



# NARPO<sup>NEWS</sup>

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



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**LIFE** after the Police

**WORK** after the Police

**LEISURE** after the Police

## Welcome note

### Welcome to our 99th edition of NARPOnews

Celebrations for our 100th anniversary are well underway. Up and down the country branches are hosting events for their members and we recently held our centenary dinner at the Tower of London. We were honoured that HRH The Princess Royal was able to join our celebrations. Read more about this event and local activities on page 16-17. You can also find out about upcoming events on the centenary pages of the NARPO website.

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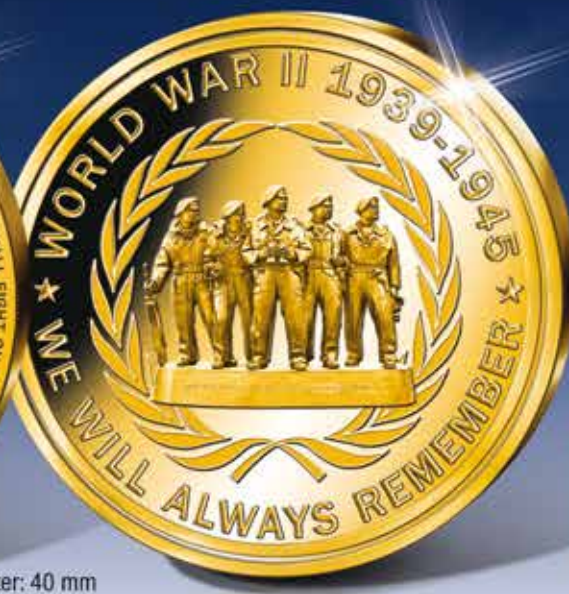
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**Well here we are in August and as I write this summer hasn't even started yet, probably as a result of my decision to start playing cricket again after a two-year break! STOP PRESS we now have some decent weather!**

# The Chief's Briefs

Despite the poor weather The Centenary Dinner held at the Tower of London was a tremendous success and a fitting celebration of our 100 years. Our Patron HRH The Princess Royal appeared to thoroughly enjoy the evening as did all those NARPO members who attended from around the Country and I thank all of you who have written to us saying what a wonderful event it was. It was great to see so many members at the event and it was particularly pleasing to have David Anderton a past President and his wife Joan on my table. Dave and Joan were on good form and enjoyed the evening.

A notable absentee was our immediate past President Ian Potter who as most of you know suffered a serious head injury shortly after he left the NEC and has been hospitalised since then as a result of his memory loss. Rosemary his wife is being fantastically supported by friends, family and local NARPO members and Ian is thankfully showing signs of some improvement and has now been moved out of hospital into a care home nearer to Rosemary, where he will more than likely remain for another 12 months or so. Myself and Deborah my wife visited him recently and he was looking well and was in good spirits and is clearly making some progress. I sincerely hope that Ian keeps improving so that he can move back into his home with Rosemary at some point in the future.

The History of NARPO booklet has been extremely well received by both our members and others and is a fitting tribute to our long history. Thanks must go to Angela Buckley the author who spent countless hours researching and looking through all our old minute books etc. at HQ, she is to be congratulated for the final outcome.

On page 39 of the booklet Peggy Sandford is shown as being from Berkshire, she is in fact a Surrey

Branch Member so apologies go to Peggy for the error.

My thanks must go to those Branches who invited my wife and myself to attend their Centenary celebrations, it was an absolute honour and privilege to attend and help celebrate this magnificent occasion. We attended the Hampshire Branches celebratory luncheon which was held at the Aegis bowl Southampton and had a thoroughly enjoyable day meeting some lovely NARPO members, enjoying a lovely meal and even received a special NARPO Centenary pen. Not to be outdone we also attended the Humberside Centenary evening dinner at the Hallmark Hotel, which again was thoroughly enjoyable and again we met some fantastic NARPO members even including one that provided the entertainment and we received a special engraved centenary wine glass! Following that we attended another luncheon organised by Cumbria Branch which was held at the delightful Carus Green golf club, where we both enjoyed a superb meal and were made very welcome by the members in attendance and managed to renew some old acquaintances and meet some fabulous Branch members. I am extremely conscious that these events take some planning and organising and my thanks go to all concerned in making these events a very enjoyable occasion and a fitting celebration of our Centenary year. I am also aware that other Branches have their own events planned and I wish you all every success.

## Injury On Duty Pensioners Association (IODPA)

Whilst we at NARPO offer expert advice and support to all our members in relation to their police injury award and can refer members to specialist legal advisors and/or The Police Federation, it is worthy of note that there is an

Association called IODPA, which is the only dedicated organisation that supports police officers that have been injured on duty through no fault of their own. IODPA offer support and advice to their members and charge a membership fee. Further information can be found on their website at: <https://iodpa.org/>

## Deductions from Injury Awards

Whilst on the subject of Injury Awards it is worth noting that The Police Federation supported a recent case at The Court of Appeal; *Evans & Ashcroft v Chief Constable of South Wales Police*, which highlighted that officers who were in receipt of an injury award that was in payment in 2010 may have had their injury pensions over-deducted since then. Constabularies have an obligation to take steps to refund the monies which have been unlawfully deducted and they have already been sent a letter by the Police Federation outlining that fact. It is worth noting that not all forces made the mistake so don't build your hopes up! In order to assist members The Police Federation has produced a questionnaire for retired officers to work out whether they may be eligible for a refund. Full information and the questionnaire can be found on our website at [www.narpo.org](http://www.narpo.org) or contact your local Branch secretary who will be able to provide a copy. The amounts recoverable are a few hundred pounds so don't start booking round the world cruises in anticipation! But remember that money is yours don't let them keep it.

**Steve Edwards**  
- THE CHIEF EXECUTIVE



# Readers' *letters*

## AXA travel insurance

My wife and I had a week in Cyprus in March this year, but being a good Scot I managed to stay for two weeks. Our first couple of days we enjoyed ourselves in Pafos at a Hotel we had used several times before. On the 3rd day we both started to feel ill and by the fourth day we were forced to seek medical help. We were taken by ambulance to a private hotel (the Royal) in Pafos and were admitted straight away. Me with a viral infection and my wife with what they thought was avian flu (bird flu). We had various tests including chest x-ray, ultra sound etc. As I had a heart attack in 2007 and was fitted with a stent, I was examined by a cardiologist. We were seen by a Consultant Physician twice a day for our time in hospital, I which worked out at nine and a half days. We were put on drips and had various medication pumped into us.

The medical insurance was second to none. They rang us every day from their office in Chicago and nothing was too much trouble for them. In fact, the staff at the Hospital said that AXA is about the best insurance company that they deal with. When we were deemed fit to fly they booked tickets for us with Tui back to Doncaster (where our car was) and too us to Pafos Airport.



The day after we arrived home the Chicago Office rang to check on how we were, and just last week they rang again to check on us and to tell us that they had paid for everything and we had no worries, and actually told us to enjoy our next holiday.

If any member thinks the Insurance is expensive having had to use it for the first time I can say that both of us were very well looked after and in fact the Hospital

gave us a bottle of wine on the day we left (you don't get that on the NHS).

To sum up this is a first class scheme and a first class insurance. It was the first time we had to use it and I hope it will be the last, but it is very reassuring to know that it is there when needed.

**Norman Craighead**  
Humberside

## Book research - Christopher Halliwell

I am a member of NARPO Norfolk and author of "Yorkshire Ripper: The Secret Murders". I am currently writing a book on serial killer Christopher Halliwell from Swindon and I am trying to establish his timeline from 1980 until his arrest in 2011.

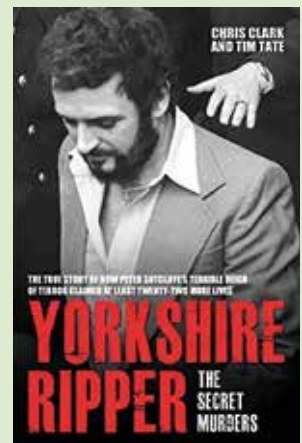
Halliwell worked all over the country in the capacity of groundworker, taxi driver and other occupations. I know that he lived at various times in the Northampton, Liverpool and Yorkshire areas, he was also a keen freshwater fisherman and narrow boat enthusiast which again took him all over The UK. I suspect him of a further 20 murders

and missing presumed dead cases of women, including sex workers.

Areas of strong interest The Northeast, Yorkshire, Lincolnshire, Sheffield, Derbyshire, Liverpool/Manchester/Cheshire, Oxfordshire/Wiltshire/Bristol/Gloucestershire.

If any member has had any past dealings with Halliwell could they please contact me by e-mail: [sirhcclark@btinternet.com](mailto:sirhcclark@btinternet.com)

**Chris Clark**  
Norfolk branch



Chris Clark, author of 'Yorkshire Ripper'



## Sheffield Old Comrades

It was good to read that our fellow retirees (May 2019 issue of NARPO News) EW/EH Division of the Metropolitan Police will be holding their Old Comrades 70th Anniversary dinner in September this year and are of the opinion they are the oldest Old Comrades in existence.

I am pleased they have been around for so long, but they are youngsters compared to Sheffield Old Comrades, which celebrates its 91st anniversary this October? Established in 1928, by the then Chief Constable of Sheffield City Police, Captain Percy Sillitoe, (later Sir

Percy Sillitoe, Head of MI5), with the sole intention of allowing retired members of the force to meet once a year for a dinner. There has been a meeting every year since it was established, including during the war years.

I guess the question now remains is there an Old Comrades out there any older than us?

**Stuart Chapman**  
Sheffield Branch Secretary -  
Sheffield Old Comrades

## Mindforyou

My husband, Derek and I have just returned from a holiday in Scotland with "Mindforyou" arranged with the help of NARPO Durham branch.

It was absolutely excellent and if I'm honest, much better than I expected. We were sent lots of information beforehand including directions and menus and were visited by one of the carers a couple of weeks before. The accommodation was "five star" with all disabled equipment provided. But it was the carers who made the holiday. They made delicious meals, drove us on excursions every day, pushed Derek's wheelchair uphill and downhill, provided entertainment and were endlessly patient and good fun.

We can't thank Durham branch and NARPO enough for making this possible.

*With our very best wishes,*  
**Christine and Derek Mapp**

## Commemoration plate

May I please through your pages, make the following appeal?

I am the genuinely proud possessor of the 60year 1919-1979 Police Federation Ceramic Commemoration plate and the 150year 1829-1979 Metropolitan Police Commemoration Wedgwood plate.

I am not 'online', but have made what enquiries I can, but to my genuine surprise, have failed to find any evidence of Centenary NARPO or Police Federation plates 1919-2019.

I would love to purchase one of these, if they exist, even if they be propagated by individual forces.

I would welcome any replies relating to this appeal and would of course pay the usual costs required.

**Robin Kirby**  
London

**Editors note:** NARPO's Deputy CEO has Mr Kirby's contact details, please email [depceo@narpo.org](mailto:depceo@narpo.org)

## Rundle & Dorey

When I retired and moved house 17 years ago, I had a conservatory built. I have enjoyed it - except when the sun shone brightly, and the temperature within under the glass roof rose to intolerable levels. I had planned to have a tiled roof fitted, at a cost of some £12,000 but fortunately noticed an advert in the last NARPO News by Rundle & Dorey, offering an insulated and plastered ceiling for £5,500. The company representative who attended - and was an ex-PC - was credible, and I ordered a new roof. It was provided 3 weeks later, by most efficient craftsmen, and we are delighted with the resulting improved comfort and usability of the conservatory. It clearly pays to read the adverts in NARPO News!

**Alan Bridgman - Surrey branch**

## Hearing Star

I have just had new hearing aids fitted by Hearing Star. There are no words to describe just how efficient and professional this company is. And that is before you mention the unbelievable quality of the aids they provide.

Like many of us I had lived with NHS aids for about 10 years. I kept asking when they might upgrade to new technology, but always the same answer. 'Lack of funding' is holding us back. Eventually I'd had enough and looked closely at the Hearing Star advert in LPP. With a little help from Mr Google to explain the technical bits, and with interest free credit, I realised I needed to give it a try. Definitely one of the better decisions in my life. If you need it, go for it.

**John Brett**  
London Met branch





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# President's Review

**We have now gone through the period where Branches have been having their AGM's and at the same time many Centenary events have been taking place with many more to come over the next few months.**

I have been fortunate to have been invited to some of them and can say that they have been very good occasions allowing me to meet and say hello to many of our members and thank Branch officials for the work they do. A concert, lunches, afternoon teas including a River Trent trip by my own Branch. Well done to all those responsible for the organisation.

Planning for this year's Annual Conference is going ahead at a pace, motions submitted and we have had some amendments for the NEC to consider at their next meeting later this month. We, CEO Steve Edwards, Kate Rowley and I have visited the venue at Southport and discussed our needs with staff at the hotel, the conference centre and the various sound technicians. The Conference working group and the CAC have looked at a variety of ideas and made some recommendations for the NEC's consideration.

***“...the Centenary Celebration event at the Tower of London on 13th June, was attended by Her Royal Highness, The Princess Royal, who is our Patron in our Centenary year.***

***Those who were able to attend enjoyed, what I considered was an event of which NARPO can be justifiably proud.***”

I was fortunate that during this period between magazines being published together with Brian Marshall and the local police commander to pay a visit to the north of our County to pay a visit to the home of Edward Birtles, a Branch member celebrating his 100 birthday with family and friends. We gave him a small gift that we were told by the family he would appreciate but only in small doses. He's still living at home with his wife and he was proudly displaying the card he had received from Her Majesty, The Queen.

Regrettably a busy month for attending funerals including that of my predecessor as a Regional Representative on the NEC, namely Len Smith from Derbyshire.

