

# MATURE TIMES

*The voice of our generation* • 175,000 COPIES EVERY MONTH • ISSUE NO 317 • FEBRUARY 2019

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



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NATIONAL SERVICE**  
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# Pensioners will lose thousands to "toy boy tax"

In the midst of the sea of Brexit news, it can be easy for other newsworthy announcements to quietly slip under the headlines and go unnoticed. But I'm sure we are all aware that the Government is not adverse to "burying" bad news from time to time.

AND SO it was recently that the government did just that when, in the middle of all the Brexit shenanigans that we are all thoroughly fed up with, a quiet announcement was published in connection with the continued roll out of Universal Credit.

This announcement will affect all those people entitled to receive benefits and who reach state retirement age on or after 16 May this year and who are in a relationship where their partner is younger than themselves – defined as "mixed age couples" by the Government.

At present, when you reach state retirement age you are, if on a low income and eligible, entitled to claim

Pension Credit. Pension Credit is an income-related benefit that guarantees most people of state retirement age a minimum income. It is believed that at present around four million people are entitled to claim this benefit.

However, what the Government announcement means is that from May this year, if you reach state pension age and you were previously entitled to claim Pension Credit you will no longer be able to do so. Instead, you will be forced to claim Universal Credit instead until such time as your partner also reaches state retirement age; this could leave you much worse off as a result.

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## COMMENT

# Free TV licences for older people

In January we published the details of the consultation launched by the BBC on the future of the free TV licence for those aged over 75 and as mentioned in the Senior Moment (right), this has resulted in a huge in-pouring of letters to us here at Mature Times.

## So what is happening?

Well, for those of you that don't know, the current position is that people aged 75 or over have been entitled to receive a free, or concessionary TV licence since the scheme was introduced as a universal pensioner benefit in 2000. However, in 2015 the Government announced that it would no longer fund the cost of the concessionary licence when the current period expires and would instead transfer the "cost" for providing this to the BBC itself. When making this announcement Parliament gave the BBC the duty to consult on what concession, if any, should then be established for the older population once the current concession falls away. This consultation period closes on 12 February this year.

The BBC estimates that providing a free TV licence for the over 75s currently costs the government in the region of £745 million each year and further estimates that with the demographic trend towards an ageing population and the fact that we are living longer, that by the year 2030 this cost will have risen to some £1.06 billion. It is these costs that the BBC will have to bear going forward if the benefit remains unchanged. As the vast majority of BBC funding actually comes from the licence fee, once transfer of responsibility takes place, the BBC argues that those people that have to pay a licence fee would in effect be indirectly subsidising those who are currently eligible for a free TV licence.

Whilst the BBC is clear in making the "financial" argument for scrapping the benefit, these arguments don't take into account what the "benefit" actually means for many of those that receive it. The free licence has been a highly valued, universal entitlement for the over-75s that has helped millions to sustain their quality of life into late

old age. One in four over-75s say that the TV is their main source of companionship; free TV access clearly provides a crucial link to the outside world.

## What is the answer?

That really is a difficult question to answer, and is the kind of question that will elicit different answers from different people. For example, ask a 40 year old what they think, and the answer would probably be that the "benefit" should be scrapped. However, ask a 78 year old housebound pensioner living on their own, and no doubt the answer would be that the "benefit" should be maintained. And then ask most people if the TV licence is value for money anyway, and see what answers you actually get.

The problem is that you need a TV licence to watch any programme, broadcast live, on any TV channel, not just the BBC, so no matter what you watch you will fall into needing to have a licence. With the cost currently at £150.50 per year, this can be a significant outlay for many pensioners who are on low income.

Whilst the consultation period was set to run for twelve weeks, there is, as yet, no date for publication of the outcome. All the BBC website says is that "The BBC will inform the public about the consultation on our website and through our broadcast outlets."

The solution, however, appears quite simple to many and that is that the Government should retain responsibility for funding the "benefit" going forward!

