benefit to the BBC would harm some of the most vulnerable in society. The government must prioritise implementing a revised funding formula that maintains the free TV licence. Later Life Ambitions is a campaigning organisation that brings together the collective voices of over 250,000 pensioners through three organisations - the National Federation of Occupational Pensioners, the Civil Service Pensioners' Alliance and the National Association of Retired Police Officers. We campaign nationally, regionally and locally on a wide range of issues to improve the lives of our members, and older people more

generally. The TV licence concession is hugely significant to over-75s. In a survey of our members that over 6000 older people responded to, more than three quarters said that the responsibility for maintaining the benefit should be with the government. Many stated that the government's behaviour was a "disgrace", "deeply unfair", and "breaks a Conservative election pledge". It was also repeatedly highlighted that it "would not go unnoticed by older voters".

As you will be aware, despite recent progress, a significant number of older people live on very low incomes and would struggle to pay the licence fee if required to do so. According to the Joseph Rowntree Foundation, there are 1.9 million pensioners living in poverty, with the number increasing among single, renting, and BAME pensioners. Removing the concession will undoubtedly harm many of the most vulnerable in society. Means testing the concession is also inadequate. The example of pension credit shows that older, vulnerable people often fail to collect benefits because they are unable to properly engage with the necessary channels. We are also concerned that removing or diluting the concession will increase the prevalence of loneliness in older people. Age UK estimates 2 million older people in the UK consistently feel lonely and over 60% of our members agreed that losing the concession would make this issue worse for them. Our members highlighted that television "helps enormously in combatting loneliness", and many said they would "be alone without the concession". 70% of our members also highlighted that their TV was their main means for staying up-to-date with news and current affairs - losing it would be "devastating". Later Life Ambitions would like the government to uphold their 2017 manifesto commitment to maintain this benefit. Any of the new proposal would be harmful to some of the most vulnerable in society. Spending decisions are the responsibility of the government. Burdening the BBC, an unelected body, with the cost of this crucial benefit is an unprecedented and dangerous move. We believe that it is grossly unfair that the future funding of the concession has been pushed on to the BBC. The can not be expected to make crucial decisions about a benefit that thousands of older people rely on. We hope that you will listen to the concerns of older people and are able to meet to discuss in more detail.

If you are able, please liaise with Tristan Westgate on t.westgate@connectpa.co.uk or call 020 7592 9490.

Florence Beaumont

Suffragist, lived here

NARPO House in Bond Street, Wakefield, is to have a Blue Plaque to remember Florence Beaumont, one of the forgotten women of Wakefield, who lived there as a child.

Florence was born on 17th June 1878, in Stanley, Wakefield

Asked at the age of fourteen what she thought she thought most needed reform, she said to have replied, 'That women should vote' and this is a cause she would embody throughout her life. Florence went on to found the Wakefield Women's Suffrage Society and steered the Yorkshire Federation as its Honourable Secretary.

She was the Honourable Secretary of the Council for the Representation of Women in the League of Nations, set up the Suffrage Movement in Wakefield and led the 1913 Pilgrimage through Wakefield, as part of the six national Pilgrimages to London.

She died unexpectedly on 16th August 1929.

Her legacy is as one of the key people to have fought for all women to have the right to vote.

Therefore, on the evening of 8th March, International Women's Day, her plaque, along with that to Gertrude McCroben, was unveiled at the Mechanics Theatre, Wakefield, following a performance of a play entitled 'Difficult Women'

NARPO Deputy Chief Executive, Alan Lees, was there at the unveiling, organised by Dream Time Creative and attended by the Wakefield Civic Society, Mary Creagh MP and the Mayor of Wakefield.



Arrangements are being made for the plaque to be placed on the outside of NARPO House.

“ Asked at the age of fourteen what she thought she thought most needed reform, she said to have replied, ‘That women should vote’ and this is a cause she would embody throughout her life. ”

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Are Pre Nuptial Agreements worthwhile?

Langleys Solicitors Partner **William Kaye** talks us through the process.

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

The current legal status of such Agreements is highly relevant to the answer to that question. The law in this area has evolved substantially since a landmark Supreme Court decision in 2010, and when the opportunity was taken by the Court to review and offer much greater clarity on the legal status of Pre Nuptial Agreements.

In a nutshell, an Agreement will be legally binding if the Court determines that it is 'fair'. The key components of fairness require the reasonable financial needs of both parties, and any dependant children, to be adequately met through the financial settlement provided for in the Agreement. If that test is passed there is an effective legal presumption that it will be legally binding, and it is highly unlikely the Court would permit any deviation from it.

We have seen a marked increase in such Agreements (and Post Nuptial Agreements entered into after marriage, with the same objective) in recent years given that the legal standing of them now makes them worthwhile.

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

- Those who have been married before, and who want to protect their own assets perhaps for the benefit of their own children of a former relationship;
- Those who have benefitted or will benefit substantially from assets derived from their own family (for example an inheritance) and want to protect the assets from claims by their spouse.
- Those who wish to preserve an asset for the benefit of future generations, for example a family business.

The formality of a Pre Nuptial Agreement may not sit easily with the romance and excitement surrounding wedding planning, but it can be a very important part of future financial planning and reducing future financial exposure.

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



In the next edition, Ed Allen, from Langleys Solicitors, will look at the concerns about future care costs and the effect they may have on your property and assets.

We are offering NARPO members a 10% discount across a range of our services, so when your ready give us a call on 0330 094 7777 or for more details go to narpo.com/NARPO.

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**Dignity plc Annual Report & Accounts 2018.

[^]The £100 cashback will be sent to you by cheque no sooner than 30 days from taking out the plan.

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Benefits update



State benefits

- At the beginning of 2019, Amber Rudd, Secretary of State for Work and Pensions, announced changes to Universal Credit in line with the aim to build a fairer, more flexible system for claimants. The government will not extend the two-child limit on Universal Credit for children born before 6th April 2017, when the policy came into effect. A managed migration pilot to support up to 10,000 people from 'legacy benefits' onto Universal Credit in a test and learn approach was also announced.

- All 18 to 21-year-olds who get Universal Credit can now get payments to help with their housing costs, subject to the normal qualifying conditions. Previously, before 31st December 2018, they were required to meet certain exception criteria to get help with these payments.

- People who get the Severe Disability Premium (SDP) as part of their income-based Jobseeker's Allowance, Income Support, income-based ESA or Housing Benefit will only be required to move to Universal Credit if they are contacted by the Department for Work and Pensions. The DWP will provide transitional protection to ensure people do not lose out when they move to Universal Credit.

- 'My Way In' is a new employment-focused campaign which helps people looking for work connect with the 800,000 vacancies in the UK in sectors that they may not have previously considered. It shares inspiring and motivational case studies and offers careers advice.

- Help to Save is helping working people on Universal Credit and Working Tax Credits to build up savings. People can save between £1 and £50 every calendar month in a Help to Save account. After two years, savers get a 50% tax-free bonus on the highest balance. If they continue saving, they could receive another 50% tax-free bonus after a further two years. Over a four-year period, the maximum saving of £2,400 would result in an overall bonus of £1,200.

- The UK government has announced an agreement on social security with Ireland in the context of the Common Travel Area arrangements. It guarantees continued

access to State Pension and benefits for UK and Irish citizens living and working in each other's state and ensures their rights are protected after the UK leaves the EU. It means that workers only pay into one social security scheme at a time, and that contributions can be used to meet entitlement criteria for assessing benefits in each other's state.

- The government has announced changes to benefits for mixed-age couples that will be introduced from 15th May 2019. When single people reach State Pension Age, they move from working-age benefits to pension-age benefits. Currently, couples can choose to make that transition when the older partner of the couple reaches State Pension Age. In 2012, Parliament voted to modernise the system and change the rule for couples so that the transition takes place when the younger partner reaches State Pension Age. This will ensure the younger partner is in the same circumstances as other people of the same age, regardless of the age of their partner.

- Mixed-age couples with a partner under State Pension Age already in receipt of Pension Credit or pension-age Housing Benefit at the point of change will be unaffected while they remain entitled to either benefit. However, from 15th May 2019, a couple can only begin claiming Pension Credit if both partners are over 65 (the current State Pension Age for both men and women).

- The Pregnancy and Baby Payment replaced the Sure Start Maternity Grant in Scotland on 10th December 2018. By summer 2019, the Pregnancy and Baby Payment will be part of the Best Start Grant, which will also include the:

- Early Learning Payment.

- School Age Payment.

More information on who can get the Pregnancy and Baby Payment and how to apply is available on mygov.scot

- The government has announced proposals aimed at boosting protections for pregnant women and new parents returning to work. A consultation launched in January proposes that the legal protection against redundancy for

pregnant women and new mothers on maternity leave is extended so that it continues for up to six months after they return to work. It will also seek views on affording the same protection to parents returning from adoption leave or shared parental leave. Research commissioned by the Department for Business, Energy and Industrial Strategy (BEIS) found one in nine women said they had been fired or made redundant when they returned to work after having a child, or they were treated so badly they felt forced out of their job. The same research estimates 54,000 women a year may lose their jobs due to pregnancy or maternity.