Moving on, Steve Edwards and I continue to work on various issues with Later Life Ambitions and we have also attended the recent AGM of the Public Services Pensioners Council where Steve was re-elected Treasurer and I remain a Council member.

Steve Edwards and I had a meeting with Holly Lynch M.P. and Beth Sidwell from Connect on ways to take forward the issue of Widows Pension for Life.

Steve Edwards and I have also had a meeting with Martin Hewitt the new head of the National Police Chiefs Council discussing ways we can progress issues together.

I attended the Annual General Meetings of the Northern Police Charities beginning with the Police Treatment Centres AGM, followed by the St George's Police Children Trust AGM. Steve Edwards and DCEO Alan Lees (Trustee) were also in attendance.

Both meetings had reports from the Chairman, Investment Manager, Auditor, Treasurer and the Chief Executive. Opportunity was taken to raise the issue of access to the Psychological Wellbeing



Programme for the many retired officers medically retired with stress related issues, also the amount of time they could spend at the Centre which at present is insufficient to take advantage of the full programme. Another opportunity was to say that the Service's duty of care does not end when someone leaves under the above circumstances. Not the Treatment Centres responsibility to do it all, a view put by the Head of Clinical Services. A subject we will continue to raise.

My final comments are to say thank you to two named persons, Lee Burrow and Jessica Cherrill. Lee was the man who did most of the liaison with Palace Staff and ourselves, being available at all times to make it easier for us to make sure all ran smoothly. Jessica oversaw the Centenary Celebration event at the Tower of London on 13th June, which was attended by Her Royal Highness, The Princess Royal, who is our Patron in our Centenary year.

Those who were able to attend enjoyed, what I considered was an event of which NARPO can be justifiably proud. Many congratulations and thanks given to me and other NEC members on the night and since that time on the success of this prestigious event.

Our 100th Anniversary was on 25th July, and in recognition of this milestone we held a Parliamentary Reception in the House of Lords on 17th July, to bring together our Members with supporters in Parliament and stakeholders from the wider policing community to celebrate NARPO's work and achievements over the last 100 years.

**Brian Burdus**  
**PRESIDENT**

# NARPO News

## Re-dedication ceremony for Sgt Hatley

The gravestone of a sergeant who died on duty in the late 1800s has been replaced thanks to the fundraising efforts of the Police Roll of Honour Trust, supporting by the Northumberland branch of NARPO and the Police Federation.

Sergeant John Hateley died in 1875 whilst attending a serious disturbance at a pub in Alnwick. During the incident, crowds began to throw stones at the police in attendance and in the struggle Sergeant Hateley was struck by a stone and collapsed. The subsequent post mortem showed that he had died from heart failure brought on by the stress and exertion of the situation.

His colleague collective financed the headstone to the sergeant after he was buried in Alnwick cemetery. Over the many years the headstone has eroded with the weather and become undecipherable. This led to local retired officers to seek assistance from the Police Roll of Honour Trust to replace the headstone.



*A re-dedication ceremony was held at Alnwick Masonic Hall in Sergeant Hatley's honour to mark the new headstone.*

## Hampshire Constabulary Families Day

The annual Hampshire Constabulary Families Day was inaugurated by Sir John Duke (CC from 1977-1988) in furthering the family aspect of the Hampshire Constabulary. Usually held on the first Saturday in June, it gave an opportunity of a once a year 'Police Fete' for all employees and their families. In subsequent years it evolved as

demonstrations of the force's capabilities (Land, Sea and Air). Its current 'home' is the Police Support HQ at Netley, Southampton.

The most recent event took place in early June and included police dog demonstrations, historical presentations, old and new police vehicles and

equipment, plus performances from a police choir and musical presentations by the police band. As a tribute to their police service, widow(er)s, on invitation, are treated to VIP attendance, meal and cream tea. All ranks participate and mingle as friends. The four Hampshire NARPO branches are represented and promoted on this our centenary.



*Hampshire Families Day*



## Meeting with the Mayor

Recently, members of Bolton Branch visited Bolton Town Hall to meet Madam Mayor Councillor Hilary. There were 14 retired officers and three police widows.

The Mayor was struck by each individual story - from being part of the Emergency Procedures Department inspecting and testing early warning sirens to being a decoy when Myra Hindley was taken up Saddleworth Moor to locate bodies of the children buried there. Other experiences shared included meeting Mohammed Ali at Tesco and working in war torn Croatia for The Organisation for the Security and Cooperation in Europe in 2000.

The eldest member present was nearly 88 years old. Her father was a police officer and she had 'always wanted to be a police lady'. Joining in 1952, her most memorable event was being personally introduced to the Queen on the occasion of her Silver Jubilee.

Afterwards the Mayor wrote, "I believe that associations like NARPO are vital to



*Tea and biscuits with the Mayor (Bolton branch)*

the wellbeing of our older citizens, giving people the opportunity to chat, reminisce and take part in mutual activities is something I am sure your members look forward to and gives a sense of

belonging that often feels fragile when a partner dies."

The 17 officers represented had given over 500 years' service to the local community.

## Long Service Awards

Chief Constable Olivia Pinkney presents four former Portsmouth City police officers with long service awards at the Hampshire Constabulary Chief Constable's Award Ceremony. The retired officers have been members of the Hampshire Police Male Voice Choir for over 200 years between them.

### Tell us your NARPO news...

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



*(l-r) Brian Wareham, Tony Thompson, Chief Constable Olivia Pinkney QPM MA, Roger Reynolds, Bryan Scarth*

# NARPO News continued...

## Commemorative coins

To commemorate our centenary year, a limited edition special gold coloured coin has been produced to mark the occasion. Featuring the NARPO centenary logo and coat of arms, the coin is available to purchase from our online centenary shop and is delivered in a black presentation box. Other one-off items including ties, mugs and scarves. To find out more, please visit [www.narpo.org/centenary-merchandise/](http://www.narpo.org/centenary-merchandise/)



## Edward Birtles

NARPO member Edward Birtles has celebrated his 100th birthday.

He joined the RAF at the age of eighteen (National Service) and served during WW2 as a wireless Operator in the Middle East. After the war, he went to join the City Police at the Guildhall. As he was not tall enough (they tried to stretch him a little but not enough) they told him to go across to the Shirehall as the County Force would have him.

He served at Kirky in Ashfield, Selston, Rural at Sutton on Trent covering five villages, Langold, Worksop and finally Retford from where he retired as Inspector.



Edward Birtles with NARPO President, Brian Burdus and Superintendent Ian Roberts

## Life memberships



During the 2019 AGM Dudley members and the Committee honoured Dennis Morgan and Bert Mifsud with lifetime membership in recognition of all their hard work done for the Branch over many years. Dennis was nominated and accepted the position of Branch President, which he recognised as a great honour.

## Tell us your NARPO news....

If you have any news that you would like to see included in the NARPO news section then please get in touch.

We would like to hear from you! Please contact: [businesssupport@narpo.org](mailto:businesssupport@narpo.org)





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# The most famous police station in England



Bow Street Police Station and Magistrates Court

## The most famous police station in England - Bow Street Police Station - is now under redevelopment and is set to become a boutique hotel by 2020.

Located in the heart of Covent Garden, the Grade II-listed Victorian building, which housed both the police station and magistrates court, was built by the Metropolitan Police in 1881. Over the years, many famous defendants have been housed in the courthouse cells including suffragettes Emmeline and Christabel Pankhurst and the Kray Twins. Oscar Wilde was arrested and charged with gross indecency at the court in 1895.



Police Station first floor female cells  
Courtesy of Steve Mould

The police station closed in October 1992 with the courts closing in July 2006. The building's Grade II listing meant it was not economical to update it to modern standards. It has remained empty ever since.

It will now be converted into the 91-room Nomad London, which aims to restore and celebrate the existing Magistrates Courthouse building and Police Station. According to plans, the hotel will offer 91 guest rooms, a new restaurant and three bars. The original Magistrates' Courtroom will be converted into an events space.

A Bow Street Police Museum with rotating exhibitions, honouring the history of the Metropolitan Police Force, will also be created in and around the original male cell block of the police station on the ground floor.

Dave Allen, former Bow Street Police Officer, says, "I am happy to report that

my old station will be open for visitors in the summer of next year. I am personally impressed with the plans for the cells which will highlight the special place that Bow Street has in the history of policing. And so, if you are planning a visit to London's Covent Garden make sure you head for the white lights of the NoMad London and its 'museum' on the side."

Dave Allen runs the website [www.bowstreetpolicestation.weebly.com](http://www.bowstreetpolicestation.weebly.com)

## National Police Wellbeing Service

A ground-breaking National Police Wellbeing Service aimed at improving mental and physical health support for officers and staff has been launched by the College of Policing.

The new service will include mental health outreach support for police officers and staff as well as training and toolkits to improve the provision in individual forces.

This service has been developed using a £7.5 million investment from the Home Office's Police Transformation Fund, and has been overseen by the College of Policing working closely with the National Policing Lead for Wellbeing Chief Constable Andy Rhodes (Lancashire).

The service is being introduced after research found that officers and staff, particularly those in frontline roles, did not have the time or consistent access to local support for their mental or physical wellbeing.

NARPO has already met with the project lead CC Andy Rhodes with a view to extending this service to retired officers, as it is apparent that there is very little support of this type for retired officers who may well be suffering some form of psychiatric trauma as a consequence of their experiences whilst in the police service.

## Disability Conference

The Disabled Police Association (DPA) held its inaugural annual conference on 5th June 2019, an international first in policing.

Formed in July 2012, the Association welcomed members of the police family from across the country who live with or care for loved ones with disabilities.

The event, with the theme 'Enable rather than Disable', was held at The Fielder Centre in Hatfield and sponsored by Police Mutual and Police Care UK.

It was also supported by the National Police Chiefs Council (NPCC), Hertfordshire Constabulary Chief Constable Charlie Hall, and

Hertfordshire Police and Crime Commissioner David Lloyd.

DPA president Dr Robert Gurney said: "The aim of the event was to bring together those who work within policing and live with disabilities to provide support and advice, share good practice in relation to supporting officers and staff with disabilities, and explore some of the barriers that they face at work".

The DPA is a national body that represents disability support networks within police forces across the UK. Its main aim is to promote equality of opportunity for people with disabilities or carers who work or volunteer within the wider policing family.





## Independent Financial Advice Exclusive offer for NARPO members

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

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

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

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

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

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### 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.

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

### What do our customers think?

**'I was very happy with the service provided by Sally Jones, it made a huge difference to have someone 'hold my hand' for the whole process from start to finish. She was always available to answer any questions, she was very professional in her approach and made me feel that my application was important. I cannot speak highly enough about the quality of care and service that she provided. She is a credit to the company'**

Mr Smith, Derbyshire

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ALL PART OF THE SERVICE



# Centenary Around the country

## Centenary Event

Over 500 NARPO members gathered at the Tower of London in June to celebrate NARPO's centenary year. The event, which included a drinks reception and four-course dinner, marked the highlight of our 100 year celebrations at a national level.

Almost all branches were represented at the dinner, with many travelling considerable distance to join the festivities. They mingled with a number of invited guests including NARPO supporter, Baroness Harris.

HRH, The Princess Royal has been our patron throughout our centenary year, and we were honoured that she agreed to attend

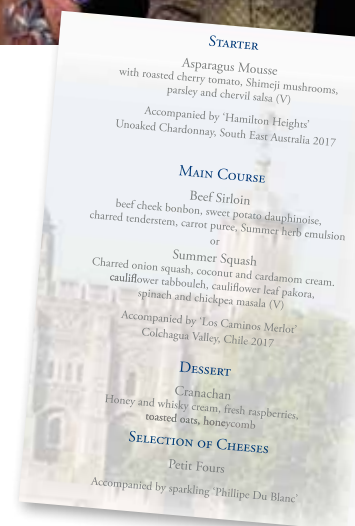


The Princess Royal

the centenary dinner and give a speech.

She spoke about the value of and tireless contributions made by our volunteers in local branches and noted that our core values have remained pretty much the same over our 100 years. In 1919 The National Association of Retired Police Officers was formed to represent the views of retired police officers and one of the first objectives was: To seek the revision of police pensions, which at that time were based on pre-war pay scales. Much has changed over a hundred years but that first objective is still reflected in the current objectives which are: To safeguard the rights of members and to promote measures for their welfare, with particular regard to pensions.

The event was a great success and was a great way to enhance the reputation of NARPO as we look towards the next 100 years!



## Suffolk Branch

The first of three afternoon teas to be held across Suffolk took place in Bury St Edmunds on 15 May when 88 people attended and were treated to a DVD showing local NARPO and police history. Widow member Faith Avey aged 100 years cutting the commemorative cake in the presence of her daughter and Colin Woods, Western Area Chairman.

On 1st June over 150 members of the Suffolk Branch had exclusive use of the Brick Lane Music Hall, London for its highly entertaining show and a cream tea.



Members celebrating against the external backdrop of the Music Hall



## Leeds Branch Celebrations



To mark the Centenary, the Leeds Branch chose three diverse charities to support, with each receiving £1,000 each.

Two of these charities provide vital support to members - West Leeds Breath Easy Group – supporting those with Breathing Diseases and 'The Friends' - supporting the Leeds Haematology Service for people with Blood and Bone Marrow Diseases.

The third charity is quite a different type of charity called 'CATCH' (Community Action to Create Hope), based in Harehills, Leeds. This is a youth

engagement and diversion scheme set up by Ash Razzaq, a serving West Yorkshire Police Officer. The scheme is really making a difference in Leeds, particularly Harehills. Supporting this charity represents the Leeds Retired Police Officers Hand of Friendship, reaching out to provide a Hand of Hope to young people and help divert them from crime.