We will continue to monitor the situation here and will advise you of the outcome once it is published, but as with everything that comes down to money, we won't hold our breath about seeing a positive outcome for in particular those pensioners that rely on this "benefit" to make their lives that little bit easier.

## The senior moment

by Andrew Silk, Editor



### Brexit

IT'S ABOUT the only topic in the news at the moment, and so it should be, as it's such an important time in the history of this country. Our future, and the future of the generations that are to follow, will be impacted greatly by what is going on now with regards to Brexit.

So it was with shock that I recently read a column in *The Guardian* by the respected journalist, Polly Toynbee, arguing for a second referendum on whether the country should leave the EU. Of course, it's her democratic right to make this call, and I would never question the right of anyone to freedom of speech. But what shocked me was her rationale for calling for the second referendum, which was that enough of the elderly population of the country, what she referred to as "old leavers" (for this read the over 50s – yes – that's you, dear readers) will have died and enough "young remainers" will have come onto the electoral register to mean that should the vote take place today, then the result would have been remain and not leave.

In other words, yet another commentator blaming the decision to leave the EU on the elderly! And how old is Ms Toynbee – well, she's 72!

### Driving in old age

THE DUKE of Edinburgh was recently involved in a car accident close to The Queen's Sandringham estate. Thankfully, he was a little shaken but otherwise unharmed, but news of his involvement has, inevitably, ignited the debate about driving in old age.

According to recent figures from the DVLA, there are around 5.3 million people aged over 70, in the UK, who still have full driving licences, allowing them to drive uninhibited on the UK's roads. This contrasts with just 2.8 million aged 24 and under who hold full driving licences.

Accident figures show that of those 5.3 million older drivers, just two per '000 drivers were involved in a traffic accident in a twelve month period. In

contrast, the figures for younger drivers over the same period show that, statistically, younger drivers were over four times more likely to be involved in an accident, with some nine per '000 drivers.

Looks like with age comes experience... I guess we would never have thought that!

### The cost of dying

EAGLE-EYED READERS will no doubt recall the article we carried in the January edition about the cost of dying and how funeral fees and associated costs have gone up considerably over recent years. Well, it seems that's not the only thing to have increased, as recent figures released by HM Revenue & Customs show that the amount raised through inheritance tax reached another record in the 2018 tax year at a staggering £5.2bn, an 8% increase on the previous year's figures of £4.8bn (itself a record).

Part of that increase was fuelled, experts believe, by estates rushing to complete paperwork ahead of what were proposed changes to probate fees that were due to come into effect at the start of the 2018 tax year; changes which were ultimately withdrawn. A similar spike is predicted this year as new probate fees are again expected to be introduced from April, but don't bank on the revised fees being scrapped again. If you are in a position where you need probate, then it's probably better that you do it sooner rather than later – that's the only certain way to avoid any increase in fees.

### TV licences

JUDGING BY the number of letters we have received (see letters page for some examples) the consultation by the BBC on the withdrawal of free TV licences for the over 75s is one that certainly concerns our readers. The consultation closes on 12 February, so you don't have long to make your thoughts known. You can do this by either visiting <https://www.bbc.com/yourstory> or if you don't have internet access, then you can call 0800 232 1382.

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# 'Sandwich generation' feeling the squeeze

21st century living has brought the dawn of a new group of people; the so-called "sandwich generation" are those who find themselves duty-bound to care for elderly, sick or disabled relatives, as well as their own children.

WITH LIFE expectancy on the increase and more people choosing to have children at an older age, the scope from young to old has been realigned, leaving a need for those in the middle, usually in their 40s or 50s, to care for people at both ends of the spectrum. According to a recent report from the Office for National Statistics (ONS), more than 1.3 million people in the UK now shoulder this twin responsibility and it is beginning to take its toll.

The report found that 27% of parents who also look after older, sick or disabled relatives show symptoms of mental ill-health, compared to 22% of the general public.

## Multi-generational caring

The pressures of multi-generational caring responsibilities, lack of time and financial worries all contribute. The report warns that many sandwich generation carers can be worn down emotionally, physically and financially and can be left feeling undervalued and dissatisfied with life.

