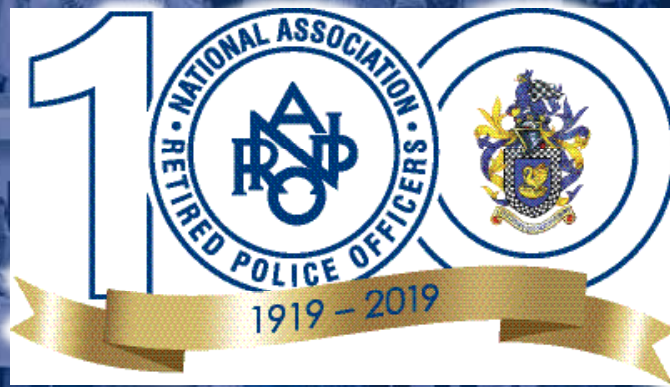




NARPO^{NEWS}

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

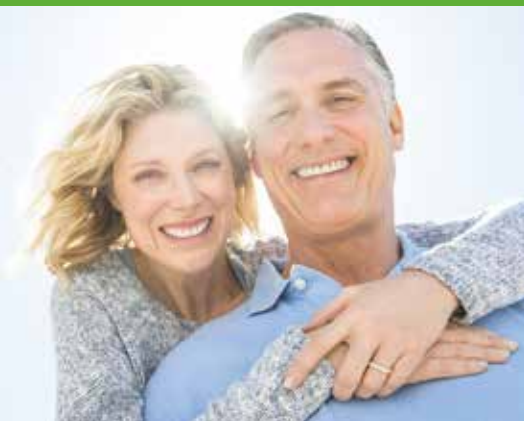


Centenary Celebrations *Around the country*

LIFE:
Better Mental Health

WORK:
National Police Memorial Day

LEISURE:
Scintillating Scylla



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LIFE after the Police

WORK after the Police

LEISURE after the Police

Welcome note

Welcome to the 100th edition of NARPO News.

This year is the Centenary of our Association and we include in this edition our celebration at the House of Lords' Parliamentary Reception, updates from local Branch celebrations, and our Centenary Conference in Southport.

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Mailing info

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



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An ISA with a fixed rate of return

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Our new Fixed Term Stocks and Shares ISA offer is now open and available for NARPO members.

This is a limited offer – once the allocation has sold out, it will be closed.

Fixed Term ISA at a glance

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- This offer excludes transfers in from other providers

*Future offers may be different to our current offer, with alternative rates and terms available.

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OISAF1019



Well here we are in November and at the time of writing this, I still don't know whether we have finally exited the European Union, or are still clinging on, hoping for an agreeable deal which will enable us to leave in an 'orderly' manner!

The Chief's Briefs

Whilst we are on the Brexit subject, it is interesting to note that at our Conference in September, we posed a Brexit related question to the 287 delegates: 'Would you be prepared to leave the EU with no deal'. The result was quite surprising to me in that 81% would leave the EU with no deal. What this does show is that the strength of feeling amongst delegates to get the job done and leave the EU is still powerful. So, come on Government sort this mess out one way or the other, we need some certainty and stability back.

We also asked the question: Do you believe free TV licences for the over 75's should continue? 90% of delegates believe that free TV licences should continue, which reinforces the position we have taken as part of our Later Life Ambitions Campaign as we continue to campaign with our partners at The Civil Service Pensioners Alliance and The National Federation of Occupational Pensioners. From fair pensions to safe and sustainable care services, and from accessible housing to universal pensioner benefits, we require bold and forward-looking action from our political leaders. Further information and full policy positions can be found at: <https://connectpa.co.uk/after-life-ambitions/> or follow our twitter page @laterlives

Police Officer Recruitment

As you will all probably know, the Government have announced a massive recruitment drive to attract 20,000 new Police Officers; this will no doubt mean that Forces will need to recruit more than double the number to counteract those that leave in the meantime. This obviously is going to cause Forces huge problems on capacity for training amongst other

things. One of the ways to mitigate that is by encouraging retired, particularly recently retired officers to re-join the service. That will cause problems around how police pensions in payment are dealt with and could, in my view, be a huge stumbling block to retired officers re-joining, unless there are some real incentives for them. The National Police Chiefs Council (NPCC) have stated that as part of the Officer Uplift Programme, they are considering what more could be done to encourage retired officers to re-join the service. NPCC recognise that there is a level of misunderstanding around the current arrangements available and the pensions implications. The NPCC are therefore aiming to produce information in the form of an FAQ, to outline the main issues for those thinking about re-joining. Once we have some detail on this, we will circulate as widely as possible.

Social Care

Many of us will require some level of care when we get older. Whilst life expectancy is increasing, there are also a growing number of people spending their later lives unwell, and by 2030 the number of older disabled people is expected to double. The number of people over the age of 75 is set to double over the next 40 years from today's 5.3 million, and therefore the need for better care in later life will become increasingly acute.

At the same time, social care is facing a crisis. A joint report by the House of Commons Health and Local Government Select Committees in 2018 estimated that in 2019-20, there will be a funding gap of £2.2 to £2.5 billion for social care. The Government took steps in the 2018 Budget to mitigate against this with £650

million of extra funding. However, that still leaves a gap of approximately £1.85 billion. The difficulties faced by the care sector are often increased due to the gaps between health and social care. Closer working will support the NHS to operate more efficiently, however, the Government must also commit to increased levels of funding over the short, medium and long term.

As part of our Later Life Campaign, we continue to press Government on this issue and despite the recent announcement by the Prime Minister that Government will resolve this matter, we have yet to see any proposals on how they are going to do it!

The Government is publishing a Social Care Green Paper to outline plans to improve care and support for older people. It is expected to address how social care is paid for and will include guidance on market stabilisation; integration of health and social care; housing; addressing loneliness; and the role of technology in the social care sector.

Membership Data

As part of our commitment to ensure that the Membership data we hold is as accurate and up to date as possible, I encourage every member to contact your Branch and make sure that the information we hold is accurate.

That's all for now folks, enjoy the Christmas festivities.

Steve Edwards
- THE CHIEF EXECUTIVE

Readers' Letters

Medical Detection Dogs

This is a remarkable charity. As ex police officers, we know the value of dogs and their total dedication in a police sphere. May I refer you to www.medicaldetectiondogs.org.uk, a charity training dogs to save lives using their amazing sense of smell. Bio dogs can detect disease like cancer, Parkinsons and malaria. Medical Alert Assistance Dogs are partnered with people with health conditions like diabetes, PoTS and severe allergies and save lives every day by warning them in advance of a potentially life threatening episode. I am a volunteer speaker and find it extremely rewarding explaining to an audience the fascinating ability of the dogs. There are various volunteering opportunities if you could spare a little time. We need nationwide volunteers. Details on the above website or call 01296 655 888.

Graham Craker MVO
Met Royalty Protection

Lasting Power of Attorney

The arrival of the August 2019 edition of NARPO magazine was most timely. My wife and I had just the day before made an appointment with a solicitor to talk about setting up a Lasting Power of Attorney for my mother-in-law, then I read the article in the magazine about LPAs with the link to the .gov.uk website. 40 minutes later, 2 LPAs were set up for the grand sum of £164, a saving of £346 on what the solicitor was quoting.

Steve Fisher
Oxfordshire (TVP) Branch

Scintillating Scylla

Villa Scylla stands on the edge, right on the edge, of Lake Lugano at Ponte Tresa in Northern Italy. Across the lake, perhaps a hundred yards away, is Switzerland and at least one NARPO member, clearly a confident swimmer, has 'taken the plunge', according to the guest notebook in the villa.

I successfully applied to visit this gem in the Italian Lake District by following the instructions on the NARPO website and was delighted when my small party of five was able to visit and enjoy this beautiful building and surrounding area for the last week of June this year. The villa itself is a masterpiece, standing in its own gated grounds, complete with tennis courts together with two small adjacent cottages for smaller group numbers. During my stay these were occupied by two couples, one a retired North Yorkshire Traffic man, Paul with his wife Karen and the other by ex-Met. officer Mike and wife Julie and it was Mike who had the immense privilege of meeting our NARPO benefactor, Lord Woolfe, when he paid a surprise visit to his property.

Mike later said that by shaking his hand he was able to personally express the gratitude of the countless NARPO members and their families who have enjoyed his incredible hospitality.

Villa Scylla is in a delightful location,

Tracing the owner of a Queen's Police Good Conduct and Long Service Medal

Recently, I have been contacted by a Police Officer from my home Force Staffordshire, with a request to try and trace the owner of a Queen's Police Good Conduct and Long Service Medal. The name engraved on the medal is: "TREVOR CLOUDS"

The medal was recovered from a property in Stone, Staffordshire, with no explanation from the occupants as to its origin.

I have made enquiries with National NARPO at Wakefield, but they have



well served by local restaurants and is an ideal base from which to explore this incredibly beautiful part of Italy.

Alan Bonner BEM
Merseyside

Police murders

Today is the day that will be etched in my memory until I leave this world, 12th, August, 1966 I was a PC 581 at Shepherds Bush, three of my friends Geoff Fox, Chris Head and Dave Wombwell were murdered in Braybrook Street by being shot. I have never forgotten this tragedy. The news over the few days about more officers being attacked just shows that some section of the British public still do not respect our police officers. In spite of the Shepherds Bush tragedy I served at the right time.

Gordon Bouncer
London

informed me that they have no records of this man on their databases.

As a long shot, I have requested that this letter be published in NARPO News in the hope that some NARPO Member around the country may recognise the name and allow Staffordshire Police to return the medal to the recipient or other family member.

Please email send any information to markjudson@narpo-staffs.co.uk

Mark Judson Chairman
Staffordshire NARPO

Hearing Star

I am retired police officer, and I have been slowly losing my hearing for a number of years. After repeated coaxing from my wife and the slow realisation that not everyone I met mumbled and swallowed their words, I decided to purchase hearing aids.

After carefully researching the models available, costings and gathering the experiences of my growing number of peers who also realised the problem was with them and not the world in general, I decided to approach the Hearing Star team. I came across them through the pages of the NARPO Magazine.

From my first contact with Marie, the customer care, patience and attention to detail which I have come to know as the characteristics of this team, was stand out.

I arranged for one of the directors, Kevin to visit me at my home. I was still not convinced that I really needed the aids. Kevin was so knowledgeable – and not just about the hearing aids which are a first class product and internationally recognised as outstanding. His understanding of the process of hearing loss and the psychological and social impact as well as the physical, moved our conversation on and deepened the discussion of what would be best for me.

There was a full analysis of my needs and which type of hearing aid would be best suited to my particular lifestyle.

The demonstration of the hearing aid was transformational. The realisation of how many everyday sounds that I had just not been accessing was very sobering.

The aids were ordered but despite a very full and detailed explanation of how they were to be cared for, I was still concerned that I would not get this right. I was assured by Kevin that once I had updated my phone by the next visit, he would also download an APP which would allow my phone and streaming services to work directly with my hearing aids.

Throughout this visit, I at no time felt rushed, pushed to purchase any particular aids and all my questions were answered thoroughly and honestly. The demonstration was first class, personalised and certainly, confidence building.

Once my aids had arrived, the second visit took place. The care in fitting the aids and answering questions on care and usage were answered as patiently and fully as in the first visit. Kevin was as consistent in his care. Despite the fact that I hadn't purchased an upgraded phone in time for the visit as I had previously said I would, he arranged for a third visit to ensure that I had this facility to fully enhance the experience I would have of the hearing aids. During the third visit, I also had the opportunity to bombard him with the many questions I had regarding my new aids. Again, at no time did I feel rushed or fobbed off. Kevin was at pains to ensure that the aftercare provided was of the same standard as the care I received when choosing my aids. He was clear that if I needed any more time, to ring Marie and arrange subsequent visits if required.

Batteries arrive as needed without being requested and there is no doubt that my purchase is being tracked and supported months after the receipt of the aids.

The whole process of choosing purchasing, using and looking after these hearing aids has been made first class by the high standards of Kevin and Marie.

I no longer am accused of shouting, or feel isolated at social events and excluded from quips and jokes easily heard by others. I do appreciate that we and especially men, take a while to come to terms that we need support with hearing loss. I cannot recommend Hearing Solutions highly enough to anyone thinking of purchasing such support and I do so unreservedly.

Ian Simpson

UK Police memorial



I have today posted a cheque to the Police Arboretum Memorial Trust for £100.00 towards the cost of the monument.

My wife and I have visited the National Memorial Arboretum in Alrewas in Staffordshire on 2 occasions.

I am a member of NARPO Harrogate and Skipton Branch.

I am disabled, having had my lower right leg amputated a couple of years ago.

Thanks to the staff at the Physio Dept at Harrogate Hospital who taught me how to walk again and the Seacroft Hospital Prosthetic Department who have fitted me with an artificial limb, I am fully mobile.

We have been impressed with the Police Memorial Garden at the Arboretum when we visited, especially that it had doubled in length on our second visit.

We hope and trust that once the Monument is completed that Branches of NARPO arrange for periodic group visits as not all members are as mobile as they once were.

Good luck and kind regards.

Ralph and Mary Lindley
Harrogate and Skipton

NARPO News

Stamps First day Cover- Raising money towards the building fund of the National Police Memorial in Alrewas in Staffordshire

For many years, I have been an avid stamp collector, mainly of British Commemorative stamps and First Day Covers.

As an NEC Member, I thought it would be a good idea to try and convince the Royal Mail to issue a bespoke stamp to celebrate the Centenary of National NARPO which took place on 25/7/2019.

However, despite my best efforts over a period of two years, I failed in my mission to get the Royal Mail to accede to my request.

Not to be thwarted, I decided to commission my own First Day Cover, bespoke to the Staffordshire Branch of NARPO.

I sourced 100 of the Centenary logoed envelopes, an equivalent batch of 1979 Metropolitan Police commemorative stamps and an appropriate date stamp.

The intention being to sell the First Day Covers for £5.00, which after covering the costs, any monies over would be donated to the building Fund for the new National Police Memorial at Alrewas in Staffordshire.

Currently, the sales have been going well, hopefully most of the covers will be going to Staffordshire NARPO Members.

Although retired, I still undertake some part-time work, one of these

employments is working on cricket security at the Warwickshire County Cricket Ground at Edgbaston in Birmingham.

There are a few retired Police Officers who undertake this type of work and certainly obtain enjoyment from doing it.

Recently, I have been involved in the World Cup Cricket Competition and the First Ashes Test Match between England and Australia all taking place at the Edgbaston venue.