Representatives of the charities were invited to a summer buffet lunch at Woodhall Hills Golf Club Calverley on Wednesday 12 June, where there was a presentation to each charity.

## TVP Buckinghamshire Branch

TVP Buckinghamshire Branch used their 100-year Celebration precept refund to heavily subsidise the meal for the Branch's AGM. Over 100 members attended, having paid only £5 for a three course dinner. The other special feature was the celebration cake with the 100 Year logo, and the Buckinghamshire Swan.

Barbara Marchant, the Chairman, invited Gary Hue, Dave Turner and Sheree Beckingham, the Secretaries of TVP Buckinghamshire, TVP Berkshire and TVP Oxfordshire Branches respectively, to cut the cake using an historic Berkshire Inspectors Sword, (Hanger).

Barbara was also surprised, (and lost for words), when the Branch awarded her with Life Membership in recognition of her work as Chairman for the last nine years. Penny O'Nions, a long standing Committee Member, made the presentation.



## The Land of Song Kept a Welcome

On a cold, wet, night in April with gale force winds off the sea, the doors of the Rhyl Pavilion Theatre in North Wales were opened for a Centenary Charity Concert, hosted by Joint North Wales NARPO



Many of the concert performers have police connections. For example, Rhys Meirion, an International Tenor, who has performed at Opera Houses throughout the world and was Principal Tenor at the English National Opera, is the son of a retired North Wales Police Officer. The Colwyn Male Voice Choir has several members who are serving or retired police officers.

The concert raised over £7,000 for a number of local charities, which were carefully chosen based on the quality of life and end of life factors affecting our North Wales communities. The beneficiaries selected were the Wales Air Ambulance (which will also benefit Children's Air Ambulance, in its provision of specialist facilities for paediatric and neonatal patients) together with our Local Hospices in each of our three NARPO Branch areas.

## Hastings & Rother District Branch



*President Gordon Message cutting the cake*

Hastings & Rother District Branch celebrated the Centenary of NARPO by holding a Special Centenary Lunch in The Garden Suite, at Bannatynes Hotel, St Leonards On Sea.

Nearly 50 members enjoyed a three course luncheon with wine and followed by coffee and cake. The special NARPO cake had been made and donated by members Angela & David Bristow. A magician greeted members as they arrived and also visited every table, entertaining them during the meal.

# Exclusive £100 cashback member offer on Funeral plans<sup>^</sup>



## Fix the costs of the services in your plan - Guaranteed

As a valued NARPO member you can benefit from an exclusive £100 cashback offer when you take out a Dignity Prepaid Funeral Plan.

### Why a prepaid funeral plan makes sense

The Dignity Prepaid Funeral Plan can help avoid leaving family and friends with financial worries or any extra stress by helping you to plan ahead and sort out your funeral in advance.

You can freeze the price of the services in the plan at today's cost, protecting your loved ones from future price increases.

### Financial security can give you complete peace of mind

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

### Peace of mind for you

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

### Peace of mind for your family

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

Dignity's Diamond plan has been given the top, 5 Star Rating from Defaqto, for its comprehensive level of features and benefits.

**INDEPENDENTLY  
RATED  
5 OUT OF 5**



## Why choose a Prepaid Funeral Plan from Dignity with NARPO?



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



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WITH DISTINCTION

\*\*Dignity plc Annual Report & Accounts 2018.

<sup>^</sup>The £100 cashback will be sent to you by cheque no sooner than 30 days from taking out the plan.

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



# Financial

## Wellbeing in Retirement

**Your financial wellbeing is just as important as your physical and mental wellbeing, so it's important to find time to effectively manage your money.**

You may have experienced a big change in your monthly income when you retired, not everyone will be financially comfortable in their retirement. There are lots of factors that may affect how financially secure we feel in retirement – actors such as divorce, illness, caring for elderly relatives, supporting children at university or helping them to get onto the property ladder. Not having sufficient funds in retirement can contribute to feelings of social isolation and loneliness

**Retirement is the perfect opportunity to review your financial situation.**

The key to making the most of your money is budget planning. It's a good idea to start by working out your monthly income, outgoings, debts and any large expenses you have coming up in the future. By putting together a budget plan you'll have a clearer picture of what disposable income you have.

It is important to review your outgoings to see where you can make savings and ensure that you are getting the best value for items such as your energy bills, car insurance and mortgage if you still have one.

If you have debts, are these being managed. Those with problem debt are significantly more likely to experience mental health problems. Which can then lead to physical health issues and also sleep difficulties.

To help you to plan your finances over the long-term it can be a good idea to work out what money you expect to need and when.

Whilst there will always be expenses you can't plan for, there are some that you can – for example, do you have children who might be going to university, a special wedding anniversary or family celebration on the horizon, will your house be ready for some new windows in a few years or do you plan on changing your car soon? These are all things that you can make plans for now.

Try writing a list of all the expenses you are expecting over the next 5, 10 or even 15 years. This will show you what money you already have plans for, when

you'll need it and how long you should save or invest it for in the meantime.

### How to maximise your income and reduce your expenditure

Here are some tips on how to get a bit of additional income to sustain a lifestyle you're used to:

- **Check your bank statements** - make sure you're not making any regular payments for services or subscriptions you no longer want or thought you had.
- **Review your savings and investments** - when did you last check the rates you were getting were competitive? Could your money be working harder for you if you were to invest it?
- **Start a new business** - if you've always dreamt of being your own boss, your Police service retirement could give you the opportunity you've been waiting for.
- **Start a second career** - one of the good things about retiring from the Police service is that you may still be young enough to go on to do more great things.
- **Make sure you're getting all the benefits you're entitled to**
- **Rent out a room or parking space** - if you live in an area where space is at a premium you could choose to make the most of it and cash in.

### Police Mutual Products and Services

Police Mutual offer a range of wellbeing support services, for more details check out our website [www.policemutual.co.uk](http://www.policemutual.co.uk)

#### We can help with the following services

- Give your finances a check using our financial fitness checker at [policemutual.co.uk/wellbeing/financial-fitness](http://policemutual.co.uk/wellbeing/financial-fitness)



- Set yourself a budget using our budget calculator at [policemutual.co.uk/wellbeing/budget-calculator](http://policemutual.co.uk/wellbeing/budget-calculator)

- For more information on our free mortgage advice service including re-mortgaging have a look at [policemutual.co.uk/mortgages](http://policemutual.co.uk/mortgages) or call 01543 441630

- We've teamed up with PayPlan, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties. They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt. Get free and confidential help to combat your debt and call them today on 0800 197 8433.

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

**Health & Wellbeing e-portal**  
<https://healthassured.eap.co.uk/>  
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# Benefits update

## State benefits

- The DWP has announced that from 31 May 2019, new PIP claimants whose cases would have been reviewed after they reached State Pension Age will instead receive an ongoing award with a 'light touch' review at 10 years. The DWP also announced that the 10-year light touch review will be extended to existing PIP claimants above State Pension Age in the coming months.

- If you are ill or have a health condition or disability that limits your ability to work, you may be able to get 'New Style' Employment and Support Allowance (ESA). 'New Style' ESA is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit (UC). 'New Style' ESA is a contributory benefit. Normally, this means you may be able to get it if you've paid and/or been credited with enough National Insurance contributions in the two full tax years before the year you're claiming in. Your (or your partner's) savings will not affect how much 'New Style' ESA you're paid. If your partner works, it does not affect your claim. Most income is not taken into account (but a personal pension can affect the amount you may receive). While you receive 'New Style' ESA you'll earn Class 1 National Insurance credits, which can help towards your State Pension and other contributory benefits in the future.

- 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.

- The government has introduced changes to benefits for mixed-age couples from 15 May 2019. When single people reach State Pension Age, they move from working-age benefits to pension-age benefits. Prior to 15 May 2019, couples could choose to make that transition when the older partner of the

couple reached 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 are unaffected while they remain entitled to either benefit. However, since 15 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 government is set to adopt a new measure of poverty that could lead to a big shift in State support away from pensioners and towards families with children. The DWP says it will consult on experimental data to record poverty more broadly, including savings and other assets available to individuals, and to take into account daily living costs. Under the new measure the number of people living in poverty is 14.2 million, broadly similar to the old figure using only average income, but the type of households included changes radically. Around 2.7 million people are no longer considered poor, mostly pensioners, while 2.6 million people are classed as living in poverty who were not previously — largely families with children and especially households with a disabled child or adult, whose living costs are much higher.

- 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 31 December 2018, they were required to meet certain exception criteria to get help with these payments.

- 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.

- With the summer holidays upon us, here's a timely reminder that if you're a working-age grandparent, you could qualify for Class 3 National Insurance credits for looking after your grandchildren aged under 12 – to help top up your State Pension. Class 3 credits are transferable, which means working parents give up their Child Benefit credits and donate them to their relative. The parent must have a qualifying year for National Insurance without needing the Class 3 credit (which they receive automatically for Child Benefit). There is no minimum requirement for number of hours of care in a week. There is one credit per Child Benefit recipient, so if you look after your daughter's three children you would only get one credit, but if you look after your son's child as well you would receive two credits. For details of who can apply for 'Specified Adult Childcare Class 3 Credits' and how, visit [www.gov.uk/national-insurance-credits/eligibility](http://www.gov.uk/national-insurance-credits/eligibility) or phone the National Insurance Helpline on 0300 200 3500.

“ With the summer holidays upon us, here's a timely reminder that if you're a working-age grandparent, you could qualify for Class 3 National Insurance credits for looking after your grandchildren aged under 12 – to help top up your State Pension. ”



## Pensions

- HMRC has updated its guidance for individuals on how to work out whether they have a reduced (tapered) pensions annual allowance for a tax year. The guidance was updated on 22 May 2019, to clarify the types of income that may be included in an individual's taxable income. The sections on working threshold income, pension savings, and how to calculate the amount of pension savings an individual's employer has made, have also been updated.

- Defined benefit (DB) schemes have been in the news recently, following high profile cases like BHS and Carillion. The Pensions Advisory Service (TPAS) has recently published a document on its website that answers some of the most common questions that pension scheme members have been putting to its helpline, outlining the funding issues surrounding DB pensions, the safeguards in place and the guarantees attached to scheme benefits. You can find it at: <https://www.pensionsadvisoryservice.org.uk/news/defined-benefit-how-secure-is-your-pension>

- The government has published guidance for pension scheme trustees on how to mitigate the effect of unequal Guaranteed Minimum Pensions (GMP) on pension income. Similar to the State Pension, GMP was calculated differently for men and women. In last year's landmark Lloyds judgment, the Court ruled that the GMP system had historically operated unequally, and male and female members should have been treated the same. The ruling applies specifically to GMP earned between 17 May 1990 and 5 April 1997. The guidance aims to help trustees navigate the process to ensure they can meet their legal obligations.

- According to The Institute for Fiscal Studies (IFS), pensions automatic enrolment has brought almost half of the UK's small business workforce into workplace pensions. More than a quarter of private sector employees in the UK work for a small business. While fewer than one in six of these workers were

**“ Private banking customers tricked into transferring money to fraudsters will now be protected by a new scheme. ”**

saving for retirement before automatic enrolment was introduced in 2012, that figure has now reached seven in 10.

## General

- Private banking customers tricked into transferring money to fraudsters will now be protected by a new scheme. So far, eight banks covering 17 brands have signed up to the scheme and established a central pot from which refunds can be issued in cases of 'non-fault' banking fraud.

- Following a public consultation on what, if any, TV licence fee concession should be in place for older people from June 2020, the BBC has announced that from June 2020 any household with someone aged over 75 who receives Pension Credit will be entitled to a free TV licence paid for by the BBC. Currently all households with people over 75 are entitled to a free TV licence. That government-funded scheme – which is expected to cost £745m by 2021/22 – comes to an end in 2020. The BBC was given the responsibility – through legislation – for deciding on any future scheme and paying for it.

- The price of getting a death certificate in England and Wales increased from £4 to £11 as of 16 February 2019. Relatives sometimes have to provide up to 20 organisations with certificates to prove that their loved one has died. The increase was set by the General Register Office, which answers to the Home Office. The Home Office says the price rise is the first since 2010.

- In March 2019, the Competition and Markets Authority launched an investigation into the costs of funerals, which have increased by 6% a year – twice the rate of inflation – for the past 14 years. Funerals typically cost several thousand pounds, which is a significant outlay for households. The CMA has power to make legally binding orders requiring changes to be made, if it decides that action is required.

- Plans to implement a banded structure of probate fees, based on the value of the estate (as covered in our last update), have been delayed. No date has been fixed yet for a parliamentary motion that would pave the way for its introduction.

- From 6 April 2019, the Single Financial Guidance Body became known as 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 (MAPS) 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 service is still under development, but in the meantime the three existing websites for the various services can all be accessed individually or via [www.moneyandpensionsservice.org.uk](http://www.moneyandpensionsservice.org.uk)

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

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

# Fighting for the Rights of police widows and widowers

## An update on NARPO's Pensions for Life campaign

This year, NARPO have been progressing our 'Pensions for Life' campaign with a programme of targeted lobbying in Parliament.

Our campaign is dedicated to securing pensions for life for widows, widowers and civil partners of Police Officers in England and Wales, regardless of their future relationship status. It began a number of years ago following a change to the Police Pension Regulations in 2015, which resulted in a glaring inequality in the treatment of police widows and widowers throughout the United Kingdom.

In short, the new regulations mean that depending on where their deceased spouse served as a police officer, the nature of their death and the date of the survivor's remarriage, cohabitation or civil partnership, some widows and widowers are entitled to payment of the police pension and others are not.

