

MATURE TIMES

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I'M FREE – PICK ME UP AND TAKE ME AWAY

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What a pickle we are in!

BY ANDREW SILK

Am I alone in feeling a degree of despair at the situation that this great country of ours now finds itself in? Am I alone in mistrusting our fighting, sniping, back stabbing politicians to deliver the best solution that they can to the current Brexit stand-off? Am I alone in wondering if all they are doing is trying to position themselves

for a better career post March 29th this year and not giving a stuff about what happens to the country? And am I alone in worrying about what this means for us all?

Well, the honest answer is, I'm probably not. I'm sure that Mature Times readers are just as concerned as I am about what is happening now and what is likely to happen in the future.

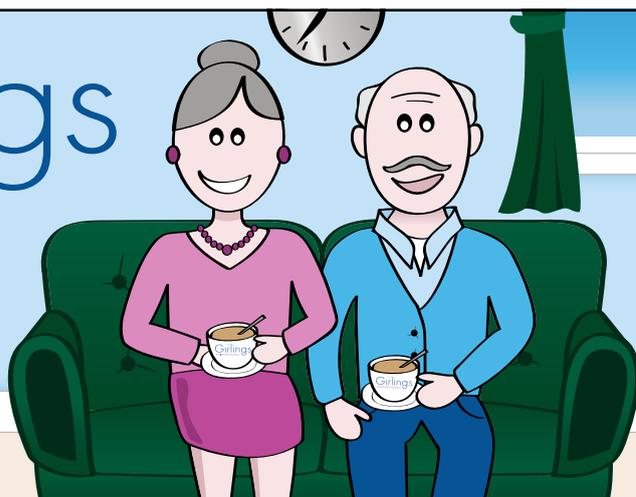
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COMMENT

The senior moment

by Andrew Silk, Editor



A lack of care in a time of crisis

AT THE end of last year, the BBC TV Drama *Care* received much critical acclaim. This superbly acted drama was not an easy watch but it was highly effective at shining more light onto the growing social care crisis. Sadly the issues highlighted by the programme are all too familiar to many across the UK who are social care and medical professionals, carers or patients themselves.

Over 850,000 people are living with dementia in the UK and this is set to rise to over one million by 2021.

As our population ages and social care provision continues to be over stretched and underfunded, these issues give challenging problems for thousands across the UK. Let's hope that the New Year brings some much needed focus and direction on addressing this dreadful situation.

What next for our high streets?

A REPORT issued by retail industry experts, including Sir John Timpson, at the end of last year has called for a community-focused approach to tackling the challenges facing our beleaguered high streets and town centres.

The Government appointed panel has published practical recommendations to reinvigorate town centres by creating community hubs that would bring together retail, leisure, social services and residential property.

The report puts community involvement and local leadership at the centre of a plan to create the town centres of the future.

Panel chair Sir John Timpson has called for an "upside-down government" approach, which would empower local leaders to implement their plans to reinvent their town centres. They would be supported with expert advice from a Town Centres

Task Force and funding from the Government's Future High Streets Fund.

The panel also recommended that Local Authorities review parking provision to encourage footfall, and the creation of local leaders who can act as a single voice in finding unique solutions for their local high streets.

No doubt there will be further developments on this over the coming months. Watch this space.

If you do one thing this year...

DO YOUR bit for the environment and join the fight against plastic waste. I don't know about you, but since I became more aware of the huge, worldwide problem of plastic pollution, I am amazed at how surrounded we are by the stuff. From fruit and veg sold in plastic bags to online purchases wrapped in layers and layers of unnecessary plastic and bubble wrap to racks of bottled water on sale at check-outs, it seems there's no escaping it.

12 million tonnes of plastic ends up in the sea each year, one million plastic bottles are bought worldwide every minute and only 9% of all plastic waste has ever been recycled. Plastic is causing serious harm.

So, carry a reusable water bottle, get a veg box, recycle all the plastic you can. And start now.

Strictly Future

ANYONE ELSE missing *Strictly*? I know I am! It may be simple, feel good Saturday night TV, but there's a lot to be said for such family favourites. So it may be bad news that we'll have to find something else to do with our Saturday nights for the foreseeable future, but the good news is that the BBC have let slip that Chris Evans may be adorning our screens for 2019's *Strictly* spectacular. What do you think are the chances of him raising that coveted glitterball trophy?

Jaffa Cakes, solar power and the plastic problem that isn't going away

YOU MAY have heard of Sports Personality of the Year, BBC Young Musician of the Year or even Wildlife Photographer of the Year, but the Statistics of the Year Competition is lesser known. Following the competition's launch in 2017, The Royal Statistical Society (RSS) released its 2018 Statistics of the Year winners in December.

Statistics can give an insightful picture of the world in which we live and depict the continuing cycle of change. They can also highlight alarming issues that quietly float on in dangerous waters. For 2018, that shocker comes in the form of the winning International Statistic of the Year: 90.5% is the proportion of plastic waste that has never been recycled.

The RSS report that around 30% of the plastic ever produced, worldwide, is still in use. Out of the remaining amount (estimated at 6,300 million metric tonnes), it has been calculated that 90.5% has never been recycled, while only 9.5% has been recycled.

This 90.5% figure includes approximately 12% of plastic waste which has been incinerated. The remaining 79% has been allowed to accumulate in landfills or in the natural environment.

The judges found these figures to be striking, worrying and timely as 2018 has seen unprecedented concern about the amount of plastic in rivers and oceans - a huge problem that was highlighted by BBC programmes including Sir David Attenborough's *Blue Planet II* and Liz Bonnin's *Drowning in Plastic*. Campaigns such as Sky News' Ocean Rescue have also stressed the problem's seriousness.

The chair of the judging panel and RSS President, Sir David Spiegelhalter, said: 'It's very concerning that such a large proportion of plastic waste has never been recycled. The really low level of recycling has resulted in far too much waste leaching out into the world's environment. It's a great, growing and genuinely worldwide problem. This statistic helps to show the scale of the challenge we all face. It has rightly been named the RSS's "International Statistic of the Year" for 2018.'

In the UK Statistic of the Year category, the winner was 27.8%: the peak percentage of all electricity produced in the UK due to solar power on 30th June.

The judges considered several statistics which related to the UK's unusually hot summer. In their view, the most insightful and surprising figure was 27.8% - the peak percentage of the UK's electricity supply which came from solar power during 30th June, making it, albeit briefly, the country's number one electricity source (ahead of gas).

The statistic demonstrates the fast-growing importance of solar within the UK's electricity generating mix; its contribution was negligible only a decade ago. This step-change in solar generation has also contributed to

renewable energy accounting for a record proportion of UK electricity supplies (30.5%) over the past year.

Highly commended statistics included:

- 16.7%: the percentage reduction in the number of Jaffa cakes in McVities' Christmas tube (ONS - Office for National Statistics).

The McVities Jaffa cakes festive tube, often known as "A Yard of Jaffa", now consists of 40 cakes rather than 48 - a reduction of 16.7% since 2017. The judges selected this statistic as it exemplifies the phenomenon of "shrinkflation", when manufacturers shrink the size of their products but not the prices they charge.

This issue first attracted the attention of the panel (and indeed, the Office for National Statistics) last year after numerous products - including, famously, Toblerone - had their weight, but not their prices, reduced. In fairness to the manufacturer, it has now started to bill its product as a "cracker" rather than a "yard" of Jaffa cakes.

- 9.5: the percentage point reduction in worldwide "absolute poverty" over the last ten years - meaning that the proportion of those living in this condition has more than halved since 2008.
- 64,946: the number of measles cases in Europe from November 2017 to October 2018.
- 40%: the percentage of Russian men who do not live to the age of 65 - the proposed state pension age.
- 85.9%: the proportion of British trains that ran on time - the lowest for more than a decade.
- \$1.3 billion: the amount wiped off Snapchat's value within a day of one Kylie Jenner tweet. Kylie Jenner tweeted: 'Sooo does anyone else not open Snapchat anymore?' This statistic reflects the power social media influencers had in 2018.
- 82%: the percentage of all British retail shopping that is still in-store rather than online.
- 6.4%: the percentage of female executive directors within FTSE 250 companies.

Hetan Shah, RSS Executive Director, said: 'We were delighted with the quality and quantity of this year's nominations - with well over 200 received. The statistics on this list capture some of the zeitgeist of 2018. Hearteningly, the world is getting better when it comes to poverty, even though it's often hard to notice. And renewable energy in the UK is really taking off. But there are plenty of issues left to tackle including plastic waste, women on boards, and even how many Jaffa cakes come in a special Christmas box - highlighting the phenomenon of "shrinkflation". Statistics help us make sense of the world around us, and these numbers tell us how the world continued to change in 2018.'

So, as we embark on a new year, spare a thought for how we shape the statistics of 2019: while you may not need worry too much about counting your Christmas Jaffa Cakes (if you haven't already eaten them), we all need to think about where we're putting our used plastic, or indeed if we need use it all.

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The cost of dying

AT THE end of November 2018, The Consumer and Markets Authority (CMA) issued an interim report on the funeral market. This report follows concerns identified in their Market Study into the sector, launched back in May 2018, over large price hikes hitting people when they are at their most vulnerable. As part of this report, the CMA has proposed that the funerals market should be referred to a CMA Group for a market investigation.

The CMA is the UK's primary competition and consumer authority; an independent non-ministerial government department with responsibility for carrying out investigations into mergers, markets and the regulated industries and enforcing competition and consumer law.

The initial work undertaken by the CMA has indicated problems with the funeral market that have led to above inflation price rises for well over a decade – both for funeral director services and crematoria services. The scale of these price rises does not currently appear to be justified by cost increases or quality improvements.