Whilst at this event, with the permission of both the England and Australian camps, I took the opportunity of asking the following players to sign and have their photographs taken holding my First Day Covers. Joe Root England Captain, Tim Paine the Australian Captain, Ben Stokes the hero of England's World Cup win and Steve Smith the renowned Australian, all happily agreed to do it.

They were all made aware that I would be endeavouring to raise money for the New National Police Memorial in Staffordshire

They also donated four Ashes Test Match programmes which could accompany the sale of the First Day Covers.

Having secured their co-operation and signatures, I then had to decide which was the best way to raise a reasonable amount of money for the goods.



These four First Day Covers are a limited edition of one hundred that have been produced. Although these cricketers signatures will have appeared on many cricket bats and cricket shirts, I can assure the purchasers that these are the only signatures that will appear on a Staffordshire NARPO Centenary First Day Cover.

In view of this, I am asking for £25.00 for each cover plus £3.00 to cover the postage if I have to send them to you via the Royal Mail System.

Included in the cost will be the First Day Cover, a photograph of the cricketer holding the cover and an Ashes Test Match programme.

Any person interested in purchasing these covers should contact: Mark Judson email: markjudson@narpo-staffs.co.uk

These four First Day Covers are a limited edition of one hundred that have been produced.



Life Membership

TVP Oxfordshire Branch Assistant Secretary Wally Cox; is honoured with 'Life Membership' much to his surprise. Wally is a wonderful ambassador for NARPO and is well regarded throughout the Thames Valley with his work helping those on Injury Pensions, with Welfare and the TVP Benevolent Fund.'



South Wales police forces

In recognition of the centenary of NARPO and the 50th anniversary of the amalgamation of the four South Wales police forces (Cardiff City, Glamorgan County, Swansea Borough and Merthyr Borough), Cardiff branch presented three framed signed prints of Jedd cartoons to Chief Superintendent Steve Jones, Eastern B.C.U. Commander at Cardiff Bay police station.

For many years, the prints had been in the possession of member Roger Totman who had recently given them to Cardiff branch where arrangements were made to have them framed.

Branch President Geoff Baker and Chairman Dave A'Herne are shown presenting two of the prints.



Steve Jones was delighted to receive the prints and said, "We greatly value our friendships with our former colleagues at Cardiff NARPO and are very pleased that they thought of us. They will certainly bring a smile to a lot of faces."

NARPO visit to the NMA

The NMA commemorates those who died in the service of their country, those who have suffered in the service of their country and those who wish to be commemorated in some other way. The latter is a feature which enhances the Arboretum from a visitor perspective.

Since policing, as we now know it, started sixty officers from the area we now know as Thames Valley have either died on duty or travelling to and from duty. 2019 being the centenary year of NARPO, members of the TVP Oxfordshire branch visited the National Memorial Arboretum (NMA) to pay their respects to these officers.

On arrival at the NMA, the group were greeted by Lorna Price, the duty manager, who gave us an overview of the establishment. Following this, we assembled in the chapel and participated in the daily act of Remembrance. Once the service was over, the party assembled at the Thames Valley tree which is located within the police memorial and



known as "The Beat" which is an avenue of Horse Chestnut trees. Here, after a few words, Michael Page QPM placed a wreath on behalf of the branch. With the formalities over, we were taken around the Arboretum on the road train where many of the memorials were pointed out. Having taken the journey, our members were then free to wander around at will. We returned to the NMA's conference centre for a superb "high tea".

We then had a little more time to explore before joining the coach for our journey home.

It was wonderful in superb, serene surroundings, allowing us all to take time and reflect.

Bill Butcher Oxfordshire Branch

100 Years Young



Nottinghamshire Branch Member and Police Widow Mrs Noreen McCullough celebrated her 100th Birthday in the week after the 2019 NARPO National Conference. As she now lives near York, Nottinghamshire Branch Vice Chair Bruce Cameron and Committee Member Marion Alflatt took the opportunity to divert across country on their way back to Nottingham. Noreen is the Widow of Tom McCullough QPM (known universally as 'Mac'), Mac Joined Nottingham City Police after National Service in Rhodesia and retired in the Mid 70's as Head of CID with the Rank of Detective Chief Superintendent, he was awarded the Queens Police Medal for outstanding service. Noreen is remarkably fit and active and still lives independently in sheltered accommodation, she was presented with various gifts from the Nottinghamshire Branch including a NARPO Centenary Medallion, flowers, cake and a card signed by National President and Branch Chair Brian Burdus. A few days later, on Noreen's actual Birthday, York Branch kindly arranged for a visit by a serving North Yorkshire Police Senior Detective and for local member Keith Meadley to present Noreen with a bouquet and card from the York Branch of NARPO.

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

New member 'Embraces' national children's charity as Chair

The following is from Sir Paul Stephenson, former Commissioner of the Metropolitan Police and Chief Constable of Lancashire Police. Sir Paul has recently celebrated the first anniversary of his appointment as chair of the charity founded by police officers over 25 years ago, Embrace Child Victims of Crime (CVoC).

"I write this on World Mental Health Day (10th October) reflecting on the journey of Embrace Child Victims of Crime and its increasingly important role in supporting the well-being of children and young people traumatised by serious crime.

The charity that was first known for providing magical holidays to help children make new, happy memories is now focused firmly on developing its specialist therapeutic services.

Our staff and volunteers are working hard to meet an exponential rise in demand for emotional support and 1-2-1 counselling.

Embrace has responded to the challenge of meeting this demand by building a cadre of associate counsellors and partners, training them to offer pre-trial counselling and our signature trauma-focused CBT (*cognitive behavioural therapy*). It works.

As former police officers we know, probably better than most, that experiencing serious crime or witnessing a serious crime, can have huge consequences for a child. The trauma suffered can have a lifelong impact on their mental health and without appropriate intervention, can literally change the course of their lives.

Sexual abuse (*in all its forms*) and domestic violence have been the top reasons for referral into the charity for many years with homicide of an immediate family member and knife crime not far behind. Last year we supported over 3,000 young victims of crime.

Whilst our emotional and therapeutic services have the best measurable outcomes for the young people who agree to undertake the programme, they are the most expensive support services we offer. We also provide practical support and

facilitate family peer groups to encourage mutual support. Sometimes it's a mix tailored to meet the needs of individuals.

Whilst we rely on our criminal justice system to deal with the criminals, one of its drawbacks is that it cannot always address the emotional and psychological issues that remain for the victims, often living in low income or single parent families.

Embrace is the only national children's charity that aims to provide whatever is necessary to get young lives back on track so they can fulfil their potential and enjoy life again.

For further information and to lend your support, please visit our website: www.embracevoc.org.uk

NARPO Members Trek to Base Camp

Fundraising is always a challenge. Currently, we have the highest number of individual fundraisers online and we have launched initiatives to work with corporate business and Police and Crime Commissioners.

I'm delighted that three NARPO members will be among the participants of Embrace's trek to Everest Base Camp between 2nd and 21st November. We wish Allan Dattani (*Wales*), Caroline Easton (*Hampshire*) and Ian Scott (*Dorset*) a thrilling and safe challenge.

I'm sure you join me in wishing them well. If you'd like to further show your support, please visit our Everest Base



Camp fundraising page where you can sponsor them to complete their challenge.

<https://uk.virginmoneygiving.com/EmbraceCVoC>

Dear Santa...

Dear Santa is the name of our festive gift initiative where we invite members of the public to buy an additional gift for young victims of crime who otherwise would have no gift to open on Christmas Day.

Our 'wish list' is on Amazon where you can see the wishes of our children and learn where they live, their age and what crime they experience. You buy and we'll do the wrapping and ensure they are delivered in time to open on Christmas Day.

<https://uk.virginmoneygiving.com/DearSanta2019>



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?

'It was yet another time when you are happy to be part of the Police family and we would most certainly without any doubt recommend the service provided, it was first class'

Mr & Mrs Jones, Staffordshire

Independent Financial Advice Exclusive offer for NARPO members

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

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

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

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

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

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

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

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Centenary Celebrations

Around the country

Staffordshire Branch

Staffordshire Branch held a number of events around the county to celebrate 100 years of the formation of NARPO.

Members of Lichfield Sub Branch and guests held a lunch at Yoxall. A raffle was held featuring centenary souvenirs. Our Branch Chairman and Regional NEC Rep Mark Judson won a centenary tie. Member Fiona Phillips won the ladies centenary scarf. Prizes were presented by Brian Williams and Linda Hicken.

Burton and Uttoxeter members held a Hog Roast. Wombourne members went on a narrow boat cruise. Leek members organised a mystery coach



trip with canal excursion. Tamworth, and Stafford attended celebration High Teas at the National Memorial Arboretum and Cannock Chase Golf Club.

Northamptonshire NARPO Centenary Celebrations

To mark the Centenary Celebrations, a lunch was provided in the Terrace Room at Wicksteed Park Kettering. 72 members and our Branch President, Chief Constable Nick Adderley, attended.

Our Chair, Stewart Slinn, gave a short address outlining elements of the history of the Branch, and gave those present a booklet he had written to commemorate this milestone. In addition everyone received an engraved wine glass with the 100 years logo inscribed on it.

An excellent time was had catching up with colleagues and reminiscing over past events.



Essex Police held annual pensioners garden party



Essex Police hold an annual pensioners garden party at HQ for all retired officers and police staff. This year it was held on 2nd August, and was sponsored by the three Essex NARPO branches to commemorate the 100 year celebration. The event was very well attended, Chief Constable Harrington made a speech and the pensioners spent a lovely day in the sun chatting and enjoying sandwiches, cakes and fresh strawberries and cream.

We managed to recruit some new members at the event by talking to attendees and sharing the good work NARPO undertake.

A fantastic cake had been arranged by Anne Walker a member of the committee on behalf of the branches which was cut and shared during the day, what a wonderful way to celebrate the 100th Anniversary.

Bolton Branch Centenary Event

Friday 5th July saw 70 members and guests gather at the Dunsar Conservative Club in the early evening to celebrate the Centenary of NARPO. We were very lucky with the weather, for which we were thankful as we had arranged a Brazilian BBQ. That seemed to go down well.

We were entertained during the evening by a group called the Travelling Strings. The group, many of whom are retired teachers donate their fee to worthy causes, particularly charities concerned with dementia and Alzheimer's.

Everyone received a small commemorative keepsake marking the occasion. There was a great buzz in the atmosphere, which is always a good sign of a successful occasion, which was endorsed by several messages we received in the days following:

"Thank you to you and the NARPO committee for organising such a lovely well enjoyed barbecue last Friday."



"It was very much appreciated."

"Just a brief note to let you know my wife and I really enjoyed the event. It was obvious a lot of thought and effort had gone into the preparation. The actual BBQ, we thought, was good. Well done!"

"Just a quick email to say congratulations to you and the rest of the team for your work in preparing and putting on the BBQ last night. Excellent event. Well done."

The Durham Branch River Cruise and BBQ

Using some of the grant offered by NARPO HQ to finance a local Centenary Celebration, our Branch decided to hire the Prince Bishop on the evening of 22nd June (almost the longest day of the year) to enjoy a River Cruise and Bar-be-cue.

The queue at Browns Boatyard started to build as members and friends from all points of the compass made their way to board the "Prince Bishop" motor launch. Our guests were all greeted by the Branch Chairman, Ray Jones, as they came on board. Many made for the open top section of the upper deck. That is where the excellent chef was showing his skills with the tongues on a huge charcoal fire. Others chose to travel indoors either in the lower saloon deck or on the upper aft section. There was plenty of room. The music was kept low so that guests could enjoy the conversation.

We "weighed anchor" at 7.30pm with 53 on board. We cruised east for a short distance passing beneath the road bridges and passing the rear of the Royal County hotel and the old swimming baths, now sadly boarded up and looking rather sad, but many remembered being put

through their "life saving" practice in those baths as young Police Officers / Cadets.

The craft then made a "turn in the road" and re-traced its route passing beneath the bridges and around the loop in the river towards and through Prebends Bridge. Opposite the splendid towers of the famous Norman Cathedral we tied up close to the weir and the bar-be-cue was served. We all enjoyed a beautifully cooked meal with all the trimmings imaginable whilst tied up opposite the famous Grey Towers of Durham Cathedral.

At some point on the evening the chef and our treasurer, Sue Knaggs realised that they had in fact been at school together and became enthralled in a conversation regarding their youth. It was great to see their friendship rekindled



North Riding Northallerton branch



North Riding Northallerton branch held their Centenary buffet lunch on Sunday 23rd June at the Golden Lion Hotel, Northallerton. The event was attended by 95 members and friends from branches across North Yorkshire. It was certainly a great one off event with many people meeting up with friends and colleagues they hadn't seen in decades. Chief Constable Lisa Windward and her husband attended as guests of the North Riding branch who hosted the event.

with gusto. Surely this is what can be achieved at our social events. Not only meeting up with former colleagues but also people from before "The Job" took over a section of our lives.

Well fed and watered we returned as the light faded and tied up again at the boat yard.

Admittedly numbers could have been better but we all enjoyed the company of those present. Quality rather than quantity.



Centenary Celebrations Continued...

Brighton Centenary dinner



Brighton and District Branch celebrated the NARPO Centenary with a Grand Dinner at The Amex Stadium in Brighton on Saturday 29th June with over 100 guests in attendance and on the hottest day of the year. Guests of honour were the Chief Constable of Sussex, Giles York together with his wife Sally and everyone was warmly welcomed by the Branch Chairman, Dave Medhurst.

After the Loyal Toast, the Chief Constable spoke about the world of policing known to those present and then compared it with that of the current serving police officers. He mentioned that officers now have to concentrate predominantly on the more serious aspects of policing and the effect that this has on them. In closing, Mr York added that there are two constants between the retired officers and those serving - a mutual respect for each other and the determination to always serve the public to the best of our ability. His address was well received by those present who were able to better appreciate the size of the task facing modern day police officers.

Mr York was presented with a 100th Anniversary Commemorative Coin by the Branch Chairman and Mrs York was presented with a bouquet of flowers by Frank Morgan, our longest serving member aged 97 years young!

Swansea branch celebrations

As part of the NARPO centenary celebrations, Swansea branch held an afternoon tea for members and guests on Thursday 27th June 2019. It was held at The Dragon Hotel in Swansea, and approximately 70 people attended for a very enjoyable afternoon.



Bedfordshire branch, Shuttleworth House celebration tea

On Thursday 18th July 2019, we held the Bedfordshire Branch Celebration Afternoon Tea at Shuttleworth House, Old Warden, Bedfordshire, where 85 retired Officers and partners attended.

The afternoon started with the group photo. After which a vintage bus ride around the grounds was arranged the 1913 Leyland double decker, named the "Wellington".