In Northern Ireland, all police widows and widowers retain their pension entitlement upon remarriage, cohabitation or civil partnership irrespective of the circumstances of the death of

“NARPO recognise the immeasurable contribution that spouses and partners of police officers make towards public service. That's why we believe all police widows and widowers have the right to be treated the same, regardless of their circumstances.”

their spouse. This is unlike every other region of the UK, where the pension is only retained if the death of the spouse occurred on duty or due to an injury on duty.

To further complicate matters, in England and Wales the pension is only

retained if the remarriage or cohabitation occurred after 1st April 2015, whereas in Scotland there is no such restriction.

NARPO recognise the immeasurable contribution that spouses and partners of police officers make towards public service. That's why we believe all police widows and widowers have the right to be treated the same, regardless of their circumstances. The existing approach is unfair and puts many in an extremely difficult position, forced to make a choice between financial security or isolation. This is why we are calling on the Government to rectify this situation.

We have been consistently pressing the Government to amend these regulations, but a positive response has not been forthcoming. We have therefore been working to gain further support from MPs and Lords for our campaign in order to influence Government. On 1st May, NARPO held a parliamentary drop-in hosted by our long-term supporter and MP for Halifax Holly Lynch. During a two-hour period, representatives from NARPO's National Executive Committee, along with affected widows and widowers,







met with nearly 60 MPs to talk to them about the negative affect this policy has had on our members.

We received a fantastic level of support from across the political spectrum, with many MPs saying they had been unaware of the inequality that existed. You can find a full list of those MPs who attended on the NARPO website.

We asked those who attended if they would take forward one of our parliamentary actions to further highlight this campaign. Our top ask was for MPs to sign our Early Day Motion (EDM) which recognises the contribution made by the spouses of Police Officers and calls for survivor pension equality. EDMs are used by MPs to draw attention to specific campaigns and by attracting signatures, we can demonstrate to Government the level of parliamentary support we have for this topic. To date we have received 53 signatures from cross-party MPs which demonstrates the breadth of this campaign. If you'd like to write to your MP asking them to support the EDM, you can find a draft letter via the link featured at the end of this article.

It is fantastic to know there are many MPs in Parliament who are sympathetic and agree with our concerns. However, whilst this outpouring of support from Parliamentarians is incredibly encouraging, the job is not over. Despite repeated and continuing engagement with Government, we have received no justification for this policy and have had no offers to work with Government to resolve the issues caused by this archaic regulation.

As a result of repeated Government inaction on this issue, the NEC recently agreed to take expert legal advice to ascertain if there was any legal route we could pursue to seek justice for those widows and widowers who had had their pension removed because of remarriage

or cohabitation, or who had been forced to live without a spouse or partner and therefore forced to live a family life without a father or mother figure, which for those with young children can be very difficult and trying. We approached Lexpert Partners and consulted a leading Human Rights Barrister at Matrix Chambers in London and we have now received positive legal advice that indicates we have a sound case to pursue this matter under the Human Rights Act and in particular the right to fair proceedings under Article 6, the protection of property under Article 1 Protocol 1 and the Right to Respect for Private and Family Life under Article 8.

The Government continue to hide behind the cost as a reason for not doing this but it is interesting to note that a recent report issued by the Government Actuary's Department, it is stated that between 2012-2016, 5631 police pensioners died leaving no dependents. This means that despite paying for survivor benefits, funds paid into these pensions are not claimed. By comparison, in the same period, just 77 survivor pensions ceased due to remarriage.

As a result of the last appeal in May NEWS, quite a good number of widows and widowers have contacted us to give us their stories of how they and their families have been affected, but we are still looking for more. If you have been affected by this archaic Regulation please send us your completed Questionnaire by either visiting our website at: [www.narpo.org/?s=widows+pension+for+life](http://www.narpo.org/?s=widows+pension+for+life) or contacting your Branch Secretary who will be able to provide you with a copy. We need as many members as possible to come forward and provide us with their details, to strengthen the nature of the claim.

We have made excellent progress in this campaign in recent months and with a new Government almost in-situ, we will be continuing to fight for our members and to ensure that their pensions are for life. Our members are a valuable resource when mobilised and we will continue to keep you updated and ask for your help to campaign on this matter further.

To keep up to date with the Pensions for Life campaign, please visit: [www.narpo.org/widows-pension-life/](http://www.narpo.org/widows-pension-life/)





# What are the recent changes to Stamp Duty?

Home Property Lawyers Director Sally Cottam highlights the complexities of recent changes.



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

When buying or transferring a property there are an array of fees and costs to pay. Most buyers are aware of the tax payable to the government known as Stamp Duty but not everyone is aware of recent changes which include higher rates for purchases of additional residential properties.

The changes are complex and we can't cover every scenario but let's have a look at some of the main features of Stamp Duty and how the changes affect Stamp Duty payable.

Stamp Duty is paid at different rates, depending on the purchase price. Currently, for example, someone buying a property for £245,000 would pay no tax on the price of the property up to £125,000 and 2% tax on the property price between £125,001 and £245,000. In this case, total liability for Stamp Duty would be £2,400.

Anyone buying an additional home including a buy to let property will pay a 3% surcharge on top of the relevant standard rate band. In this example that would represent an extra £7,350, meaning the total stamp duty would be £9,750.

Recent changes largely affect people buying an additional residential property resulting in them owning more than one property, in such cases, they may be liable for payment of a 3% surcharge on top of the normal Stamp Duty rates.

Married couples and civil partnerships, take note, you may have to pay the 3% surcharge even if one of you doesn't already own a residential property as the rules apply to each person (and their spouse) who is buying the property.

If any of you will own, or part own more than one residential property worth £40,000 or more, you will have to pay the 3% surcharge on your new purchase (unless there is another reason why the higher rates do not apply).

When considering other residential properties each of you will own at completion of your new purchase you must include any residential property that:

- Is owned on behalf of children under the age of 18 (parents are treated as the owners even if the property is held through a trust and they are not the trustees)

- You have an interest in as the beneficiary of a trust

There are exceptions to the additional rate:

- If your purchase is replacing your main residence which is being simultaneously sold, you will not be liable to pay the 3% surcharge.

If there's a delay selling your main residence and it hasn't been sold on the day you complete the purchase of your new main residence you will have to pay the 3% surcharge because you own two properties.

However depending on when you sell your previous residence you can apply for a refund of the surcharge paid. See the Government website for details. You will need to complete a form online or fill in the form on-screen, print it off and post it to HMRC. The 3% surcharge will not apply if your new purchase is for less than £40,000.

A calculator is available on the gov.uk website which calculates the amount of Stamp Duty due on purchases of additional residential properties: <https://www.tax.service.gov.uk/calculate-stamp-duty-land-tax/#/intro>. However please note the calculator is only suitable for certain situations which are explained on the website and must be read in line with the guidance notes.

This article is not intended to provide advice about Stamp Duty applicable to individual circumstances but to highlight the complexities of recent changes and the need to consider your circumstances and how they may affect the Stamp Duty payable. We are able to seek advice from a specialist tax advisor where circumstances are more complex. The fees start at £75 for 15 minutes advice and increase for more complex queries.

\* 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.



# About Deferred Pensions



## CEO Steve Edwards explains Deferred Pensions

### Who Is A Deferred Pension Member?

A deferred pension member is someone that has stopped paying into the Police Pension Scheme but is not yet receiving a police pension.

If you are a deferred pensioner your benefits are frozen. These benefits however attract an annual increase and keep up with the cost of living - even though you no longer work for the employer.

### Am I Entitled To A Deferred Pension?

You are entitled to a deferred pension if you have at least two years to count towards qualifying service. *(The original Police Pension Regulations 1987 referred to 5 qualifying years but an amendment to those Regulations in 1990 changed the qualifying period to 2 years backdated to April 1988. So some who retired before April 1998 will need to have 5 years to qualify.)*

and you either:

- leave the police, or
- cease to be a member of PPS by opting out of it, without transferring your PPS rights to another pension scheme.

### How Much Is It Worth?

The deferred pension will be a proportion of your hypothetical pension – i.e. the pension you would have earned by the age of compulsory retirement, subject to the limit of the maximum ordinary pension. The size of your deferred pension will be the same proportion of your hypothetical pension as your actual pensionable service is of your hypothetical service – i.e. the pensionable service you would have accrued by the time of your compulsory retirement age, subject to a limit of maximum pension. You will have the option to commute some of your pension for a lump sum.

### When Do You Get It?

A deferred pension is payable from age 60. It may be paid earlier if you become permanently disabled from performing the ordinary duties of a police officer, which includes arrest and restraint. You would

**“If you are a deferred pensioner your benefits are frozen. These benefits however attract an annual increase and keep up with the cost of living - even though you no longer work for the employer.”**

need to apply to your respective Chief Constable for reference of the medical question, preferably together with some supporting medical evidence.

If you left the Police before the age of 50 with at least 25 years' service, then your deferred pension will be paid from age 50.

If you left the service with less than two years' qualifying service *(or 5 years if you left pre April 1988)* without entitlement to any other PPS award, your pension contributions would have been returned to you, less deduction of tax and a deduction to contract you back in to the State Second Pension. Alternatively, you could have had your PPS benefits transferred to another pension scheme.

### Further Action

If you believe you are entitled to a Deferred Pension you should contact your local Police Pension Administrator to verify they have your pension record and to update your details. The list of Force Pension Administrators can be found on the Police Pensions section of our website. For any further advice contact NARPO HQ.



# Annual Conference

NARPO's annual conference takes place on Friday 6th September in Southport

The conference will include presentations from NARPO's Financial Controller, Helen Morgan, as well as a review of the year from Chief Executive, Steve Edwards.

The theme of this year's conference is wellbeing and pensions and invited speakers will present on issues around this theme.

## Speakers include:

### Well-being

#### Dr Annette Crisp, De Montfort University

Annette was responsible for the development of the Police Foundation Degree and Police Community Support Officer (PCSO) UCPD programmes at the University and has additionally made contribution to the development of other areas of teaching and learning at DMU. She is currently the Programme Leader for the Policing 'Top Up' programme which is taught by distance learning and the lead for collaborative provision within the Division of Community and Criminal Justice.



#### Emma Shakespeare, Police Mutual

Emma is a Wellbeing Manager for Police Mutual with responsibility for its wellbeing offering to both the Police and Military. She has over 17 years experience in providing wellbeing consultancy and absence management to large corporates with a strong background in mental health having begun her career as a trainee psychologist in the NHS working in a variety of clinical settings.

#### Chief Constable Andy Rhodes

Andy is the Chief Constable for Lancashire Constabulary and has 24 years policing experience in a range of areas covering investigations, firearms and counter terrorism.

He is the national lead for well-being & engagement; a very new portfolio that is developing local and national approaches to workforce resilience.



*Emma Shakespeare and Helen Blackshaw from Police Mutual, Chief Constable Andy Rhodes from the National Police Wellbeing Programme will join Dr Annette Crisp and Georgie Hughes from De Montfort University to take part in a panel discussion around wellbeing after the police.*

### Pensions

#### Holly Lynch MP

Holly Lynch was elected as the Member of Parliament for her hometown of Halifax in 2015 and won re-election in 2017. She was appointed to the Labour front bench in July 2017 taking on the role of Shadow Flooding, Fishing and Coastal Communities Minister within the Environment, Food and Rural Affairs team. In Parliament she is also the Co-Chair of the Fairtrade All Party Parliamentary Group of MPs and has led a campaign to increase protections for emergency service workers; Protect the Protectors.



*Holly Lynch MP will be joined by Steve Edwards and Beth Sidwell from Connect PA to present an update on the widows/widowers pension for life campaign.*

### Misconduct

#### Paul Aspinall, Police Federation

Paul Aspinall of South Yorkshire Federation

Paul Aspinall joined South Yorkshire Police in October 1994 and served in a number of uniform, CID and specialist roles in Sheffield and Barnsley. He left the intelligence unit on election to the full time role in the Federation office in January 2013.



As the conduct & performance lead he is a conduit between the members, the JBB and PSD. Using identified best practice nationally, regionally and locally, he seeks to resolve issues as they arise. He advises and represents officers in many of the on-going discipline case. It is his job to share knowledge and experience with officers to enable them to take an objective viewpoint on their own case, and obtain the best outcome thereafter.

*Paul Aspinall and Dave Walker, Secretary of Doncaster Branch, will present on Misconduct and Retired Officers.*

You can follow Conference by our live link from our website [www.narpo.org](http://www.narpo.org)



# Agenda and Timetable

Friday 6th September 2019

## 9.10 Delegates take their place in the Conference Hall

All attendance forms should have been handed to the Stewards and an electronic palmlet obtained.