Given the nature and significance of the issues the CMA has identified, it believes the full powers of a Market Investigation – carried out by an independent group of CMA panel members – is required.

The interim report shows that people generally spend between £3,000 and £5,000 organising a funeral, and the price of the essential elements has increased by more than two-thirds in the last 10 years, almost 3 times the rate of inflation. Organising a funeral would now cost those on the lowest incomes nearly 40% of their annual outgoings, more than they spend on food, clothing and energy combined.

Rising prices

The average price of the core elements of a funeral is now £4,271 (2018) and the average cremation fee is £737 (2017). Funeral director prices increased by 68% and crematoria fees rose by 84% over the most recent 10-year periods for which they have data. By comparison, inflation (CPI) increased by around 25% over this time.

Customers could save over £1,000 by looking at a range of choices in their local area. However, people organising a funeral are usually distressed and often not in a position to do this, making it easier for some funeral directors to charge higher prices. Prices are also often not available online, making it difficult to compare options.

Exploitation

While some smaller funeral directors have sought to keep their prices low, other providers – the larger chains in particular – have implemented policies of consistently high year-on-year price increases. A number of these have now introduced lower cost funeral options, but this doesn't go far enough to make up for years of above inflation price hikes. The CMA's evidence also indicates most people who organise a funeral remain extremely vulnerable to exploitation and future rises in charges.

Cremations account for 77% of funerals, yet there are limited choices for most people in their local area. As an aside, it is worth noting that not all crematoria are owned by local authorities. In 2016 the Department of Communities and Local Government under took a review of crematoria provision and facilities in England, which identified that there were 232 crematoria in England; 77 of which were private businesses.

In parallel to the CMA's market study, the Government (HM Treasury) has been seeking evidence to aid in the design of a more appropriate regulatory framework for the pre-paid funeral plan sector. Because of this, the CMA is not looking at the pre-paid funeral plan sector.

Andrea Coscelli, chief executive of the CMA, said:



'People mourning the loss of a loved one are extremely vulnerable and at risk of being exploited. We need to make sure that they are protected at such an emotional time, and we are very concerned about the substantial increases in funeral prices seen over the past decade.'

'We now feel that the full powers of a market investigation are required to address the issues we have found. We also want to hear from people who have experienced poor practices in the sector, so that we can take any action needed to fix these problems.'

Funeral directors respond

In response to the CMA report, the National Association of Funeral Directors said: ' (The NAFD) has welcomed publication of the (CMA's) interim report this morning, following its initial study of the funeral sector. As a building block to understanding how funeral firms of all shapes and sizes operate and how consumers want to arrange funerals, this report is an important first step. However, there are some conclusions made in this report that make it clear that the short six months the CMA has had to compile it has only allowed them to scratch the surface of the sector. The NAFD warmly welcomes the opportunity for further dialogue with the CMA, through the forthcoming consultation process, to help them get right to the heart of the funeral profession.'

'...as a report which is primarily concerned with pricing and competition considerations, the NAFD believes strongly that these findings should not be seen as any reflection on the high operational standards delivered by the NAFD's members, nor the tireless work of thousands of compassionate and capable funeral directors and arrangers across the UK who, according to the CMA's own consumer research, are highly valued for the way they support and care for bereaved people through one of life's most traumatic events.'

The CMA has been consulting on a potential market investigation. We await a future update on the progress of this consultation with interest.

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NEWS

What a pickle we are in

Continued from page 1

WE CURRENTLY appear to have a Brexit deal that has little or no chance of passing through Parliament, being steered by a Prime Minister who, whilst surviving a vote of "no confidence" in her leadership, has said that she will stand down before the next general election. We have a European Union that steadfastly says that the current deal is non-negotiable, despite what Mrs May and other MPs in the House of Commons might think. We are therefore at an impasse – and we all know what happens when an impasse is reached!

Yes, that's right, something has to give. But what will that something be? And that is the big unknown, along with how it will affect us all. It seems more and more likely as I write this that a no deal Brexit will happen, and indeed the Government has ramped up its preparations for such an eventuality allocating some £2bn in extra funds to help government departments should a no deal exit actually happen.

These funds will be allocated to departments such as the Home Office to employ more officers at border posts, as increased checks on people entering and leaving the country are likely to come into force. Funds will also need to be allocated to DEFRA (Department for Environment, Food and Rural Affairs) to allow them to focus on the priority of ensuring fresh foods and other essential products coming into the country are not delayed any longer than absolutely necessary by increased customs checks, and to HMRC who will need extra staff to handle the increase in customs related

activities that will be seen as a result of a no deal scenario.

The Government also announced that some 3,500 military personnel would be readied for deployment should the need arise – although quite what they will be deployed to do remains unclear!

Too little too late.

With less than 100 days to go until Brexit actually happens, is this too little and too late? Is that enough time for the Government, and in particular, businesses, to put in place the plans they need to cope with a no deal exit? Well arguably, it's nowhere near enough time, and quite frankly for the country to be put in this position with so little time left is unacceptable.

As we all know, business, and in particular, financial markets, hate uncertainty. You only need to look at the recent performance of the stock market to see this with the FTSE 100 index recording fall after fall. And it's not only the FTSE that is suffering; world markets are falling as well and whilst not all of this uncertainty is down to Brexit, a large portion of it is.

The simple fact is that with the financial uncertainty we currently see, businesses will hold off on investment decisions; decisions that often take months, or even years, to be implemented. The long term effect of this is that economic growth will suffer, as will employment levels and the money that we find in our wallets.

You only need to look at the woe that our High Streets faced in the crucial Christmas trading period just gone - a lot of this was blamed on people reigning in their spending last year, citing the uncertainty surrounding Brexit as the major worry. And look at all the retailers that have hit financial problems in the last 12 months. One thing is certain, January is likely to see more retailers going to the wall to join those that we have already lost over the

past 12 months – and of course that has a major economic impact.

But it's not just on the High Street that problems are being faced. They are also starting to appear in manufacturing and other parts of the economy as well with car maker, Jaguar Land Rover, which announced it is to shed up to 5,000 jobs, citing the concerns surrounding Brexit as a major factor in its decision. The Bank of England, too, has said that it expects to see some 5,000 jobs move out of the City of London to the Continent by the end of March, also as a result of Brexit, and that if we have a no deal exit, more could be expected to follow. And these aren't the only ones.

What does it mean for the general public?

Well quite simply, a no deal Brexit means that on 29 March the UK would exit the European Union with no agreement in place regarding the terms of its withdrawal. At present, there is a 21 month transition period built into the deal that the Prime Minister is trying to push through Parliament - a period in which all the technical, legal and operational matters can be addressed – in other words, it would be business as usual whilst the legalities are resolved.

However, in a no deal scenario there would be no transition period and therefore, literally overnight, the way people, businesses and indeed the Government operates would change dramatically. Some of the ways in which this would impact are as follows:

- **Trade** – we would no longer be bound by EU rules on trade, however businesses exporting their goods and services would likely be faced with increased EU tariffs. Increased tariffs one way would also almost inevitably mean increased tariffs are levied on goods coming into the country, thus increasing prices for us all in the shops.

- **Movement of people** – new border controls would come into force and would be effective both ways – in other words they would affect people coming into the country but would also affect Brits travelling abroad. Long delays could be seen at border control points – hence the funding for increased staff.

- **Ex-pats** – it is estimated that there are around 1.3 million British people living in the EU and some 3.7 million Europeans living in Britain. What would happen to these people post Brexit remains unclear.

- **Laws** – we would be free to make our own laws and would no longer be bound by those made by the European Court of Justice. Inevitably, this would mean, over time, that many of our laws would need to be looked at and changed.

- **The Irish Border** – this would become our only physical border with the EU and as we all know, has proved to be a major sticking point in the deal that the Prime Minister is trying to negotiate. What would happen to enforce customs and immigration controls at this border in the event of a no deal Brexit remains unclear.

But most of all, what it means is uncertainty, and lots of it. Whilst I don't support the calls for a second referendum (after all the country has already spoken and made its views clear, whatever you think of them) as this would be a challenge to democracy, I do support, very strongly, the need to give the country certainty. For that reason, and that reason alone, it's about time that the politicians stop fighting amongst themselves and do what they are elected to do, and that is represent the British public. They should concentrate their efforts between now and March 29th on getting the best possible deal for this country, and for its public, and to ensure that a no deal Brexit does not become an eventuality.

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NEWS

Age UK launches this winter's campaign

As Age UK launches its *No one should have no one to turn to* campaign, new YouGov research for the charity has found that 2.65 million older people feel they have no one to turn to for help and support.

THE CAMPAIGN kicked off with a powerful new film highlighting some of the challenges that people often have to deal with in later life, but which are so much harder to bear if you are facing them alone. These include coping with bereavement, tackling loneliness, getting the social care you need and managing health problems like dementia.

The survey found that almost a quarter of older people (24%) who felt they had no one to turn to said that this left them feeling lonely; and one in five (22%) felt isolated or depressed (20%).

Donations needed

AGE UK is urging people to support its campaign and donate to help ensure that the charity's essential services, such as the free Age UK Advice Line, can continue to be there for older people facing the challenges of later life alone.

Age UK's Advice Line is a free, confidential phone service for older people, their families, friends, and carers. It is staffed by a team of expert advisers and open every day of the year (8am–7pm). Last year the Advice Line received in excess of 210,000 calls – on average 602 calls per day. Its advisers gave callers hundreds of hours of free advice and support every week on issues such as mobility problems, staying independent at home, managing health issues and forms of cognitive decline, and dealing with money worries.