- As part of its focus on improving the rights of self-employed workers in the so-called 'gig economy', the government will publish a paper setting out its approach to increasing pension participation among this group. While automatic enrolment has been successful so far in boosting pension participation among employed staff, around five million self-employed workers are not covered by the reforms.

- The Universal Credit online service has been made available through the medium of Welsh. People in Welsh postcodes can also set a Welsh language preference on their Universal Credit account and they can now directly manage their accounts in Welsh.

General

- Action Fraud is warning of a new TV licence email scam that has led to more than 5,000 complaints over the last three months of 2018. Fake emails regarding payment issues have been sent out to try to collect bank details, and according to Action Fraud, they are extremely convincing.

The emails use headlines such as 'correct your licensing information' and 'your TV licence expires today' in an attempt to convince people to click on the link in the email, which takes them to a website where they are asked to provide their payment details, including their account number, sort code, and card verification value (CVV) code on the back of their card. The website may also ask for a victim's name, date of birth, address, phone number, email and possibly even their mother's maiden name. If you

“ Action Fraud is warning of a new TV licence email scam that has led to more than 5,000 complaints over the last three months of 2018. Fake emails regarding payment issues have been sent out to try to collect bank details, and according to Action Fraud, they are extremely convincing. ”

think you have received an email from fraudsters, you should report it to Action Fraud (0300 123 2040).

- Regulators are planning major reforms on overdraft charges to simplify the rules and protect the most vulnerable borrowers. Fixed daily or monthly charges are to be abolished and replaced by a single, simple interest charge and restrictions will be placed on the fees that banks can charge for unauthorised overdrafts. Half of adults go into overdraft on their accounts at least once a year with banks making £2.4 billion a year in overdraft fees and penalty charges. Unauthorised overdraft fees are seen as falling disproportionately on the poor and vulnerable, where borrowing in this way can sometimes cost ten times more than a payday loan — an area of high-cost credit already tackled by the Financial Conduct Authority.

- In April, the National Living Wage will rise by 4.9%, increasing from £7.83 to £8.21 an hour. This increase is worth an additional £690 a year and will affect approximately 1.6 million workers. The minimum hourly rate for 21 to 24-year-olds also rises, going up from £7.38 to £7.70; and for 18 to 20-year-olds, it increases from £5.90 to £6.15.

- The Personal Allowance – the amount you earn before you start paying income tax – is rising to £12,500 in the UK. The PAYE tax rates and thresholds for the 2019/20 tax year in the UK and Scotland are:

England, Wales and Northern Ireland

- Personal allowance*** £240 per week / £1,042 per month / £12,500 per year

- Basic tax rate** 20% on annual earnings between £12,501 and £50,000

- Higher tax rate** 40% on annual earnings between £50,001 and £150,000

- Additional tax rate** 45% on annual earnings above £150,000

Scotland

- Personal allowance*** £240 per week / £1,042 per month / £12,500 per year

- Basic tax rate** 20% on annual earnings between £14,550 and £24,944

- Intermediate tax rate** 21% on annual earnings between £24,945 and £43,430

- Higher tax rate** 41% on annual earnings between £43,431 and £150,000

- Additional tax rate** 46% on annual earnings above £150,000

**The personal allowance drops by £1 for every £2 earned over £100,000.*

- The price of a first-class stamp has increased from 25th March 2019, going up by 3p to 70p. Second-class stamps have also risen by 3p to 61p. The Royal Mail said that its research showed that the average price of first-class stamps in Europe was 99p and 77p for second class.

- NHS prescription charges are also increasing, going up by 20p to £9.00 from 1st April 2019. However, the cost of prescription prepayment certificates (PPC) has been frozen for another year. The three-month PPC remains at £29.10 and the annual PPC cost stays at £104.

- From 6th April 2019, the new name for the Single Financial Guidance Body is the Money and Pensions Service. This follows the merger last year of the government's three financial guidance providers, the Pensions Advisory Service, Pension Wise and the Money Advice Service into a single organisation. The Money and Pensions Service (MPS) brings together the core services of pensions guidance, money guidance and debt advice. It is sponsored by the Department for Work and Pensions and funded by levies on pension schemes and the financial services industry. Its aim is to help everyone manage their personal finances by providing easier access to the information and guidance needed to make effective financial decisions.

The website for the new service is www.moneyandpensionservice.org.uk
Tel: 0115 965 9570

- Chancellor Philip Hammond delivered his spring Statement on 13th March 2019. Speaking of Brexit, he said it is 'vital that the UK remains an open and competitive place to do business' and announced that following a consultation later this year, the government will legislate to ensure that the UK can 'maintain world-leading financial services regulatory standards' to 'remain open to international markets

and realise new trading opportunities.' Before the summer, the government will set out its approach to consulting on how to ensure the financial services regulatory framework adapts to a new constitutional position outside the EU.

- The government has launched an infrastructure review consultation. Later this year, it will publish the first National Infrastructure Strategy, responding to the National Infrastructure Commission's (NIC) National Infrastructure Assessment. The strategy will set out how to embrace new technologies, decarbonise the economy and create infrastructure fit for the 21st Century. When the UK leaves the EU, it will also leave the European Investment Bank, a long-term investor in UK infrastructure. The role of the private sector is therefore increasingly important, and the government hopes to encourage further private investment in infrastructure. Of the projected £600bn infrastructure investment pipeline for the next ten years, half is forecast to come from the private sector. This review will inform both the 2019 Spending Review and the National Infrastructure Strategy. The consultation will close on 5th June 2019.

- UK gross domestic product (GDP) is set to grow by 1.2% in 2019, down on the 1.3% forecast in the 2018 autumn Budget, but the economy will expand over each of the next five years. According to figures from the Office for Budget Responsibility (OBR), the UK economy is set to grow by 1.4% in 2020 and by 1.6% in the following three years, although this year's growth forecast was reduced to 1.2%.

- The final report of the Digital Competition Expert Panel has been published, making recommendations for changes to the UK's competition framework that are needed to face the economic challenges posed by digital markets in the UK and internationally. The panel recommends the establishment of a digital markets unit to:

- support greater competition and consumer choice.

- develop a code of competitive conduct.

- enable greater personal data mobility and systems with open standards.

- advance data openness.

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

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



Looking to remortgage your home?

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



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

People usually remortgage to secure a better deal with a lender, raise funds for a specific purpose, or both.

Remortgaging is fairly straightforward and can usually be completed quickly. Sometimes, additional work is required along side a remortgage, for example, the title might be in a different name to those on the new mortgage offer and a transfer of equity might be required.

If we discover this to be the case, we will inform you as soon as we can and discuss the options and any additional fees involved.

What are the stages of a remortgaging?

Once you have decided to remortgage and applied to a lender for a mortgage, the process will be along the following lines:

1. We will take details e.g. your name and address details which we will add to our systems to create a file for you. We will then send you our client care pack with a questionnaire to complete. You will be asked to provide money on account for third party expenses such as copy of your title from Land Registry & evidence of your identity and your address.

2. We will download a copy of the Title to your property from The Land Registry and carry out a title check to check some key information. This is where we may find discrepancies with your name(s) and names on the title and require clarification or documentation to rectify the situation. We may come across second charges, notices or restrictions which need dealing with before we can complete your remortgage.

3. Your lender will send us a copy of your Mortgage Offer. Once the Offer is received we will check the offer and the conditions to see if the bank requires any further checks to be made by us before the loan can be released.

4. We will send you a mortgage deed to sign and return to us.

5. Once all the title queries & lenders conditions have been dealt with and we have received your signed Mortgage Deed and completed Questionnaire we will discuss a completion date with you.

6. Once a completion date has been set we will:

- Request the advance from the new lender
- Request final searches to check no other entries or applications have been made against your property since we obtained copies of the title
- Request a final redemption or 'closing' statement from your existing lender
- Send you a completion statement setting out any balance due to you or any shortfall required

7. On the day of completion we will receive the mortgage advance from the lender and repay your old lender. Any surplus funds left over, will be sent to you by either cheque or electronic transfer, depending on the instructions you give us.

8. After completion we apply to The Land Registry to have the old charge removed and the new one added to the Title to your property.

Occasionally there are things that can complicate and delay completion of a remortgage, for example:

- The title might be in a different name to those on the new mortgage offer and a transfer of equity might be required
- A Help to Buy Mortgage may need repaying
- The lender may impose special conditions which must be complied with before completion e.g. essential repairs, repayment of personal loans
- There may be problems with the title to the property e.g. defective lease, breach of covenants, and lack of necessary planning permission/building regulations

* 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.

Could your savings be working harder?



By investing in our with-profits fund, a Metfriendly Lump Sum Stocks and Shares ISA aims to increase your savings by balancing growth with security.

All plans taken out before 31 May 2019 will get an extra bonus of up to 1.25%*. This also applies to ISAs transferred to Metfriendly.

4.7%[†]
Average annual
return over
10 years

Get up to an extra
1.25%*
Added to your
savings immediately

If you've used up this year's ISA allowance, don't worry. You can still take advantage of this offer by transferring your other ISA savings to us. Alternatively you can save in our **With-Profit Bond**, which has achieved an average annual return of 4.5% over the last 10 years, as at 01/01/19.

Visit **www.metfriendly.org.uk/NARPO** to find out more or call our friendly team on **01689 891454**.