## 9.15 Opening of Conference by:

The President of the National Association of Retired Police Officers – Mr Brian Burdus  
Loyal Greetings  
Departed Colleagues  
Welcome Guests and introduction of NEC members

## 9.25 To note the elected scrutineers

REGION	NAME	BRANCH
1 North West	Julian Dearden	Manchester
2 North East	Alan Woodhouse	Cleveland
3 Midlands	Gordon Meredith	Coventry
4 Eastern	Sean Murphy	Derbyshire
5 South West	Colin Moules	North Sussex
6 South West	Dave Frampton	Wiltshire
7 Wales	Philip Taylor	Swansea
8 London	Bruce Wilson	London

**To note:** The Liaison Officer from the NEC:

Mr Ahmed Ramiz - Stewards

Mr Keith Bowman - Scrutineers

Adoption of Standing Orders

Conference to approve the use of electronic palmlets

## 9.30 Adoption of NEC reports to Conference and Timetable

## 9.35 Composite Motions 1 and 2: Dorset Branch

Amendment to Motion 1 - Nottinghamshire Branch

Amendment to Motion 2 - Nottinghamshire Branch

Rule Changes Regional Representation

## 10.05 Motion 3: York North Riding Amendment to Motion 3 - London Branch

## 10.20 Motion 4: Humberside Branch Relocation of NARPO HQ

## 10.35 Motion 5: Cambridgeshire Branch Rule Change Life Membership

## 10.50 Motion 6: Southampton Branch Rule Change Financial Year

## 11.15 Tea/Coffee Break

## 11.30 Income and Expenditure 2018 Balance Sheet 2018 Budgets 2019

Three reports presented by Mrs Helen Morgan the Financial Controller - to be approved

## 12.00 Review of the Year - Presented by the Chief Executive - Steve Edwards

## 12.15 Lunchtime Adjournment

## 1.30 Conference Resumes

## 1.35 Widows Pension for Life Presentation:

Audio/Visual presentation

Chief Executive - Steve Edwards

Holly Lynch MP

Beth Sidwell - Connect PA

## 2.15 Announcement of Elected Reserves to the NEC: to run until conference 2021

## 2.20 Wellbeing Debate

Dr Annette Crisp BA, MSc, SFHEA and

Georgie Hughes - De Montfort University

Chief Constable Andy Rhodes -

National Police Wellbeing Programme

Emma Shakespeare and

Helen Blackshaw - Police Mutual

## 3.30 Tea/Coffee Break

## 3.45 Misconduct and Retired Officers – CAN THIS HAPPEN? YES, IT CAN.

Paul Aspinall – Police Federation

Dave Walker – NARPO Member

## 4.30 Any other urgent and non-controversial business

## Goodbye to Branch Officials for the past year - to note

**NEC Farewells:** Ms Pat Gates BEM, BSc and  
Mr R Eric Evans MVO QPM

**Welcome to NEC Newcomers:** Mr Brian (Bill)  
Haley and Mr Richard Jones

Thanks to the Stewards and Scrutineers from  
Southport Branch and those who contributed  
to the running of this conference

## 5.00 Finish – Subject to closure of business

To note that 2020 conference will be held at the Pavillions, Plymouth on Friday 11th September

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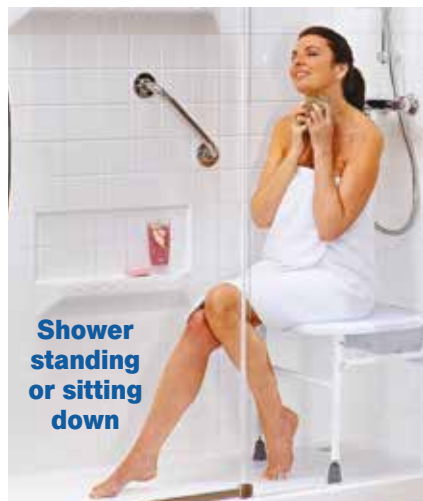


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# Can I put my house in trust to avoid care home fees?

Langleys Solicitor, **Edward Allen** talks us through the process.

We are often asked by clients whether they should transfer their homes to a trust to avoid paying care fees in the future. In a number of recent cases the clients in question had attended seminars held by companies promoting “Asset Protection Trusts” or “Wealth Preservation Trusts” and were sceptical that the advice they had received sounded too good to be true. Unfortunately their instincts were correct.

When an individual requires long term residential care the local authority will conduct a financial assessment and determine how much that individual should contribute towards the cost. The primary consideration will be whether that individual has capital assets (after taking in to account disregarded assets) of over £23,500. If they do, they will be assessed as having to pay the full cost of the care they receive. This means that the majority of home owners will be assessed as self funding. With the cost of care potentially being £5,000 a month, depending on location and the level of nursing care required, it can be tempting to consider whether there are any steps that can be taken to place assets beyond the scope of assessment.

It is recognised that people should be treated with dignity and respect and be able to spend the money they have saved as they wish. They should be able to make gifts as they feel appropriate. However, the relevant legislation gives local authorities the power to treat individuals as still owning money spent or assets gifted if they believe that their sole or main intention in doing so was to avoid the payment of care fees. This is known as “Deliberate Deprivation of Assets” and there is no legal time limit for the principle to apply. The test is purely what the intention of the individual was when they made the gift.



If you transfer your property to trustees for them to hold on trust, and your intention was wholly or mainly to avoid the payment of care fees, you risk the local authority treating you as still owning that property when assessing your contribution to such costs. With some companies charging £4,000 to £6,000 to set up a trust and transfer property to trustees this is rather expensive planning to undertake without guaranteed prospects of actually achieving what you initially intended. Depending on the value of the property there could also be unintended tax consequences in undertaking this sort of planning.

If you are concerned about future care costs and the effect they may have on your estate, speak to a solicitor specialising in estate planning who will be able to provide you with structured advice.

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](http://narpo.com/NARPO).

# Mortgage Mis-selling!

## Have you ever been advised to:

- ❖ Take an interest only residential mortgage taken after 31<sup>st</sup> October 2004 with no repayment vehicle in place (i.e. endowment, pension etc)?
- ❖ Consolidate loan/card debt into a mortgage without explaining the potential extra repayments?
- ❖ Take a mortgage with a non-conforming lender, Kensington, GMAC, Southern Pacific etc, over a high street lender i.e. Halifax, Santander, Nationwide etc.

**If any of the above applies to you, you may have been mis-sold and compensation could be awarded to you.**

### How much does your service cost?

We charge no upfront fee whatsoever. If we investigate your mortgage and find no evidence of a potential mis-sale we will inform you and close our file, there is no charge for this.

Our success fee (25%+vat) = 30% total is payable only if we win your claim.

Example: we win your claim of £5,000 our fee is 25% (£1,250) + vat @ 20% = £250 total amount payable to us is £1,500.

To find out more call us on:

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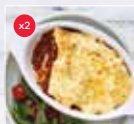


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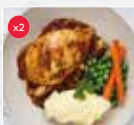
2 x Cottage Pie



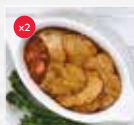
2 x Lasagne



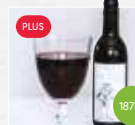
2 x Chilli Con Carne



2 x Coq au Vin



2 x Lamb Hotpot



1 x Merlot



1 x Sauvignon Blanc

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# Parents of Murdered PCs ask for NARPO's Support for the UK Police Memorial

**On 18th September 2012, PCs Fiona Bone (32) and Nicola Hughes (23) from Greater Manchester Police were murdered by Dale Cregan in a gun and grenade ambush in Mottram in Longdendale.**

The fathers of Fiona and Nicola have spoken exclusively to NARPO magazine about the impact that their murders have had on their families and why the new UK Police Memorial, to be built at the National Memorial Arboretum in Staffordshire, is so important.

The two officers were on routine patrol when they were sent to reports of a burglary, following a 999 call. After arriving at the house where the burglary had been reported, they came under attack from Cregan, who fired a Glock pistol at them, with 32 shots being fired in 30 seconds. He then threw an M75 hand-grenade at the officers. Nicola died at the scene and Fiona died from her injuries a short time after arriving at hospital.

Commenting on his daughter's murder Bryn Hughes said: "As a parent you remember with immense pride, that moment your child puts on their uniform as a police officer, and swears to serve and protect the public.

"You recall with interest when they tell you about the training, and how excited and nervous they are about going out on patrol. You think 'wow this is my daughter', and your heart swells with love and pride.

"Never in your darkest dreams do you think you will lose them while doing the job they love, and never do you think that you will be standing at the new UK Police Memorial, remembering and honouring them. I would give anything not to be doing that, but sadly I can't.

"What I can do is to ask that everyone

supports the new Memorial, not only to remember my daughter Nicola and the sacrifice she made, but every police officer who has been killed on duty protecting the public."

**"The Arboretum is a place of inspiration and reflection, where families of our armed forces and emergency services can remember the sacrifices of their loved ones."**

Paul Bone, father of Fiona, added: "The Arboretum is a place of inspiration and reflection, where families of our armed forces and emergency services can remember the sacrifices of their loved ones.

"When we think of the largest peacekeeping force in the United Kingdom, it saddens me that there is no appropriate memorial to remember those police officers who have laid down their lives over the years for their country, at the place where the nation comes together and remembers.

"The new Police Memorial at the Arboretum will give my family some comfort, and the general public some

knowledge of the sacrifices that officers have made to keep them safe.

"The audio visual element of the Memorial will be an everlasting story, which will allow my descendants and others to learn Fiona's story.

"The memorial itself will be a fitting monument to the UK Police Service, both past, present and future. I look forward to standing, head bowed, at the Memorial, thinking of Fiona and all those others who have lost their lives, or been seriously injured carrying out the duties of a police constable."

In 2013 Dale Cregan was convicted of the murder of Fiona Bone and Nicola Hughes. He was sentenced to life imprisonment with a recommendation that he should serve a whole life term.

For more details about Fiona's and Nicola's story please visit the website [www.ukpolicememorial.org](http://www.ukpolicememorial.org), where you will be able to see further moving tributes to the two officers and where you can you can make an on-line donation.

## Comment from Sir Hugh

**Speaking to NARPO magazine on the current fundraising campaign Sir Hugh Orde, Chair of Trustees said: "On behalf of The Police Arboretum Memorial Trust I would like to say a very big thank you to NARPO members for donating £12,000 towards the new UK Police Memorial. We have come so far and we are now within touching distance of reaching our fundraising target. With your help we can get there even quicker.**

**"The moving article from the fathers of Fiona Bone and Nicola Hughes, who have spoken exclusively to NARPO, epitomises why this Memorial is important. We owe it to our fallen policing colleagues and their families and friends to ensure that those who have given their lives keeping us safe and protecting our communities are never forgotten. With your help we can make this vision a reality."**

## UK POLICE MEMORIAL

Please find attached my cheque made payable to the Police Arboretum Memorial Trust.

Please treat the enclosed gift of £ ..... as a Gift Aid donation.

Yes ☐ No ☐ (please tick as appropriate).

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..... Post Code: .....

Signature: ..... Date: .....

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How does equity release work and do I qualify?

Can I reduce the potential Inheritance Tax on my estate?



Get in touch with us for help and guidance on any aspect of financial planning

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[narpo@hansonwealth.co.uk](mailto:narpo@hansonwealth.co.uk)

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HH  
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# Creating Financial Peace of Mind for NARPO Members

The following questions were received from NAPRO members at recent Financial Wellbeing seminars held in Number 2 region.

**Q** Can you explain the different types of lasting powers of attorney and is there a need to utilise the services of a solicitor to arrange them?

**A** In answering the first part of the question, there are two types of lasting power of attorney (LPA):

- LPA for financial decisions
- LPA for health and care decisions.

An LPA is a way of giving someone you trust, your attorney, the legal authority to make decisions on your behalf if you lose the mental capacity to do so in the future, or if you no longer want to make decisions for yourself.

And on the second part, do you have to go to a solicitor to get these arranged, the answer here is no.



Delegates at recent Financial Wellbeing seminar in South Yorkshire

Obviously if you so choose you can do, but this could prove to be quite expensive, a solicitor may charge you in excess of £500 for each. A much cheaper option is to download the forms from the [www.gov.uk](http://www.gov.uk) website, there's a fee of £82 to register each LPA. If you're on a low income, you may be eligible for a 50% discount, and if you're receiving certain benefits you won't have to pay anything at all for this. The link is noted below.

<https://www.gov.uk/government/collections/lasting-power-of-attorney-forms>

The forms are quite straight forward so you should be able to fill them out yourself, then you will need to have them signed by a certificate provider. This is someone who confirms that you understand it and haven't been put under any pressure to sign it. The certificate provider must be someone you know well or a professional person such as a doctor, social worker or solicitor.

You must register your LPA while you still have the mental capacity and it can't be used during the registration process which takes about 9 weeks. If you lose mental capacity but signed the LPA while you still had mental capacity, your attorney can register it for you.

**Q** A Financial Advisor told us that as we hadn't contributed to a pension this year, we were entitled to contribute £3,600 p.a. each, can you clarify the position on this please?

**A** The answer to the question is yes, you can continue to pay into your pension if you have stopped work, or if you have ceased full-time work and are now only working part-time.

You're still eligible for tax relief on your pension contributions as long as you're under 75, so if you're a basic rate taxpayer you'll get 20p in tax relief for every pound you make in pension contributions. As a higher rate taxpayer this rises to 40p in tax for every pound you pay in and to 45p if you pay tax at the 45% additional rate.

If as in the case with this member who is retired and a non-earner, you can still receive 20% tax relief even if you don't pay tax. In this case, the most you can pay into your pension is £3,600 per tax year, made up of your contributions of £2,880 and the taxman's contribution of £720. This can then be withdrawn straight away, but this would be subject to the terms applied by your pension provider.

The reason there is such a low limit is to prevent the 'recycling' of pension income back into pension schemes for additional tax benefits.

If you have any queries related to the above, have any other financially related questions or would like to attend one of our upcoming Financial Wellbeing seminars, then please contact me, my details are [cmac@hansonwealth.co.uk](mailto:cmac@hansonwealth.co.uk)

Colin McCorkindale Hanson Wealth Management

Our duty is to

you





# Computer *know how*

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

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

**Q** I am a member of NARPO and am at a complete loss. I should say that I am not a computer wizard by a long way but can do enough to get by.

I use Windows 7 and Internet Explorer 11 and only for the last couple of days I cannot use ebay.co.uk, I keep getting the message 'Internet Explorer has stopped working', I can use all other web sites without problem. I have deleted my browsing history and done a Norton scan which made it alright for 2 or 3 minutes but then it stopped working again.

**A** First thing I'd suggest is running Internet Explorer with no add-ons as per the instructions below:

Click the Start / Windows button. Click All Programs, click Accessories, click System Tools, and then click Internet Explorer (No Add-ons).