Having had a stately drive through the beautiful grounds, all 85 guests sat down to an afternoon tea, held in the Morning and Drawing Rooms.



Each couple received a gift consisting of a paperweight. And scroll, to remember the day.

After a very poignant but short speech by our Chairman Lionel Stewart MBE, the afternoon came to an end.

Feedback so far has been great.

NARPO North Wales Branches - we continue to serve

Following the successful Charity Concert in North Wales to mark NARPO's Centenary, a light buffet lunch was arranged at Police Headquarters Colwyn Bay to present the cheques totalling £7,000 to representatives of the four chosen charities.

The Chairman, Richard Jones (5th from the left on the back row) and recently elected NEC member for North Wales, welcomed representatives from Wales Air Ambulance, Nightingale House Hospice (Wrexham), St Kentigern's Hospice (St Asaph) and St David's Hospice (Llandudno), together with members of the small organising committee and supporters.

A special invitation and welcome



was extended to the Patron, Lady Myers (4th from the left on the front row) wife of the late Sir Philip Myers, former Chief Constable of North Wales and subsequently one of Her Majesty's Inspectors of Constabulary.

East Lancashire Branch



Member John Reavley with Chairman Neil Thompson.

On Friday 7th June 2019, East Lancs Branch held an event to celebrate The 100-year NARPO Centenary celebration at Whalley Golf club.

It was well attended with members and guests enjoying a nice buffet, a few drinks and a catch up with old colleagues.

The event included a widow's draw for a cash prize and John Reavley, one of more senior members, cutting an excellent cake provided by Welfare Officer Garry Gluyas.

The weather was against us but it did not stop what was a very enjoyable day.

Cambridgeshire Branch Centenary Celebrations

The 18th September 2019 saw 120 NARPO members attend a day at the Imperial War Museum at Duxford, this being the Cambridgeshire Branch's celebration of the 100 years of NARPO.

The day was intended to give those attending the opportunity to visit the museum and all that it has to offer; whilst at the same time providing a comfortable environment for those who wished to spend time sitting and chatting.

In true policing style, they were treated to a short welcome and H & S briefing at the start.

A montage of over 250 photographs, each with a link to policing in Cambridgeshire over the last 100 years was set up and allowed to run on a continuous loop throughout the day, which

it successfully did despite some teething troubles at the start.

We were pleased that the Chief Constable took time out of his busy schedule to attend for part of the day, mingling with the members and listening to their stories of "the good old days". Also attending was Brian and Una Burdus, Brian is the current NARPO President.

A raffle draw was held and 8 members won the opportunity to take part in a flight in the Dragon Rapide aircraft.



Dudley NARPO Presents Two Christmas Functions in One Day



Sing along with our local Ukulele Band from 3pm



Maggie O'Hara Sings from 7.30pm

Friday 13th December 2019
Kingswinford Royal British Legion



Centenary Celebrations Continued...

Bury and District Branch Centenary and 70th Anniversary Event

Bury and District Branch celebrated the NARPO Centenary and their own 70th Anniversary as a NARPO Branch, by holding a Dinner Dance at the towns Lancashire Fusilier Museum.

84 Members and guests attended the formal, black tie event. The Guest of Honour was Sandie Wilde MA, North West Member of the NEC and Chair of the Manchester NARPO Branch. The Master of Ceremonies was Bury and District Branch Member and Trustee of the Fusilier Museum, Karan Lee.

The whole event was a great success and thanks for that go in no small part, to a special sub committee set up by ladies from the branch who did all the organising. The Minden Suite at The Fusilier Museum is a spectacular room but was further enhanced by being dressed perfectly with table sashes in the gold and blue colours of the NARPO crest.

The reception and pre-dinner drinks were in the Gallipoli Room. Those guests who wanted to, had the opportunity to partake of a tour of the museum, before we were all summoned to dinner by a Regimental Drummer.

After Grace, diners had a good 3 course dinner, followed by the Loyal Toast



presented by Karan and an excellent speech from Sandie on the vision for NARPO over the next few years.

Entertainment at the event was provided by The Harc Duo, they played soft background music during the meal and following the speeches and formalities they provided us with great singing and live music to dance the night away.

Throughout the evening, a screen displayed a continuous series of old photographs of events, groups and individuals over the years. Many of those images gave us memories of some of our departed guests but equally, they provided a few chuckles and instigated lots of reminiscing and happy recollections.

Merseyside branch

Approximately 3 years ago, it was pointed out that Thursday 25th July 2019 was a significant day for NARPO as this would be the exact date in 1919 that NARPO was formed. The history of NARPO is well documented but it was felt that NARPO Merseyside should do something special and celebrate the occasion in style. A sub-committee was formed and ideas of how, where, and when were brainstormed. The exact date of the 100 year anniversary was selected and The Liner Hotel in

Liverpool with its proximity to public transport links was identified as a suitable venue. Approximately 170 members and invited guests enjoyed a sparkling occasion with music by the Merseyside Police Band and a Celebratory Silver Service Luncheon.

The sub-committee is grateful for the magnificent support of the Chief Constable and his staff, Harvey-Howell, Solicitors, The Police Credit Union, The Volunteer Police Cadets and of course the Events Management Team at the Liner Hotel.



The Organisers (left to right) Eddie McGrath (Secretary) Frank Richardson (Deputy Secretary) Julian Dearden (sub-committee Chair)

Derbyshire NARPO centenary gala dinner

Derbyshire NARPO centenary Gala Dinner took place on Friday 13th September 2019 at the spectacular setting of Chatsworth House.

This was an extremely successful evening with the main guests of honour being our President Brian Burdus, his wife Una, the Deputy Lord Lieutenant of Derbyshire Nick Hodgson, his wife Chris, the High Sheriff of Derbyshire Lord Burlington, and Peter Goodman the Chief Constable of Derbyshire and was attended by 130 Derbyshire NARPO members.



Parliamentary Reception



As part of NARPO's Centenary celebrations, a Parliamentary Reception was held on 17th July at the House of Lords. Baroness Angela Harris, who is a NARPO Member, hosted the Reception

which was well attended by Branch Officials, NEC Members and HQ.

MP's and Peers also joined us to acknowledge the working relationship with Parliamentarians over the last 100 years.



There were speeches from Baroness Harris, NARPO President Brian Burdus, Shadow Policing Minister Louse Haigh MP and CEO Steve Edwards.

Centenary Celebrations In Norfolk

Mr Stan Watkinson, Chairman of the Norfolk Branch was awarded Life Membership at the AGM in March this year and it was thought fitting to make the presentation at the Centenary celebrations. On Saturday 27th July 2019, at the famous Thursford Steam Museum, Norfolk, nearly 300 members enjoyed an afternoon of entertainment by Paul Eastwood, Comedian, Ed Crafer a magical close hand magician and also the Mighty Wurlitzer organ was played by Robert Wolfe. Guests could ride on the Carousel and browse the display organised by the Force Historians. The afternoon began



Picture above from left to right: Helen Wickens, Linda Watkinson, Brian Burdus, Bob Mabbutt, Albert Herrington, Stan Watkinson, CC Simon Bailey.

with a drinks reception and ended with a sumptuous afternoon tea.

The principle guests were the Norfolk Chief Constable, Mr Simon Bailey and the national President of NARPO Mr Brian Burdus. The Norfolk Branch president Mr Albert Herrington, said a few words and thanked everyone for supporting the celebrations. Many old friendships were rekindled as past colleagues met up for the first time after many years. The phrase of the day that was repeated many times was 'I know the face but remind me of your name'.



Dorset Branch

To celebrate 100 years of our association, a number of events have been organised by the Dorset Branch committee.

The Branch have held three subsidised events for its members.

In May, our annual Church Service was held at Lady St Mary Church in Wareham with over 100 members attending. Invited guests included the Lord Lieutenant of the County and the Chief Constable. The service was followed by afternoon tea.

In June, a BBQ was held at a local golf club and 50 members attended.

In July, a formal dinner dance was held at a local golf club which included a three course meal and dancing to a live band; this was attended by 103 guests.

All three events were subsidised by the Branch with financial assistance from NARPO HQ.

The year is not over and although there are no plans to hold any further centenary specific events, our last social meeting of the year will be held at lunchtime on the 3rd December. This will be the opportunity to look back over the years and members will be able to remember those former friends and colleagues that are no longer with us. A collection of old photographs and Force newsletters will be on display and a free buffet will be provided.



Centenary Celebrations

Continued...

Avon and Somerset Branch

The Avon and Somerset Branch and Bristol Branch donated £5000 to support the A & S Police Federation on a project to renovate the Police Memorial Garden at HQ Portishead as part of the Centenary Celebrations. Branch and Federation Members supported by Police Staff removed over-grown plants and shrubs and organised Contractors to carry out improvement works. The new headstones, fountain, paving and borders were part of a design to creating a more welcoming and peaceful tribute to officers who had given their lives in service to the community. A dedication was carried out on the 5th June 2019 attended by Her Majesty's Lord Lieutenant of Somerset, Mrs Anni Maw, the Chief Constable Andy Marsh, the Police Federation and both NARPO Branch's together with others who assisted with the renovation.

The 3rd July Avon and Somerset Branch celebrated their own event at the Wilfred Fuller VC Operational Training Centre where members were provided with a programme of displays, involving Public Order, Tazer, Horses and Dogs. A good insight was gained as to current Police Training when responding to operational incidents.

Following this an Ornamental Pear Tree was dedicated in the grounds of the Training Centre by one of our own members, Ted Allen, now Deputy Lord Lieutenant for Somerset, together with our Chief Constable Andy Marsh. We were pleased that the former Chief Constable Mr David Shattock was also able to attend as our guest. Following this members and guests attended a Lunchtime Buffet at Clevedon Hall, Clevedon. A thoroughly pleasant day was enjoyed by all.



Pictured left to right: Rod Deane, Branch Chairman, Ted Allen, Deputy Lord Lieutenant for Somerset and Andy Marsh, Chief Constable A & S Constabulary.

Suffolk Branch



Suffolk Branch was greatly appreciative of the reduction in precept for the Centenary and spent it! Three afternoon teas were held across the County, attended by over 200 people. 153 had exclusive use of Brick Lane Music Hall, London for a highly entertaining show and tea. The culmination was a dinner dance with 103 enjoying a superb meal and evening (pictured). Suffolk has a website feedback and this recorded page upon page of congratulatory comments. The events showed success in reaching

people in isolation or ill health, ages ranging from 46 to 100 and an increase in recruitment.

Those who attended the Tower of London and House of Lords were impressed and pleased with the opportunity to network with colleagues.

Additionally, the Branch produced its history in a DVD and a booklet free to all members and the final booklet of amusing short stories.

Wakefield Centenary



Wakefield Branch Centenary trip to the National Police Memorial at the Arboretum on 25th September



Wakefield Secretary and NARPO Vice President, Richard Critchley, with one of his members, Baroness Harris, at the Parliamentary Reception in July

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National Police Memorial Day

On Sunday 29th September CEO Steve Edwards and President Brian Burdus represented NARPO and travelled to Glasgow for the National Police Memorial Day.

The service remembers those fallen officers and their families and seeks to ensure that their bravery and sacrifices are never forgotten.

The Memorial Day is an annual event which has taken place every year since 2004 and is held on or as close to 29th September as possible. This coincides with Saint Michael's day - The patron Saint of Police officers.



BAWP Annual Awards and Professional Development Event Lincolnshire

On 14th and 15th October, NARPO attended its first British Association for Women in Policing (BAWP) Annual Awards and Professional Development Event, which was held in Lincolnshire.

NARPO was represented by Deputy Chief Executive Officer Alan Lees and NEC Member Bob Mabbutt from Northamptonshire Branch and Eastern Region.



Our Exhibition Stand was an opportunity to engage with the BAWP, which supports the diverse roles that women play in our Police Forces across the UK. This coincided with both NARPO's Centenary and the celebration of 100 years of Women in Policing.

There were two Professional Development Days and an Awards evening hosted by BAWP President, CC Michelle Skeer. The Awards recognise the contributions and achievements of women within the police service.



The NARPO Stand had many visitors from both serving and retired officers, and in particular, Dame Cressida Dick, who spoke at the event.



Benefits update

State benefits

• More than 363,000 pensioners living in the EU have received letters reassuring them their UK State pension will continue to be paid even in the event of a 'no-deal' Brexit and they do not need to do anything to continue receiving their State pension. Pensions for those in the EU will be uprated for a further three years by the higher of wages growth, inflation or 2.5 per cent. The government has committed to increase State pensions by the so-called 'triple lock' until at least 2022.

• Did you know you can claim your State pension online, rather than having to make a phone call or fill in a paper form? The Department for Work & Pensions (DWP) has produced a video that explains how easy it is to claim your State pension online: <https://youtu.be/Sjz3WDbVuz8>

• The former pensions minister, Sir Steve Webb, has urged people whose spouses died before April 2016 and before reaching State pension age to check whether they could potentially get a higher State pension in respect of their late spouse's National Insurance contributions. Responding to a freedom of information request, the Department for Work & Pensions (DWP) said that around 250,000 people are receiving an inherited State pension from a spouse who died before State pension age, despite the fact that the inheritance of State pension ended in April 2016. Furthermore, the DWP said that the number of people who are eligible to use this 'loophole' is likely to be much higher. The inheritance relates to the now-defunct State Earnings-Related Pension Scheme (SERPS), in place between 1978 and 2002, which was a contributory addition to the State pension and accrued via National Insurance contributions. If your spouse died before April 2016 before reaching State pension age, it is worth checking whether they accrued SERPS and whether you could potentially get a higher State pension in respect of their NI contributions.

• People claiming Universal Credit will be able to do so, even if they do not have a National Insurance number. Their

Universal Credit claim will initiate the National Insurance number application process. Claimants who have a National Insurance number should have it ready at the point of applying for Universal Credit.

• The DWP has improved the online portal that Universal Credit claimants use, with a new design and clearer signposting, to help people better understand their payments. On the home page of a claimant's online account, a 'Payment' section is now available as soon as the claim is made that will display:

- The date that the first statement should be available
- The date they should receive their first payment
- A version of the statement to show how their payment will be made up, based on what they've declared.

The DWP has also made improvements to the communications issued to Universal Credit claimants, so that for example, when they are asked to attend an interview, the reason for the interview and the consequences of failing to attend are made clear. The outcome of every appointment is now recorded in the claimant's journal. Where appointments are booked to verify evidence, the purpose of the appointment and details of the specific evidence required will also be made clear.