New film

The charity's new film tells an honest story about how this service can help older people who are struggling and features one of Age UK's trained advisers, there to provide a calm, reassuring voice and expert support.

Almost all (94%) of the over 65s who took part in the survey said that being free of financial hardship is important in later life, which is reflected in the 40,000+ enquiries the Advice Line received about money and benefits last year. The other most frequent topics raised were about Age UK's own services, housing, care homes and legal worries.

Supporting Age UK's latest campaign, Actress Dame Judi Dench, said: 'We all know that ageing is inevitable, but it's heart-breaking to think of older people who feel they have no one they can turn to.'

'Age UK is working hard to change this, and by supporting their *No one should have no one to turn to* campaign you can help them to be there for older people who might have no one else.'

Green Goddess Diana Moran, TV personality, journalist and ambassador for Age UK, said: 'I visited Age UK's Advice line recently and it really is

such a lifeline for older people and their families. Many of the calls I heard were from people who just didn't know where else to go.'

'Luckily, Age UK is there to offer specialist advice on everything from paying for care to claiming benefits, and are only a phone call away - every single day of the year.'

'Age UK's work is vital, so I'm encouraging everyone to support this campaign so that older people and their families have someone to turn to when they need it most.'

Rapidly ageing population

Caroline Abrahams, Charity Director at Age UK, said: 'We have a rapidly ageing population and it is heart-breaking to think that more than 2.5 million older people feel they have no one to go to for help; that's more than the entire population of Birmingham. The fact is that getting older can be really tough and however resilient you are it's important to know someone will always be there for you, come what may. That's what we aim to be for older people at Age UK and we know it makes a huge difference, especially for those with literally no one else they feel they can ask for help.'

'Older people and their loved ones call our Advice Line for all kinds of reasons, often at their wit's end, but whatever they are worried about our expert advisers are fantastic at offering help, pointing them in the right direction and providing reassurance and a listening ear.'

Increasing need

'The need for the support our Advice Line offers is growing all the time and we rely on donations from the public to keep this free service going so we can always be there to respond – whether it's they themselves who want our support, their parents, grandparents, older neighbours or friends, and especially if they have nobody else who can help.'

Age UK is encouraging people to get behind its campaign and to donate to help ensure that the charity's essential services and support can continue to be there for older people and their families and friends. For more information on *No one should have no one to turn to* or to donate, visit: www.ageuk.org.uk/noone.

Anyone who needs support or is worried about an older relative or friend can get in touch by calling Age UK Advice free of charge on: 0800 169 6565, visiting www.ageuk.org.uk or contacting their local Age UK to see what support is available locally

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COMMENT

Who should pay for your TV licence if you're over 75?

In November, the BBC launched a consultation on licence fees for older people.

CURRENTLY ALL households with people over 75 are entitled to a free TV licence. That Government-funded scheme - which is expected to cost £745m by 2021/22 - comes to an end in June 2020.

It is for the BBC to decide on any future scheme and to pay for it, but they have been asking for the views of the public about the future. The consultation is a three month period, ending in February and the BBC's board hopes to make a decision by the summer.

So what are the options available?

- The BBC could continue the existing the scheme, but that could cost around a fifth of their budget - the equivalent to what is spent today on all of BBC Two, BBC Three, BBC Four, the BBC News Channel, CBBC and CBeebies. That would mean over 75s would not have to pay, as at present, but the BBC think it would fundamentally change the Corporation because of the scale of service cuts they would need to make in order to be able to fund the scheme.
- Another option would be to restore the universal licence fee that existed in the past, meaning no concessions. This would mean the Corporation would not have to make significant cuts to BBC services, but would have an impact on those over 75s, particularly poorer pensioners, who currently do not pay.
- Or the BBC could take neither of those choices and reform the scheme. There are different ways of doing this, they say, including:
 - Discounting the cost of a licence fee for older people. This would reduce the impact of cuts to BBC services, but would mean everyone over 75 would pay something, for example 50%.

- Raising the qualifying age from 75 to 80, which would reduce the financial impact on the BBC but keep free licences for the oldest households.
- Introducing means-testing - so that older people in greater financial need wouldn't pay, but those who could afford it would. This would also reduce the impact on BBC services, while protecting the most vulnerable.

The BBC want to know what the public think and say they will look at the responses, and then make a decision taking into account all relevant considerations, including the implications of the decision: for the BBC in delivering its public service mission; for BBC audiences; for the older members of society.

Points of view

Tony Hall, BBC Director-General, says: 'This is an important decision. We have set out a range of options - each has merits and consequences, with implications for the future of the BBC, and for everyone, including older people. We need to hear views to help the BBC make the best and fairest decision.'

Caroline Abrahams, Charity Director at Age UK said: 'We will continue to hold both the BBC and the Government to account for the future of the TV licence concession for over 75s.'

'Despite recent progress, there are still significant numbers of older people living on very low incomes who would genuinely struggle to pay the licence fee if required to do so.'

'There are two million people aged 75+, one in two of whom is disabled and one in four of whom view the television as their main form of

companionship. For many others, including those who are chronically lonely - a social problem we are far more aware of than was the case a few years ago - the TV is a precious window on the world.'

'The BBC took on responsibility for the concession as part of a broader deal with the Government in which they received some significant benefits. Now it is their responsibility to appreciate the very significant role that television plays in many older people's lives and the damaging consequences of watering the concession down or removing it from them.'

'Our initial appraisal is that any of the new options set out would introduce significant practical difficulties and create unfairness for different groups of older people.'

To read the BBC's consultation document and have your say, visit: www.bbc.com/yoursay

To share your views with MT, write to us at the usual address.



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FINANCE

Why you should review your insurance premiums every year

MANY PEOPLE assume that if they use the same insurer for a number of years, that their loyalty would be rewarded by cheaper premiums or loyalty bonuses. However, this is absolutely not the case.

Recent research undertaken by the Financial Conduct Authority (FCA) has exposed the growing disparity between the rates charged by insurers to existing clients and those offered to new customers. Their research suggests that customers are being ripped off by automatically repeating policies. The practice has come to be known as the "loyalty tax" and vulnerable and older customers, especially those over the age of 65 are among the worst hit.

Different strokes

The FCA review found that: "Firms charge different prices to different consumers for reasons other than risk or cost (with some being better off and others worse off) and those consumers who are worse off by paying higher prices, tend to be vulnerable or older consumers".

In fact the research showed that some insurers offer deliberately low prices to attract new customers and that they can often make a loss of up to 30% on the provision of these policies to attract new business. This practice is said to go against the basic "tenet" of insurance which is that it is supposed to be priced on "how likely it is a claim will be made" and not on the ability to attract a new customer. Existing customers who renew are paying the higher premiums which helps offset the losses made on the new policies that they attract.

In a frightening and almost damning statistic the FCA research found that those customers spending five years with the same insurer for their home insurance will pay an astonishing 70% more on average than a new customer.

The only way to avoid footing the hefty "loyalty tax" bill



is to regularly switch insurance providers. However, for some, this is easier said than done particularly if you are someone who doesn't have access to or is not confident using the internet. However, no matter how irritating you find those adverts with the opera singer or the meerkats, and believe me

they are meant to be irritating, it really does pay to do your homework and look at changing your provider. You will often find that if you get a better quote online and then phone your insurance company to tell them, then the premium you have been quoted will almost always miraculously reduce!

Not just insurance premiums

But it's not just insurance where there appears to be a "loyalty tax". The Citizens Advice Bureau has recently filed a "super complaint" with the Competition and Markets Authority (CMA) alleging that the practice is also rife in other markets such as mobile phone contracts, broadband contracts, savings and mortgage deals.

Responding to the super complaint, the CMA said that its initial investigations indicated that millions of people had been "exploited" as a result of practices operated by companies in these markets. It estimates that this could affect up to 1 million people in the mortgage market and a staggering 12 million people in the insurance market.

Further, it said that customers who stick with their existing supplier could be losing up to a total of £4bn a year through practices that include year on year price rises with little justification, costly exit fees, difficulties for customers to cancel contracts or switch providers and customers being automatically required to renew a contract. Those most at risk of exploitation were found to be the elderly and those on low incomes. As a result it has opened what it calls a "customer law enforcement investigation", the results of which will be published no later than six months hence.

Have you been ripped off or do you have an example of where this has cost you money? If so write to us at the usual address.

Are your adult children still relying on you for financial support?

WE ALL expect to support our children in every way we can, but it wouldn't be unreasonable to assume that in adulthood they will become financially independent. After all, that's probably how it was for you.

However, times have changed and it would seem that for millennials (those born between 1981 and 2000), financial independence and homeownership is becoming increasingly more difficult. And the impact could be widespread.

Student debt

The Student Loans Company predict that two thirds of millennials who went to university will never pay off their debt and according to a 2017 report from the Social Mobility Commission, while in 1990, almost 40% of 20 to 24 year olds bought their own homes, by 2010, that figure was just 13%. The report also revealed that 34% of first-time buyers had help from their families; the Bank of Mum and Dad is more in demand than ever before.

Tax specialists at national law firm Irwin Mitchell Private Wealth believe that the increasing reliance on the Bank of Mum and Dad, coupled with an ageing population care crisis, could lead to much intergenerational wealth being wiped out.

A new report by think-tank, The Resolution Foundation, has revealed that

millennials whose parents don't own a home are 60% less likely to become first-time buyers by the age of 30, thanks to the growing strength of the Bank of Mum and Dad phenomenon.

This demonstrates how the relationship between a person's parents' class and income and their own class and income has become increasingly significant, and for some, binding. It also highlights the need to challenge a future that sees, "a strengthening of the existing reality that one of the key determinants of someone's living standards is who their parents are."