Retry browsing to eBay afterwards to see if it is an add-on causing the issue, if you're able to successfully it'd indicate the issue is being caused by an add-on. If it is, you can disable them by following the below:

Open Internet Explorer, Click the Tools (Gear) button, and then click Manage Add-ons. Click an add-on in the Name list, and then click Disable. Repeat until you identify the add-on that is causing the problem.

Failing that, you may need to reset Internet Explorer to its default state by following the below:

Click the Tools (Gear) button, then click Internet Options, then go to the Advanced tab, and click Reset at the bottom.

I'd also suggest installing Chrome or trying Edge if you have Windows 10 to see if you get the same issue. Having a second browser is never a bad idea in case a similar problem prevents one from working in the future, and can allow you temporary respite until it is fixed.

**Q** I use an HP laptop running Windows 10 and my wife uses a Lenovo laptop also running Windows 10.

We have a Canon MG4250 printer/scanner and whenever either of us attempts to print a document, email etc. we both get the error message "another computer is using this printer". This will happen even though only one computer is switched on.

I have tried stopping then re-starting the printer spooler but continue to get the same error message.

Any advice you can give would be most welcome!

**A** This problem can have a variety of causes, often reinstalling the printer drivers will help to solve it, particularly if it is a regularly reoccurring problem that does not go away after a restart. You will need to remove the drivers (*and unplug the printer*) from control panel and then install them again either from the CD you got with the printer or the digital driver download from Canon's website. You can obtain this by typing "Canon MG4250 printer driver" into google, and visiting the top canon.co.uk link. Select your operating system type, download the drivers and install them as if the printer was just purchased.



**Q** I am having periodic problems with my computer in that every now and then when typing the @ sign in an email address field my computer responds with the "sign instead. The only way I can get it to the @ sign is to completely switch off the computer and log on again. Any ideas ? It is very frustrating. I don't know if it makes any difference but I using BT Yahoo mail.

**A** This sounds like a localisation issue that can be fixed by checking your language setting – it is probably set to US English rather than UK English. You can do this by going to control panel (*type control panel in the search bar near the start button*) then go to Region, then change the format to English (*United Kingdom*).

**Q** I have a HP Laptop with Windows 10. When I charge it up, by plugging into the main supply, an orange light comes on to indicate that it is 'charging up' When this is complete the light changes to white. Recently I have been checking the icon symbols on the bottom right and found that the battery has only charged up to 84% and a message (*plugged in - not charging*)

Why does it not charge up fully (say to near 100%) ?

and secondly...

When I am using the laptop (*on the battery*) it goes down to around 45-50% and then completely shuts down, as if there is no power left ?

**A** This sounds like battery failure. Eventually they lose their capacity and can no longer effectively hold a charge, as you are seeing here. If the computer is new (*under 1 year*) it should be in warranty. Otherwise, you will need to purchase another battery. If you decide not to replace it, remove it from the laptop as keeping a dead battery connected can potentially cause problems with it swelling.

# NARPO Car & Home Insurance



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- ✓ **Friendly** and experienced Liverpool based staff

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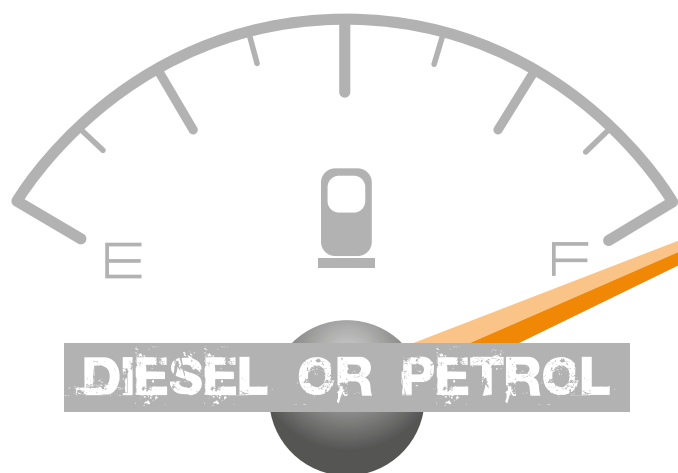
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\*Calculation is based on 124,405 live policies which includes new business and renewals as at 3 June 2019.

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# So, we answer the question: *Should I buy a diesel or petrol car?*

**Diesel engines have received plenty of bad press of late and we are always asked: Which should I go for? In fact, a lot of the time customers seem to be making choices based on misinformation which can end up costing them in the pocket in the long-run.**

There's been a lot of talk about diesel recently. Toyota's diesel line-up is now limited to its pickups and SUVs and production has been diverted away from diesel engines and ramped-up on the petrol side. A lot of the attention stems from widespread media coverage of emissions scandals and negative attention from the Government. This has led to a dramatic fall in diesel car sales.

However, today's diesel engines, which comply with the current Euro 6 emissions regulations, burn fuel in a far cleaner and more efficient way than they used to, and aren't the main culprits for environmental issues.

Consumer confidence in diesel is at a low. The latest figures show a dramatic shift away from diesel, but it's hard to know whether this is a long-term trend.

If you live in a big city, there's a likelihood of additional road charging for diesel vehicles, meaning diesel drivers could face financial penalties - such as the London Congestion Zone or Low Emission Zone. In that case, petrol, hybrid or electric may be the best choice.

If, however, you cover lots of motorway miles a year, diesel is still very relevant, thanks to the car's ability to return plenty of miles per gallon.

Current diesel engines still have a big part to play in the global car industry, so we shouldn't expect them to disappear from showrooms overnight. Diesel cars initially became popular on the eighties, at which point they were nowhere near as powerful as today, but made up for this with impressive fuel economy.

Also diesel fuel used to be significantly cheaper than petrol.

Diesel engines are still more fuel-efficient than their petrol counterparts. In many cases, a 150bhp diesel car will offer a more impressive fuel economy figure than a car with a similarly powerful petrol engine.

**“ Consumer confidence in diesel is at a low. The latest figures show a dramatic shift away from diesel, but it's hard to know whether this is a long-term trend. ”**

For drivers who cover a high annual mileage, a diesel engine has always made a great deal of sense, and modern fuel injection and turbocharger technology means that many diesels are more powerful than the equivalent petrol model, and quietness and smoothness have come on in leaps and bounds in recent years. Diesel engines also tend to last longer than petrol engines, so can cope with sky-high mileages.

Petrol engines are evolving rapidly thanks to advanced turbocharging technology that can extract more power

from smaller engines. However in most cases, the highest mpg figures still come from diesel engines.

## Our advice...

**As a broad guide, if you do over 12,000 miles a year, a diesel is likely to make economic sense. Although no diesel qualifies for a reduced rate of road tax, your fuel cost per mile driven will be lower than you'll experience from a petrol. However, most carmakers charge more for a diesel than a petrol, so it may be a few years before you recoup that extra cost in fuel savings.**

**It's worth considering where your average journey takes you. If you spend most of your day on wide-open roads, a diesel is in its element.**

**Where diesel cars are less at home is in stop-start urban traffic.**

**If your driving tends to consist of short, sharp journeys with lots of accelerating and braking, a diesel engine is unlikely to give you huge savings in fuel consumption over a petrol, and you're likely to find one of the latest turbocharged petrol engines easier to live with.**

**[www.motorfinity.uk](http://www.motorfinity.uk)**

# what's on?



## 13th Sept

### 7th Carter Street Reunion

**Time: 5.30pm to Midnight**

The Barley Mow, 104 Horseferry Road, SW1P 2EE.

**Contact: Phil Scott - 07939 102868 or philscott1@outlook.com**

## 6th Oct

### 59th Anniversary - First Intake of the Metropolitan Police Cadet Corps (October, 1960)

Early birds will meet at 12noon onwards, for lunch at 2pm. The usual venues have been selected. Please inform me if you will be attending and also if you need reminding of the venues.

**Contact: Taff James - 01708 446708.**



## 11th Oct

### 30th Annual Reunion Dinner - Cardiff City Police

**Time: 7.30pm**

Whitchurch Golf Club, Pantmawr Road, Cardiff.

Members may invite persons who are serving or have served in the Cardiff Divisions as guests.

**Contact: John Blackburn - 029 20750216 or Sid Griffiths - 029 20319060.**



## 17th Oct

### 51st Reunion - Ex-Nottingham City Police Reunion Buffet Lunch

Stadium Snooker Club, 190 Nottingham Road, New Basford, Nottingham.

All ex Nottingham City Officers, cadets, administration staff, wives and partners are welcome.

Cost is £5 per head. Cash to Mick Carlisle or pay by bank transfer if you wish.

**Contact: Mick Carlisle - 01158495656 or michael.carlisle@ntlworld.com**



## 25th Oct

### 11th Wigston Sub-Div & Leicestershire Traffic Div Reunion

**Time: 7.30pm**

Wigston Liberal Club, (opp police station)

We extend an invitation to all former Traffic Div and Southern Div officers, as well as former officers living in the South Leics area, to our regular get together. Cheque for £10 (*payable to Wigston Sub-Div Reunion*) to John Thomas, 3, Grafton Drive, Wigston. Leics LE18 3WT. Receipt if email address enclosed with payment. Numbers limited and unable to accept payment on the night.

**Contact: John Thomas - john145thomas@btinternet.com**



## 7th Nov

### JY/JD Reunion Lunch

**Time: 12.30pm**

The Belmont Room at Chigwell Police Sports Club.

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 michael.carter@coppicegreen.com**

## 5th Dec

### The Recidivists

The remaining lunch date 2019 - Thursday If you would like to attend one of these reunions and enjoy a few hours reminiscing and having an excellent lunch.

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

## 26th Apr

### Bi Annual Reunion of the Former West Sussex Constabulary

**Time: 12.30pm for 1pm**

Worthing Golf Club, Links Road, Worthing BN11 9QZ.

A buffet Lunch will be provided and there will be a payment bar as organised in the past. Members will be contacted in due course but if any member who has not previously received details and would like to attend.

**Contact: Tony Matthews - t-matthews3@sky.com who will send you the appropriate details.**



# Calling all iPad or Android Tablet owners...

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

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

They're easier to use than PCs in lots of ways, too.

But there's a catch. In fact, two.

## Catch number 1:

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

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

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

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

## If I ran the world...

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

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

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

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

## Only Half the Story...

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

cover and so on.

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

## "Better than WHSmith's Best"?

As soon as these books came out, I started getting comments like...

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

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

- Doreen Wadsworth

## Don't buy now, do this instead

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

## Quick and Easy to Get Yours

Why not ring or write off for the full information now? There's no

obligation at all. Discover what the books will do for you and about your free gift that comes with them. (And don't worry, we won't pass your address to anyone else.)

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## A green metal shed with vertical siding and a gabled roof. The shed has a single door with a handle. The background is a clear blue sky.

Mr & Mrs P. Glamorgan



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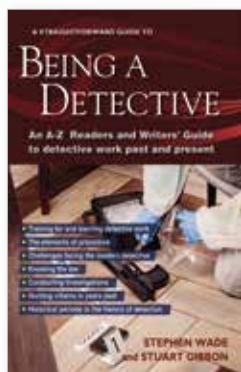
# 'Book'em!

The NARPO NEWS round up of the latest CRIME reads

## Get your copy:

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

## BOOK OF THE MONTH



## A Straight forward Guide to Being a Detective

ISBN-10: 1847168892

ISBN-13: 978-1847168894

An A-Z Readers' and Writers' Guide to Detective Work Past and Present  
Stuart Gibbon and Stephen Wade  
From the writers of The Crime Writer's Casebook comes an A-Z guide to being a detective – an essential reference guide for crime readers and writers. This is an essential research companion for all writers of crime fiction and non-fiction. With the central character of nearly all crime fiction being the detective, it's essential for writers to know what the life of a detective is actually like . . . or indeed the life of a detective in 1890 or 1990! Former detective Stuart Gibbon and crime historian Stephen Wade get down to the nitty gritty of detective life in this clear, concise and easy to navigate reference guide - the ideal companion volume to the authors' previous book, The Crime Writer's Casebook.

## One Oblique One

### AUTHOR:

Keith Wright

ISBN-10: 1070476986

ISBN-13: 978-1070476988

Detective Inspector Stark and his team of detectives investigate the brutal murder of the Marriott family discovered in their own homes. The murderer? It could be Charles Lyon, wealthy, but pathetic sugar daddy, or Winston Kelly, notorious Rastafarian drug-dealer with psychotic tendencies, or Stan Tindle, the burglar who is seen in the location at the time of the offence, or . . . ? Stark, struggling to keep a lid on his secret anxiety, and his team strive to get to the truth, which remains just outside of their grasp, until they obtain a clue from an unlikely source, but by then it is too late. . . Originally shortlisted for the John Creasey Award for best first crime novel globally.



## The Dark Side of Ecstasy

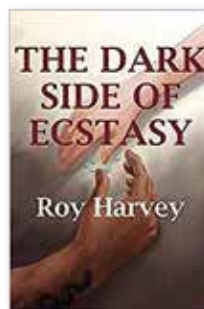
### AUTHOR:

Roy Harvey

ISBN-10: 1916488501

ISBN-13: 978-1916488502

...the death of an innocent...Justice founders...vengeance  
...a trail of violence that shatters the peace of a Scottish Isle, the beauty of a Dorset bay and the sang-froid of a French Department.  
A gripping and hard-hitting thriller about international narcotics crime, murder and violence written realistically by a retired policeman



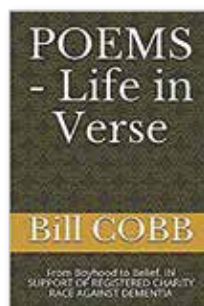
## POEMS - Life in Verse: From Boyhood to Belief

### AUTHOR: Bill Cobb

ISBN-10: 1794678352

ISBN-13: 978-1794678354

In support of registered charity race against dementia  
The poems touch upon many aspects of life - childhood (*boyhood, stillbirth*), remembrance (*The fallen from the Great War*), health (*facing dementia facing cancer, mental health*), love (*it's many faces*) and belief.