• The government announced in September that working parents and guardians in receipt of Universal Credit will be given an extra month to report their childcare costs. Up to 85% of childcare costs can be reimbursed through Universal Credit. Previously those reporting costs had to do so in the same month-long Universal Credit assessment period in which they were incurred. This extension for reporting costs provides parents with more flexibility and could help claimants with two or more children avoid losing out on more than £1,100 per month. This improvement follows a number of changes to Universal Credit which aim to make the system simpler and more helpful.

• If you're claiming Universal Credit, be

aware that fraudsters are targeting a weakness in the scheme's online system – using claimants' personal details to make requests for cash advances – which they then pocket. Claimants can seek advance payments of their benefits, which they pay back by forfeiting some of their monthly award. However, the BBC reported that criminals had been making online requests for cash advances of up to £1,500 on behalf of claimants. Other victims have been approached by people claiming to be Jobcentre Plus staff who have offered to arrange a loan for them and asked for bank cards, a driving licence or a photograph. The DWP has warned Universal Credit claimants to be on their guard against identity theft and report any suspicious approaches.

• The DWP will end the payment of benefits into Post Office card accounts, when its contract with the Post Office ends in November 2021. These accounts are typically used by people who cannot open or manage a bank, building society or credit union account. Over the coming months, DWP will write to Post Office card account users to encourage them to switch to a mainstream account. The DWP will introduce an alternative payment service for those who are unable to open such an account, and says its priority will be to ensure that elderly vulnerable people are protected and catered for.

• Grieving families will be able to claim for a Funeral Expenses Payment using an estimated funeral date, providing other key information is supplied. The DWP hopes this will speed up the process and help low-income families arrange funerals for their loved ones without the added stress of wondering how to pay for it. Previously, a Funeral Expense Payment claim could not be processed without a confirmed date for the funeral to take place, which could lead to longer waiting times for payments to be processed. Around 800 claims are received each week by the DWP's Bereavement Support team.

• Since 16 September 2019, people in Scotland wanting to apply for financial help to pay for a funeral must make a claim to Social Security Scotland and not

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

the DWP. On this date, Funeral Support Payment replaced Funeral Expenses Payment in Scotland. More information on how to apply for Funeral Support Payment is available on mygov.scot

• People who receive the Guarantee Credit element of Pension Credit will receive a letter between now and mid-December telling them whether or not their energy supplier will automatically apply a £140 discount on their electricity or gas bill, under the terms of the Warm Home Discount Scheme (not available in Northern Ireland). The scheme provides certain households at risk of fuel poverty with a one-off £140 discount. If the discount is not applied automatically, they will need to contact the Warm Home Discount Team by 28 February 2020 to confirm their eligibility (telephone 0800 731 0214). A limited number of discounts are available for other low-income households. Visit gov.uk/the-warm-home-discount-scheme for details.

• The Welsh government is considering raising the age at which people become eligible for a free bus pass from 60 to the State pension age. The State pension age is currently 65 but will rise to 67 by 2028. Ministers are concerned about the rising cost of the free bus pass scheme, with almost 900,000 people expected to be eligible by 2021.

General

• Chancellor Sajid Javid is looking to produce millions of commemorative 50p coins to be issued when the UK leaves the European Union and has asked officials whether it is possible to produce the coins by the scheduled departure date

of 31 October. His predecessor Philip Hammond planned a collector's version of the coin, but Mr Javid hopes to mint the 50p coin for mass circulation.

• The 'Bank of Mum and Dad' would be one of the UK's ten biggest mortgage lenders if parents' contributions to their children's deposits were grouped together. So far this year, parents have shelled out a staggering £6.9 billion to help their children onto the property ladder. The average cash injection this year has risen to £24,100, an increase of £6,000, according to research from Legal & General and the Centre for Economics and Business Research. Many people are drawing money from their pensions to fund their children's deposits, but experts warn they need to be aware of the implications for their own retirement plans and future care needs.

• People on benefits – or those with certain medical conditions or three or more children living in a home – can apply to have their water bills capped through the WaterSure scheme. All water suppliers offer the WaterSure scheme, which ensures you pay no more than the average household bill, even if you use more than the average amount of water.

To qualify for WaterSure, you need to:

- Have a water meter, have applied for a water meter but not yet got it, or be paying an assessed charge because you can't have a meter at home
- Be on certain benefits
- Have a high essential use of water.
- Pregnant women and new mothers could receive up to two years of legal protection against redundancy, with legal protections being extended for an additional six months after their return to work. The move comes in response to a government consultation which found that new parents continue to face discrimination. Research estimates that up to 54,000 women a year felt they had to leave their jobs due to pregnancy or maternity discrimination.

• The government has started a consultation to transform support for sick and disabled staff and remove barriers for employers. Each year more than 100,000 people leave their job following a period of sickness absence lasting at least four weeks, new figures show. The longer somebody is on sickness absence, the more likely they are to fall out of work, with 44% of people who had been off sick for a year then leaving employment

altogether. Under the new measures the lowest paid employees would be eligible for Statutory Sick Pay for the first time, while small businesses may be offered a sick pay rebate to reward those who effectively manage employees on sick leave and help them get back to work.

• The Office of Tax Simplification (OTS) is reviewing tax reporting and payment arrangements for the self-employed, amid concerns that the rise of the gig economy has left this group struggling with tax compliance. It believes there is an appetite for a system that makes tax for small business owners and the self-employed closer to that of those under PAYE. Most self-employed people submit a tax return each year but the OTS says it has been told by freelancers, particularly those using online platforms to find jobs via the gig economy, that they would like the option to report information and pay tax periodically, or on the completion of jobs. The OTS could propose a HM Revenue & Customs mobile app to help workers manage their tax affairs on the go. It will also consider the position of people receiving rent from letting residential properties.

• The Financial Conduct Authority has announced a shake-up of what it calls the 'dysfunctional overdraft market' that will stop banks from charging higher prices for unarranged overdrafts than for arranged overdrafts. Fixed fees for borrowing through an overdraft will also be banned, ending fixed daily or monthly charges and fees for having an overdraft facility. Fees for unarranged overdrafts are often ten times as high as fees for payday loans. The regulator first proposed the changes in December last year and has decided to push ahead with the reforms despite warnings that they could bring about the end of free-if-in-credit banking. After the changes come into force on 6 April next year, the typical cost of borrowing £100 through an unarranged overdraft is expected to drop from £5 a day to less than 20p a day.

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Centenary Conference

NARPO conference is an opportunity for Branches to come together to discuss Branch activities and membership. It's a chance to share experiences, ideas and learnings, which is extremely valuable.

The theme for this year's Conference was '100 years of safeguarding members' rights and 'wellbeing and pensions'. We were joined by a number of fantastic speakers who presented on these issues during the day. Their sessions gave us much to think about as well as sparking some discussion and debate.

The morning started with a speech from NARPO President Brian Burdus.

Good morning everyone and I must say how wonderful it is to see so many representatives here in the floral hall.

On your behalf I would like to welcome those guests who later today will be taking part in the various presentations

I on behalf of the NEC also wish to thank all of you representatives who give of your own time to represent your Branches and your members.

It is our Centenary Year but not our 100th Conference and I hope that as many of you take the opportunity to be involved in both the motions and the various presentations.

Vice President and I met with Sir Hugh Orde to talk about the police memorial at the National Arboretum we outlined ways in which we could assist them which they have taken up.

During the morning, you will have the opportunity to ask questions of the Chief Executive and the Financial Controller after their reports are presented.

For my sake, I have thanked those who work in the office at Wakefield and now I want to say thank you to my fellow NEC members for the support they give throughout the year. Special thanks to our Vice President for his support and willingness to cover for me when required. Your representatives speak honestly and forthrightly particularly on issues from their Region.

The previous President, Ian, told me that I would be busy and travel a lot, he was correct especially with the events Branches have invited me to this year.

As soon as our Conference finished last year, Steve and I were guests at the Superintendents Association Conference held in Leicester.

I have been privileged to also attend the Retired Police Officers Association of Scotland's Annual General Meeting and their issues reflected many of the same we have; well-being support for those medically retired with non-physical injuries.

Having mentioned well-being, we have had meetings and presentations on the subject from Andy Rhodes, Police Mutual and have raised the issue at the Police Treatment Centre AGM in an effort to allow retired officers access to their 2-week psychological wellbeing programme.

Steve and I did attend both the Labour (*Liverpool*) and Conservative (*Birmingham*) Party Conferences going to different fringe meetings and speaking with various people at the events.

I attended the National Police Memorial Day events again talking to people who are interested in our issues.

We have run successful Officers Courses that I attended and spoke with various attendees.

I am one of our representatives on the Public Service Pensioners Council, Later Life Ambitions and the Age Sector Group at AgeUK; these have all had meetings throughout the last year and we continue to campaign with our partners on issues that affect older people.

The Vice President and I attended the first joint meeting of Retired Police



Officers groups that had been arranged by Scotland. There were some very useful discussions around subjects that affect us all and some useful knowledge sharing between us.

Vice President and I met with Sir Hugh Orde to talk about the police memorial at the National Arboretum; we outlined ways in which we could assist them which they have taken up.

A similar type of meeting was held with Sir Paul Stephenson about the charity Embrace which helps child victims of crime; we agreed on how we could assist them.

Parliamentary work has been ongoing with a successful lobby and reception within Parliament, the latter enabling many representatives to talk with colleagues from around the Country but also to members of both Houses.

From an individual perspective, a highlight was the Centenary dinner held on June 13th in a marquee in the moat of the Tower of London which seemed to go well with all attendees who had a good time.

At the end of Conference, we said au revoir to two long standing NEC members, Pat Gates BEM, BSc and Eric Evans MVO who will still be involved in NARPO work in their own Branches.

I was then able to welcome the two new NEC members Brian (*Bill*) Haley and Richard Jones who I look forward to working with in the coming year on your behalf.

You can view the whole Conference on You Tube via the link on our website: <https://www.narpo.org/>



Annual Accounts 2018

Balance Sheet

Fixed Assets

	2018	2017
NARPO House	128,474	128,474
Building Adds B/fwd	2,224	2,823
Additions	0	860
Less: Depreciation	-1,722	-1,459
Furniture, IT & Equipment B/fwd	72,077	15,603
Additions	12,143	73,062
Less : Depreciation	-33,039	-16,588

Coat of Arms

Ceremonial Chains of Office

Investment at Cost

	2018	2017
HawkrIDGE House (Property)	287,176	287,176
Aviva Investment	27,423	26,236
Brewin Dolphin	260,402	257,778
Tilney Bestinvest	789,320	745,185

Current Assets

	2018	2017
Stocks for Resale	3,307	2,051
Sundry Debtors and Prepayments	268,931	157,676
Current and Deposit Accounts	604,470	511,194
NARPO Paypal	13,619	3,041
Close Bros Fixed Term Investments	1,030,624	1,019,073
Cash in Hand	157	261
	1,921,108	1,693,296

Current Liabilities

	2018	2017
Sundry Creditors and Accruals	116,120	61,939
VAT	4,361	5,188
Corporation Tax	11,942	7,780
	132,423	74,907

Net Current Assets

Accumulated Fund

Balance as at 1 January

Surplus for the year

	2018	2017
	1,788,685	1,618,389
	3,346,240	3,150,616
	3,150,616	2,901,454
	195,624	249,162
	3,346,240	3,150,616

Income & Expenditure

Income

	2018	2017
Precept (40%)	604,451	574,408
Affiliates Subscription	12,681	13,570
HawkrIDGE House		
Net Rent	14,703	13,617
Sale of Supplies	1,432	2,965
Less: Cost of Sales	-968	-2,147
Sale of Diaries	8,971	10,450
Commissions/Royalties	189,992	177,471
Advertising	162,904	142,882
Taxed Dividends (Gross)	29,056	26,034
Aviva Interest	1,187	1,125
Bank & Close Bros Interest	20,718	17,224
THIG Schemes	75,000	80,808
Tilney Bestinvest (Sale of Investments)	31,565	12,363
Legacies	2,366	1,050
NARPO Donation	5,000	5,000
	1,159,058	1,076,820

Expenditure

	2018	2017
NARPO News Printing	70,195	74,413
NARPO News/ Newsletter Distribution	230,905	174,992
National Advertising Campaign	11,127	6,278
Printing and Stationery	10,201	52,572
Postage and Telephone	11,772	8,784
Office Expense	19,719	16,579
Access to Support Course	12,262	9,435
Branch Officers Training	13,510	0
GDPR Training	35,937	0
General & Water Rates Insurance	6,926	7,622
Salary Costs (Gross)	180,645	168,420
N.I. Contributions	13,478	13,242
Pension Contributions	16,209	13,112
Staff Recruit/ Consultancy/Train	0	1,486
Computer Expenses	57,761	40,709
NEC Expenditure/ Regional Meetings	90,840	86,775
Federation Conference	3,152	1,784
Conference Expenses (net of income)	67,268	68,385
Audit	6,000	6,000
Parliamentary	24,585	21,851
Professional Expenses	25,297	21,720
Corporation Tax	11,947	7,694
Depreciation	34,761	18,047
Repairs to Property	0	207
Bank Fees	1,814	995
Donation	100	100
	963,434	827,658
Excess of income over expenditure	195,624	249,162

Members of the National Executive Committee and Sub Committee Appointments 2020/2021

Chairman of the NEC and President of NARPO

Brian Burdus

Vice Chairman of the NEC and Vice President of NARPO

Richard Critchley

Chief Executive

Steve Edwards (Appointed)

Deputy Chief Executive

Alan Lees (Appointed)

Financial Controller

Helen Morgan (Appointed)

Conference Arrangements

Kate Rowley - Conference Co-ordinator

Strategic Planning Working Group

David Jeans, Bob Watson & Sandie Wilde MA

Age UK: Representative

Brian Burdus

Pensioners Forum Wales:

Phil Hopkins & Richard Jones

Training Sub-Committee

Keith Bowman, Richard Critchley, Brian Haley, Richard Jones, Bob Watson & Sandie Wilde MA (Training Officer)

Secretariat Sub-Committee

Richard Critchley, Mark Judson, Bob Mabbutt, Ahmed Ramiz, & Norman Robertson

Public Service Pensioners Council

(External Appointment)

Treasurer

Steve Edwards

NEC Members - Post Conference 2019

Region	Branch	Office Expires
No 1 North West	Kate Rowley QPM Sandie Wilde MA	Cumbria 2020 Manchester 2021
No 2 North East	Bob Watson Richard Critchley	Northumbria 2020 Wakefield 2021
No 3 Midlands	David Jeans Mark Judson	Birmingham 2020 Staffordshire 2021
No 4 Eastern	Brian Burdus Bob Mabbutt	Nottinghamshire 2020 Northamptonshire 2021
No 5 South East	Ahmed Ramiz Keith Bowman	North Sussex 2020 Eastbourne 2021
No 6 South West	Norman Robertson Brian Haley	Dorset 2020 Wiltshire 2021
No 7 Wales	Phil Hopkins Robert Jones	Dyfed Powys 2020 Denbigh 2021
No 8 London	Jackie Cole Nick Burrows	London 2020 London 2021

The Chairman, Chief Executive and Deputy Chief Executive are ex-officio members of all sub-committees and working parties

Motions & Amendments

	Branch	Result
Motion 1	Rule Change NEC Representation	Dorset Carried
Amendment 1	Rule Change NEC Representation	Nottinghamshire Lost
Motion 2	Rule Change NEC Representation	Dorset Carried
Amendment 1	Rule Change NEC Representation	Nottinghamshire Lost
Motion 3	Rule Change Membership	York North Riding Lost
Amendment 1	Rule Change Membership	London Lost
Motion 4	Relocation of NARPO HQ	Humberside Remitted
Motion 5	Rule Change Life Membership	Cambridgeshire Withdrawn
Motion 6	Rule Change Financial Year	Hampshire Lost

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Westminster Round-up

As we draw closer to the end of 2019, we reflect on a summer of British politics which has continued to be a series of unprecedented events. We have a new Prime Minister, Boris Johnson, who in his first address in the role, reiterated his commitment to delivering on the referendum result, “no ifs, no buts” but since then, his premiership hasn’t got off to the smoothest of starts.