Parental wealth

The report, which was published in December, proves the increasing influence of the Bank of Mum and Dad: in the 1990s and 2000s, 30 year olds with parental wealth were twice as likely to own a home. Today, this figure has increased to three times as likely.

The report is the first to look into the significance of the Bank of Mum and Dad on homeownership rates for UK millennials, and experts say the findings are cause for concern when it comes to younger generations accruing wealth in the future.

They say the findings should be considered in conjunction with the ageing population. If younger generations are

increasingly reliant on parental wealth to buy a home or support their family, paying for care could wipe out any inheritance and create a serious wealth inequality in the country.

Staggering

Andrea Jones, a Tax, Trusts and Estates specialist at Irwin Mitchell Private Wealth, said: 'the results from this report are staggering: millennials' wealth and homeownership patterns are vastly influenced by their parents' wealth, and this is only growing in strength. If their parents don't own property themselves, then they're significantly less likely to own a home before the age of 30.

'This causes serious concern for the future when the ageing population crisis is considered alongside it. If the current generations are waiting longer and longer to inherit wealth, buy a home or invest, this could have serious ramifications for the economy as it leaves young people tied to their parents and creates a wealth gap, leaving some in a much better position than others.

'When care home fees are considered – which can wipe out inheritances due to their high costs and more people needing them for longer – this leaves future generations in a very dangerous position of being

significantly less financially secure than their parents or grandparents.'

It is certainly an alarming situation, both for parents and young people, but in the current climate, a solution could be a distant dream.

Help to buy

Some argue that the government needs to do more to help young first-time buyers who don't have family money to support them.

The Help to Buy scheme is one government initiative that could make a difference; signing up to this scheme means that you only need a 5% deposit, which is much lower than many mortgage options and you don't have to pay interest on your loan during the first five years.

However, the Help to Buy scheme has been criticised by some for a number of reasons, in particular that it is open to buyers who are already on the property ladder and not just first-time buyers.

Do you have adult children who are struggling to get on the property ladder? Are you feeling the pinch as a Bank of Mum and Dad lender? Write to us at the usual address to share your views.



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ID204-060 01/19

Individuals’ images have been changed to protect privacy and stated experiences may be combined to include and represent the experiences of others.

LIFESTYLE

Just what the doctor ordered

If you live on Shetland then your GPs are now able to prescribe nature to their patients, thanks to a pioneering partnership project.

NATURE PRESCRIPTIONS, a partnership project between NHS Shetland and RSPB Scotland which is thought to be the first of its kind in the UK, has been extended following a successful pilot. From October last year, all of Shetland's GPs have been able to prescribe nature as part of their patients' treatment.

Nature Prescriptions recognises the benefits of nature on reducing blood pressure, reducing anxiety and increasing happiness, as well as the growing disconnection with nature throughout society. RSPB Scotland has produced a leaflet and a calendar of seasonal activities that attempts to provide a greater variety of ways to realise the health benefits that nature can provide, regardless of health condition, confidence levels, whether you enjoy the company of others or prefer your own company. The leaflet will be handed out at each doctor's discretion.

Back to nature

Dr Chloe Evans, a GP at Scalloway Health Centre, said: 'I want to take part because the project provides a structured way for patients to access nature as part of a non-drug approach to health problems. The benefits to patients are that it is free, easily accessible (and) allows increased connection with surroundings which hopefully leads to improved physical and mental health for individuals.'

Lauren Peterson, Health Improvement Practitioner for NHS Shetland, said: 'The Health Improvement Department of the NHS is delighted to be working alongside RSPB Scotland to be able to promote such a worthwhile project in Shetland.'



'Through the *Nature Prescriptions* project GPs and nurses can explain and promote the many benefits which being outdoors can have on physical and mental wellbeing. The fantastic leaflet – produced by RSPB Scotland – assists in highlighting the many benefits which are to be gained from being outdoors in the natural environment.'

Karen MacKelvie is a Community Engagement Officer for RSPB Scotland. She said: 'There is overwhelming evidence that nature has health benefits for body and mind and Shetland is "stappit foo" of natural wonders. Whenever you open your front door you can hear or see some kind of natural delight – be it a gull or a lapwing calling or the roll

of a heathery hill. However, despite many doctors using the outdoors as a resource to combat ill-health, far fewer recommend the same strategy to their patients. So, we saw an opportunity to design a leaflet that helps doctors describe the health benefits of nature and provide plenty of local ideas to help doctors fire-up their patients' imaginations and get them outdoors.'

Team work

'It's been a delight to work in partnership with GPs on this and it's great for us because we get to help connect people with nature that we wouldn't normally see at our reserves, events or on our guided walks. Helping people connect with nature is a great way to inspire them to protect it.'

The benefits of physical activity are well documented, with regular exercise reducing the risk of heart disease and strokes, iabetes, cancers, depression, anxiety and sleep problems. There is now a body of evidence that people with a stronger connection to nature experience more life satisfaction, positive effects and vitality at levels associated with established predictors of satisfaction, such as personal income. It's widely understood that connections to nature come from more than just physical activity or exercise in the outdoors alone, and that's the crux of the project.

So no matter where you live, take a leaf out of the Shetland doctors' prescription pad and take steps to make the most of the health and wellbeing benefits of the great outdoors.

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Don't keep quiet about your health

A RECENT study has found back ache is the most common health complaint to ignore, followed by poor eyesight, a lack of energy, muscle pain and headaches.

Hearing loss, along with digestive problems and stomach pain are also among the top ten, the first of which experts believe demands greater attention from potential sufferers.

Medical Broadcaster Dr Hilary Jones said: 'It's worrying to see how long people are leaving things before they seek help, but also that conditions such as hearing loss are on this list, which now has strong links to other serious health conditions such as dementia and depression.'

It's not just ongoing symptoms people are putting off dealing with as half regularly delay



Top 10 health issues people are currently putting up with

1. Back pain
2. Poor eyesight
3. Lack of energy/lethargy
4. Muscle aches
5. Headaches
6. Toothache
7. Stomach pain
8. Digestion issues
9. Hearing problems
10. Acne/bad skin

or avoid getting a routine screening such as a smear test, eye test or hearing test.

40% admit they have never had their hearing checked with nearly half saying it has been more than ten years.

In response to this research, Hidden Hearing is supporting 'The Campaign for Better Hearing' to encourage everyone in the UK to 'Test Your Ears at 55 Years'.

Five free pairs of hearing aids are being awarded every month to people who otherwise wouldn't be able to afford them as part of Hidden Hearing's commitment to help everyone hear their best and live a happy, healthy life.

If you or a loved one would like to be considered for an award please email nominations@hiddenhearing.co.uk, quoting ref CBHP2018.

For more information or to book a free hearing test, visit hiddenhearing.co.uk

LOOKING BACK

Play: it's not just for kids!

Play; verb

1. Engage in activity for enjoyment and recreation rather than a serious or practical purpose.

THAT IS one definition of 'play'. No mention of age, you'll notice. And why should there be? We all need to have fun, do things we enjoy, mess about; we all need to play, regardless of how old we are.

While working or completing practical tasks can of course be enjoyable and rewarding, it is recreation and relaxation that most of us really look forward to and that really helps us to feel good, often both mentally and physically.

Children play to learn, develop and to have fun. Adults play to relax, socialise, keep fit and...to have fun. Having time and opportunity to play is equally important for older adults.

At the ILC (International Longevity Centre) Future of Ageing conference in December, a group of experts met to discuss the importance of play throughout the life course and its vital role in alleviating detriment to physical and mental health in older age.

Janet Morrison, Chief Executive of Independent Age, Chair of the Campaign to End Loneliness and Chair of the Baring



Foundation, argued that activities including arts and physical activity should not be limited by chronological age.

On the contrary, Kenny Butler, Head of Health and Wellbeing Development at ukactive maintained that play was a necessity to facilitate a fulfilled and healthy lifestyle. He pledged that more should be done to facilitate opportunities for people across the life course to engage in fun activities.

Paul Cann, Chair of Entelechy Arts urged governments, charities and community organisations alike to ensure that more activities be made accessible and available for

older people. He highlighted the importance of social prescribing as an opportunity to reduce loneliness and enhance the physical and mental wellbeing in later life.

Baroness Sally Greengross OBE, Chief Executive of the ILC, argued that more should be done to remove the stigma associated with play in old age and to combat the assumption that play should end with adulthood.

Regular engagement in creative and community activities has been shown to significantly delay the onset of dementia and reduce loneliness. Research by Brigham Young University reveals that loneliness is a bigger

killer than obesity or smoking 10 cigarettes a day.

And indeed, recent figures show young and old alike want to engage in fun activities. The market for adult toys continues to grow as adults spent £383m on toys for themselves in 2017 – a £30 million increase compared to 2016. Moreover, TV shows such as Lego Masters and The Great Model Railway Challenge demonstrate a growing desire for adults to play across the life course.

At the ILC Future of Ageing conference, Janet Morrison, Chief Executive of Independent Age, Chair of the Campaign to End Loneliness and Chair of the Baring Foundation argued:

'There's more to life than being washed, dressed and fed. Somehow that gets lost in translation when we provide activities for older people. Why is that? Because we have a poverty of aspiration for what a good later life looks like. We forget that older people, like you and me, enjoy opportunities to play and have fun, be silly, be creative, to sing or dance, to paint, to laugh, to feel the fresh air in their lungs and the sun on their skin.'

'So I'm always inspired when I hear about choirs and artists-in-residence in care homes, silver comedy, dance troupes like Green Candle or Sadlers Wells, and 'Posh club' cabaret tea dances. I love those that give time for fun and laughter, friendships to form, and enable the voices of older people to be heard.'