We live in a time when requirements for care are growing and social care provision is in crisis; one report estimates that in the last five years there has been a £160 million

cut in total public spending on older people's social care despite a rapidly increasing demand because of our ageing population. At the same time, the current climate means that for many young people, it is increasingly difficult to get on the career or property ladder and subsequently, some of them boomerang back into the family home for support from their sandwiched parents.

As such, the burden is broad. Sandwich generation carers most affected and most likely to experience symptoms of mental ill health such as depression or anxiety are those who provide over 20 hours of care a week, but those who spend more than five hours a week providing care to older, sick or disabled relatives also report lower levels of life and health satisfaction than the general population.

Researchers found that women provide most of the care for older, sick or disabled relatives, making up 68% of the carers who provide more than 20 hours of care per week. Hugh Stickland, ONS Head of Strategy and Engagement, said that the sandwich



generation situation, 'affects more women than men, with women more likely to feel restricted in how much they can work alongside looking after older, sick or disabled relatives and children.'

## Financial strain

There is also a degree of financial strain on the sandwich generation. While more than 59% of those caring for an elderly relative and dependent children at home say this does not prevent paid employment, one in three sandwich carers say they are, "just about getting by" financially, and one in ten are "finding it difficult" or "very difficult" to cope. With caring responsibilities taking up so much of carers' time, not only does it become more difficult to fit in working hours, but the

stress and exhaustion from the demands of caring can also impact on peoples' capacity when at work. And it is those people that are having to do both that are most feeling the strain, they need to work to earn money, but they also need to care for their family because they can't afford to pay someone else to do so.

Modern families and the sandwich generation are feeling the squeeze in all areas of their lives; once they have juggled and divided their time between caring responsibilities and work, for many there is very little time or energy left for friends, a social life, relaxation, relationships or indeed quality time with both those they care for or other family members.

## Why 20's plenty on our roads

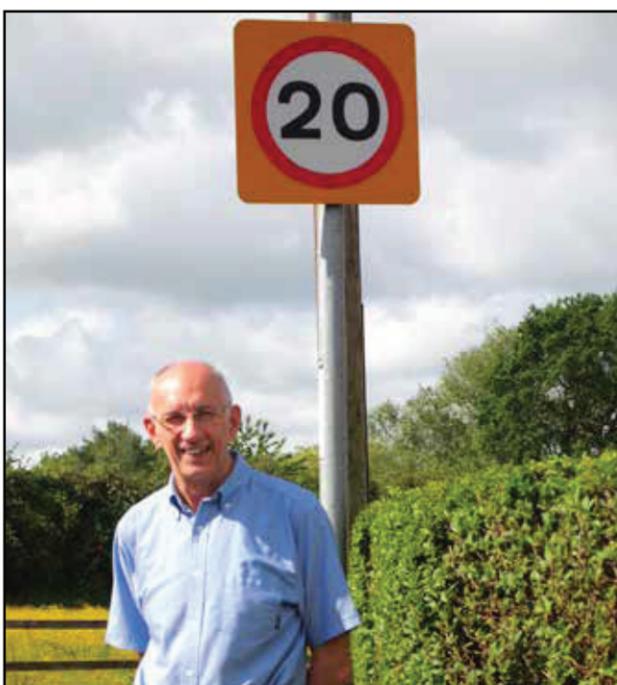
Does traffic where you live or shop seem to be too fast? Do you find it difficult to cross the road? Have you, or friends or family suffered a road injury? Do you worry about traffic noise or pollution?

THESE ISSUES concern many of us today and they are also the ones that were behind the creation of the not for profit organisation 20's Plenty for Us back in 2007. The organisation campaigns for 20mph limits on most of our roads to make them safer, liveable spaces. They have over 400 branches of volunteers nationwide and their supporters are road users of all ages, and include car drivers, motor cyclists, cyclists, pedestrians and even some horse riders.