At the time of writing, the Prime Minister has lost every vote he has put to the House of Commons. The Supreme Court ruling that the prorogation of Parliament was illegal, only added fuel to his critics and emboldened calls for his resignation. Presently, a way out of the Brexit chaos remains unclear but there is no doubt that if there is to be a resolution, we will be cutting it fine to the ever-approaching October deadline.

With Brexit dominating the front pages of newspapers and the political agenda, it is unsurprising that it was the main topic of discussion during party conference season with the Conservative Party championing the slogan ‘Get Brexit Done’ in Manchester. Boris Johnson consistently stated his commitment to leave the EU by 31 October and Chancellor of the Exchequer, Sajid Javid declared that the risks of not delivering Brexit were greater than those of delivering it. In Brighton, Leader of the Opposition, Jeremy Corbyn clarified Labour’s commitment to a second referendum with a “credible leave” option on the ballot alongside remain. Newly elected leader of the Liberal Democrats, Jo Swinson however adopted a policy to revoke Article 50 altogether.

On health and social care, Shadow Chancellor John McDonnell emphasised the right to dignity in retirement, calling the current social care system a “national scandal”. He pledged that the next Labour Government would introduce a National Care Service that would provide personal care, free at the point of use in England, funded through a “fair taxation system”. He also pledged new resources for Scottish and Welsh Governments to spend on social care. He pledged that Labour would bring care homes and domiciliary care back under public ownership and control, requiring all providers to “adhere to strict criteria” on ethical standards. Adding to this, Jeremy Corbyn pledged to end the privatisation of the NHS and make prescriptions free

in England as well as introduce free personal care “to those who need it” as the first step in his plan for a National Care Service.

In Manchester, Health Secretary, Matt Hancock formally announced the Health Infrastructure Plan, which he said is the biggest hospital building programme in a generation and will include both world leading research hospitals and community hospitals.

Home Secretary, Priti Patel focused her address at conference on tackling crime and increasing police numbers. Given that one of Boris Johnson’s first policies as Prime Minister was his commitment to recruit 20,000 additional police officers, it is clear that policing will be a crucial policy area for this Government. Priti Patel announced the creation of a new fund for police chiefs to train and equip police officers with tasers as part of her commitment to clamp down on crime. She also launched a new £25 million ‘Safer Streets Fund’ for new security measures in Britain’s “worst crime spots.” Of particular interest to our members, she reiterated her commitment to the creation of a Police Covenant to be enshrined into law and pledged to

“to do more as a nation” to “recognise the bravery, the commitment and the sacrifices of serving and former officers.”

The Police Covenant was first announced by former Home Secretary, Sajid Javid in July this year and would be the equivalent of the existing Armed Forces Covenant, seeking to recognise the “bravery and commitment of police officers.” Current Home Secretary, Priti Patel has repeatedly stated her commitment to realising this and we have written to her to ensure that the interests of retired police officers and their families are represented. We have called on her to ensure that any covenant is accompanied by a reversal of the unfair regulations around pensions for widows, widowers and civil partners of police officers.

Opening a new session of Parliament, on Monday 14th October, the Queen introduced the Police Protections Bill which will ensure “police officers will be provided with the protections they need to keep the population safe” with one of the main benefits being the establishment of the Police Covenant “protecting police officers and ensuring that Parliament has the opportunity to scrutinise progress made against the Covenant.” Whilst it is still unclear how the Police Covenant will develop, our members should rest assured that we are working to influence it, ensuring that our members views are represented, and we will continue to update you on this.

Three years after the referendum, the political horizon continues to remain uncertain however, it is clear that the public are growing increasingly frustrated with the political impasse and there is a growing feeling that policies affecting day to day life are being overlooked. With a General Election seemingly inevitable in coming months, 2020 could present a new Government, new faces in the House of Commons and many more policy announcements.

“With a General Election seemingly inevitable in coming months, 2020 could present a new Government, new faces in the House of Commons and many more policy announcements.”



Transferring legal ownership of your property.

Home Property Lawyers Director Sally Cottam talks us through the Transfer of Equity process.



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

As well as a typical sale or purchase to change the ownership of a property, a property can be transferred by way of a Transfer of Equity. This might be by way of a gift or for a sum of money (known as consideration).

Owners of a property may do this for a variety of reasons, eg:

- To add a partner or spouse to the title of the property
- To remove or replace a partner or spouse following a separation/marriage
- Tax / inheritance planning

The first thing you should consider is the current situation regarding any mortgages on the property.

If there is a mortgage on the property and you plan to retain that mortgage, you will need the consent of the lender to proceed with the transfer whether it’s to remove someone from the title and mortgage or whether it’s to add someone. If you are removing someone from the title, the lender will want to check that the remaining owner(s) is able to maintain mortgage payments before agreeing to the transfer. Your solicitor will need the lenders consent and details of their requirements.

Transfers of Equity can be carried out subject to an existing mortgage or alongside a remortgage to another lender.

We would normally act for the person remaining on or/and the person acquiring title to the Property. We can then deal with any requirements of the current or new lender and register ownership and the charge after completion. The person being removed from the title would appoint their own solicitor or may act for themselves.

The person being removed from the title to the property will need to complete an ID1 form which will be required by HM Land Registry upon registration of the new owners. The ID1 must be witnessed by a person noted in the ID1 for example, a solicitor, licensed conveyancer, Chartered Legal Executive Conveyancing Practitioner. It’s worth noting the ID1 form must be registered within 3 months of being signed so it’s worth waiting to arrange this once all parties are ready to complete.

If you would like to discuss a Transfer of Equity, please call Rachelle Webdill on 01522 503514.

* 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.

If you are transferring the property whereby more than one person will own the property the new owners need to decide whether they hold the property as tenants in common (owning in separate shares) or as joint owners (the property is owned 100% together). We will provide information to help you decide.

Once the situation regarding mortgages is clear, the process is fairly straightforward. We will check the title and draft a transfer depending on the scenario. All parties to the transfer will need to sign the transfer deed in the presence of a witness.

Once we have a signed transfer and complied with any lenders requirements we will arrange the collection of any funds payable in respect of the consideration to be paid. We will then arrange completion, pay off any mortgage (as required) pay the consideration agreed, submit a return to HMRC in respect of Stamp Duty Land Tax (SDLT) and then register the transfer deed at the Land Registry.

When it comes to confirming the costs involved, there are a few things to consider:

1. Legal Fees – these will depend on which scenario we are dealing with, whether the property is freehold or leasehold and your lenders requirements
2. Third party fees – if a property is leasehold, the landlord and management company may charge fees for consenting to the transaction, information and post completion requirements
3. Third party expenses – these will vary and depend on your lenders requirements. Most lender will accept Search Insurance at around £20 rather than full searches
4. HM Land Registry Fee – this will depend on whether any consideration is being paid or the value of any share being transferred
5. SDLT – This depends on the circumstances such as whether the transfer is due to a divorce, whether the incoming owner is paying any consideration and/or taking over any existing mortgage.

Once we know the facts we can provide an estimate of the fees and third party expenses. Where circumstances are complex, we can obtain independent advice regarding SDLT. Depending on the complexity, the cost for this starts at £75.

How can I help my children buy their first home?



Buying their first home can be exciting, but many first-time buyers can struggle to get on the property ladder – with the demand for high deposits, along with the difficulty in qualifying for a mortgage. There are ways you could support your child in buying their first home, depending on your financial circumstances and your view on what support you wish to provide.

How can you help?

There are a number of ways that could help them get on the property ladder.

- **Gifting their deposit** - worked out as a percentage value of the property. A larger deposit may give them access to better interest rates. There are currently no initial tax implications in doing this, however, if you die within seven years of gifting the deposit the amount gifted could be subject to Inheritance tax
- **Use your home to raise cash** - a secured loan can use the equity in your home to raise money for their deposit. You do need to bear in mind that if you can't keep up repayments on a secured loan your home may be repossessed
- **Equity release** - lets you access the cash tied up in your home if you're over 55. You could borrow up to 50% of the value of your home depending on your age and health
- **Joint mortgage/borrower** - you would legally own a share of the property and may be liable for any mortgage payments. Some lenders may decline to give a mortgage to parents over a certain age. It may also be considered a second home and you may be liable to pay increased Stamp Duty when the property is purchased and Capital Gains Tax on the profits if it's sold. Although some lenders offer this without the parent going on

the deeds or owning the property, which means there is no additional Stamp Duty or Capital Gains tax to be paid

- **Family supported mortgage deals** - you could deposit funds into a savings account linked to the mortgage which acts as a guarantee against the mortgage debt. This allows your child to secure a mortgage without needing a deposit. A condition is that you can only withdraw funds from your account after a certain period of time or once a percentage of the mortgage debt is paid off

Getting on the ladder without financial help

If you're unsure that you can afford to lend a hand financially, then there are other ways that could help.

- **Let them move back home** - cutting down their monthly outgoings so they can save easier
- **Rent to Buy** - Government scheme that enables subsidised rent on a qualifying property for a set period, after which they'll have the option of either buying the property outright or entering into a shared ownership deal. No deposit is required
- **Help to Buy** - another Government scheme where the Government lends up to 20% of the cost of a newly built home, so they'll only need a 5% cash deposit and a 75% mortgage to make up the rest

Your home may be at risk if you do not keep up repayments on your mortgage. It's important to remember the risks in all of the risks in all of the options mentioned and you should consider the following:

- ✓ Can you afford to help, not just now but in the future
- ✓ Get professional advice from a solicitor, an independent mortgage advisor or an independent financial advisor
- ✓ Make sure you understand the terms of any mortgage before you sign up

Our Mortgage advisors are independent and have access to the whole of the mortgage market. They can advise you on the mortgage options that could help support your children or grandchildren, without putting yourself or your home at risk.



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Yvonne Fletcher Campaign

On the 17th April 1984 at approx 1013hrs, PC Yvonne Fletcher was brutally shot down in cold blood outside the Libyans People Bureau, St James's Square, London, SW1

I was on duty with Yvonne that day and was standing next to her when she was shot. Yvonne was my work partner at Bow Street Police Station, and we were both Parent Constables and Community Officers.

I went with Yvonne in the ambulance to Westminster Hospital, also in the ambulance were several wounded Libyans, lying on the floor, bleeding heavily. Yvonne was conscious, but in pain, and I tried to help her as much as I could. I told her I would get justice for her and find out who had done this, these were the last words she heard.

Yvonne passed away during surgery a couple of hours later and I was ordered to go with her body to the Westminster Mortuary, where a PM was to be done by Iain West, Home Office pathologist, I was present during this PM, a sight that will never leave me.

I have fought a long and hard campaign for the last 35 years to obtain Yvonne the justice I promised her and considerable progress has been made

against all odds, we have achieved, what many people thought impossible.

A suspect was arrested a couple of years ago for Conspiracy to Murder and other matters, however, after 18 months on Police Bail, the CPS decided not to charge as the Home and Foreign Office refused to disclose evidence which they insisted was subject to 'National Security'. I was aghast at this decision and sought a Judicial review in the High Court. This review was dismissed and costs awarded against me, which is not usually protocol, however I accepted the decision of the Court.

I have now launched Civil proceedings against our suspect in the High Court, these proceedings have been issued, they have been acknowledged by the Defendant and are being defended.

I am represented by McCue and Partners, and Phillipa Kaufman QC, at present I have to fund this action myself, however my lawyers have set up a crowdjustice appeal which has raised almost £20,000 to date to assist with the legal costs.

I, myself am subject to a protected costs order in the sum of £60,000, I am also in the process of writing a book, the proceeds of which will go to the legal fund to assist with the costs.

The Civil action is at a very advanced stage and I expect a full hearing in the High Court before the end of 2019, my lawyers and myself are very confident of success.

I want all NARPO members to be aware of what I am doing, and what stage we are at, I would ask for the full support of NARPO in this action, I would also ask that any NARPO members who wish to donate to my legal fund to contact me direct on jonno1955@aol.com or 07974602692.

This is my final chance to get justice for Yvonne, I can go no further, justice must be seen to be done, the men and women, out there today, doing their duty must be aware that if something happens to them, then someone, somewhere will take up their cause and get them justice.

Yvonne was just 25 years old when she was murdered, she would have been a member of NARPO today, we must not, and never will forget her, and the many others who have fallen in the line of duty.

John Murray

Mortgage Mis-selling!

Have you ever been advised to:

- ❖ Take an interest only residential mortgage after 31st 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.

F.A.Q: 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.

You are under no obligation to complete a claim using our services and can personally submit your complaint. You can also refer your complaint to the Financial Ombudsman Service or the Financial Compensation Scheme if the business has ceased trading. Both of these services are completely free of charge.

To find out more call us on:

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Caring for *your loved ones*

Anyone can be a carer, from a teenager looking after a parent to an 80 year old looking after their partner.

Caring for someone has many positive and rewarding aspects to it and it can be the most loving thing you can do for someone else. It can however, also be challenging, leaving you feeling exhausted and in some cases can be extremely lonely and isolating. If you find you are struggling, it is important to ask for help and support.