Lines are open 8.30am to 5pm Monday to Thursday (4.30pm Friday). Please remember to quote promo code **NARPO**.

*Immediate investment bonus, receive:

0.5% extra on £2,000+
1% extra on £20,000+
1.25% extra on £100,000+

Promotion ends 31/05/2019 - T&C's apply - see metfriendly.org.uk/NARPO

Past performance is not a reliable guide to future returns.

[†]Average annual growth over the last ten years as at 01/01/19 for our Lump Sum Stocks and Shares ISA.



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Celebrate our Centenary



Special events to celebrate NARPO's centenary are taking place across the country this year, arranged by NARPO branches. Below is just a snapshot of the events taking place. Please contact your local branch for further information or if you are interested in.

North West

Manchester & District

Sunday 30th June

Time: 12.30pm for 1pm
GMP Sports & Social Club,
(Hough End)
Centenary Lunch. 3 course meal.

Wirral

Wednesday 26th June

Time: 1pm for 1.30pm
The Little Fox, (Formally The Grange)
Liverpool Road, Thornton Hough
5* luncheon and a free raffle.

Bolton

Friday 5th July

Dunscar Conservative Club, Bolton
Celebratory BBQ. Come along and
rekindle old acquaintances.

Southport and District

Saturday 10th August

Time: 12.30pm for 1.00pm
Southport Old Links Golf Course,
Moss Lane, PR9 7QS
100th anniversary lunch.

Bury

Saturday 6 July

Time: Meeting from 6.30pm
Fusilier's Museum, Moss street
Centenary Dinner. Drinks reception
6.30pm and access to the museum.

Merseyside

Thursday 25th July

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

Warrington & Halton

Thursday 13th June,

Time: 6.30pm for 7pm meal
Park Royal Hotel, Stretton Road,
Stretton, Warrington
Celebration Dinner.

Altrincham and District

Friday 7th June

Alma Lodge Hotel
Celebratory dinner.

St Helens

Saturday 15th June

Bishop Road Club
Summer party.

Blackpool

Friday 2nd August 2019

Time: 7pm for 7.30pm meal
St. Annes Palace, 18 Garden Street,
St. Annes
Centenary Dinner with speaker Mike
Barton, QPM, Chief Constable,
Durham Constabulary.

Cumbria Branch (North/West)

Sunday 14th July

Carus Green Golf Club
Three course centenary lunch - meal,
tea and coffee and a glass of wine.

Cumbria

Sunday 9th June

The Old Mill, Bardsea,
Nr Barrow in Furness
Three course centenary lunch.

Cumbria

30th June 2019

The Greenhill hotel, Wigton

West Midlands

Birmingham

Saturday 29th June

Lord KNIGHTS suite at Tally Ho!
Summer lunch with entertainment from
Comedian Alfie Moore and the Canoldir
Male Choir.

Wolverhampton

Sunday 7th July

Time: 1pm for 1.30pm
Linden House, 211 Tettenhall Road
Celebration lunch.

Walsall

Friday 19th July

Calderfields Golf and Country Club
Centenary dinner.

North East

Humberside

Saturday 13th July

Hallmark hotel in North Ferriby
Centenary dinner - 3 course dinner
and entertainment.

North Yorkshire

Sunday 23rd June

Golden Lion Hotel, North Allerton
North Yorkshire branches of NARPO
are getting together to celebrate,
Centenary lunch.

Rotherham

Wednesday 13th November

Carlton Park hotel, Moorgate Road
Annual dinner with 100-year
celebration theme.

South West

Dorset

Friday 19th July

Bentley's Restaurant, Dudsbury
Golf Club, Ferndown
Centenary Dinner Dance - Drinks,
dinner and dancing to a live band.

South Devon

Friday 21st June

Time: 7pm for 7.30pm
Redcliffe Hotel, Paignton
Centenary Celebration Dinner.

North Devon

Friday 13th July

Royal North Devon Golf Club,
Westward Ho!
Celebratory dinner.

Wiltshire

28th September

Devizes Town Hall
Black-tie occasion including meal.

Exeter and District

Saturday 6th July

Padbrook Park hotel,
Swallow Way, Cullompton
Centenary lunch.

Eastern

Norfolk

Saturday 27th July

Thursford Steam Museum
Drinks reception, accompanied by
a "Barber Shop Choir" and other
entertainment. The Force Histo-rians
will provide a display in the main foyer
of the Museum.

London

London

Saturday 28th September

Guildhall, Gresham Street, London
City of London and London Metropolitan
Celebratory lunch.

South East

Kent

Sunday 12th May

Cornwallis Suite, Maidstone Masonic
Centre, Courtney Road
The 5 Branches of Kent NARPO
are getting together to celebrate.
3-course celebratory lunch.

Suffolk

Suffolk NARPO has a number of events
planned to celebrate the centenary.
These include:

Wednesday 15th May

Time: 2.30pm
Ashlar House, Bury St Edmunds
Celebration Afternoon Tea,
with entertainment.

Saturday 1st June

Time: 2pm
Brick Lane Music Hall, London
Show and afternoon tea.

Wednesday 24th July

Time: 2.30pm
Felixstowe Ferry Golf Club, Ferry Road
Celebration Afternoon Tea,
with entertainment.

Saturday 29th June

Time: 2.30pm
Riverside Centre, Stratford St Andrew
Celebration Afternoon Tea,
with entertainment.

Friday 13th September

Time: 7pm
Ashlar House, Bury St Edmunds
Celebration Dinner/Dance.

Bedfordshire

Thursday 18th July

Time: 2.30pm to 5.30pm
Shuttleworth House, Old Warden
Afternoon tea.

Hastings & Rother

Sunday 5th May

The Garden Suite, Bannatyne Hotel,
West Ridge
Centenary lunch.

Worthing and District

Sunday 23rd June

Time: 12.30pm for 1pm
Worthing Golf Club, Links Road
Centenary lunch.

Hampshire

Saturday 29th June

Time: 12noon for 12.30pm
Hilton Hotel, Ageas Bowl The four
Hampshire NARPO are getting together
to celebrate, Centenary lunch.

Details can also be found
on the centenary pages
of the NARPO website.

UK Police Memorial

As a retired police officer I know how proud I was to put on my uniform and to go out into our cities and towns, our streets and communities, to keep the public safe and protect them from harm.

Like you, I joined the Police service because I wanted to serve. When I put on my tunic before my shift, I did so not knowing what I would face on duty that day, the dangers I would encounter, or whether I would have to step in to stop others getting hurt. I always knew that there was the possibility that I may have to lay down my life to save others. I was deeply grateful at the end of my shift, when I could go home to kiss my loved ones goodnight and give my children a hug. But sadly for some of our colleagues, that does not happen and they pay that ultimate price.

For me this was really brought home following the brutal murder of PC Keith Palmer in Westminster in March 2017. Keith's appalling killing by terrorist Khalid Masood played out in the glare of publicity and on social media. He didn't set out that day to die, but he was prepared to lay down his life to defend our freedoms and protect our democracy.

But Keith's death engendered something that I have not seen in this country for some time. A renewed sense

“ Keith and Stevie and the many of our colleagues who have made that ultimate sacrifice, epitomise why we need the new UK Police Memorial. ”



of pride in our Police service. Men and women, young and old, of different faiths and cultures, showed an outpouring of love and support, admiration and appreciation for their Police men and women. We saw members of the public going up to officers on the street thanking them, saying how sorry they were for the loss of a colleague. Not just in London, but throughout the country.

I will always remember the 9th March 2009. It was the day PC Stephen Carroll of the Police Service of Northern Ireland was murdered when I was Chief Constable. His killing followed the murder by Dissident Republican Terrorists of Sappers Azimkar and Quinsey outside Massereene barracks.

Stevie knew the threat was high in the Lurgan area. I knew the threat was high, yet Stevie and his colleagues didn't hesitate to respond to a call for help and he was ambushed as he arrived.

The next day in the same area, all his colleagues continued to patrol and protect

the community against the same threat without a thought for their own safety. Extraordinary individuals that it was a privilege to command.

Keith and Stevie and the many of our colleagues who have made that ultimate sacrifice, epitomise why we need the new UK Police Memorial.

Modern day policing was born here in the UK in 1749 with the establishment of the Bow Street Runners. The policing model that we established over 250 years ago has been adopted - and is admired - across the world. Yet despite this, we still do not have a fitting memorial at our nation's all year place of remembrance, the National Memorial Arboretum in Staffordshire.

The Arboretum is home to over 300 separate memorials to those who have laid down their lives for their country, including the National Armed Services Memorial and the Naval Services Memorial. More than 300,000 people and school parties visit it each year to pay their respects and to remember.

Sir Hugh Orde OBE QPM is the Chair of the UK Police Memorial Trust, the former Chief Constable of the Police Service of Northern Ireland (PSNI) and the former President of the Association of Chief Police Officers (ACPO). He is a member of NARPO.



The new UK Police Memorial will see the establishment of an iconic 'portal', representing the places the Police have to go to protect us - and some never return. Carved apertures will represent loss and absent as the sun shines through them. The cut outs will be engraved with the names of the fallen and given to families as a remembrance. It will be a memorial built for personal acts of reflection and with lawns space for over 1,500 visitors, formal dedication services.