The movement actively lobbies for national changes. The launch of the Safer Streets Bill in Scotland seeks to make 20mph the Scottish national speed limit, with major 30mph roads signed as exceptions. The Welsh Assembly is also discussing a national 20mph limit. Here, 20's Plenty for Us tell MT about their campaign:

'The good news is that 20mph speed limits really do reduce danger, noise and pollution, and are becoming increasingly the norm. 17 million Britons live where a 20mph speed limit is sign posted; most of inner London and half of the biggest 40 urban authorities have rejected 30mph for 20mph. Global forums like the World Health Organisation say that where pedestrians and cyclists mix with motor traffic, 20mph limits are best practice.

'Accidents and crashes are much more serious for older people, with those over 60 hit by a vehicle travelling at 30mph facing a 47% chance of the accident being fatal, compared to 7% for younger adults. An older pedestrian hit by a vehicle travelling at 30mph is 10 times more likely to die than if the vehicle was traveling at 20mph. In 20mph speed limit areas



everyone has more time to avoid a crash and so there are 20% fewer injuries.

'The older generation potentially gains a great deal from slower speeds. Older people often have delayed reactions and our ability to accurately judge traffic speed also declines with age. This means that older people take, on average, 20% longer to cross a road than younger adults and when the use of a walking stick, frame or mobility scooter is added into the equation, negotiating kerbs makes crossing the road take even longer. Fall risks are higher amongst the elderly and bone resilience reduces too, making trauma harder to recover from. Other factors that can inhibit our ability to negotiate the roads easily and safely include hearing loss and poor eye sight.

'As we age we can often find driving is no longer a safe or affordable option and so older people become more reliant on

walking and using public transport and taxis to get around.' Anna, campaign manager for 20's plenty for Us says: 'My mother has dementia. About 7 years ago we agreed it would be sensible for her to stop driving. She's now in a wheelchair, but whilst she was walking around, I worried about her safety crossing roads to the shops and church. She was frightened to go very far for fear of traffic, falling or getting lost.

'Walking is the glue of any transport system - keeping people connected, not lonely. We must create streets where everyone can stay mobile and be safe. Speed becomes greed when it stops people from using local streets.

'Fortunately, slower speeds encourage walking, cycling and in turn reduces traffic, leading to safer roads, slower, smoother driving styles and helping to cut air pollution. Journey times in urban areas aren't affected significantly either due to a smoother flow of traffic meaning less stop and start. There are very few disadvantages to 20mph limits.

'Although 30mph speed limits may seem normal to most of us, the UK's 30mph speed limit is 60% higher than the 30km/h (18.6mph) common across Northern Europe. Roads with signed 20mph limits (without humps) are key to improved road safety and encouraging walking.

'Like many previous social changes, the 20mph evolution has happened because a few motivated citizens did some writing and campaigning. With so much to gain, the retired are well placed to campaign for safer speeds - not just for themselves but also for the next generation. Did you know that a child's eyesight is not sufficiently developed to judge distances between moving vehicles until they are 12 years old?

'Often grandparents can get involved in the things that matter to their family and community where busy parents cannot. Your locally elected councillors set the policy for your Highways Authority and can make the decision to change your local road speeds. So why not write and ask them to? You could leave a lasting legacy by campaigning for 20 mph speed limits in your community. The Women's Institute in Middleton-cum-Fordley, Suffolk did just that, and won. Every generation deserves quality streets!'

**If you feel inspired to try and influence the speed limits in your area, or to find out more about 20's Plenty for Us, please visit: [www.20splenty.org](http://www.20splenty.org) or contact them by emailing: [anna.s@20splenty.org](mailto:anna.s@20splenty.org) or by telephone on: 07572 120439.**

## NEWS

## Pensioners will lose thousands to "toy boy tax"

*Continued from Page 1*

The reason for this is that at present, Pension Credit pays a couple a maximum of £248.80 per week or £995.20 over a four week period, whilst Universal Credit pays a much lower sum, currently a maximum of just under £499.00 per couple per four week period. That's a difference of just over £495.00 per month. When you are struggling and on benefits that is a lot of money to lose.