## A Cruel Deception

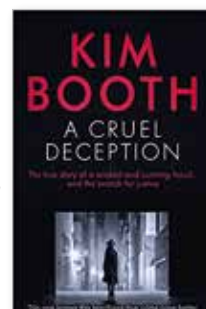
### AUTHOR:

Kim Booth

ISBN-10: 179304452X

ISBN-13: 978-1793044525

For Joan and Ted Warner, an innocent and trusting couple, a chance encounter with Barbara Hendry, a cunning con-woman, turned their settled lives into a living nightmare.  
The Warners were not victims of a remote scam, carried out over the internet by fraudsters from afar. For six years, faking a friendship face-to-face, this plausible woman carried off the impersonation of a member of the nobility fallen on hard times, manipulating the emotions of her victims, deceitfully draining them of every penny they had set aside for their retirement, and plunging them into debt. Follow this journey of fraud and depravity in the company of the one man who knows the full story - the British detective who cracked the case and brought Barbara Hendry to justice.  
A Cruel Deception is an insightful and gripping work of true crime, which illustrates the depth of wickedness and the possibility that we can all be deceived.



## A Perilous Last Confession

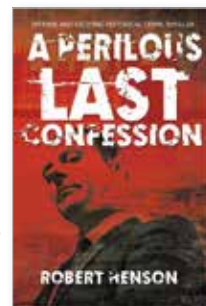
### AUTHOR:

Robert Henson

ISBN-10: 1070975400

ISBN-13: 978-1070975405

When two professional criminals and their accomplice are violently murdered, Detective Constable John Evans and Detective Sergeant Phil Smith are tasked with finding the culprits for these heinous crimes. But nothing was straight forward. Welcome to 1964 policing in Leeds. A time when old school policing is still prevalent – DS Smith being such a detective who treads a very dangerous path, often using unlawful methods to get results – but the eager, new officer rising up the ranks (DC Evans) insist on working by the rule book at all times.  
Sparked by Freddie the Fence's deathbed confession, the investigation opens up a complex, testosterone-fuelled world filled with corrupt officials, petty crooks and dangerous criminal minds, juxtaposed with landed gentry, stolen antiques, dark family secrets, violence, double-crossing, and murder attempts; spanning the UK and Gibraltar. As the seriousness of the investigation escalates, the police officers are attacked, one by one. Find out in this gripping, intense and exciting historical crime thriller, packed with all the twists and turns every crime fictional lover expects.







# Heritage Open Days

Photograph courtesy of Friends of Action Court

## Behind the Scenes at Bodmin Keep, Castle Canyke Road, Bodmin, Cornwall

Get a glimpse behind the scenes with a tour of the museum's attic stores. Get hands-on with objects from the museum collections, and learn more about the uses of this historic building.

**Sat 14th and Sat 21st Sept:**  
11am, 12pm, 2pm, 3pm

**England's largest festival of history and culture takes place on 13th - 22nd September, with thousands of free events taking place across the ten days.**

**Heritage Open Days offer visitors the opportunity to explore places not normally open to the public, and learn more about the heritage on their doorstep.**

This year marks the 25th anniversary of Heritage Open Days and to celebrate the festival will be hosting a special programme of 'People Power' themed events which focus on highlighting historic and contemporary communities, groups and individuals who have

affected positive change; buildings saved, greenspaces created, friendships forged, campaigns fought and voices heard.

Heritage Open Days is coordinated and promoted nationally by the National Trust with support from players of People's Postcode Lottery, and run locally by a large range of organisations.

Here's just a small selection of some of the events taking place. For more information about events in your local area, go to [www.heritageopendays.org.uk](http://www.heritageopendays.org.uk)

## Broomhill Pool, The Broomhill Pool Trust, Ipswich

Get an early look at the restoration of this open-air lido, before its expected reopening date in 2021. Currently shut to the public, visitors during the festival can explore the 1930s listed site, and learn about development plans for a fitness suite and diving stage.

**Sat 14th and Sun 15th Sept:**  
10am - 4pm

## St Aidan's Open Cast Coal Site, Swillington, Leeds

Come and see the only large Walking Dragline Excavator in Britain (*now over 70 years old!*) and preserved on the former St Aidan's Opencast Site where it worked. It is also a Monument to the Sunshine Miners, as the Surface Miners were called.

**Sat 14th and Sun 15th Sept:** 1pm - 4pm

## Acton Court, Friends of Acton Court, Bristol

Hear the story of Henry VIII and Anne Boleyn's visit to this Tudor house, on a Blue Badge guided tour. Groups will get to see the royal apartments they built to entertain the King, while learning about the ambitions of the Poyntz family who built them.

**Fri 13th and Sat 14th Sept:** tours from 11am - 3pm. **Sun 15th Sept:** 11am - 12pm

## Brockhampton, Worcester

Brockhampton's Damson Harvest Helpers, National Trust, Worcester Explore Brockhampton's orchards in the autumn and help out with the community damson harvest. Rangers will be welcoming visitors to join in handpicking the fruits to support fundraising for the medieval manor's orchard replanting project.

**Sat 14th Sept:** 11am - 5pm

Photograph courtesy of National Trust - Steve Betts







### Collections Showcase, Newcastle University Library Archives, Newcastle

Meet the Special Collections and Archives team and discover People Power treasures from the storeroom. Visitors will learn about issues including the fight for women's rights, campaigning for homosexual equality, student marches, and speeches on human rights, in a thought-provoking handling session.

**Thur 19th Sept:** 1pm - 4pm

### John Innes Centre, Norwich

Medieval Origins of Today's Remedies. Decode the mystery of early modern herbal cures! Participants at this special new talk by the John Innes Centre and the UEA will have the chance to see rare historic books, and discover how plants used since ancient times are contributing to modern medicines.

**Thurs 19th and Fri 20th Sept:** 10am

### Prince Philip Maritime Collections, Royal Museums Greenwich, London

Take an exclusive behind-the-scenes tour of the museum's storage collection, rarely seen by the public since it opened in the 1970s. Curated by local residents, visitors will also be given a unique interpretation of the items, based on the heritage stories behind them.

**Fri 20th and Sat 21st Sept:** 10.30am, 12pm, 1.30pm, 3pm (also 4pm on Fri)

### The Wordsworth Trust, Dove Cottage, Grasmere, Ambleside, Cumbria

Explore a part of our library and archive rarely open to the public, learn about the women and men who left their mark on Wordsworth's life and poetry, and even see some of William and Dorothy Wordsworth's original manuscripts.

### Headstone Manor and Museum, London

The History of the Garden Gnome. Love them or hate them, discover the history of the garden gnome with this entertaining talk! From the original renaissance statues, to Black Forest dwarfs and Victorian eccentrics, visitors will learn about the ornaments in Great Barn, opening specially for the event.

**Sat 21st Sept:** 2:15pm



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Cruise ID	Where to	From	When	Nts
<b>Africa &amp; the Indian Ocean Islands</b>				
D202728	Island Discovery with South Africa & the Namib	Southampton	Thu 5 <sup>th</sup> Nov 2020	28
D2028	Atlantic Islands & Desert Dunes	Tenerife	Thu 12 <sup>th</sup> Nov 2020	21
D2029	African Wildlife Adventure	Cape Town	Thu 3 <sup>rd</sup> Dec 2020	14
<b>Oceania &amp; the Far East</b>				
D2001	Papua New Guinea & Indonesian Culture	Cairns	Thu 9 <sup>th</sup> Jan 2020	14
D200102	Singapore, Indonesia & Papua New Guinea	Cairns	Thu 9 <sup>th</sup> Jan 2020	28
D2002	Singapore, Bali & Burma	Bali	Thu 23 <sup>rd</sup> Jan 2020	14
D2030	Discovering Asia with Singapore at New Year	Victoria	Thu 17 <sup>th</sup> Dec 2020	28
D2101	Authentic Japan	Tokyo	Thu 14 <sup>th</sup> Jan 2021	14
D2102	Vietnam, Hong Kong & Singapore	Hong Kong	Thu 28 <sup>th</sup> Jan 2021	14
W2104	Polynesian Paradise with Iconic Sydney	Havana	Fri 29 <sup>th</sup> Jan 2021	34
W2105	Exploring Australia & the Far East	Sydney	Fri 5 <sup>th</sup> Mar 2021	24
<b>Asia, Egypt &amp; Europe</b>				
D200203	Exploring the Far East & Authentic India	Bali	Thu 23 <sup>rd</sup> Jan 2020	28
D2003	Authentic India	Colombo	Thu 6 <sup>th</sup> Feb 2020	14
D2004	Ancient Sites of Oman, Jordan & Israel	Dubai	Thu 20 <sup>th</sup> Feb 2020	14
D2005	Islands & Cities of the Mediterranean	Limassol	Thu 5 <sup>th</sup> Mar 2020	14
D210203	Exploring the Cultures of Asia	Hong Kong	Thu 28 <sup>th</sup> Jan 2021	28
D2103	Exploring Authentic India	Phuket	Thu 11 <sup>th</sup> Feb 2021	14
D2104	Ancient Sites of Egypt, Jordan & Israel	Muscat	Thu 25 <sup>th</sup> Feb 2021	14
D210405	Ancient Civilisations & the Mediterranean	Muscat	Thu 25 <sup>th</sup> Feb 2021	28
D2105	Islands & Cities of the Mediterranean	Limassol	Thu 11 <sup>th</sup> Mar 2021	14
W2106	Historic Sites of India, Jordan & Israel	Colombo	Mon 29 <sup>th</sup> Mar 2021	29
<b>Caribbean &amp; the Americas</b>				
M2001	Western Caribbean & Central America	La Romana	Thu 2 <sup>nd</sup> Jan 2020	14
L2001A	Brazilian Discovery	Southampton	Mon 6 <sup>th</sup> Jan 2020	23
M2002	The Eastern Caribbean	Bridgetown	Thu 16 <sup>th</sup> Jan 2020	14
L2001B	Patagonian Adventure with the Falklands	Buenos Aires	Wed 29 <sup>th</sup> Jan 2020	20
M2003	Western Caribbean & Central America	La Romana	Thu 30 <sup>th</sup> Jan 2020	14
M2004	The Eastern Caribbean	Bridgetown	Thu 13 <sup>th</sup> Feb 2020	14
L2001C	The Caribbean, Colombia & the Panama Canal	Callao	Tue 18 <sup>th</sup> Feb 2020	27
M2005	Western Caribbean & Central America	La Romana	Thu 27 <sup>th</sup> Feb 2020	14
M2006	Islands of the Caribbean & the Azores	Bridgetown	Thu 12 <sup>th</sup> Mar 2020	16
M2031	Voyage to the Islands of the Caribbean	Southampton	Tue 24 <sup>th</sup> Nov 2020	16
M2032	Classic Caribbean & Havana Highlights	Bridgetown	Thu 10 <sup>th</sup> Dec 2020	13
M2033	Caribbean Christmas & New Year	Santo Domingo	Wed 23 <sup>rd</sup> Dec 2020	15
M2101	Classic Caribbean & Havana Highlights	Bridgetown	Thu 7 <sup>th</sup> Jan 2021	14
W2103	Caribbean & Atlantic Island Discovery	Southampton	Fri 8 <sup>th</sup> Jan 2021	21
M2102	Islands of the Caribbean with Colombia	Santo Domingo	Thu 21 <sup>st</sup> Jan 2021	14
M2103	Classic Caribbean & Central America	Bridgetown	Thu 4 <sup>th</sup> Feb 2021	14
M2104	Islands of the Caribbean with Colombia	Santo Domingo	Thu 18 <sup>th</sup> Feb 2021	14
M2105	Caribbean Return	Bridgetown	Thu 4 <sup>th</sup> Mar 2021	16
<b>Longer Adventures</b>				
L2001BC	Patagonia, the Falklands & the Caribbean	Buenos Aires	Wed 29 <sup>th</sup> Jan 2020	47
D202930	African Wildlife with Asia & Singapore New Year	Cape Town	Thu 3 <sup>rd</sup> Dec 2020	42
D203001	Asia with Japan & Singapore New Year	Victoria	Thu 17 <sup>th</sup> Dec 2020	42
W210304	Caribbean, Cuba & the South Pacific	Southampton	Fri 8 <sup>th</sup> Jan 2021	55
W210405	Australia with Islands of Polynesia & the Far East	Havana	Fri 29 <sup>th</sup> Jan 2021	58

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

\*All bookings are subject to Fred. Olsen's (FOCL) standard terms & conditions, available on our website & on request. All prices quoted under the NARPO members discount offer are exclusive to qualifying members & their travelling companions only, members must quote their discount code at time of booking. Membership discounts cannot be applied retrospectively. Bookings must be made via the booking hotline number 0800 0355 108. Proof of membership will be required at the time of booking. Offers cannot be extended to any unrelated third party, are subject to availability & may be withdrawn or amended at any time without prior notice. From time to time FOCL may run special offers which cannot be combined with this discount, including selected group travel deals. All guests booked under this scheme are requested to refrain from disclosing the fare paid whilst on board. Offer is for first-time cruisers with Fred. Olsen only. Fred. Olsen Oceans members are entitled to a 5% NARPO discount subject to the same terms & conditions, to be applied after the standard Oceans discount, where applicable. In this instance, Oceans Terms & Conditions apply. Flights are excluded from any discounts. Offer ends 31/12/2019. E&OE.