Caring for elderly parents

Our parents bring us up and do everything for us when we are children, so it can come as a shock when they start to require care themselves. As people age or develop disabilities, you may need to ask for help to take care of elderly parents.

Here are some tips for the first steps in arranging care for your parents:

- Be realistic about how you can help
- Involve your parents in the discussion
- Don't delay the decision, as things may get worse quickly
- Be flexible and approach the topic with sensitivity
- Understand your care options
- If you are considering using the services of a third party
- think about how the care will be paid for



Explain to your parents that you do not think they are safe on their own without support, or that you are worried they are struggling to manage. Persuading parents to accept help can be difficult, but it's important that everybody is open and honest about their hopes and fears.

A big decision you and your parents have to make is about whether they will receive at-home care or whether they will move into a residential care home. Options may include:

- Sheltered housing / supported accommodation
- Assisted living
- Adult day care centre
- Nursing home

Talk to specialists and those involved in your parents' care, such as their GP, any social workers involved or staff at care homes. Talk to your parents in depth, about what they have planned and what they expect.

People are often concerned about how they will pay for the care they need. The answer is rarely simple and may involve financial assessments. You may be able to claim carers allowance, you can get more information on the government website, gov.uk/carers-allowance.

Remember you don't have to do it all yourself; professional carers can take the pressure off you, providing some of the assistance that your parents need. There is also support available through your local authority, as well as many charities or organisations that can help, some of which are detailed below.



Caring for grandchildren

Many parents struggle to balance work and family life and as a grandparent, you may have been asked to help out. This help can range from regular childcare for babies and toddlers, dropping off and picking up children from school, to helping out when the children are ill or during the school holidays.

As a grandparent, it is great for you and the children to be able to spend quality time together and it brings many rewards, however, before you agree to providing regular childcare, it's important to consider what you feel comfortable taking on, and how it's going to affect your life. Talk to your son or daughter and their partners and explain how you feel, this honesty from the start may stop any problems in the future.

Caring for yourself

Caring can be both physically and mentally exhausting, you may be getting up several times in the night, you may have to lift an adult who is heavier than you, or you may be juggling caring whilst also holding down a job. You may also have the emotional distress of seeing a loved one suffering. Caring for others may

lead to mental health conditions including stress and depression.

This is why caring for yourself is absolutely vital when you are caring for somebody else. The tips below may help:

- Eat well
- Sleep well
- Enjoy some time for yourself
- Get exercise when you can
- Consider downloading a meditation or mindfulness app
- Write in a journal about what you are going through and how you feel
- If you are still working, request compassionate leave or flexible working

Recognising your own needs will help you balance caring with the rest of your life, it will also ensure you are physically and mentally well enough to care for your loved one as well as you can. It's important to access all the help and support which is available.

As a carer, you may experience a range of emotions, including feelings of isolation, anger, guilt, stress and fatigue.

All of these feelings are natural but in order to overcome them, some of the tips below may help:

- Talk to others in a similar situation or join a support group
- Seek out the national organisation devoted to the condition or illness that you are dealing with
- Ask other members of the family for help to give you a break and avoid burnout
- Speak to a counsellor, therapist or your GP about how you are feeling
- Try to set some time aside for yourself every day and do something you enjoy.



Police Mutual
ALL PART OF THE SERVICE

Widows Pension For Life Campaign Update

This campaign is now gaining significant momentum and in support of the campaign, we had an excellent presentation at our Conference with input from Holly Lynch MP, whose father is a retired Police Officer, Beth Sidwell from our Parliamentary Advisors and myself. This presentation included a short film where two widows explained their personal experiences of how this has affected them. The Conference presentation and the short film can be seen on our website at: <https://www.narpo.org/widows-pension-life/> so please take a look and see for yourselves.

As I reported in the last edition, the NEC recently agreed that we should take legal advice to ascertain if there was a claim in law to challenge this archaic Regulation.

We have now gathered information from those widows, widowers and families of those who have been affected by this Regulation and together with our Solicitors, we have identified several lead claimants who will form the basis of the claim.

Statements will now be obtained from those lead claimants and once those are completed, the next step will be to formulate a Protocol letter of claim and send it to the Secretary of State, most likely towards the end of November. The Secretary of State will then have to make a formal letter of response to the claim and at that stage, we will review the prospects of success and consider whether formal proceedings can and should be commenced at Court. Those proceedings will be by written submissions, no oral evidence will be required.

I am extremely pleased to inform you that the Police Federation have now joined us in this legal action and will undoubtedly add their weight and considerable influence behind the argument.

At some point surely the Government will see that this Regulation is outdated and that ALL police widows and widowers throughout the United Kingdom should have the right to retain their pension and retain their dignity, without having to make that difficult and almost impossible choice.

Survivor Pension Benefits

In the February edition I reported on the Supreme Court judgment in Walker v Innospec, which ended the ability of pension schemes to restrict benefits for same sex partners to service since 5 December 2005, the date that the Civil Partnership Act took effect. At last the Government have amended the

Regulations to bring the benefits under the Police Pension Scheme constituted by the 1987 Regulations payable to survivors of civil partnerships and same sex marriages, into line with the benefits payable to widows of different-sex marriages.

- The survivor pension of a male officer's wife will continue to be based on all the member's pensionable service (as has always been the case).

- The survivor pension of a male officer's same sex spouse or civil partner will be based on all the member's pensionable service (as a result of the Walker ruling).

- The survivor pension of a female officer's husband will continue to be limited to the member's pensionable service from 17 May 1990 (as a result of the Barber ruling), subject to any elections made to buy-back pre-17 May 1990 service.

- The survivor pension of a female officer's same sex spouse or civil partner will continue to be limited to the member's pensionable service from 17 May 1990 (as a result of the Barber ruling), subject to any elections made to buy-back pre-17 May 1990 pensionable service.

As I also reported in February, the Supreme Court case of Steinfeld and Keidan found that the Civil Partnership Act 2004 is incompatible with ECHR as Under the Civil Partnership Act, only two people of the same sex may enter into a civil partnership. The Government have now introduced The Civil Partnerships, Marriages and Deaths (Registration etc.) Act 2019 which now allows The Secretary of State to amend the Civil Partnership Act 2004, so that two persons who are not of the same sex are eligible to form a civil partnership in England and Wales (provided that they would be eligible to do so apart from the question of sex). Under Regulation 2 (2) The Secretary of State must exercise that power so that such regulations are in force no later than 31st December 2019. This will undoubtedly give survivor pension rights to those in the 1987 scheme who are not married provided they are in a civil partnership.

There is a lot of activity around Police Pensions at the moment and if you are interested, please keep yourself updated via our website www.narpo.org our Facebook page NARPOUK or Twitter feed @narpoHQ

Steve Edwards
- THE CHIEF EXECUTIVE

Getting Further Help:

www.nhs.uk
www.carersuk.org
www.ageuk.org.uk
www.citizensadvice.org.uk
www.gov.uk
www.disabilityrightsuk.org
www.dementiauk.org
www.alzheimers.org.uk
www.stroke.org.uk

Your GP

Police Mutual Products and Services

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

Our Care Line Service provided by

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

Health & Wellbeing e-portal

<https://healthassured.eap.co.uk/>
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A Stepping Stone to Better Mental Health and Wellbeing



Bruce Cameron, Vice Chair of Nottinghamshire NARPO reflects on one of the themes of this year's National Conference; Wellbeing.

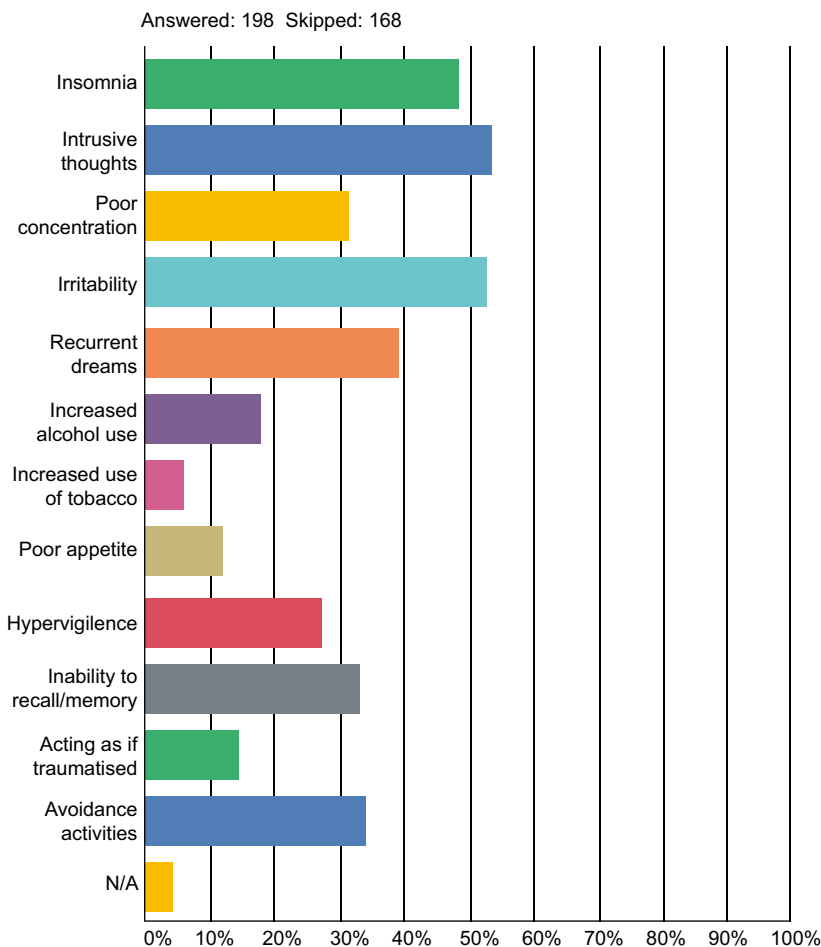
Dr Annette Crisp of De Montfort University presented details of research she had led into how police service can lead to a long-term impact on the mental health of retired police officers. If you were not at conference and have an interest in the welfare of our members, I would strongly recommend you view the session on-line at <https://www.youtube.com/watch?v=gXmuWWJTBKU&t=15695s> the presentation starts at timecode 3:03:50.

Dr Crisp quoted research conducted by Patron (2009) which noted how the social and psychological characteristics of the early stages of the police career can negatively impact mental wellbeing post retirement. It is suggested that unless support is given, these negative characteristics can lead to poor mental health, PTSD and suicide.

Georgie Hughes, one of Dr Crisp's students recently circulated a questionnaire which asked:

"As a result of your experiences as a member of the police have you experienced any of the following post retirement?"

He analysed the 870 responses received, amongst the results were the following:



The responses also indicated that over half of retired officers experience some negative impact on their mental health from their previous police service, with 60% reporting being depressed or sad and a worrying 16% having suicidal thoughts.

In response to the growing recognition of the impact the police occupation is having on the mental wellbeing of police personnel, the Home Office (2018) released a document containing 'A common goal for police wellbeing to be achieved by 2021'. This gives Chief Constables the statutory responsibility of managing the welfare of their officers and staff. The goal aims to 'ensure that every member of the police service feels confident that their welfare and wellbeing is actively supported by their police force throughout their career'. Unfortunately, this statutory responsibility does not currently extend to retired officers.

“ The responses also indicated that over half of retired officers experience some negative impact on their mental health from their previous police service, with 60% reporting being depressed or sad and a worrying 16% having suicidal thoughts. ”

Dr Crisp's research strongly reinforces the value of local branches supporting our members and I would like to commend one of our members for taking the initiative:

Nottinghamshire NARPO member, retired PC Roger Barker tells his story:

I joined Nottinghamshire Police in July 1982, first stationed in Nottingham City Centre, transferring to Force Support



(TSG/OSU) in 1988 and moving to the Dog Section as a Handler in Summer 1993, finally having to retire in March 2009 on a medical pension.

On a couple of occasions since leaving the job and after an acrimonious marriage breakup, I felt so worthless I was close to taking my own life, but thankfully never followed through. I decided that one of the best ways for me to rid myself of the stigma surrounding my mental health was to be very open about my issues, especially when speaking to former colleagues.

To my surprise, I discovered that several people came forward and thanked me for my openness and wanted to share their experiences, but had not felt strong enough to seek medical help. I thought if these people had come forward then how many more might there be? This is where the idea for the Stepping Stone Café came from.

Whilst not a professional counsellor and not pretending to be one, I saw there was a need for a half-way house where ex colleagues could come to have an informal cuppa and discreetly discuss their issues with someone who had some understanding of their situation. As this has developed, it has become apparent that many officers have struggled with their role within the service or the way the job has treated them as they have approached the end of their service life, which has impacted badly on their respective retirements.

All I have sought to do is act as a stepping stone for them to maybe find a way forward to help them back to being their normal selves and enjoy life after service.

I now run my own business and this is where I host the Stepping Stone Café:

**Roger Barker Slots.
Unit 3, Old Great North Road,
Sutton on Trent,
Nottinghamshire. NG23 6QS**

I try to have an open door every Wednesday Morning between 10am and 12midday, but sometimes have to vary this because of work commitments. I confirm the forthcoming week's opening times on a local Facebook Page.

Nottinghamshire NARPO are pleased to support this fantastic initiative and have awarded Roger a small grant to assist with the costs of refreshments. Additionally, if any local member would like to attend, but is unable to do so because of transport difficulties, the Nottinghamshire NARPO Branch Secretary will try to identify a committee member or volunteer driver to help them.

I would encourage all Branches to consider how best they could support their members that may be experiencing mental health issues due to their service. Could your Branch support a 'Stepping Stones Café', providing an informal safe space where members could chat with former colleagues and share their experiences, gaining comfort and support from the fact that they are not alone?