Charity Age UK have warned of the devastating impact of this change in policy, saying it will leave UK pensioners thousands of pounds worse off, with some of the poorest pensioners paying a hefty price for having a younger partner and mixed age couples potentially losing out on up to £7,000 per year.

#### Better off apart?

Age UK is warning that the Government's policy change effectively means that many pensioners might find themselves in the absurd position of being financially better off if they split up and live apart from their partner. This is because once the change is implemented, the pensioner partner will, in many cases, actually be eligible for more money from their Pension Credit than they and their partner will get together from Universal Credit.

Commenting on the announcement, Caroline Abrahams, Charity Director at Age UK, said: 'You could be forgiven for missing this announcement, since the Government used the most low key mechanism possible, a Written Ministerial Statement, late afternoon on the day before (15th January's) "meaningful vote", to bury the bad news. And make no mistake, this is very bad news for everyone affected. It's a substantial stealth cut – a couple claiming in the future could receive

£140 less per week than an older mixed couple claiming before the change comes in.'

Age UK is warning that although, in theory, this change will not impact on existing claimants – only new ones – if a mixed age couple temporarily loses their eligibility for Pension Credit then from May 15<sup>th</sup> they will be unable to regain it and will be thrown onto the Universal Credit regime, the problems of which are well known. This could happen simply because the pensioner partner travels abroad to see relatives for just over four weeks.

According to Age UK's Caroline Abrahams: '(Earlier in January) the new Secretary of State at the DWP, the Rt Hon Amber Rudd MP, made a speech about the future of Universal Credit that was widely praised as thoughtful and compassionate. We are very disappointed that only a few days later, her Department has quietly announced a measure which will hit the older couples affected very hard, undoubtedly pushing more into poverty.

'It is by no means unusual for one partner to be slightly older than the other within relationships and the bigger the age gap between them, the more long-lasting the adverse impact on them will be because of this proposed change. That's why this Government policy has been dubbed "the toy boy tax" by some – but that's not to trivialise the really serious impact it is likely to have on anyone unlucky enough to be subjected to it. For some, the impact will be truly devastating. The Government should think again.'

Any older person who is worried about money or thinks they may be entitled to claim Pension Credit or other pensioner benefits can call Age UK Advice free of charge on 0800 169 6565, visit [www.ageuk.org.uk](http://www.ageuk.org.uk) or contact their local Age UK for further information and advice.

## A threat we cannot afford to ignore

DRUG-RESISTANT SUPERBUGS are: 'as big a danger to humanity as climate change or warfare' revealed Health Secretary Matt Hancock, launching the Government's 20-year vision at the World Economic Forum at Davos, Switzerland last month.

Antibiotics were first commercially manufactured in the UK in the early 1940s, coinciding with WWII, and were hailed as a "wonder drug." For the first time, there was a drug available that could effectively fight bacteria, treating wounds and illnesses.

#### Antibiotic resistance

However, over the years, some bacteria have become resistant to drugs. Prime Minister Theresa May said that: 'the increase in antibiotic resistance is a threat we cannot afford to ignore. It is vital that we tackle the spread of drug-resistant infections before routine operations and minor illnesses become life-threatening.'

Highlighting the urgent need for a swift, global response, the Government has published its 20-year vision and 5-year national action plan for how the UK will contribute to containing and controlling antimicrobial resistance (AMR) by 2040.

A major focus of the plan is to make sure current antibiotics stay effective by reducing the number of resistant infections and supporting clinicians to prescribe appropriately.

Other targets include: cutting the number of drug-resistant infections by 10% (5,000 infections) by 2025; reducing the use of antibiotics in humans by 15%; and preventing at least 15,000 patients

from contracting infections as a result of their healthcare each year by 2024.

In his launch speech, Health and Social Care Secretary Matt Hancock said: 'Imagine a world without antibiotics. Where treatable infections become untreatable, where routine surgery like a hip operation becomes too risky to carry out, and where every wound is potentially life-threatening. What would go through your mind if your child cut their finger and you knew there was no antibiotic left that could treat an infection? This was the human condition until almost a century ago. I don't want it to be the future for my children – yet it may be unless we act.'