# 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).  
**Telephone: 07813 890768**  
**Email: Julie at mail@izzyminx.co.uk**  
**www.izzyminx.co.uk**

### Cornwall - St Ives

Detached 3 bedroom bungalow at Riviere Towans, Hayle, 100 yards from long golden sandy beach. Large lounge with TV/DVD. Kitchen with washer, dryer, fridge/freezer, microwave. Separate dining area, Sky 51" 3D TV, patio, BBQ. Sleeps 5. Unlimited broadband. No pets or smokers. From £500pw.  
**Telephone: 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  
**Telephone: 07814 470948**  
**www.seasidecottagecornwall.co.uk**

### Cornwall - Polperro

August Hill Holiday Lodge, situated in wooded location on Killgarth 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.  
**Telephone: 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. WiFi local bus every 30 minutes small dog welcomed competitive rates.  
**Telephone: 07917 337131**  
**or 01736 731282**  
**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 £290 p.w. Open all year.  
For further details  
**Telephone: 0121 422 7556 or 07593933109 or 07929066586**

### Cotswolds - Water Parks

Privately owned – Fully equipped Lakeside chalet at Hoburne Holiday Park. 2 bed, sleeps 4+.  
On site: indoor/outdoor pool, bar/restaurant, play areas seasonal entertainment all inclusive. Great location to tour/fish/golf.  
Up To 30% discount on brochure prices for NARPO colleagues.  
For info pack call  
**Telephone: 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 & 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  
**Telephone: 07968 504065**  
**www.chapeltcottagekirkbylonsdale.com**

### Cumbria - Kirkby Lonsdale

Located next to sister cottage Chapel Cottage. Renovated to designer standards, completed in February 2017. Two-bedroomed with gas fired log burner, and power shower. Parking & Patio Area. Free Wi-Fi. No smoking/pets. NARPO 10% Discount.  
**Telephone: 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.  
**Telephone: Tim Stuckes 07973 418742**  
**www.anchorcottage.co.uk**

### Dorset - Chaldon Herring

Beautiful 3-Bed Thatched Cottage near to Lulworth Cove & Durdle Door. In quiet village with excellent pub. Dog friendly, Large enclosed garden WiFi, Wood burner, Games room. Access to SW Coast path, 20% Narpo Discount.  
**Telephone: Pete Wright 07758 233070**  
**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.  
**Telephone: Dave Panter 07977 114170**  
**or 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.  
**Telephone: Janet: 01568 770036**  
**Email: john@abbotslodgebandb.co.uk**  
**www.abbotslodgebandb.co.uk**

\*Images for illustration purposes only



## 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.

**Telephone: 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

**Telephone: 01983 730667**

**Email: 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.

**Telephone: 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.

**Telephone: 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.

**Telephone: 07974745624**

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



Lindisfarne Castle on the Northumberland coast, England

## 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, Wifi, Woodburner. Perfect for walking, cycling, fishing, golfing, sightseeing and star-gazing!

**Telephone: 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 VisitEngland's 4\* standard. Sleeps up to 4 and 2 dogs. Woodburner, Wi-Fi, enclosed garden, pubs nearby, excellent guest reviews. Perfect base for walking, cycling, relaxing or visiting award-winning Northumberland.

**Telephone: 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 members use the booking code 'NARPO' online or over the phone.

**Telephone: 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.

**Telephone: Carole 07974 008476**

**Email: cazfletch@icloud.com**

**www.mollycottage.com**

## WALES

### Anglesey

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

Sea/Mountain views, nearby beach.

Pets welcome. 10% discount to all fellow NARPO members. Website: www.homeandcruise.com

**Telephone: Howard Roberts**

**01248 811671**

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

### Anglesey

Luxury 2 bedroom caravan in its own large garden with spectacular views of the island and Snowdonia mountain range. Ideal for local beaches and villages- eg Benllech and Llangefni, walking etc. Sleeps 4. Sorry no dogs. Ample parking. D/G C/H.

**Telephone: 07803 653503 or 07746 767348**

### Pembrokeshire

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

Request a brochure and view the virtual video online.

**Telephone: John Myatt 01239 831530**

**Email:**

**info@cefnuduholidaycottages.co.uk**

**www.cefnuduholidaycottages.co.uk**

## IRELAND

### Idyllic West Cork

Along the Wild Atlantic Way. Beautiful privately owned S/C properties with sea views & gardens. Many repeat customers. Discounted Ferries.

Story book colour brochures.

Recommendations to local Restaurants & amazing music.

**Telephone: Kathleen 01778 571968**

**Email:**

**perfectirelandholidays@yahoo.co.uk**

**www.perfectirelandholiday.co.uk**

## FRANCE

### Dordogne

Peaceful, tranquil, holiday cottage in the countryside near to shops. Sleeps 4/6.

Private court-yard. Spacious grounds.

Table tennis/outdoor games/swings.

Above ground swimming pool. WIFI. TV

(English channels). Couples - special

rates excluding July and August. Family Narpo discount.

**Telephone: Campbell 0033**

**(0)553596878**

**Email: campech1@orange.fr**

**www.gite-pechaude.com**

*\*Images for illustration purposes only*

# Holiday Lettings 2019 continued...

## GREECE

### Katigiorgis

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

Email: [greensaxon99@gmail.com](mailto:greensaxon99@gmail.com)  
[www.southpelion-katigiorgis.com](http://www.southpelion-katigiorgis.com)

## ITALY

### Tuscany

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

Telephone: 07976 720022  
[www.tuscanydreams.co.uk](http://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: [frejja.kristensen@outlook.com](mailto:frejja.kristensen@outlook.com)  
[www.tuscanyvillaresort.com](http://www.tuscanyvillaresort.com)

## PORTUGAL

### Algarve - Lagos

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

Telephone: Ewan Conacher 01743 851977 or 07854 614450  
 Email: [econacher@gmail.com](mailto: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.

Telephone: Andy Hill 07794 262014  
 Email: [andy.jayne14@hotmail.com](mailto:andy.jayne14@hotmail.com)  
[www.lagosmarinaapartment.com](http://www.lagosmarinaapartment.com)

### Algarve Retreats

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

Telephone: 0333 920 5800  
[www.algarve-retreats.com](http://www.algarve-retreats.com)

### Portugal - Algarve

Lovely family owned villa. Gated driveway. Surrounded by half an acre of garden with orange and lemon trees. Own large pool, air conditioned all bedrooms. wi-fi. Maid service. Prices £1200 to £1800 per week.

Telephone: Andy 01629 356873 or 07919 300362  
 Email: [mrlints@gmail.com](mailto:mrlints@gmail.com)  
 Telephone: Sam or Andy 01749 831113 or 07877 642070  
 Email: [sam@casa-collection.com](mailto:sam@casa-collection.com)

### 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](http://www.myvilla6.com)

## SPAIN

### Valencia

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

Telephone: Nicki 0034 657689491  
[www.catadauvilla.com](http://www.catadauvilla.com)

## CANARY ISLANDS

### Lanzarote Playa Blanca

Superb 2 bed 2 bathroom Villa. Private heated pool. Two private patios front line of complex, wonderful sea views. TV/ English/Sports/14 day catch up. BBQ. Air Con. Near Marina Rubicon/ Papagayo. NARPO discount. Short to long term. Please note fully booked until March 2020.

Telephone: Ken 07974807662  
 Email: [ken.owens69@btinternet.com](mailto:ken.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. For booking enquiries please

Telephone: 07952 947348  
 Email: [lasfuentes105@mail.com](mailto:lasfuentes105@mail.com)

## NORTH AMERICA

### Florida - Disney

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

Tel/ephone/Fax: 0151 726 0943  
 Email: [frnk.thompson@gmail.com](mailto:frnk.thompson@gmail.com)  
[www.thompsonsfloridavilla.com](http://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

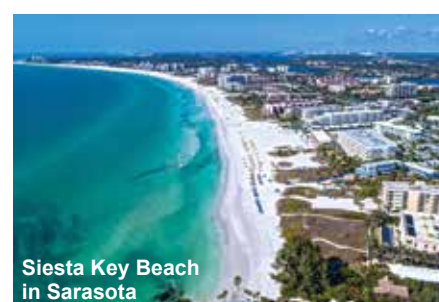
Wi-Fi. Convenient for beaches, shops, restaurants, golf. 15% discount for NARPO members.

Email: [Williams\\_philip2@sky.com](mailto:Williams_philip2@sky.com)  
[www.Buttonwood-bay.com](http://www.Buttonwood-bay.com)

### Siesta Key - Sarasota - Florida

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

Telephone: 01262 670417  
 Email: [geoffsp@hotmial.com](mailto:geoffsp@hotmial.com)  
[www.geoffs-place.com](http://www.geoffs-place.com)



Siesta Key Beach in Sarasota

*\*Images for illustration purposes only*





**Just for fun!**

# 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.

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

Answers will be published in the next issue of NARPO News

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

Issue 98 answers

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# Time Out

## Puzzle 98



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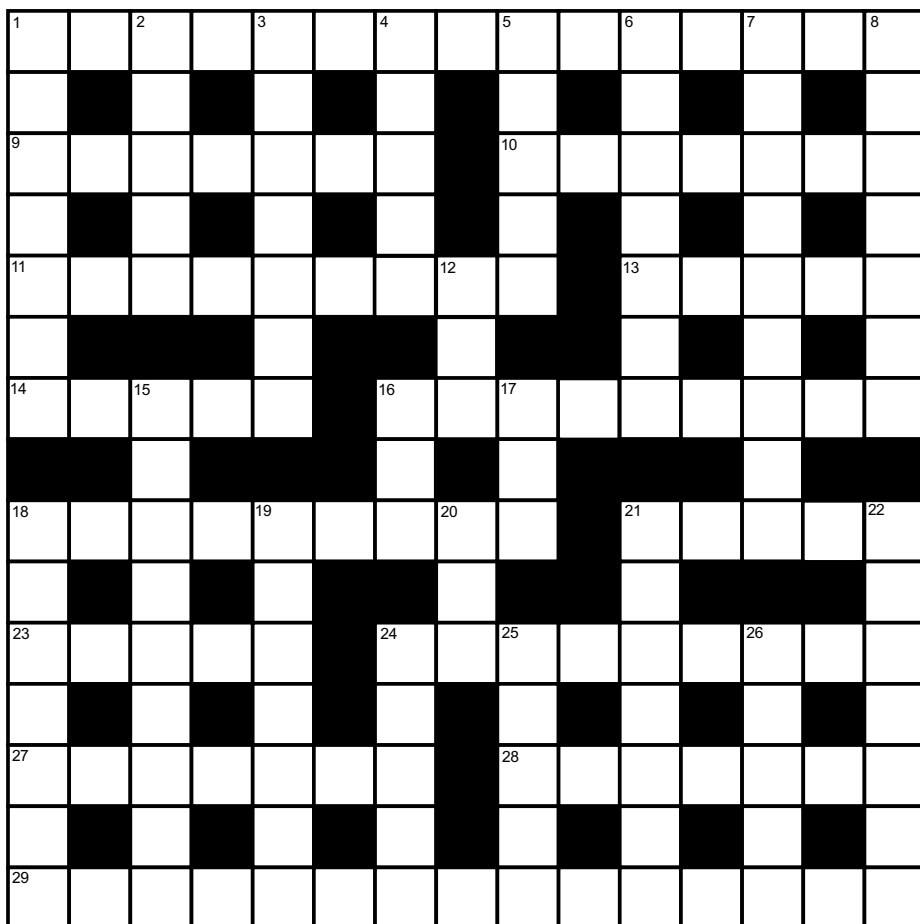
Time Out

### Clues Across

1. Handsome sporting dog (6,9)
9. Any whole number (7)
10. Suppliers of Bibles to hotel rooms (7)
11. Alien (9)
13. Proof of being elsewhere (5)
14. Piece cut out (5)
16. Spoken tale (9)
18. With a generous hand (9)
21. Baseline from which heights are measured (5)
23. Opera by Bellini (5)
24. Fails to notice (9)
27. Places of warm climate (7)
28. Money paid up front (7)
29. The study of clear quartz in geometric form (15)

### Clues Down

1. Mythical beast with eagle head and wings, and lion body (7)
2. It is ----- than you think.  
(Poem by Robert Service) (5)
3. ... "breathing ----- air"  
(Brooke The Soldier) (7)
4. Another try (2-3)
5. US State (7)
6. Blake's was burning bright (5)
7. Paganini was a famous one (9)
8. Dangerous type of roulette (7)
12. Long period (3)
15. Inner Hebridian chief town (9)
16. Nothing in football (3)



17. Beam (3)
18. One who was thought to be demented by the moon (7)
19. One who does not fantasise (7)
20. Bulgarian currency (3)

21. The last word of a highwayman (7)
22. Total control (7)
24. Old name for the blackbird (5)
25. The Muse of amatory lyric poetry (5)
26. Admit (3,2)

**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 August 2019**, with your name, address and membership number.

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

Address .....

..... Postcode .....

### ISSUE 98 Answers

#### ACROSS

1. Superstitiously 9. Stain
10. Bravado 11. Eliminate
12. Glebe 14. Treen 16. Senegal
19. Sister 21. Riches
25. Help out 29. Least 30. Belly

31. Rush Green 33. Richard
34. Annoy 35. Satan's signature

#### DOWN

1. Suspense 2. Passion 3. Reading
4. Tonga 5. Tablets 6. Oranges

7. Scalene 8. Yeomen 13. Let up
15. Rise 17. Excel 18. Ames
20. Stannite 22. Illicit 23. Hay Wain
24. Strides 26. Lagonda
27. Over you 28. Aborts 32. Slang

**The winner of  
the Time Out  
Puzzle 98 is**

Mrs Walmsley,  
Glossop

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