It will be a memorial where the old and the new come together as one; the first memorial in the world that merges a physical memorial with a digital presence, which will tell the story of policing and the personal stories of those men and women behind the badge who have paid with their lives. A memorial where education and tribute will be at its heart, with a programme developed for schools and colleges to inform students about the history of our Police service and the vital part it plays in our society. A memorial that aims to foster a greater understanding by and reconnection with the public to inspire once again a sense of pride, heroism and value in UK policing, something that personally I feel has been lost over the last few years.

A key part of our ambitious plans is to establish a Living Memorial, a fund that can provide support to the family of officers and staff killed on duty to help them through those difficulty years ahead and which will maintain the memorial for the Service, for families and for the nation.

We are almost there. This five year project will cost over £4 million. Over the last three years we have raised £3.8

“ How fitting would it be that in 2019, NARPO's centenary year, we show our pride and appreciation and remembrance of our colleagues who sadly never made it to retirement. ”

million from the Government, the general public, businesses and the Police family.

As a NARPO member myself, I recognise that 2019 marks the centenary of our great organisation. I can think of no more fitting way of marking our 100 years than by including the remembrance of our fallen colleagues as part of that occasion.

That's why today I am asking for all NARPO members to join me with your gift of remembrance. If each of us donated £12.00 this year and £12.00 next year - that's just £1 per month - with Gift Aid increasing the value of our donations by 25%, we can reach our target and the Memorial can be completed in 2020.

You can see the UK Police Memorial plans in detail and donate to the memorial by visiting their website www.ukpolicememorial.org

Just click the donate button or you can send a cheque to: UK Police Memorial Campaign, Box 281, 51 Pinfold Street, Birmingham, B2 4AY.

As a former Chief Constable I understand what it's like to lose one of your own. I have seen first-hand the devastating impact it has on an officer's family, their friends and colleagues, as a loved one is snatched away from them in a moment of tragedy and the impact such loss has on the wider policing family. I am sure we have all reflected on periods during our own careers when we have thought 'there for the grace of God'. We have had all them.

Although the loss of an officer or staff member in this country is still quite rare, isn't it right and proper that the selfless acts of our former colleagues who have lost their lives should be immortalised forever?

How fitting would it be that in 2019, NARPO's centenary year, we show our pride and appreciation and remembrance of our colleagues who sadly never made it to retirement.

I also look forward to welcoming you to a series of information receptions I will be hosting exclusively for NARPO members in each region over the next few months. There you will be able to learn more about our plans and have your questions answered.

Please remember our fallen colleagues by giving as generously as you can and encourage all your friends to join us.

Thank you

Sir Hugh Orde OBE QPM



Westminster Round-up

Since the Government's momentous defeat over the EU Withdrawal Agreement back in January, Brexit has continued to dominate Westminster. Unperturbed by the loss, the Prime Minister has twice more put her Withdrawal Agreement to the vote in the House of Commons, and twice more MPs have rejected her deal.

Unable to pass her deal through Parliament, the Prime Minister turned her attention back to the negotiating table in Europe. But with the EU reluctant to renegotiate a deal that they had taken months to reach, the Prime Minister returned empty handed with the threat of a no-deal Brexit looming ever closer. At the same time, under pressure from activists and in a move that divided his party, Jeremy Corbyn confirmed that Labour would back second referendum on membership of the EU.

In March, impatient with the Government's failed strategy, MPs took control of the parliamentary schedule and held a series of votes on difference Brexit options, including a new referendum, leaving without a deal, and a customs union with the EU, whereby the UK aligns its trading policy with Europe's. In a further sign of Parliament's uncertainty over Brexit, MPs voted against all the options, further frustrating many who those keen to leave the EU almost three years after voting to do so.

The indecisiveness in Westminster has driven the Prime Minister into talks with Jeremy Corbyn in an attempt to secure the safe passage of her Withdrawal Agreement through Parliament. Any deal would likely result in a "soft Brexit" with the UK maintaining close ties to Europe. While it has been welcomed by some as an example of political pragmatism, some Conservative MPs have poured scorn on the Prime Minister for what they see as a betrayal. With negotiations ongoing, it remains to be seen when, or if, the result of the 2016 referendum will be enacted.

The recent Brexit developments have exposed divisions not just between the Labour and Conservative parties, but within them. Eight Labour MPs and three Conservative MP's resigned from their respective parties and have established 'The Independent Group'. Members of both parties left in protest of their leadership's handling of Brexit, as well the

management of internal party divisions, with some Labour MPs also citing Labour's mishandling of anti-semitism. The Independent Group, due to stand in future elections as a political party known as Change UK, are pro-European and may further frustrate the Prime Ministers attempts to pass her Brexit deal.

With her majority already low, it has undoubtedly been a blow to the Prime Minister to see three members of her own party sitting on the opposite bench with Labour MPs they so recently opposed. Similarly, the resignation of eight Labour MPs will only pile criticism on Jeremy Corbyn who has consistently been accused of failing to address problems within his own Party.

Despite these divisions, some legislation is getting through. In a rare show of unity between Labour and the Conservatives, a Bill was passed to allow opposite-sex couples to enter civil partnerships. Three Bill received Royal Assent and passed on to the statute books in March.

The Chancellor of the Exchequer, Philip Hammond issued his Spring Statement, in which he described the economy as remarkably robust despite the cloud of uncertainty left by Brexit.

The Chancellor also used his Spring Statement to announce a variety of

“ Any hopes of a snap election now look more likely to bring Labour into government than to solve the Prime Minister's Brexit woes. ”

public spending commitments on housing, climate change and technology. Announcements also included £100 million for police forces in England and Wales to tackle knife crime, another issue that has attracted rare cross-party support following a tragic rise in the number of young people being killed and calls to extend police stop-and-search powers. With recent polling (Politico-Hanbury, April 2019) suggesting that crime is now the second most important issue to British voters after Brexit, it is hardly surprising that knife crime has received so much attention.

The same polling provided an interesting insight into the where the political parties see most support. Overall performance ratings for both parties were dismally low, with voters giving both Labour and the Conservatives low scores for their handling of Brexit. Voters believe Labour would be better than the Conservatives at handling health, housing, education and transport, and the Conservatives were trusted on the economy and immigration.

More interesting polling came from Conservative research group, Onward, whose work on generational voting patterns found that despite strong support from older people, only 14% of young people would vote Conservative, while 62% would vote for Labour. The polling makes for unsettling reading for an already embattled Prime Minister. Any hopes of a snap election now look more likely to bring Labour into government than to solve the Prime Minister's Brexit woes.

To say that the last few months in Westminster has been turbulent would be an understatement. The inner-party divisions have challenged the rigid system party discipline that some political commentators have previously seen as a flaw of our political system. Rare glimmers of cross-party support have resulted in some important legislation, but Brexit, and all the uncertainty that comes with it, continues to dominate the agenda.



Meet
Sally Jones



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

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

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Mrs & Mrs Fletcher
Manchester

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Letter

"confidence to socialise once again"

Sir,

I would like to compliment Hearing Star, on the superb service they have given me when I contacted them regarding my almost complete hearing loss.

They came to my home, assessed my problems and recommended the hearing aids needed. They also clearly explained realistically, what benefit they would give me. They returned to my home and fitted the aids and again a few weeks later to adjust them.

All in all, whilst spending a large amount of money on myself, I am so very glad I took the plunge and feel really happy and relieved.

Thanks to Hearing Star I have confidence to socialise once again.
Janet Cook (Police widow)

Community News

Hearing Star organised a fundraising event at Ear Clinic, Lymington on 6th April.

Marie Jensen of Hearing Star (pictured right), welcomed the opportunity to support partner organisation and registered charity, The Police Treatment Centres (PTC). The charity supports the mental and physical health of police officers. It's a very demanding role and one that deserves support from communities across the UK. £616 was raised and each patient received a police teddy, courtesy of the PTC charity.



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Tel: 0800 03 23 771 email: NARPO@hearingstar.org.uk Online: www.hearingstar.org.uk

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Improving the emotional and mental health support for retired police officers

Dr Annette Crisp, a senior lecturer and former programme leader/developer of policing programmes at DMU, explores the need for emotional and mental health support for retired police personnel.



With the fairly recent interest of government into the wellbeing of blue light services, in particular, the focus on the mental and physical health of serving police officers, it appears that organisations such as the National Police College, the NPCC and the Police Federation are breaking a number of occupational and cultural barriers to ensure that officers might now be in a position to receive support for emotional, as well as physical harms, suffered as a result of their public service role.

Whilst this is commendable, it still leaves a significant number of individuals who have suffered indescribable pain as a result of their service to the public with little or no acknowledgement of the impact on them or their families. These are retired police personnel.

This obviously begs the question.... If serving officers experience emotional and physical stressors which require support what difference does retirement make? Without acknowledgement and support of the impact of pre-retirement experiences do they magically disappear post retirement?

Generally, the answer is no.

For many years for a significant number of retired police personnel, who are continuing to cope with the aftermath of their service on their physical and/or emotional health.