#### Death from infection rate set to rise?

Antibiotic resistance is predicted to kill 10 million people every year by 2050 without action, as outlined in the independent review on antimicrobial resistance. Without effective antibiotics, straightforward, everyday operations like caesarean sections or hip replacements could become too dangerous to perform.

Since 2014, the UK has cut the amount of antibiotics it uses by more than 7% and sales of antibiotics for use in food-producing animals have dropped by 40%. But the number of drug-resistant bloodstream infections have increased by 35% from 2013 to 2017.

Prime Minister Theresa May, said: 'I am very proud of the UK's global leadership on this important agenda. We will continue to work with our partners to drive international action that will protect the health of future generations.'

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## NEWS

# United for all Ages calls for greater intergenerational mixing

Urgent action is needed to tackle the worsening crises facing children and young people, according to think tank United for All Ages in its latest report, *The next generation*. The report shows how greater interaction between older and young people can help tackle crises facing children and young people and counter ageism in divided Britain.

*THE NEXT generation* report makes a number of key recommendations, including:

- Every nursery and school, every children's and young people's organisation and every local authority to link with older people's care and housing providers, volunteers and organisations and mobilise together for the next generation.
- Investors should look outside the box of age-related silos to invest in imaginative co-located care, learning and housing schemes that bring younger and older people together.
- Government should support and promote mixing between different generations through intergenerational care, learning and housing, explaining why it's key to creating better services, stronger communities, a stronger Britain and an end to ageism.

Bringing young and older people together can help tackle some of the big social ills facing the next generation – from poor health, anxiety and loneliness to educational attainment and social mobility. Intergenerational projects can boost confidence, skills and opportunities for children and young people while changing attitudes towards ageing.

## Widening gap

The report's analysis of recent research shows the gap is widening on key indicators from early education and childcare to school achievement and social mobility, while young people report rising levels of loneliness and anxiety and are fearful about the future as services and support are cut.

At the same time Britain is one of the most age-segregated countries in the world, particularly for the oldest and youngest generations. But the new report highlights the growth in 2018 of projects that bring different generations together to mix and share activities and experiences.

*The next generation* report shows how these projects bringing younger and older people together can give children a good start in life, raise educational attainment, change attitudes, solve tough issues and shape the future. Examples in the report include:

- **Solving tough issues:** from improving health to tackling poverty, promoting social mobility to reducing crime and waste, intergenerational projects can help solve some of the tough issues facing the next generation.
- **Changing attitudes:** ageism stops people of all ages from maximising the tremendous opportunities of our ageing society, but intergenerational projects that build relationships between young and older people change attitudes towards ageing and the issues we all face whatever our age, through shared experiences and bonding across generations.

*The next generation* report features contributions from some twenty national and local organisations concerned about improving relations between the generations. They have all shared ideas and projects that tackle tough issues facing children and younger people through intergenerational interaction.

## Inspiration

Writing in the report, Anne Longfield, Children's Commissioner for England, says: 'Last year I heard how one Italian town was helping teenagers, and it has really stuck with me. Concerned about teenagers' anxiety, boys were encouraged to try out traditional pasta making with some of the older women in the community. Working on the pasta together there was no real pressure to talk about themselves, but rather a sense of acceptance as they contributed to the communal effort and achievement.'

'It's something we can learn a lot from. Whether it's grandparents or members of the local community, a strong relationship across the generations can be a real anchor for children growing up in today's hectic, 24/7, digital world...'

Stephen Burke, director of United for All Ages, said: 'There is no bigger challenge than creating a better future for all our children and young people. The scale of the challenge in Britain is massive as the next generation faces a crisis in childhood and beyond – from poverty to mental health, crime to family breakdown, educational attainment to work and housing. These issues can be tackled by action nationally and locally, not least by much greater intergenerational interaction between young people and older people.'

## Bringing people together

'More meaningful mixing can create opportunities for children and young people – from building confidence and communication skills to getting school ready and achieving potential to networking and social mobility. Bringing older and younger people together can increase mutual understanding and tackle ageism. By starting as early as possible in children's lives, we can change culture and attitudes for the long term...'