PC Roger Barker

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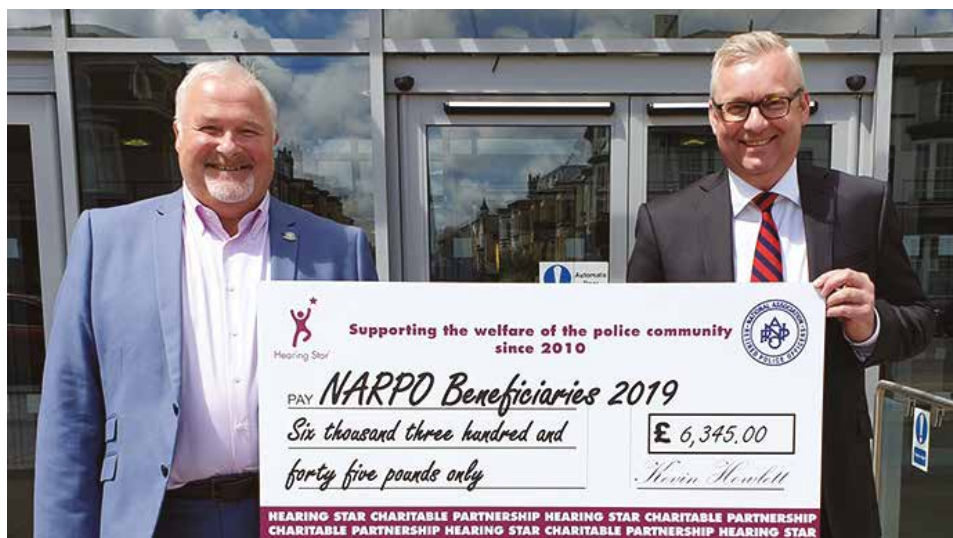
Hearing Star presents NARPO with funding for charities

Kevin Howlett presented NARPO Chief Executive, Steve Edwards, with a donation of £6,345.00 on behalf of Hearing Star.

Since 2011, the charitable partnership has donated over £70,000.00 the majority of which has supported police charities. The latest beneficiaries are as follows:

The UK Police Memorial; The Gurney Fund; St Georges Children's Trust; North West Police Benevolent Fund and The Police Memorial Trust.

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Update from the Police Treatment Centres

I was delighted to attend the recent NARPO Conference in Southport in September with Fran Greenwood and Lisa Eastwood who work in the Police Treatment Centres (PTC) Donor Engagement Team.

As always, we were made very welcome by the NARPO membership, and it was an opportunity to catch up with a number of our supporters and past patients, and of course continue to raise the profile of the PTC. During the Conference, Steve Edwards, the CEO NARPO invited me to provide a short update for NARPO News on some of our plans at the PTC and how we are moving forward. We currently now have almost 5000 Retired Officers who donate to the PTC for the very modest sum of 65 pence per week (and the majority voluntarily do donate much more than this), and we are significantly ahead in 2019 in terms of the number of Retired Officers that we have treated on a residential basis at the PTC in comparison to the same period last year.

We are always keen to be as inclusive as possible in terms of access to the PTC, and at our AGM in June this year, Steve Edwards asked whether the PTC would consider allowing Retirees who had not originally served in one of the PTC Constituent Forces but who now lived in the PTC geographical area, to be allowed to donate to the PTC, and then access the centre for treatment. I am very pleased to say that the PTC Trustees have now agreed this, and if any retirees reading this fall into this category, please either download a Retired Officer sign up form from the PTC website, or phone up and ask for one to be posted out to you with a freepost envelope. Once you have filled it in and submitted it, we will

welcome applications but please ensure that you do have an address in the PTC geographical area. As part of the roll out of this new policy, if you sign up before 30th April 2020, we will require you to donate for 3 months before applying for treatment, but if you do not sign up until after 30 April 2020 we will treat you as a new donor and ask you to donate for 12 months before applying for treatment (existing PTC donors who donated during their service will not have to donate for 12 months before accessing the Centre as long as they sign up immediately on retirement). As a reminder, please be aware that you still have to satisfy our clinical criteria to be admitted, and it is often useful to have a chat with a PTC clinician beforehand if you have any questions.

Harrogate Centre

In other news, many of you will be aware that we have been trying to secure the rest of the funding to extend our Centre in Harrogate to deal with the rising tide of Wellbeing issues within the Police Service. I am pleased to report that thanks to a very generous grant from Police Care UK, we have now confirmed the last piece of the puzzle (along with planning permission and a thousand and one other things that I will not bore you with), and we hope to start the main build in early 2020. This will increase the number of bedrooms at our Harrogate Centre, and will improve our

clinical provision to deal with Wellbeing challenges. One of our aspirations is to provide a Wellbeing Programme that Retired Officers can access in the future. At the moment according to the PTC Articles of Association, Retirees are eligible for one week stays, but our current Wellbeing Programme is a Two Week Programme and only focussed on Serving Officers. One of the things,

I am acutely conscious of from talking to our Retired Officer patients in the two PTC Centres and at Conferences, Dinners and other events, is that if you had a Wellbeing Issue during your service, this is not going to just go away on retirement, and we want to be able to offer something for the Retired Officer community of this nature in the future.

“ One of our aspirations is to provide a Wellbeing Programme that Retired Officers can access in the future. ”

I do want to keep everyone's expectations in check as we do not know what this programme is going to look like yet and realistically it is probably 24 months away, but the build period of the new Wellbeing Wing in 2020 will allow us the time to review some of our ideas as to what type of Wellbeing provision we might be able to offer to the Retired Officer cohort in the future, and we are very keen that we are able to offer something. We will of course keep you briefed as to what is happening, but do please pass on this information to your colleagues who do not have access to NARPO News.

Finally, please rest assured that we intend to keep all the fantastic things that the PTC is well known for, but we are also trying to move it forward to ensure that it genuinely meets the needs of all our the Police family donors serving and retired, both now and in the future. Retired officers continue to be an important part of what we do at the PTC and the treatment that we provide, and it is our intention that this will always be the case.

Thank you all for your service, and stay healthy and fit.

Patrick Cairns CEO PTC



Police Treatment Centres



For your copy of Hearing Star's 2019/20 brochure, NARPO members may contact us:

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

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

and *Android Phones One Step at a Time*.

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

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Q I have a 2 year old HP laptop running Windows 10. It takes time to load up to the Internet and in particular to my Apple iPod account. In order to increase ram I have removed all of my photographs to a removable drive but this has had no effect. I do not have any other large files on the hard drive. Can you offer any help to resolve the problem with the speed of the laptop.

Thank you.

A Usually the speed of the laptop can be reduced by potential malware and unwanted files - in order to ensure this is not an issue with your PC, I would recommend installing and running the below programs:

Malwarebytes - this is an anti-virus program that will perform a one off scan on your PC and remove any unwanted files or programs.

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

Cleaner - this is a piece of software that will remove any files created by various applications installed on your PC.

<https://www.ccleaner.com/ccleaner/download>

Many people have issues running iTunes on Windows PC's as it does use a lot of resources, this means that naturally it will perform slower than some other applications on your PC.

Q I have a Toshiba C670D-110 laptop 8 years old. I only use it for browsing, shopping, sending emails and banking. As support for Windows 7 will be withdrawn in January, the inference is that security will be jeopardised. In view of my light use would you advise that I get a new computer with Windows 10? Cost is not an issue. Any other observations will be appreciated.

Q On my main computer keyboard if I press shift and then press the 3 button to insert the £ sign it shows # sign, how can I correct this?

A This happens when your PC has the US language pack installed, it is a fairly simple process to change this to the UK version. I have left instructions below:

Go to the settings menu

Select Time & Language

Select Language from the left hand panel

Select add language and then add and install English (United Kingdom)

Once installed click on United Kingdom and use the arrow keys to ensure that it is above the US version.

Q We are currently dealing with our local Planning Dept and have to use their online portal to view plans, documents etc...a fair bit. I have windows 10 on my PC with Acrobat Reader which normally allows us to view any of the planning documents without issue. Recently for reasons unknown, when we try to do the same thing and click on the relevant documents, the file looks like its opening but then all we get is a blank grey screen. This happens regardless of which file we try to view.

I have tried uninstalling/ reinstalling Acrobat reader but this has made no difference.

A The easiest thing you could try is to download and install an alternative to adobe reader. I use a piece of software named foxit reader which in my opinion is just as good:

<https://www.foxitsoftware.com/downloads/>



Q I have a Toshiba laptop using Windows 7.

When I connect my Canon digital camera up to my laptop, using the USB cable nothing happens. I have lost my autoplay.

A In order to try and get your AutoPlay working again I would recommend following the below steps:

1) Open autoplay by clicking the Start button, and then clicking Control Panel. In the search box, type autoplay, and then click AutoPlay.

2) To turn autoplay on, select the Use AutoPlay for all media and devices check box.

3) Click Save.

If this does not work, also try the following:

Click the Start button in the bottom left and search for gpedit.msc and press enter > now browse to Computer Configuration\ Administrative Templates\ Windows Components\ Autoplay Policies and you should be able to find Turn off Autoplay > change this to Disabled.

You may find depending on your version of Windows that the gpedit.msc command isn't available.

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We're not married but have been together 20 years and have 2 children. How will Inheritance Tax effect our family?

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

In January 2018 the then Chancellor of the Exchequer, Philip Hammond, wrote to the Office of Tax Simplification requesting a review of the Inheritance Tax regime. The requested review is wide ranging and is looking at the current thresholds over which Inheritance Tax is paid, the available exemptions and reliefs, as well as the complexity of the reporting process. At the time of writing, Inheritance Tax is again in the news as the current Chancellor of the Exchequer, Sajid Javid, has told a fringe meeting at the recent Conservative Party conference that he is considering scrapping the tax altogether.

Inheritance Tax raised £5.3 billion for the treasury last year. However, it is a hugely divisive issue. Many see the tax as being unfair, a tax on assets that have already been taxed during a taxpayers lifetime. Others point to the fact that only a small number of estates pay inheritance tax each year, usually in the region of 5%. It is often suggested that these are the richest 5% of families but how true is that?

The current Inheritance Tax regime is designed to benefit traditional family units (the Nuclear Family) more than anyone else. Transfers between spouses have been exempt from Inheritance Tax since it was introduced in 1986 (and previously under the Capital Transfer Tax regime since 1974). In 2007 Gordon Brown announced the introduction of the "Transferable Nil Rate Band". For the first time an individual's allowance for Inheritance Tax could be transferred from one person to another, but only if they were married. David Cameron promised to raise the Inheritance Tax threshold to £1million, a promise he was unable to deliver but reforms were subsequently introduced by Theresa May who introduced an additional allowance which is often referred to as the "Residence Nil Rate Band" This additional allowance applies in circumstances where an individual leaves their main property, or the value that represents it, to "lineal descendants" (children, grandchildren etc). The allowance is again transferable between spouses but not other partners. To receive the full potential benefit of these allowances the taxpayers involved need to be married with children.

The current "standard" **Nil Rate Band** is £325,000 per individual. The current Residence Nil Rate Band is £150,000 per individual rising to £175,000 per individual in April 2020. This means that by 2020 many married couples with children will have total allowances of £1million to apply against their combined estates.

However, the treatment of unmarried couples with and without children can be very different. If we take as an example a married couple with two children living in London who own a house worth £1million. From April 2020 they may very easily be able to leave their respective interests in that house to each other and then, ultimately, to their children without either party incurring an inheritance tax liability.

As a comparison, consider the case where an unmarried couple with two children own the same property in equal shares and they want to achieve the same thing – leave their respective shares to each other and then to the children. On the first death that individual's standard Nil Rate Band allowance, currently £325,000, applies, however, their share of the property is not left to lineal descendants so the Residence Nil Rate Band can not be utilised. This means there will be an immediate charge to Inheritance Tax of £70,000 (£500,000-£325,000 = £175,000, £175,000*40% = £70,000). On the second death, assuming no reliefs apply, the full value of the property will be assessed as part of the survivors estate. They will have their own standard Nil Rate Band allowance, currently £325,000, plus their Residence Nil Rate Band, from April 2020 £175,000. Based on those allowances this would result in a charge to Inheritance Tax on the second death of £200,000. **Total Inheritance Tax paid by an unmarried couple in these circumstances would be £275,000.**

The difference in the amount of Inheritance Tax is substantial. The only reason for that difference is that the couple in the second example are unmarried. **Careful Will planning by the unmarried couple could help reduce their total liability to zero.**

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

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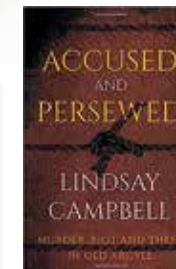
All of the listed books are available
via online retailers, or you could ask
your local book store by quoting the
relevant ISBN reference. NARPO
does not stock these books.



**Loxley : dish
served cold:
a modern day
Robin Hood
tale**

ISBN-10: 1544795726
ISBN-13: 978-1544795720

A modern day Robin Hood tale. Major
Robin Loxley returns from the Middle East
to attend his father's funeral and take on
his duties as Duke of Loxley. Estranged
from the old Duke for many years, this is
Robin's first return to Sherwood since the
death of his mother.



**Accused and
Persewed:
Murder, Riot
and Theft in
Old Argyll**

ISBN-10: 1838590277
ISBN-13: 978-1838590277

In the county of Argyll in the Western
Highlands, the layout of communities
has changed over the broad sweep of
centuries. Centres of population have
moved, centres of crime are now peaceful
glens, but the vagaries of human nature
behind so many modern crimes are
also behind historic crime. Accused and
Persewed tells the stories of twelve of
these historic crimes; stories from the
second half of the 17th century and largely
untold until now.

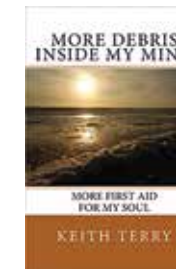
BOOK OF THE MONTH



**A Killer's Confession
- The Untold Story
Behind ITV's 'A
Confession'**

ISBN-10: 147226665X
ISBN-13: 978-1472266651

A mother's fight to bring her daughter's
killer, Christopher Halliwell, to justice.
When Becky Godden-Edwards was
killed, her mother Karen awoke to a
world where the truth was never
guaranteed; where taxi driver
Christopher Halliwell got away with
murder and the police officer who found
her daughter was punished instead.



**More Debris
Inside My
Mind**

ISBN-10: 172981977X
ISBN-13: 978-1729819777

From suicides to sunsets, dementia
to desire, paranoia to perfection and
more significantly, torment to tranquillity.
This collection of poetry, in a somewhat
haphazard order, is very much a release
of debris from inside my mind and at the
same time, acts as first aid for my soul.

what's on

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

21st Nov

Past High Wycombe (Thames
Valley) CID Officers reunion

Time: 3pm

O'Neills PH Pauls Row HP11 2HQ.
Food is available from the bar.

5th Dec

'The Recidivists'

'The Recidivists' hold 3 luncheons a
year at Chigwell Sports Club which
are attended by between 40 and 100
members each time. Contact Julie
Hillman - 07963 680243 Sandy
Sanderson - 01245 328079
Mick Carter - 07702 862572

8th Dec

Manchester & District Branch
Christmas Lunch

Time: 12.30pm

Hough End.