Background to our research

With this in mind Ms Georgene Hughes, an undergraduate student at De Montfort University Leicester, supervised by me, Dr Annette Crisp, a senior lecturer and former programme leader/developer of policing programmes at DMU, began to review the available research literature about this particular issue and found it to be scant at best.

Whilst it appeared that retired police personnel in some other western countries had networks of support which took them through the stages of pre and post retirement, the UK lacked similar services.

Whilst retirement can change an individual's outlook on life and the future our independent research, supported by NARPO members, identifies that many continue to have to cope with the impact of their former work-related experiences.

After our questionnaires were posted on-line, we received a total of 870 recorded responses - This reflects what appears to be a significant level of interest in the subject from NARPO members.

The results of our questionnaires indicated that there may be a considerable need for emotional and mental health support for a number of retired police personnel, in particular, as they transition from pre to post retirement. This need is currently invisible but requires a response at a national level.

Whilst the working police environment enables the diffusion of often stressful experiences, through the use of dark humour and alcohol- once an officer has retired, the opportunity to share and reminisce about such experiences disappears and, as a result, with informal collegiate networks removed - retired officers suffer isolation and memories of sometimes horrifying experiences begin to build up.

'The loneliness is like. A deep cold in your heart'.

Over half of the respondents identified their need to escape from disturbing memories, unexpected thoughts and flashbacks and believed these to be directly associated with their time serving the public. Currently, noting that access to specialist mental health support is mainly self-funded rather than being

offered as part of occupational health services post retirement.

'There may have been token literature drifting around but pointless without the support and genuine concern. You had to pay if your condition was longer than 8 sessions!'

“ Whilst it appeared that retired police personnel in some other western countries had networks of support which took them through the stages of pre and post retirement, the UK lacked similar services. ”

Over 85% said they had not been offered emotional or counselling support to deal with these experiences; with a number reflecting that they were additionally aware of the impact of traumatic experiences on former colleagues some of whom had subsequently ended their lives.

One former officers' response was particularly revealing, as he reflected on a number of suicides (or attempts) of retired colleagues, marital 'break ups', retirees with Post Traumatic Shock Disorder (PTSD) and a former colleague who; *'still has panic attacks when he hears emergency vehicles'.*

Another reflected on the reasons behind his feelings, associating them with; *'too much death, too much animosity'.*

Whilst others reveal some of the symptoms associated with PTSD that they live with daily;

Some retired officers made links to their experiences within the organization rather than the wider community as being a trigger for their current emotional state. Some of these issues were associated with frustrations over performance, poor management, harassment and bullying whilst others indicated their worries about changes in access to pensions;

'My retirement was Shambolic... I was messed around by my police force.'

'I feel very bitter about the way I was treated by the police. I felt that my mental illness was an inconvenience to them and the efforts to keep me were weak/non-existent'.

Whilst it is possible in a survey of this type to ignore the positive associations with work experiences post retirement it is also important to recognise that a number of respondents indicated that in retirement, they have continued to lead happy and fruitful lives. Sadly, based on the responses to this survey this may not be the norm.

'I meet regularly with ex colleagues and we all agree that we were proud to have experienced what we did and the way we handle it all. Ordinary people do not get to have these experiences and probably don't understand what it means to be a police officer'.

Plans for the Future

This research has now been completed and Georgene is currently completing the research submission for her degree. We would however like to take this opportunity to thank you all again for permitting us to look at what we believe is an important area for further organisational response and academic review.

We have reflected on just a small sample of the anonymous feedback and comments submitted by NARPO members in this article to give you a flavour of our findings, but overall we were concerned about the lack of uniform support given to police retirees. As a result of this research we believe that our findings evidence the need for government and policing originations to provide retired police personnel with relevant effective well managed support for officers who need it and will continue to work with NARPO to develop further opportunities for funding and other lines of support.

Staying mentally well in later life

Getting older and retirement both involve a change in lifestyle for most people.

Whilst for many this is positive for others it may lead to loneliness or a loss of identity.

Admitting that times are emotionally tough isn't always easy and asking for help can be even harder. Talking about

how you are feeling and your emotions isn't a sign of weakness, if you feel you are struggling with your mental health you need to ask for help. Feeling down or anxious will impact your family as well as yourself and can stop you enjoying life.



**Mental Health Awareness Week
13th - 19th May 2019**

How to improve your mental wellbeing

- ✓ Be prepared and plan for change
- ✓ Talk about problems and concerns
- ✓ Ask for help - practical and emotional
- ✓ Care for others - grandchildren, elderly parents, partners and friends
- ✓ Take care of yourself
- ✓ Keep in touch with friends and family
- ✓ Stay physically active - just a short daily walk is enough
- ✓ Sleep well
- ✓ Stay mentally active - do puzzles and games
- ✓ Eat and drink sensibly - enjoy a balanced diet
- ✓ Do things that you enjoy
- ✓ Relax and have a break

Practical help and guidance can be found from the following organisations:

- ✓ nhs.uk
- ✓ mind.co.uk
- ✓ mentalhealth.org.uk
- ✓ ageuk.org.uk
- ✓ citizensadvice.org.uk
- ✓ gov.uk

Emotional help is available from:

- ✓ Samaritans
- ✓ Cruse Bereavement Care
- ✓ Your GP

What can you do if you're feeling lonely?

- ✓ Smile, even if it feels hard
- ✓ Invite friends for tea
- ✓ Keep in touch by phone or letter
- ✓ Learn to love computers - using Skype and social media
- ✓ Get involved in local community activities
- ✓ Learn a new skill or activity
- ✓ Fill your diary
- ✓ Get out and about
- ✓ Help others by volunteering
- ✓ Join the University of the Third Age

Dealing with Post-Traumatic Stress Disorder

Are you a police officer who is secretly struggling with Post-Traumatic Stress Disorder (PTSD)?



A police officer can be exposed to many terrifying images and events that can trigger PTSD. Unfortunately, many police officers suffer in silence without getting the proper treatment to overcome PTSD.

As a result, here are 7 helpful tips on how to help a fellow police officer who is struggling with this fear related disorder.

1. Learn as much as you can in dealing with PTSD:

There are many books and information that will educate you on how to deal with PTSD and other mental health issues. Educating yourself and others about how to recognize PTSD and how to overcome it is very important in one's recovery.

“A person can also go to their local hospital or mental health community center to find people to talk to about your PTSD issues.”

2. Getting help is not a sign of weakness:

Some people may think that getting help is a sign of weakness. In this case, this kind of thinking is flawed. There is nothing wrong in getting assistance to help deal with your personal issues. The truth of the matter is that everybody

learns something new on a daily basis. Learning how to manage PTSD is no different. Your main goal should be to find the ways to get your life back on track and not worry about what others may think.



3. Find a local PTSD group:

It is important that the person who is struggling join a local PTSD support group so they can get advice from others who are dealing with these same issues. Many people who are struggling with PTSD will be better able to relate to others who may have similar experiences and insights.

4. Dealing with the bad dreams:

Many police officers may get nightmares regarding past events related to their job. It is not easy to stop the nightmares, but you can start to reduce the frequency of these bad dreams by talking to a PTSD counselor on a regular basis. Talking to a PTSD counselor is the first step in reducing your nightmares.

5. Know where to get help:

Contact your doctor or primary care physician in finding a PTSD counselor in your area. A person can also go to their local hospital or mental health community center to find people to talk to about your PTSD issues.

6. The worst thing you can do is to do nothing. Do not wait until it is too late:

To this day, there are people who ended their life because they didn't get the help they needed to manage their mental health issues. Do not let fear stop you from getting treatment.

7. Your situation is not hopeless:

There are many avenues a person can take to get their life back on track from PTSD. The key is to make the decision that you will do what it takes to overcome your fear related issues. Every problem has a solution. You just have to make the effort to find the answers.

Biography:

Stan Popovich is the author of “A Layman's Guide to Managing Fear”. For more information about Stan and to get some more free mental health advice, visit Stan's website at <http://www.managingfear.com>



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- Tickets to the Great Yorkshire Show
- Ticket to Ripon Races
- Family Pass for the Embsay Railway

Join the lottery online at www.thepolicetreatmentcentres.org/fundraising/lottery or ring our hotline on 0370 058 5957

All current lottery members will be entered into the draw and you can increase your chances of winning by buying extra tickets. To do this please contact our lottery hotline 0370 058 5957, quote your lottery membership number and make clear how many additional tickets you want. This will become your new number of "chances" in every subsequent draw.

Entries to the Superdraw close on Friday 26th April – so send in your form soon to get the ball rolling!

Thank you and Good Luck!

"Thank you very much to all at The Police Treatment Centres and the fantastic work they do. My wife and I are thrilled to win the flights to Majorca and we're already looking at when we can go. Just a shame we'll have to take the children!"
Previous Superdraw Winner



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The Police Treatment Centres



Computer know how

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Q My wife's computer seems to have been corrupted by a Firefox update received today and when she now tries to connect to any website including google facebook etc she gets this message:

YOUR CONNECTION IS NOT SECURE

I have tried to remedy the problem without success but brought up a box stating that a firefox update is incompatible with her system. I have tried to do a recovery to a previous recovery point but there are none recorded to use on the computer. I have conducted a security scan using her Avast security package no real issues there but still this message appears.

How can we fix?