So from board games to bowls and having a laugh to building Lego, whatever the definition of play is for you, you deserve to do it!

An End to Getting Frustrated with your Smartphone

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Modern mobile phones - smartphones as they're called - can do so much more than just make phone calls.

From browsing the web wherever you are, checking train times, acting as a sat nav... And best of all they can make it so easy to keep in touch with family and friends – in so many ways, from sharing photos to making video calls.

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

Do the manufacturers do it on purpose?

Sometimes it can seem like the manufacturers deliberately make them complicated - and how you do things is often hidden away. It might be easy once you know, but until you've been shown the easy way, it can drive you mad.

In fact only yesterday I was talking to someone whose Mum had got a new all-singing-all-dancing phone – but she couldn't work out how to answer a phone call on it! She's not daft - it's just that it's different from what she'd used

before and the phone didn't come with a manual telling her what to do.

Whether you have similar problems or you're trying to do something slightly more advanced, the thing is, it can be easy to use them... once you know how. But until you've been shown, it can be like talking a different language.

That's why I've published two new books: *iPhones one Step at a Time* and *Android Smartphones One Step at a Time*.

Plain English... and that's not all

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

What's covered?

I can't list it all here. But amongst other things, you'll discover:

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- Send emails from your phone.
- Most phones have a good camera so you can take photos: here's how to use it properly (and for videos).
- Share photos with friends around the

world - quickly and easily.

- See updates, photos and video clips from friends and family - as soon as they "post" them.
- Instant messaging & how to use it.
- Make it easier to read the screen.
- Video phone calls - a great way to keep up with family who live a long way away
- Browse the web at home or out and about.
- Choosing and downloading apps.

And obviously, you can make phone calls and send and receive text messages. ("Voicemail" is covered, too)

All explained nice and simply. (Find out more in the free information pack - read on...)

What one reader had to say:

"Thanks for a fantastic smart phone book. Very pleasant staff as usual.

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That's only half the story but I don't have room to explain here. I've put

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Could books be the answer?

DID YOU give or receive the gift of a book for Christmas? Did you send Christmas cards? Do you send birthday, get well or other cards throughout the year? Or are you of the opinion that these things are becoming a thing of the past?

Like cards, the future of paperback books seems uncertain; cost, the rise of the digital age and an increased awareness of sustainability have led to many people sending an email or text instead of a card or to clear the bookshelves in favour of a more compact e-reader. But whether such ideas make you throw your hands up in horror or reach for your tablet, isn't the point. The point is that 21st century people benefit from that connection at Christmas and throughout the year and they benefit from reading books, in whatever form they are in.

Loneliness

A new report, entitled *A Society of Readers*, from leading think tank Demos and commissioned by national charity, The Reading Agency, finds a significant body of evidence to show that reading can help to combat the growing issue of loneliness, as well as acting as a tool to protect future generations from the loneliness epidemic. With nine million people in the UK currently feeling lonely "often" or "always", the research shines a light on the benefits of using reading as a form of social connection, in order to help radically improve the state of our isolated nation.

The Reading Agency runs a wide range of programmes for all age groups to tackle life's big challenges through the proven power of reading. The report is calling on the

government to implement a range of reading-related policies and urges the BBC to play an active role in a public awareness campaign to create a "society of readers". One of Demos' recommendations is for a £200 million fund for reading-related loneliness interventions, while another calls for the creation of "Book Relief", a national high-profile fundraising event, along the lines of Sport Relief, to showcase the proven power of reading and raise money for charities offering reading-based interventions.

Changing perceptions

Polly Mackenzie, Chief Executive of Demos, commented: 'The central message of this report is that the nation's perception of reading must change. It should become a strategic social objective for us all – state, market and civil society, to work towards becoming a "society of readers".'

Reading may not seem like a radical solution to solving some of the biggest issues of this generation, however this report proves that reading can train our brains and hold off dementia, help us foster connections with other people and alleviate loneliness and depression. It's no exaggeration to say that reading can transform British society.'

The report coincides with the launch of a new programme from The Reading Agency called Reading Friends, funded by the Big Lottery Fund. By sharing stories in groups or one to one sessions, Reading Friends empowers and engages older people who are vulnerable and isolated, including people with dementia and carers. An evaluation of the test phase showed that a staggering 88% of participants

appreciated the increased social contact from reading inspired conversations. The same percentage felt they added purpose to their week. Building on the initial success of the programme, The Reading Agency plans to expand Reading Friends for national rollout in 2020.

Previous research has found that reading groups can provide a route out of social isolation for young mothers, who are particularly susceptible to loneliness, with many saying reading helps to foster conversation. In addition, 95% of people who are blind or partially sighted read at least once a week to alleviate feelings of loneliness and isolation.

Wellbeing and mental health

As well as revealing how reading can be used as an intervention for loneliness, the report explores how reading can benefit wellbeing and mental health, by regulating mood, exercising the brain, and providing an effective form of support for depression, anxiety and anger issues – for example, through self-help books.

The report recommends that the NHS should encourage Clinical Commissioning Groups to invest more in book-based interventions as part of its social prescribing strategy and fund the provision of book based therapies in libraries across the country. Social mobility can also be positively influenced through reading; it breeds important life skills, which translate into greater opportunities in life. The report suggests that, in order to build a more productive, creative and fairer society, access to reading needs to be made universal and common for all.

Sue Wilkinson, Chief Executive of The Reading Agency said: 'Demos' predictions for 2030 offer a desperately concerning outlook. If we don't start to tackle issues of loneliness, mental health and social mobility now, then we will continue to put pressure on our vital workforces such as the care sector and the NHS. The forecasts for the loneliness epidemic are particularly shocking, but reading can be part of the solution: as this report demonstrates, it is not only an essential life skill but has huge power to bring people together to combat loneliness among all age groups. Through reading-based national interventions, we can futureproof our society, and ultimately use reading to help protect younger generations at risk of rising levels of loneliness. We have already seen through our Reading Friends programme that social reading can have profound impact on older people who are often the most vulnerable in society. We hope these benefits will eventually be opened up to everyone'.

Did you know?

Many local libraries now offer digital borrowing of ebooks and audiobooks. This means that you can access reading and audiobook material on your tablet, smartphone or e-reader through apps such as BorrowBox and Cloud Reader, for free, without having to make a trip to the library. To find out more, contact your local library.



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POT POURRI

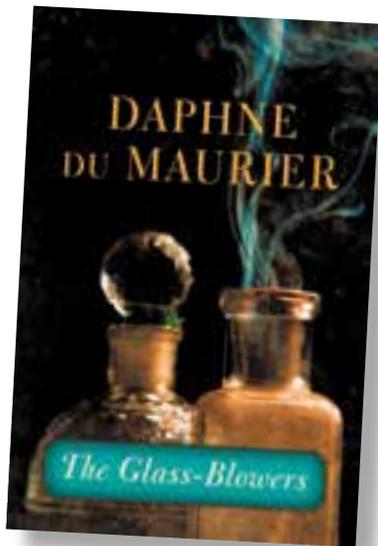
Tales from the bookshelf

THIS MONTH, we take a look at one of Daphne du Maurier's less well known works – *The Glass Blowers*. Daphne du Maurier is one of the finest writers of the 20th century, most famous for her novels *Rebecca*, *My Cousin Rachel* and *Jamaica Inn* and their adaptations for the silver screen.

The Glass Blowers may be one of her less well known works but it is by no means a lesser novel. First published in 1963, the book has its origins in du Maurier's own French Huguenot family history, and is a fictionalised account of the life of her ancestors, set against the backdrop of the political turbulence and violence of the French Revolution.

The story centres on the Busson family, Mathurin and Magdaleine, their glass blowing business, their family and their neighbours, and starts in the years immediately preceding the French Revolution. We follow births, marriages, deaths and business successes and disasters, all set against the events of this turbulent time. As the impact of the Revolution comes crashing into their lives, we witness the trials, terrors and tribulations they endure.

Although some parts of the story are set in Paris, it is primarily set in the provinces. This is not a historical novel in the truest sense but does give the reader a really fascinating glimpse into how the Revolution impacted on those outside of Paris; churchmen, ordinary people, businesses, towns and villages.



Daphne du Maurier despised being called a "romantic" novelist and indeed many of her works have less than happy endings.

Her biographer, Margaret Forster said: 'No other popular writer has so triumphantly defied classification. She satisfied all the questionable criteria of popular fiction and yet satisfied the exacting requirements of "real literature", something very few novelists ever do.'

The Glass Blowers is a wonderfully engaging read, a truly original take on reworking family history and a fascinating glimpse into the events and impacts of the French revolution.

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For more search "Hawthorns Retire" on line or on Facebook, or call 0800 114 3649 to book your personal tour or just chat about your retirement options.



It's never too late to get active: *This Girl Can*

SAMBA, MAMBO and salsa; belly-dancing, hip-hop and martial arts. This is Zumba, one of the most popular physical activities for women in Britain today. Zumba combines these various fitness elements with a soundtrack of upbeat Latin music tempos to create fitness classes that are great exercise and great fun. What's more, this is not just a young person's game!

In 2006, Patsy Clasen, from London, broke her leg whilst on holiday in Italy. Patsy was taken to hospital where she was informed that she needed to return to the UK immediately to have her leg operated on. Upon landing back in London, Patsy was rushed to the hospital and was told that she would develop severe arthritis if she didn't go ahead with the surgery and so, despite her fears, Patsy underwent the operation.

Back to normality

Following the surgery, Patsy was itching to get back to work and continue with normal life. She was given exercises by her doctor, which she completed every day at home to build her strength back up. Following three months of hard work, Patsy returned to work.