The subsidised cost is £15.50 per head
for members and their spouses/partners.
Please send your cheques, made payable
to Manchester NARPO, to the Treasurer,
Maureen Graham, at 15, Forbes Close,
Sale, M33 3JX, with your name and
address and details of your party, and any
specific dietary requirements.
If you prefer to pay via BACS,
please email Maureen at treasurer@manchesternarpo.co.uk

26th Mar 2020

Rory Now Invites a Reunion of all
Serving or Former Officers Ry, Rb,
Rs, Re, RI. Metropolitan

Time: 7pm-11pm

RY Con Club 151 RY Broadway.
£5-00 in advance or on the door.

Bar food available on payment.

Contact John McQuillen - 07812437773
or jlc@mcqs90.plus.com

May 2020

Met' Police, May 1987, Blue intake,
'Chummy' 'E' Class reunion is being
planned for our 33rd anniversary.

Contact your class Captain
Adrian Raven - 01383 723934
Adrian55@btconnect.com

Save £200 on Funeral Plans if you purchase by 17th December[^]



NEW Dignity Promise – Peace of mind for you and loved ones

As a valued NARPO member you can benefit from an exclusive £100 cashback offer when you take out a Dignity Prepaid Funeral Plan. Plus if you purchase before 17th December you will also save £100[^].

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.

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

Peace of mind for you

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

Peace of mind for your family

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

Why choose a Prepaid Funeral Plan from Dignity with NARPO?



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



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



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



Your money is secure – held in a completely independent Trust Fund



If you move house, your plan will move with you at no extra cost

As a NARPO member call today to request your free no-obligation information guide about the Dignity Prepaid Funeral Plan

0800 484 0245 quote RPO11ND



**Dignity plc Annual Report & Accounts 2018.

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

[^]£200 saving is based on saving £100 which is the difference between the current plan prices and the new prices from 18 December 2019. And £100 cashback from NARPO. The £100 cashback will be sent to you by cheque no sooner than 30 days from taking out the new plan. All calls to 0800 numbers are free whether made from a landline or mobile. Calls may be recorded for monitoring and quality purposes.



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Holiday Lettings 2019



Members' Holiday Lettings Small Ads

To advertise your property in NARPO News, please email: depceo@narpo.org

ENGLAND

Cornwall - Fowey

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

Cornwall - St Ives

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

West Cornwall - Mount's Bay

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

Cornwall - Polperro

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



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.
Tel: 07917337131 or 01736731282
Email: m3uet@btinternet.com

North Cornwall - Crantock

Holiday cottage in picturesque village. 2 bedrooms, sleeps 4/5. Fully equipped. Secure private garden and garage, plus parking space. Free unlimited WiFi. 5 minutes walks to National Trust car park, sandy beach and coastal paths. Well behaved dogs welcome. From £290pw. Open all year.
Tel: 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.
Tel: 07973639342
Email: stu@mckie.co.uk
www.vaila.co.uk

Cumbria - Kirkby Lonsdale

Superior cottage central location in a peaceful courtyard. 3 bedrooms (1 en-suite), parking and garden. Newly decorated for 2019, free WiFi. Chapel Cottage boasts oak beamed ceilings, an open fireplace along with contemporary decorative design. No smoking/pets. NARPO 10% discount.
Tel: 07968504065
www.chapelcottagekirkbylonsdale.com

Cumbria - Kirkby Lonsdale

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

Dartmouth

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

Dorset - Chaldon Herring

Beautiful 3 bed thatched cottage near to Lulworth Cove and Durdle Door. In quiet village with excellent pub. Dog friendly, Large enclosed garden WiFi, wood burner, games room. Access to SW coast path, 20% NARPO discount.
Tel: Pete Wright 07758233070
Email: petewright@11thplus.co.uk

Hampshire - Milford

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

Herefordshire - Ludlow

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

Herefordshire - Ludlow

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

Isle Of Wight

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

Lowestoft - Gateway to The Broads

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

Norfolk - Wells-Next-The-Sea

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

Northumberland

Coastal cottage, Beadnell. Sleeps 4, 2 bedrooms, bathroom with overbath shower. Fully equipped kitchen with dishwasher, washing machine, dryer. French doors to enclosed south facing garden. Off street parking. Non smoking. Photos on Simply Owners ref P33237.
Tel: 07974745624
Email: dunesview_6@yahoo.co.uk

Northumberland - Gateway to Hadrian's Wall Country

Stanegate Cottage. Gateway to Hadrian's Wall country. Peaceful cosy cottage, with stunning views. Rural location near Greenhead village, short distance to local pub and tearoom. Sleeps up to 4 people, dog friendly, enclosed courtyard, bike shed, WiFi, woodburner. Perfect for walking, cycling, fishing, golfing, sightseeing and star-gazing!
Tel: Sam Hamilton 016977 47443
Email: Sam@braesidecottages.co.uk
www.braesidecottages.co.uk

Northumberland -

National Park

Drakestone Cottage in Harbottle, near Rothbury. A comfortable, single-storey cottage furnished and equipped to VisitEngland's 4* standard. Sleeps up to 4 and 2 dogs. Woodburner, WiFi, enclosed garden, pubs nearby, excellent guest reviews. Perfect base for walking, cycling, relaxing or visiting award-winning Northumberland.
Tel: Karen 07778 920881
www.karenskottages.co.uk



Lake District - Keswick

Hazeldene Bed and Breakfast Accommodation. Superb location convenient for town centre, Lake Derwentwater, theatre and local walks. Clean comfortable spacious en-suite bedrooms. Private parking. Free WiFi throughout. Lovely views.
Tel: 017687 72106
Email: info@hazeldene-hotel.co.uk
See for yourself on our live webcams
www.hazeldene-hotel.co.uk

Peak District - Bakewell

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

Yorkshire Dales

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

WALES

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.
Tel: Howard Roberts 01248 811671
Email: cottage.wales@btinternet.com
www.homeandcruise.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.
Tel: 07803653503 or 07746767348

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.
Tel: John Myatt 01239 831530
Email: info@cefnduholidaycottages.co.uk
www.cefnduholidaycottages.co.uk

IRELAND

Idyllic West Cork

Along the Wild Atlantic Way. Beautiful privately owned S/C properties with sea views and gardens. Many repeat customers. Discounted Ferries. Story book colour brochures. Recommendations to local restaurants and amazing music.
Tel: Kathleen 01778 571968
Email: perfectirelandholidays@yahoo.co.uk
www.perfectirelandholiday.co.uk

FRANCE

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

**Images for illustration purposes only*

**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 and drive down, or by water taxi from Skiathos. Exclusive to Police/NARPO.
Email: Greensaxon99@gmail.com
www.southpelion-katigiorgis.com

ITALY

Tuscany

Stylish, rustic and romantic medieval village house, situated in the foothills of the Tuscan mountains. Stunning location with breath-taking panoramic views. Near Pisa, Florence and Lucca. Sleeps up to 6 people, but also great for couples. NARPO discount.
Tel: 07976 720022
www.tuscanydreams.co.uk

Tuscany

4 villa/apartments for couples in small private resort, breathtaking mountain views, heated salt water pool, no children location, NARPO discount.
Tel: 07851220540
Email: freija.kristensen@outlook.com
www.tuscanyvillaresort.com

PORTUGAL

Algarve - Lagos

Luxury Apartment, overlooking Meia Prai Beach. 2 en-suite bedrooms, beautifully furnished, fully equipped kitchen, huge south-facing balcony giving fabulous sea views, short walk to Marina and town centre, car not necessary. Free WiFi. Can assist with travel.
Tel: Ewan Conacher 01743 851977 or 07854 614450
Email: EConacher@gmail.com

Algarve - Lagos Marina

Fantastic 2 bedroom apartment enjoying stunning views of Marina. Short walking distance to the beach, marina, swimming pool, Lagos Town and supermarket. Newly furnished, quiet location, sleeps 6, with 2 bathrooms, and 2 large double sofa. Car not necessary.
Tel: Andy Hill 07794 262014
Email: andy.jayne14@hotmail.com
www.lagosmarinaapartment.com

Algarve Retreats

Specialists in Lagos, its Marina and the Western Algarve. Visit one of the most unspoilt coastlines in Europe. With stunning sandy beaches, year round sunshine and a cosmopolitan atmosphere. We have stunning properties available all year round. Discounts available.
Tel: Algarve Retreats 0333 920 5800
www.algarve-retreats.com

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. WiFi. Maid service. Prices £1200 to £1800 per week.
Tel: Andy 01629 356873 or 07919300362
Email: MrLints@Gmail.com
Tel: Sam or Andy 01749831113 or 07877642070
Email: sam@casa-collection.com

Western Algarve

Luxury 4 bedroom villa in exclusive Santo Antonio Golf/Spa resort in Western Algarve. Air conditioning, extended outside terraces, private heated pool. 40% discount off golf green fees for guests.
www.myvilla6.com

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.
Tel: Nicki 0034 657689491
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.
Tel: Ken 07974807662
Email: 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 WiFi and private terraces. Prices from £320 per week.
Tel: 07952 947348
Email: 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/ WiFi From £400 pw.
Tel/Fax: 0151-726-0943
Email: frnk.thompson@gmail.com
www.thompsonsfloridavilla.com

Florida - Gulf Coast - Cape Coral

Waterfront executive 3 bed, 2 bath villa. Sleeps 6. Heated, screened pool. Private boat dock with access to Gulf of Mexico. Fully equipped, flat screen TV's, free WiFi. Convenient for beaches, shops, restaurants, golf.
15% discount for NARPO members.
Email: Williams_philip2@sky.com
www.Buttonwood-bay.com



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Siesta Key - Sarasota - Florida

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Thank you Ted

This is the last Time Out puzzle from Ted Dilley, our Crossword compiler, who has provided us with the ever popular Puzzles over the last few years.

We would like to thank Ted for his support to NARPO News and we are sure he has given our Members many hours of pleasure in trying to solve the clues to his Crosswords.

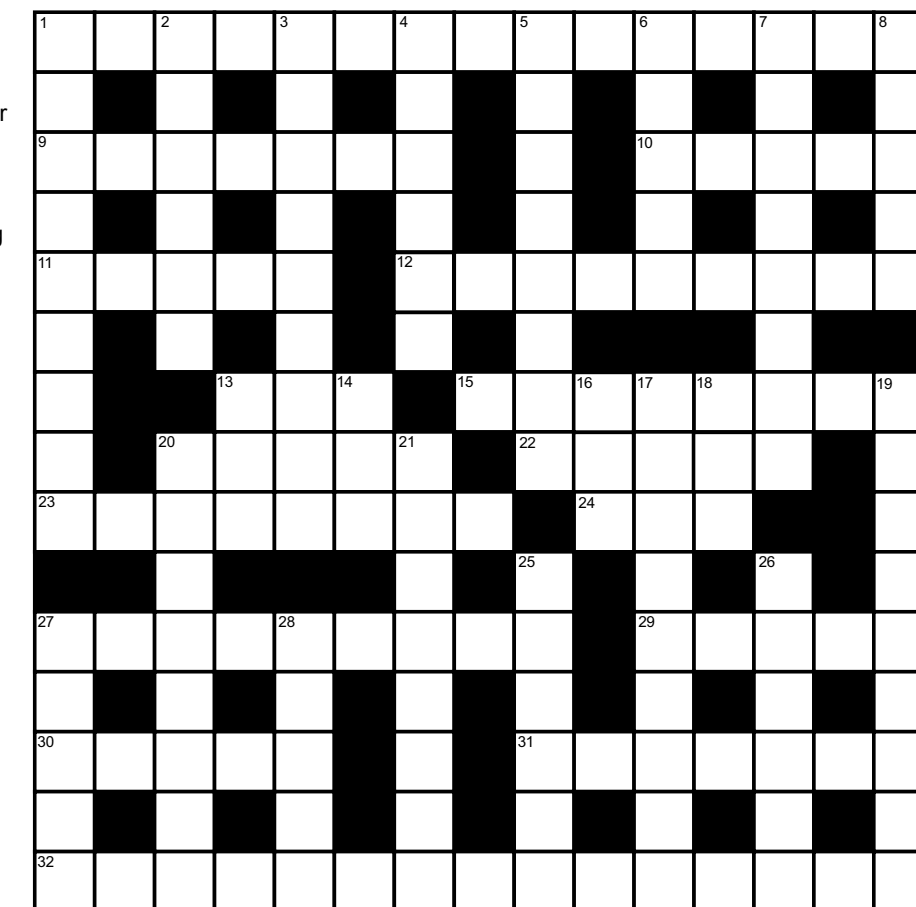
Time Out will continue with our new compiler in February.

Clues Across

1. Silver oath in a nautical tale (6,2,7)
9. Sanction (7)
10. Lacking the necessities of life (5)
11. "An _____ of the people" (play by Henrik Ibsen) (5)
12. Specs on a stick (9)
13. Small US coin (3)
15. Be wary of (8)
20. Skin infections (5)
22. Faithful (5)
23. Present times (8)
24. "Ages of hopeless _____" (Milton, Paradise Lost) (3)
27. Make narrower (9)
29. Crowd of insects (5)
30. "_____ not a stain in thine honour" (Bible, Ecclesiasticus) (5)
31. Celebrated US bird Illustrator (7)
32. Regalia of men's ritual and charity group (10,5)

Clues Down

1. Author associated with 1 across (9)
2. Definitely (6)
3. Proverbial worm catcher (5,4)
4. Breakfast cereal (6)
5. Deck fence (8)
6. Monument gate at Ypres (5)



7. Action-packed (8)
8. Method (5)
13. Creature that does 27 across (3)
14. "Everything stops for _____" (song performed by Jack Buchanan) (3)
16. Acronym for a British 'dirty tricks' group in WW2 (3)
17. Resident of Newcastle (9)
18. Shortened term for a car cooling device (3)
19. Residential buildings of several homes (9)
20. Famous Ballet (4,4)
21. Spring shrubs (8)
25. Accomplish (6)
26. Africa's tree of life (6)
27. Religious leader of a Muslim state (5)
28. A unit of heat (5)

How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **30th November 2019**, with your name, address and membership number.

Name: Membership No.

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

Issue 99 answers

ISSUE 99 Answers

ACROSS

1. Golden Retriever
9. Integer
10. Gideons
11. Foreigner
13. Alibi
14. Notch
16. Narration
18. Liberally
21. Datum
23. Norma
24. Overlooks
27. Tropics

28. Advance
29. Crystallography
1. Griffin
2. Later
3. English
4. Re-run
5. Tiger
6. Indiana
7. Violinist
8. Russian
12. Era

15. Tobermory
16. Nil
17. Ray
18. Lunatic
19. Realist
20. Lev
21. Deliver
22. Mastery
24. Ousel
25. Erato
26. Own up

**The winner of
the Time Out
Puzzle 99 is**
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