A I would recommend that you uninstall Firefox firstly and then reinstall this. The problem seems to have been caused by a corruption in the install and/or possibly the update process. You can download Firefox again from the below link once it has been uninstalled from control panel -> programs and features.
www.mozilla.org/en-GB/firefox/new/

Q If I go to a page i.e. the BBC, M&S etc the page scrolls all the way down to the bottom without my input.

I try and move to the section I want, as soon as I take my finger from the mouse I am at the foot of the page again.

For some reason I also get the ding noise when I click on something.

A Unfortunately this sounds like a mouse fault – possibly a stuck or faulty scroll wheel. First you can try plugging the mouse into a different USB port – this may fix – if not, it will probably end up needing replaced.

Q My computer is around 18 months old. On some occasions when I go to open outlook 365 I am greeted with the following message on my screen:

Cannot start Microsoft Outlook. Cannot open the Outlook window. The set of folders cannot be opened. The file C:\Users\<username>\Documents\Outlook Files\<username>@talktalk.net.pst is in use and cannot be accessed. Close any applications that is using this file, and then try again. You might need to restart your computer.

I do restart my computer and on occasions it clears it but sometimes it remains and I have to restart it again. Sometimes if I leave it for an hour I can go straight into my emails without any trouble.

This used to happen with my old computer as well.

Q I have an Apple Mac 21" (2012), running OS Mojave, 10.14.3.

I normally keep it in 'Sleeping' mode and wake it up with no problems, until recently, when it now usually wakes up with a locked screen. I then have to restart it before I can use it normally, when it operates perfectly. It wakes normally after a couple of hours 'Sleeping' but overnight it more often than not wakes locked.

A It sounds like the Mojave update has automatically enabled the option to lock the system when resuming from sleep. You can disable this by going to the Apple Menu (top left corner) -> system preferences

A It sounds like something is "locking" your outlook PST file, which is the file mentioned here and is where your outlook data is stored. I suspect your antivirus may be doing this, perhaps by scanning the entire file on startup. Given that you said it sometimes works after leaving it for a while this reinforces my suspicion about it being caused by AV software. However, it's still an unusual thing to see. In this case, rather than changing antivirus settings I would first recreate the outlook account, which is a common method we use to fix general outlook problems that are hard to pin down. Here is how to do it:

Go to Control Panel and in the top right hand side select Small icons under the 'View by' menu.

Click on Mail and then Show Profiles.

Click Add and add a new profile and enter your details.

You will need to know your email address and password – most of the time this is enough, but sometimes outlook will also ask for the server settings, which you can get from your internet service provider (if it is an ISP provided email account).

-> security & privacy. Untick the box that states "require password [immediately] after sleep or screen saver begins. That will stop the computer from showing the lock screen after sleep.

If this doesn't solve it for you and you are still unable to progress past this point, there could be another feature that is causing trouble which I have actually turned off on my own Mac – a feature called Power Nap. You can find it again under System Preferences -> Energy Saver -> "Enable Power Nap". Untick the box and see if this resolves. The feature basically periodically wakes your Mac up to perform backups, check for mail etc. I noticed on disabling it that my system was much more reliable when returning from standby.

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what's on?

4th July 'The Recidivists' Reunion Lunch

'The Recidivists' is a group of retired detectives who have served on the Divisions of the old 3 Area (East and North East London), Central Squads or have lived in the East and North of London.

Contact: Julie Hillman - 07963 680243, 'Sandy' Sanderson - 01245 328079 or Mick Carter - 07702 862572 for further details.

Sept Lancashire Constabulary

Did you join Lancashire Constabulary as a Cadet in September 1969 and attend the third residential Course at Stanley Grange? If so, a reunion is being planned in Preston for early September 2019.

Contact: Kevin Morris via email Chairman@sprca.org



12th Sept Former Kent Policewomen's Reunion Lunch

Time: 12 noon

Maidstone Masonic Centre,
Cornwallis Suite, Off Courtney Road,
Maidstone, ME15 6FF
£25 per person - to include welcome drink and hot buffet lunch.
Application forms from sasmithers@ic24.net. Completed forms to be sent with remittance to the address on the form.



27th Sept EW/EH - Old Comrades 70th Anniversary

Time: 7pm

Bushey Sports Club

We are of the opinion that we are the oldest "Reunion" still in existence. As is befitting the occasion it will be a sit down meal £25 per head with raffle, guest speaker/s and entertainment throughout the evening. More details to be released over the coming months.

Please spread the word and new/old members always welcome for those who served (Uniform/CID/Police Staff) at EW (West Hampstead) and EH (Hampstead).

Contact: Louise P. McCarron
louisemc8625@gmail.com



7th 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. Despite being the smallest station on 3 Area there has always been between 35 and 45 attending these

reunions. A few years ago some officers from Barkingside (JB), Loughton (JO) and Woodford (JF) police stations attended this reunion. We would now like to 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 or via michael.carter@coppicegreen.com



22nd-24th Nov

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Contact: Mike Vince, Conference
Director at mike.vince@btinternet.com
For more information visit
www.policehistorysociety.co.uk or
email info@policehistorysociety.co.uk

5th Dec 'The Recidivists' Reunion Lunch

'The Recidivists' is a group of retired detectives who have served on the Divisions of the old 3 Area (East and North East London), Central Squads or have lived in the East and North of London.

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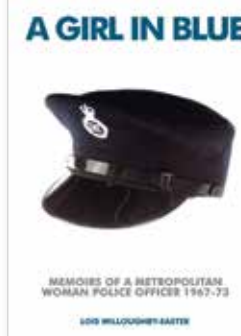
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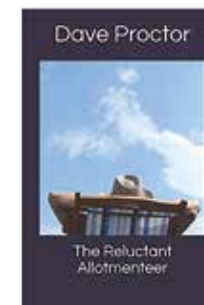


BOOK OF THE MONTH

A Girl in Blue

AUTHOR: Lois Willoughby-Easter

The role of female officers serving with the Metropolitan Police changed forever in 1973 with the so-called integration with their male counterparts; the WPC became a PC, equal in every way except gender. The move was not universally welcomed, however, and not just by male officers. This revealing, often humorous book tells the story of Lois Willoughby-Easter's almost six years as a Girl in Blue - a young female police officer serving with the Met in the years immediately before integration. It is a story probably typical of many WPCs who served in the late Sixties and early Seventies, facing what would be seen today as sexism and bullying, and eventually earning the respect of their male peers, albeit sometimes begrudgingly.

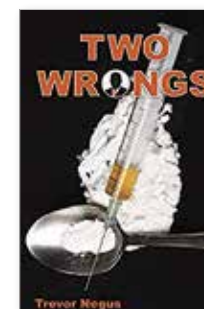


The Reluctant Allotmenteer

AUTHOR:

Dave Proctor
ISBN-10: 1798019825
ISBN-13: 978-1798019825

The book tells the tales of Percy, a man that has an allotment, but quite simply hates gardening and is repulsed by all that wallowing in mud and manure. He does, however, love the tranquility of the allotment away from his wife and their kids. Written by Dave Proctor, a former P.C. with Metropolitan Police and Cambridgeshire Constabulary.



Two Wrongs

AUTHOR:

Trevor Negus
Available on Kindle

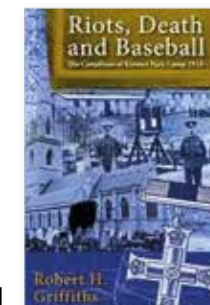
Barry Tate the man who had controlled the distribution of illegal drugs across the county for over a decade has finally been jailed for life. With his vice like grip removed rival dealers strive to fill the void and violent drug related crime soars in the towns and cities of Nottinghamshire. Standing in the way of this downward spiral into lawlessness are the Special Operations Unit, the armed response teams of Nottinghamshire Police. This war on crime takes an unexpected and personal turn when the wife of a serving SOU officer is abducted. She is Kate Jarvis, the barrister responsible for the successful prosecution of Barry Tate. As the police struggle to keep up with developments a burning question is left unanswered. Can two wrongs ever make a right?

Riots, Death and Baseball The Canadians at Kinmel Park Camp 1918 - 19

AUTHOR:

Robert H. Griffiths
Available from www.carreg.gwalch.cymru

Kinmel Park Camp, north Wales, in late 1918 until Summer 1919, was a post-Armistice camp. It became a vast 'staging camp' for thousands of Canadian soldiers, including British and American born ones, all eagerly awaiting their return home. The riots here of 4/5 March 1919 by these frustrated young men were another tragedy which added to the waste of the World War. Five soldiers met violent deaths, many dozens were injured, and there was a bitter aftermath. This is the story of highly decorated Canadian sliders; of Black and First Nations Canadian soldiers; of dedicated Canadian Nursing Sisters and of Canadian 'War Brides.'



The Drake Effect

AUTHOR:

Lou Fletcher
ISBN-10: 1797927264
ISBN-13: 978-1797927268

Sir Francis Drake's horde and sword are found beneath the front steps of a Tavistock hotel, which leads to their public display. Who will come to steal the treasure? What are their motives? Can the police successfully guard it? Detective Inspector Frances 'Frank' Steadwell is faced with a series of murders, and then an attempt on her own life. A fast-moving story which draws on the author's knowledge as a Tavistock police officer, and which leads to a startling conclusion.