Several years later, Patsy retired from her job. She had worked all her life and was terrified with the thought of not having something to do every day. Motivated by this, Patsy signed up to a volunteering programme and went down to her local gym to find some affordable classes. She signed up to an over-50s aerobics class and a Zumba class and despite the fact she was still learning to walk again following her accident, Patsy made the commitment to the two classes, attending them both every week.



Nine years later, Patsy still attends the same Zumba class every week, no matter the barriers she faces; 18 months ago, she twisted her leg during the class, but still continued to take part by sitting on a chair and doing all the movement with her arms.

Patsy embodies the philosophy of Sport England's *This Girl Can* campaign, which supports and celebrates women who are finding ways to get active, regardless of their shape, size, ability, background or age. *This Girl Can*, funded by The National Lottery, believe that none of these

things matter; their important message is that including physical activity in your life, however busy or difficult that may be, is a positive thing. *This Girl Can* promotes the idea that there's no right way to get active and that if the activity you choose gets your heart rate up, it counts.

Benefits

For Patsy, attending one or two classes a week was what worked for her and taught her the importance of not taking on too much. Patsy recognises the benefits of being active, noting

how much better she feels after doing Zumba and describing the feeling as euphoric. Once the music starts, Patsy feels her circulation improve and instantly feels more relaxed.

Patsy is an inspiration. Her advice to other women is that: 'The key thing is to avoid trying to do something every day of the week - find an activity that is manageable and stick with it; it is more important to make the commitment to one thing rather than trying to do ten different activities [as this] will give you space for other things in your life. It's not a case of pushing yourself to the extreme. Move at your own pace - just get in there and get moving.'

This Girl Can say their research shows that many women are put off of taking part in physical activity due to a fear of judgement – this might be about the way they look when they exercise, that they're not good enough to join in or they should be spending more time on their families, studies or other priorities.

The campaign seeks to break down these barriers by telling the real stories of women, like Patsy, who get active or play sport in the way that's right

for them. If you are considering starting a new activity, start slowly and listen to your body. If you have any concerns about beginning physical activity, consult your GP first.

Launched in 2015, *This Girl Can* have successfully persuaded nearly three million women to get more active; you can join them! For more information or just a bit of inspiration to kick-start your active action plan, visit: www.thisgirlcan.co.uk

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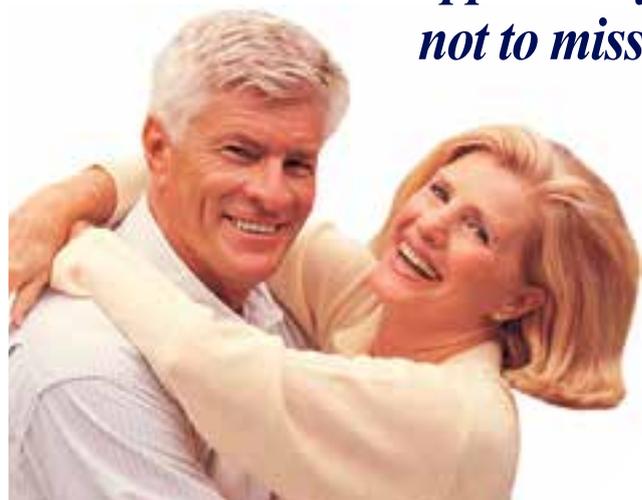
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POT POURRI

Traditional vs Modern Gardens



Street in Redhill where 4 neighbours have all chosen ColourFence

HAVE YOU thought about how different gardens today are from the 50s post WW2 "dig for victory", gardens? Perhaps you remember childhood gardens with a veg patch, home to rows of potatoes, beans, rhubarb and blackcurrants marked out by hedges or chain link fencing. Not all gardens were so practical, but few were geared towards the leisure, privacy or careful design associated with modern gardens. Today's gardens are often lower maintenance with paving, gravel, small flower beds and pots as owners spend spare time relaxing, pottering or on other hobbies.

When Storm Callum sent John Pilkington's garden fence across the lawn in pieces, he found himself looking at replacements, eventually deciding on ColourFence. John explained the reason behind the transition from traditional to a more modern, low maintenance product.

"We love our garden but are not what I would describe as "gardeners". My wife potters

with bedding plants and I manage the lawn and maintenance; but my real passion is taking care of our garden birds and wildlife. The storm left us comparably unscathed (there was flooding a few miles away) apart from a fence my neighbour and I had lavished care (and paint) on over the years. In researching a replacement, a family member suggested ColourFence. At first, metal fencing sounded industrial but I was convinced enough by the photos to get a quote. On seeing the product, I was convinced, the brown fence looks very similar to the fence it replaced – only new! The bright side is it will stay looking that way for 25 years!"

John is not alone in assuming metal fencing will look industrial, but ColourFence often spreads down streets; people see it, love the look and the low maintenance and want them in their own garden. Request more information or a free quote by calling 0800 644 4113 or visiting www.colourfence.co.uk.

The scorching summer in stats

HAVING SPENT a cosy Christmas wrapped up and hopefully warm despite the winter weather, the sizzling summer of 2018 seems like a distant memory. But at the time, such shockingly high temperatures got everyone talking and insisted on many of us changing our ways. So how did the heatwave affect our habits and has it saved us a few pennies?

First, let's just get a few facts straight: while you and many others may have been certain, as you sweated out summer 2018, that it had beaten 1976 in the "hottest ever summer" competition, Met Office weather data in fact reveals that 2018 came a very close second, beaten by a mere 0.33C in average temperature. Just to give a bit of context, the perhaps less memorable year (weather-wise at least) 1922, was the coolest summer on record, when the summer averaged a chilly 16.34C.

Despite coming in second place, the heat of summer 2018 led many Brits out into their gardens and outdoor spaces to cook, eat and cool down. With the hot weather and lower than average rainfall for the most part of summer, even those not actively looking to save money and energy likely did so by spending more time outdoors. A study found that 23% of us were encouraged by the hot weather to spend more on outdoor activities and experiences (Barclaycard), getting away from televisions and games consoles at home.

In July, John Lewis reported their sales of BBQs had increased by 67% and according to energy company E.ON, by barbecuing more than usual through the summer, as a nation, we used an estimated 430,920,000 kWh less energy than we would have if we used

conventional hobs and ovens. This saved enough power to fuel 130,006 average-sized homes for a year.

However, while our appetite for al fresco dining may have reduced our energy use, the cost of keeping cool this summer soared. Research (The Times) reveals that internet searches for "fans" rose by 140% in 2018 and sales doubled compared to summer last year.

By correlating demand with Met Office weather data, E.ON estimates the total energy consumed by leaving fans on overnight this summer was 723,672,000 kWh. That's equivalent to powering a whopping 233,443 homes with electricity for a year (or the same as half the size of Cardiff).

However, it's worth noting that fans are by far the more purse-friendly method of keeping cool – depending on wattage, sleeping with your fan on every night for a week costs up to £0.98 (The Sun), whereas air-con could set you back as much as £10.85 a week.

So some savings were almost certainly made. But saving energy needn't be the only benefit of a scorching summer. You could consider generating your own energy by harnessing the power of the sun with solar and battery storage for your home; E.ON reports that solar power was the number one source of energy for the first time ever this year with its share reaching 27%. So while the long days of summer may be starting to feel like a distant memory, the 2018 scorching summer has given us some top tips for saving energy and money when the hotter weather returns this year (fingers crossed!)

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markedly flattening under weight?' Like many great ideas, the solution is so simple, it's ingenious. By the clever installation of 'double X' internal ties, the Gx Pillow flattens very little. This, when surrounded by hypoallergenic hollow fibre filling, produces the world's first pillow to retain much more of its plumped shape all night long. So your head is gently cradled and supported in complete softly sprung comfort.

The benefits have been dramatic with scores of positive reviews and repeat orders being received daily. There are a choice of two versions: Medium-Soft or Medium-Firm. Most people prefer Medium-Soft, however if you like a firmer pillow please choose the Medium-Firm. Twin pack options are available. Try the Gx Suspension Pillow™ today – you've nothing to lose except your insomnia.

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HEALTH

First Aid Focus: what is a PAD and how do you use it?

A PAD is a public access defibrillator. A defibrillator is a machine that gives a high energy electric shock to the heart through the chest wall to someone who is in cardiac arrest. This high energy shock is called defibrillation, and it's an essential life-saving step in the chain of survival.

Nowadays, PADs, usually housed in green, yellow or white boxes with a heart logo on them, are located in many public spaces and are very easy to use. The device gives clear spoken instructions and you don't need training to use one – do not be afraid to use one if you need to help someone.

The British Heart Foundation (BHF) offers the following advice about CPR and how to use a defibrillator:

- If you come across someone who is not breathing or breathing erratically, the most important thing is to call 999 and start CPR to keep the blood flowing around the body. After a cardiac arrest, every minute without CPR and defibrillation reduces someone's chance of survival by 10%.
- If you're on your own, don't interrupt the CPR to go and get a defibrillator. If it's possible, send someone else to find one. When you call 999, the operator can tell you if there's a public access defibrillator nearby.
- Once the defibrillator is open and in position, all you have to do is follow the spoken instructions. Many defibrillators will also have diagrams or a screen to help you. The defibrillator detects the heart's rhythm, it won't deliver a shock unless one is needed.
- Often you'll need to press the shock button although some fully automatic defibrillators will deliver the shock themselves. You should resume CPR as soon as instructed by the defibrillator.

To find out more about defibrillators and how to use them, visit the BHF website: www.bhf.org.uk/how-you-can-help/how-to-save-a-life/defibrillators/how-to-use-a-defibrillator

Sepsis risk for people with heart failure

Nearly one in four deaths in people with heart failure are caused by sepsis, according to new research published recently in the *Journal of the American Heart Association*.

RESEARCHERS FUNDED by the British Heart Foundation have developed a way to identify patients who are most at risk, often years before they become ill. The team hope the tool will help doctors determine which patients may benefit from closer monitoring and help to ensure they receive rapid treatment when they fall ill.

Sepsis, sometimes called blood poisoning, occurs when the immune system goes into overdrive in response to an infection and starts attacking the body's own cells, causing damage to vital organs. It can take hold quickly and, without rapid treatment, can lead to multiple organ failure and death. Catching cases early could save thousands of lives every year.

Professor Richard Cubbon, from the University of Leeds, who led the study said: 'We have created a simple way to identify people with heart failure who are at greatest risk of dying from sepsis. It could be part of a routine check that is already performed when they visit their doctor.'

'With our risk profile, we hope people at high risk of sepsis will receive better monitoring, and infections which could lead to sepsis are treated early.'

Heart failure occurs when the heart is not pumping blood around the body as well as it should, most commonly when the heart muscle has been damaged, for example, after a heart attack. Around 550,000 people have been diagnosed with heart failure in the UK, but estimates suggest that in reality this figure is much higher. The debilitating condition causes breathlessness, fatigue

and premature death. People who have heart failure are also more vulnerable to potentially deadly infections.

Researchers from the University of Leeds tracked 1,802 patients with chronic heart failure from 2006 to 2014 for an average of four years. The scientists collected information about each patient at the beginning of the study. During the study, 737 patients died, with 173 of those deaths (23.5%) caused by sepsis.

The team analysed this data and found several distinct markers that flagged higher risk of death from sepsis specifically, rather than progressively worsening heart failure or sudden cardiac arrest. Blood samples from high-risk patients contained lower levels of vitamin D and higher counts of platelets – cells which help blood clot. Those at high risk were also older, more likely to have chronic lung disease (COPD – chronic obstructive pulmonary disease) and more likely to be male.

The researchers used this data to create a "risk profile" that could be used in future to flag patients at highest risk of dying from sepsis. These patients could receive counselling, closer monitoring by their GP and vaccines to prevent respiratory infections, which were the root cause of 70% of sepsis cases in the study.

Professor Sir Nilesh Samani, Medical Director at the British Heart Foundation, also commented on the study:

'This observational study re-emphasises that, despite modern treatments, people with heart failure have a prognosis that is worse than many cancers with two out of five people dying within four years.'

'The new finding here is that sepsis is an important cause of death in these patients, accounting for almost one in four deaths. We also now know that particular characteristics of the patients, some of which may be correctable, makes them more prone to developing sepsis.'

'Further research is necessary, but this study highlights potentially important ways in which we may be able to improve the outlook of patients with heart failure.'

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CHARITY

Double the Love for Mary's Meals

Mary's Meals has launched a new campaign, *Double the Love*, that will see the UK government match public donations to Mary's Meals until 1st March 2019.

THE UK government funding means public donations to *Double the Love* will be matched up to a figure of £2 million. This will enable Mary's Meals to reach thousands more chronically hungry children in Zambia with a life-changing meal every school day.

The *Double the Love* campaign was officially announced in Dalmally, Argyll, where the global work of Mary's Meals first began.

And there was a double treat in store for the charity's founder and global chief executive Magnus MacFarlane-Barrow when he visited the village primary school to celebrate the news.

Two sets of identical twins, four-year-olds Grace and Flora MacDougall, and eight-year-olds Ed and Ollie Cowdry, welcomed him to Dalmally Primary.

Commenting on the launch, Magnus said: 'We had a wonderful welcome at Dalmally Primary School, where the children are always so enthusiastic about the work of Mary's Meals.

'Our wonderful supporters of all ages never cease to amaze us with their love and kindness. With match funding from the UK government, we have a wonderful opportunity to create an even bigger impact and transform the lives of many, many more hungry children with the

gift of food and education.'

Zambia suffers from high rates of malnutrition, poverty and food insecurity. Children can often be found working in fields, begging on street corners or scavenging for food just to survive. More than 360,000 primary school-age children are out of school, and those who do attend are often so hungry they don't have the energy to concentrate and learn in class.

But, by providing one good meal every day in school, Mary's Meals attracts impoverished children to the classroom where they can gain an all-important education.

Mary's Meals has been working with communities in Zambia since 2014 and is now feeding more than 92,000 children there every school day.

International Development Secretary Penny Mordaunt said: 'Every time the British public reach into their pockets and donate to a UK Aid Match charity their generosity directly changes the lives of some of the world's most vulnerable people.



'In Zambia many children do not attend school. Instead they work in the fields, beg on street corners and scavenge for food. The UK government is committed to ensuring that every child across the world receives 12 years of quality education.

'That is why we are so proud to support Mary's Meals through UK Aid Match. The *Double the Love* campaign will ensure that Zambian children are given a nutritious school meal every day. Their vital work not only gets children back into school, but it also means that those children do not go hungry.'

Around the world, Mary's Meals is reaching 1,361,586 impoverished children in 17 countries, giving them the energy and opportunity to gain an education that can one day be their ladder out of poverty.

With the charity's low cost approach, a donation of just £13.90 will feed a child for a whole school year. During *Double the Love*, that same donation, when matched by the UK government, will feed two hungry children for the same period of time.

For further information on the *Double the Love* appeal, and to find out how to get involved, please visit: www.marysmeals.org.uk



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Star gazing

THERE'S NOTHING quite like looking up at the sky on a clear night and marvelling at the myriad of stars and planets. It's strange feeling that we are just a small part of a limitless universe. Most of us may recognise a few constellations such as The Plough and The Little Bear but how much more enjoyable would our watching be if we could recognise what's out there? If watching programmes such as Star Gazing Live has piqued your interest, perhaps it's time to grab a star chart and start learning.

Natural science

Astronomy is one of the natural sciences; biology, chemistry, physics and geology being the others, and is not to be confused with astrology. All these sciences seek to understand the way our physical world works.

Of all the natural sciences, astronomy is the oldest and has its roots in pre-history. For thousands of years man has been looking at the sky and trying to understand it in order to make sense of what was happening in the natural world. The ancient Greeks developed astronomy, as we know it today, and created the first three-dimensional models to show the movement of the planets in the 4th century BCE.

Today this science is a popular and rewarding pastime, not just a

science to be studied formally, and it is one of the few scientific fields where amateurs make significant contributions to research and discovery. For the budding amateur astronomer who wants to understand the night sky, you need nothing more than a good chart (or planisphere) to get started. These charts can often be found at your local library or in good book shops. Make sure you get one that refers to the sky you'll be looking at! If you're looking at the night sky in Cheshire, a chart for the southern hemisphere won't be much use.

Looking at the night sky with the naked eye is the best way to start. Learning to understand and recognise what you are looking at is key. Binoculars are probably the best bit of kit to buy as they give a good field of vision and magnification and are relatively inexpensive compared to a telescope (you can also use them for other pastimes like bird watching).

There's some good advice out there for the keen beginner, ranging from local astronomy clubs, The Royal Astrological Society, Jodrell Bank Centre for Astrophysics to the Sky at Night Magazine.

So if the heavens are calling you, grab a good star chart, get out into the garden on a clear night, look up and start learning.

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TRAVEL & LEISURE

Pamper yourself in the dark days ahead

BY ANDREW SILK

WITH A New Year upon us, and the days now gradually starting to lengthen, all thoughts tend to turn to spring and the start of a new awakening ahead of us. But if, like me, you find that the months of January and February simply seem to just drag on, then why not look to brighten your mood, pamper yourself a little and go for a cosy short break in, of all places, the New Forest?

It might only have been designated a National Park as recently as 2005, but don't be fooled; the new Forest can trace its history back a lot longer than that. In fact way back to William The Conqueror who in 1079 named the area his "new hunting forest".



But nowadays, you don't have to go hunting to enjoy the beauty that abounds, although nature very much dominates. Whether it's watching the New Forest ponies and other animals that roam wild and graze the land; walking some of the 140 plus miles of footpaths that criss cross the landscape; cycling some of the 100 plus miles of car free cycle trails, if you prefer two wheels; or just browsing and shopping in some of the pretty towns and villages such as Lyndhurst, Lymington, Beaulieu or Brockenhurst, there's always something to keep you occupied.

Literary connections

If literature is your thing then you can always visit the grave of Sherlock Holmes' creator, Sir Arthur Conan Doyle, who is buried in the churchyard in Minstead, or that of Alice Pleasance Liddell who is buried in the churchyard of St Michaels & All Angels in Lyndhurst. The young Miss Liddell was the little girl who Lewis Carroll named his eponymous heroine after in *Alice's Adventures in Wonderland* and *Through The Looking Glass*. Fans of literature of a slightly darker nature might know that prolific author Dennis Wheatley lived in Lymington for over 20 years.

With good transport links it's a great place for a short break to help you recharge those batteries. So it was that we headed to the pretty little village of Brockenhurst for our stay at the Balmer Lawn Hotel, an impressive looking building that has in the past been a hunting lodge, a field hospital, army staff college, and a coaching inn, amongst

other things. It is believed that Winston Churchill was a guest, as were King George V and Queen Mary, whilst General Eisenhower issued orders for the D-Day Landings from here. Nowadays, it is a splendid four star hotel and spa.

Imposing architecture

The first thing you notice as you approach is how imposing and attractive the building is and how much it dominates its surroundings. The hotel looks out over the lawn from where it derived its name, originally thought to be called Palmers Lawn, but named Balmer Lawn after an historical slip up. The name can trace its origins back to the Doomsday Book. Today you can see the New Forest ponies graze there, or in summer watch the local cricket team.