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The Country's Popular Walking Routes Revealed

New analysis by the Ordnance Survey (OS) has identified the most popular hiking destinations and routes in the UK.

According to users of Ordnance Survey's (OS) online and app mapping system, OS Maps, the Peak District village of Edale village is the most popular beginning and end point for a walk. Fellow Derbyshire village Fairholmes - famous for its connection to the Dambusters' training - is the second most popular spot for people to start a walk, and also the most popular end point.

Over 818,000 public walking and cycling routes created over the past year using the digital map and planning tool, OS Maps, were analysed. By breaking down the country into square kilometres and counting the number of routes passing through each square OS Maps was also able to identify the busiest parts of the country for hikers. The place where the largest number of walkers' routes crossed is the summit of Snowdon in north Wales, with an impressive 2,370 routes.



Second place is Edale, with 2,300 routes recorded over the past year. Number three on the list is the walk around Scafell Pike while fourth is Allen Craggs and fifth is Great End/Long Pike - all three are in the Lake District.

Throughout 2018, users of OS Maps created and publicly shared 818,524 walking and cycling routes for others to explore and enjoy. Last year the average length of route created using OS Maps was 10 miles.

Nick Giles, Managing Director of Ordnance Survey Leisure, says: "OS Maps was launched in 2015, its users

have added more than 2.4 million running and cycling routes. These routes can be viewed on a map, or as 3D fly-throughs and even in real-life Augmented Reality (AR) using the Tabletop 3D feature. Then when you're out in the wild you can switch on an AR function to help you identify points of interest and landmarks on your horizon. To get outside as much as you can, whether that's a short walk or bike ride around your local park, or something a little bit more adventurous, is one the best ways to enjoy physical and mental health. It's free exercise that stimulates the senses and heals, and we are on a mission to encourage more people to get

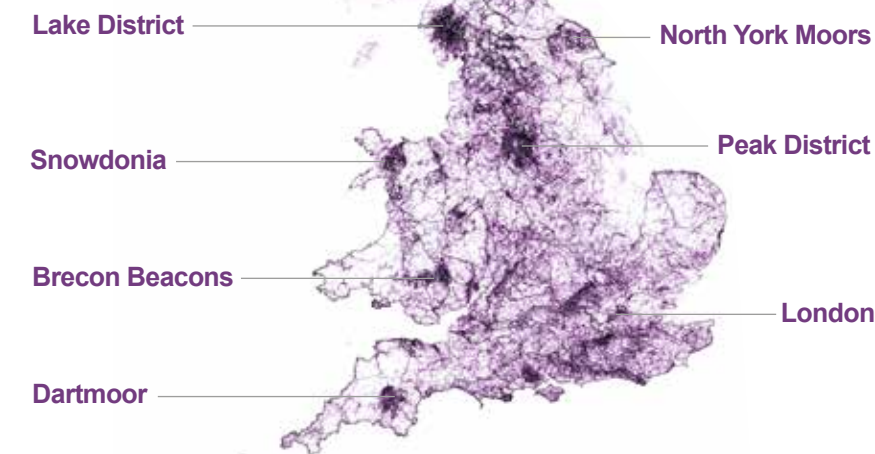
outside more often by making outdoor activity more enjoyable, accessible and safe for people of all ages and abilities."

For those looking to beat the crowds, Ordnance Survey also identified some of the least-walked areas.

They included north Lewis in the Outer Hebrides and north Aberdeenshire. The Isle of Sheppey in Kent, Spalding near The Wash and Sunk Island in the Humber Estuary also didn't get as much foot traffic as others.

The most popular city for walking, meanwhile, is London, followed by Manchester and Wakefield in third place.

ORDNANCE SURVEY
OS Maps 2018



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Holiday Lettings 2019



ENGLAND

Cornwall - Fowey

Izzyminx Holiday Homes have two properties with stunning views of the sea and are within short walk of beaches, shops and pubs in town centre. Choice of: Izzyminx Seaview (2 bedrooms/2 bathrooms), Izzyminx Harbour House (4 bedrooms/2 bathrooms).
Tel: 07813 890768
Email: Julie mail@izzyminx.co.uk
www.izzyminx.co.uk

Cornwall - St Ives

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

West Cornwall - Mount's Bay

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

Cornwall - Polperro

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



St. Michael's Mount, Cornwall

Cornwall Mousehole

Waterside unparalled Mounts Bay views Choice of studio apartments in twin bed or kingsize. In large detached bungalow outside space private parking level coastal path to Mousehole. Wi-Fi local bus every 30 minutes small dog welcomed competitive rates.
Tel: 07917337131 or 01736731282
Email: m3uet@btinternet.com

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 £290p.w. Open all year.
Tel: 0121 422 7556 or 07593933109 or 07929066586

Cotswolds - Water Parks

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

Cumbria - Kirkby Lonsdale

Superior cottage 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.
Tel: 07968504065
www.chapelcottagekirkbylonsdale.com

Cumbria - Kirkby Lonsdale

Located next to sister cottage Chapel Cottage. Renovated to designer standards, completed in February 2017. Two-bedroomed with gas fired log burner, and power shower. Parking and Patio Area. Free Wi-Fi. No smoking/pets. NARPO 10% Discount.
Tel: 07968 504065
www.cornercottagekirkbylonsdale.com

Dartmouth

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

Dorset - Chaldon Herring

Beautiful 3-Bed Thatched Cottage near to Lulworth Cove and Durdle Door. In quiet village with excellent pub. Dog friendly, Large enclosed garden Wi-Fi, Wood burner, Games room. Access to SW Coast path, 20% Narpo Discount.
Tel: Pete Wright 07758233070
Email: petewright@11thplus.co.uk

Hampshire - Milford

Superb two bedroom lodge Shorefield park, Milford, Hants. Close to the New Forest, Lymington and Mudeford beach. No pets. Landscaped park, restaurant, bar, shop, swimming pools, Jacuzzi, gym, sauna, etc. Discounted rates £650-750 per week.
Tel: Dave Panter 07977114170 or
Email: dp2891@hotmail.co.uk

Herefordshire - Ludlow

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

Herefordshire - Ludlow

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

Isle Of Wight

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

Lowestoft - Gateway to The Broads

Lord Kitchener Memorial Holiday Centre provides serviced en-suite accommodation exclusively to ex-service and ex-emergency service personnel, wives and widows, ten twin rooms, sea views, EV charging point, registered charity with rates at cost.
Tel: 01502 573564
Email: enquiries@kitchenerslowestoft.co.uk
www.kitchenerslowestoft.co.uk

Norfolk - Wells-Next-The-Sea

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

Northumberland

Coastal cottage, Beadnell. Sleeps 4, 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.
Tel: 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!
Tel: Sam Hamilton 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.
Tel: Karen 07778 920881
www.karenskottages.co.uk

Lake District - Keswick

Hazeldene Bed & Breakfast Accommodation. Superb location convenient for town centre, Lake Derwentwater, Theatre and local walks. Clean comfortable spacious en-suite bedrooms. Private Parking. Free Wi-Fi throughout. Lovely views. See for yourself on our live webcams.
Tel: 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 member - either use the online booking code 'NARPO'.
Tel: 01629 812359
www.bolehillfarm.co.uk

Yorkshire Dales

Molly Cottage, Ingleton. Sleeps 4. Stylish 18th century retreat in picturesque village, lovely restaurants and Waterfalls Walk a few minutes away. Contemporary style with John Lewis linen and cosy log burner. Perfect base for walking, cycling and relaxing. 10% discount quote NARPO.
Tel: Carole 07974008476
Email: cazfletch@icloud.com
www.mollycottage.com

WALES

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Tel: Howard Roberts 01248 811671
Email: cottage.wales@btinternet.com
www.homeandcruise.com

Anglesey

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Tel: 07803653503 or 07746767348

Pembrokeshire

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Tel: John Myatt 01239 831530
Email: info@cefnuduholidaycottages.co.uk
Virtual video: www.cefnuduholidaycottages.co.uk



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Tel: Campbell 0033 (0)553596878
Email: campech1@orange.fr
www.gite-pechaude.com

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Holiday Lettings 2019 continued...

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Katigiorgis

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ITALY

Tuscany

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

Tel: 07976 720022
www.tuscanydreams.co.uk

Tuscany

4 villa/apartments for couples in small private resort, breathtaking mountain views, heated salt water pool, no children location, NARPO discount.

Tel: 07851220540
 Email: freija.kristensen@outlook.com
www.tuscanyvillaresort.com

PORTUGAL

Algarve - Lagos

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

Tel: Ewan Conacher 01743 851977 or 07854 614450
 Email: EConacher@gmail.com

Algarve - Lagos Marina

Fantastic 2 Bedroom Apartment enjoying stunning views of Marina. Short walking distance to the Beach, Marina, Swimming Pool, Lagos Town and supermarket. Newly furnished, quiet location, sleeps 6, with 2 bathrooms, and 2 large double sofa. Car not necessary.