The hotel is family run, having been in the hands of the current owners for some 20 years and that clearly shows. It's smart but not pretentious, it's welcoming but not fawning, it's stylish but not over cooked, and above all, it's friendly and very relaxed.



Are you getting enough sleep?

ONE OF the commonly held misconceptions about getting older is that we need less sleep. In fact, according to the National Sleep Foundation of America, sleep needs remain relatively constant during adulthood but problems getting to sleep and staying asleep increase with age. Sleep plays a crucial part in our health and wellbeing as we age; getting enough good quality sleep can help keep us feeling and looking younger. The revolutionary Gx Suspension Pillow can make a real difference.

When Alexander Miles was looking to help his daughter Georgia recover from a horrendous accident, it was impossible to find a pillow that supported her head and neck to keep her comfortable all through the night. Having purchased and dissected every pillow on the market, Alex, a furniture and domestic product designer, decided to engineer his own solution and the Gx Suspension Pillow was born. The breakthrough came when Alex realised that all pillows, whether hollow fibre, foam, or feather and down, spread out and flatten down as the weight of the head rests on them. This flattening progresses through



the night, leaves the head and neck poorly supported, leading to disturbed sleep. Alex's innovative solution acts to counter the natural spread of a pillow; a system of internal ties holds the filling in place and pulls it in and up to cradle the head and neck and provide extra comfort and support that lasts through the night. You might shift in your sleep but the pillow keeps its shape, ensuring that you get the maximum benefit from a long and undisturbed night's sleep.

This amazing pillow has already transformed the sleep of tens of thousands of people; why not make 2019 the year you start sleeping better? Visit www.gxpillows.co.uk or call Freephone 0800 316 2689

Facilities include 54 en-suite bedrooms, a two AA Rosette rated restaurant with a menu that changes to reflect the seasons, indoor and outdoor swimming pools, a fully equipped spa in which to pamper yourselves, and if you are feeling active, a gym as well as tennis and squash courts. Oh, and it's got its own micro-brewery on-site as well.

Attentive staff

But what really set this hotel apart for me was the staff. From the moment you step through the front door, to the moment you leave, they could not have been more helpful and attentive. They are clearly well trained, knowledgeable and make all the difference; they really are a credit.

You can just relax and enjoy the facilities and then dine in style in the restaurant, never having to leave the hotel if you don't want to. If you are feeling a bit more adventurous you can explore what the New Forest has to offer, either on foot, on bike or in your car, and on your return you're assured of that warm welcome that I have already mentioned.

A stay at Balmer Lawn really is relaxing – just the sort of thing to help you re-charge your batteries in these dark winter months. Whatever you choose to do, and however you choose to do it, the hotel is well worth a visit – you won't be disappointed!

Factbox

ANDREW SILK was a guest of the Balmer Lawn Hotel in Brockenhurst.

There is currently a special winter offer available from now until 13 February, between Sundays and Thursdays, costing from £74.50 per person (two sharing a room).

This includes dinner, bed & breakfast in a Standard room (£30 per person allowance towards dinner), complimentary upgrade to a Superior room (subject to availability), glass of Prosecco during the stay, late check out (12 noon) and 20% off all pre-booked spa treatments at the Saltus Spa.

Call 01590 623 116 or visit www.balmerlawnhotel.com.

CROSSWORD COMPETITION

Win a delicious visual feast

SOON TO be back on Sky1 for a third series, now is the perfect time to see why *Delicious* is so moreish.

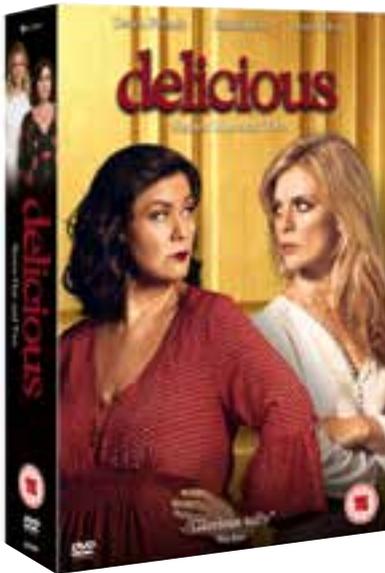
Passionate cook Gina (Dawn French) was once married to Leo Vincent (Iain Glen), a successful entrepreneur, chef and hotel owner in Cornwall. Leo owes much of his success to Gina's exceptional cooking, but since leaving her for the glamorous Sam (Emilia Fox), his business has continued to thrive.

When Sam has suspicions that Leo is having an affair, she confides in Gina, but the secrets and scandals that spill out are proof that sleeping with another woman's husband is never a good idea, even if he was your husband first.

Complete and return the prize crossword this month and you could be in with a chance of winning *Delicious Series 1 & 2* on DVD.

ANSWER ALL the clues to either the cryptic or coffee time questions – the answers to both sets of clues are the same – clip the crossword out, and send it to: **Crossword Competition, Highwood House Publishing Limited, Unit 6, Railway Wharf, Station Road, Wrington, Bristol BS40 5LL.** Entries close 28 JANUARY 2019. The first correctly completed crossword drawn out of the stetson wins.

The winner of the November crossword was: Mrs J M Ferguson, Whitley Bay, Tyne and Wear.



COFFEE TIME

ACROSS

- 7 Surname of Belgian composer and pianist Cesar. (6)
- 8 Alumnus. (3,3)
- 9 Melt. (4)
- 10 Throw away. (8)
- 11 Events at the Winter Olympics. (7)
- 13 Part of a theatre. (5)
- 15 Redress. (5)
- 16 Shows (a film). (7)
- 18 Frenzied. (8)
- 19 The last word in prayer. (4)
- 21 The eponymous snowman of a 1950 hit by Gene Autry. (6)
- 22 Cake, from French for 'lightning'. (6)

DOWN

- 1 It may be circular, pointed or parabolic. (4)
- 2 A danger caused by over-exposure to UV rays at altitude. (13)
- 3 What did 5 down do that made him famous? (3-4)
- 4 Important blood vessel. (5)
- 5 Nickname of the unlikely British star of the 1988 Winter Olympics. (5,3,5)
- 6 Snow vehicle. (8)
- 12 Relating to books or writing. (8)
- 14 Evidence of a hard frost. (7)
- 17 Doesn't leave. (5)
- 20 Title of head of Dubai, for example. (4)

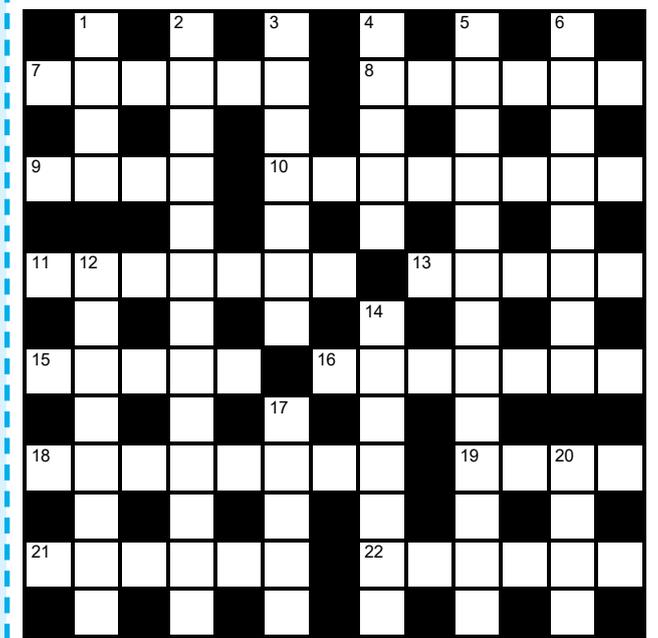
CRYPTIC

ACROSS

- 7 Composer open to receive a bit of criticism. (6)
- 8 Certainly not a young man, but an Etonian perhaps. (3,3)
- 9 What about the fate of all 14 down? (4)
- 10 Plane is not about to end up in the water. (8)
- 11 Olympic events could be so small. (7)
- 13 Wise man has time for the theatre. (5)
- 15 Make amends, about lunchtime? (5)
- 16 Scene's shot right in the cinema. (7)
- 18 France is mostly reticent about such distracted behaviour. (8)
- 19 Agents seen in prayers. (4)
- 21 Unfriendly, like David Jason's inspector. (6)
- 22 Jenny's treat. (6)

DOWN

- 1 Structural element of a Catholic hotel. (4)
- 2 Antarctic explorer Dennis, blown off course by extreme storms, perhaps suffered from this. (13)
- 3 Runner is on edge, mostly, before this. (3-4)
- 4 A stretch of that road going west is a main artery. (5)
- 5 Somehow he glided, at Exeter oddly, but became a hero. (5,3,5)
- 6 Vehicle about to go bang. (8)
- 12 Bookish sort rarely gets it. (8)
- 14 Eavesdroppers, perhaps, in Winter. (7)
- 17 Corset that's hard to remove. (5)
- 20 Prince got frozen on return. (4)



JANUARY CROSSWORD COMPETITION COMPILED BY NEWBEE

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NOVEMBER'S SOLUTIONS

ACROSS:

- 1. Pan 3. Tomb 5. Mime
- 9. Grimm 10. Garment 11. Eritrea
- 12. Peter 13. Ugly sisters 18. Rowan
- 20. Own-goal 22. Cinders 23. Voter
- 24. Soya 25. Dyer 26. Pad

DOWN:

- 1. Piglet 2. Nailing 3. Timer
- 4. Magnanimously 6. Inept 7. Extort
- 8. Armpit 14. Yankee 15. Rooftop
- 16. Braces 17. Alfred 19. Wendy
- 21. Never

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