Tel: Andy Hill 07794 262014
 Email: andy.jayne14@hotmail.com
www.lagosmarinaapartment.com



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Email: Andy - MrLints@gmail.com
 Tel: 01629 356873 or 07919300362
 Email: Sam or Andy - sam@casa-collection.com
 Tel: 01749831113 or 07877642070

Portugal - 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

Spain - Valencia

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Tel: Nicki 0034 657689491
www.catadauvilla.com

CANARY ISLANDS

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Tel: Ken 07974807662
 Email: owens69@btinternet.com

Corralejo Fuerteventura

Las Fuentes two-bedroom apartment (sleeps 4 + sofa bed), peaceful location situated a short walk to local amenities and beaches. Facilities shared communal pools, air conditioning, live English TV, free Wi-Fi and private terraces. Prices from £320 per week.

Tel: 07952 947348
 Email: lasfuentes105@mail.com

NORTH AMERICA

Florida - Disney

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 Email: frnk.thompson@gmail.com
www.thompsonsfloridavilla.com

Florida - Gulf Coast - Cape Coral

Waterfront executive 3 bed/2 bath villa. Sleeps 6. Heated, screened pool. Private boat dock with access to Gulf of Mexico. Fully equipped, flat screen TV's, free Wi-Fi. Convenient for beaches, shops, restaurants, golf. 15% discount for NARPO members.

Email: Williams_philip2@sky.com
www.Buttonwood-bay.com

Siesta Key - Sarasota - Florida

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

Tel: 01262 670417
 Email: geoffsplace@hotmail.com
www.geoffs-place.com



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Just for fun!

NARPOnews would like to thank Chris White for devising the newest addition to our puzzle pages.

Chris was in the Met for just over 22 years before being cast through injury. Last station was Twickenham 'T' Division as a PS. After the job Chris went onto work mainly overseas until 2003 then self-employed in the UK and Scotland (as a forensic financial investigator) before retiring.

Sudoku

Each puzzle consists of a 9x9 grid containing given clues in various places. The object is to fill all empty squares so that the numbers 1 to 9 appear exactly once in each row, column and 3x3 box.

	3				9	5		
				2				
	6		3		4			8
	1						2	6
		4		3		9		
6	5						7	
7			8		6		3	
				4				
		3	7				1	

Answers will be published in the next issue of NARPO News



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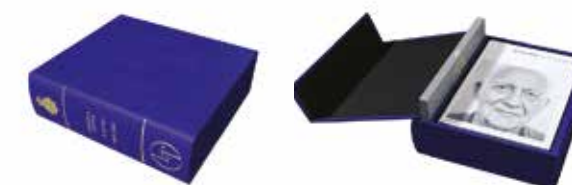
The Life Treasury at Home Book is a hand crafted personalised urn in the form of a book, with the police logo embossed in gold on the spine, containing a hidden urn unit for ashes, a personalised photo memory book and a keepsake box for items such as police epaulettes, collar number, awards and letters, etc.

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65 Reg Volkswagen Passat 2.0
TDI SE Business 5dr, White, 64K
NOW ONLY £11435



61 Reg BMW X1 xDrive 18d
M Sport 5dr, White, 51K
NOW ONLY £10020



14 Reg Skoda Octavia 1.6 TDI
CR SE 5dr, Blue, 65K
NOW ONLY £7975



64 Reg Mercedes-Benz A Class
A180 CDI ECO SE 5dr, White, 70K
NOW ONLY £10930



61 Reg Nissan Qashqai 1.6 [117]
N-Tec 5dr, Red, 41K
NOW ONLY £8574



16 Reg Mitsubishi Outlander 2.2
DI-D GX4 5dr, White, 40K
NOW ONLY £15559



61 Reg Ford Fiesta 1.6 TDCi [95]
Zetec S 3dr, White, 81K
NOW ONLY £4999



13 Reg Mini Convertible
1.6 Cooper 2dr, White, 57K
NOW ONLY £7556



12 Reg Nissan Juke 1.5 dCi Acenta
5dr [Premium Pack], Black, 48K
NOW ONLY £6512



66 Reg Audi A4 Allroad 2.0 TDI
Quattro Sport 5dr S Tronic, White 30K
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Time Out Puzzle 98



NARPODRIVE

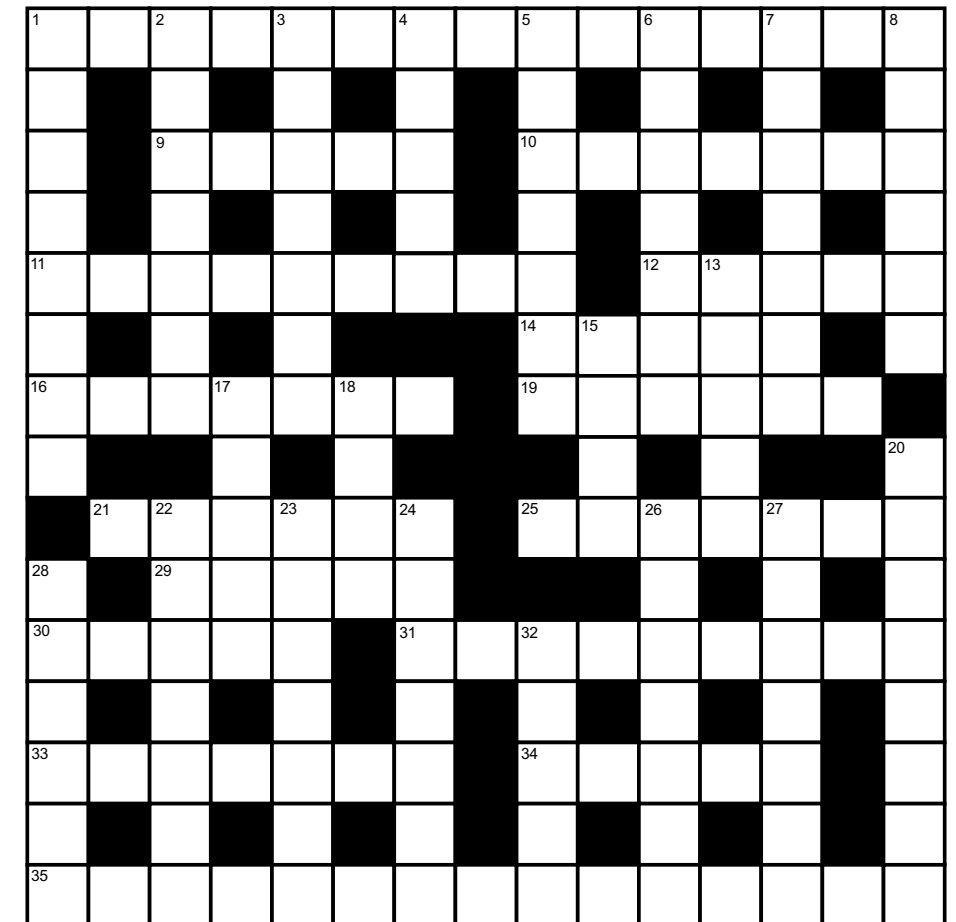
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Clues Across

- In a manner of credulous belief (15)
- The Second ----- (Sherlock Holmes short story) (5)
- Assumed boldness (7)
- Remove (9)
- "Their furrow off the stubborn ----- has broke" (Gray) (Elegy) (5)
- Antiques name for small wooden objects, especially bowls (5)
- Country in West Africa (7)
- Relative or nun (6)
- Wealth (6)
- Lend a hand (4,3)
- "----- said, soonest mended" (old saying) (5)
- Common term for the abdomen (5)
- East London district near Romford (4,5)
- Elder son of Henry II (7)
- Anger (5)
- What Utterson remarked he saw on the face of Dr Jekyll (Dr Jekyll and Mr Hyde) Chapter 2 (6,9)

Clues Down

- Alfred Hitchcock was called the Master of ----- (8)
- Desolate and sick of an old ----- (Ernest Dowson) (7)
- Large Berkshire town (7)
- The Friendly Isles (5)
- Small slabs, often of stone, sometimes engraved (7)
- First of St Clement's fruits (7)
- Unequal-sided triangle (7)
- "The ----- of England" (song from German's Merrie England) (6)
- Stop whatever one was doing (3,2)
- Lift (4)
- Outdo (5)



- Surname of Kent and England wicket-keeper of the 1930's (4)
- Mineral composed of copper, iron and sulphur (8)
- Illegal (7)
- Ancient farm cart, as painted by Constables (3,4)
- Slang name for trousers (7)

- Luxury car associated with Aston Martin (7)
- "Give a man a free hand and he'll try to put it all -----" (Mae West) (3,4)
- To bring to an incomplete end (5)
- The jargon of any class (5)

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 **31st May 2019**, with your name, address and membership number.

Name: Membership No. Tel No

Address

Postcode

ISSUE 97 Answers

ACROSS

- Catch as catch can
- Strange
- Tables
- Andes
- Ague
- Interim
- Ear
- Exercise
- Radio
- Recent
- Emulsion

- Woe
- Sicilian Defence
- Patient
- Laotian
- Criteria
- Tethered
- Haricots
- Apse
- Corral

- Canals
- Serge
- Derision
- Sampled
- Eton
- Needs
- Ike
- Ordnance
- Acetic
- Ropes
- Tati
- Rolls off
- Unwell
- Etna
- Bleak

**The winner of
the Time Out
Puzzle 97 is**
Mrs M Woodhead,
Northwich



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