'Every pound invested in the kind of projects included in *The next generation* report produces dividends across the life course of individuals and for our society as a whole. The return on relatively low levels of investment and the more fulfilled lives which result are why we need concerted support for early intervention, engaging people of all generations to help the next generation.'

**Do you know of an intergenerational project near you? Let us know at the usual address.**

**To read *The next generation* report and to find out more about the work of United for All Ages, please visit: [www.unitedforallages.com](http://www.unitedforallages.com) or call: 01692 650816.**

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## COMMENT

# A new direction for our high streets

RETAIL INDUSTRY experts, including Sir John Timpson, have called for a community-focused approach to tackling the challenges facing high streets and town centres in a recently published report.

The Government-appointed panel made up of representatives from the retail, property and design sectors has published practical recommendations to reinvigorate town centres by creating a community hub which, alongside retail, includes leisure and social services and more residential property.

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

Panel chair Sir John Timpson called for an "Upside Down Government" approach, which would empower local leaders to implement their plans to reinvent their town centres.

## The panel's recommendations included:

- The creation of the Town Centre Task Force supporting local leaders to act as a single voice in finding unique solutions for communities.
- The Future High Streets Fund to help local authorities with both finance and resources. In the Budget of October 2018, the Chancellor announced a £675 million Future High Street Fund towards better spaces for communities in response to Sir John Timpson's interim recommendations made earlier this year.
- Immediate measures to help high streets and town centres including a "National High Street Perfect Day" – one day a year

where local communities would take ownership of ensuring their town centre looked as good as possible, tackling litter and graffiti so people can take pride in their local shopping centres.

- The panel encourages local communities to think innovatively about empty properties and welcomes the Government's Open Doors scheme, which opens empty shops to community groups.
- Local authorities are also encouraged to review parking provision in favour of local businesses to encourage footfall.

Chair of the expert panel, Sir John Timpson, said: "When the panel was formed, we knew high streets would never be the same again, but we were delighted to discover places where imaginative developments have increased footfall and reduced the number of empty shops.

"By helping our towns create their own individual community hub, I believe we will have vibrant town centres to provide a much-needed place for face to face contact in the digital age.

"I have learnt, from my own business, that the best way to get things done is to give people on the front line the freedom to get on with the job in the way they know best. We are applying the same Upside Down Government principle to the development of our town centres, with our Town Centre Task Force there to mentor, encourage and clear any obstacles out of the way while giving the clear message to inspirational local leaders that they are free to turn their plans into reality."



Jake Berry: 'We have already taken action by announcing plans to set up a Future High Streets Fund and Task Force'

High Streets Minister Jake Berry MP said: "High streets and town centres play an important role in the life of our communities. I thank Sir John and the panel members who have worked extremely hard and proposed tangible ways to keep these treasured spaces alive and thriving for generations.

"We have already taken action by announcing plans to set up a Future High Streets Fund and Task Force, alongside slashing business rates for up to a third of small retailers. We will carefully consider these recommendations."

Christmas is often seen as a good trading period for high street stores but not last year. 2018 showed us that many of us are turning to online shopping and forsaking the high street. Poundworld, Toys R Us and Maplin have all disappeared from the high street in 2018 whilst Homebase, Mothercare, Carpetright and New Look closed hundreds of stores. Just days after Christmas, the music retailer HMV went into administration, followed in January by the Patisserie Valerie chain whilst many more retailers are mooted to be considering their futures in what are described as "challenging" ongoing trading times.

In addition to retail sector problems, we are all too aware of the issues caused to many by the closure of bank branches, another trend that looks set to continue well into 2019.

What's clear is that the high street is changing rapidly and there's never been a greater need for new and inventive approaches as to how we use them in the future. We await further developments with interest.

If you are impacted by the continuing difficulties described above then do write to us at the normal address which you will find on page 2.

## Smart speakers: a benefit or a burden?

From the comfort of your old arm-chair or the ease of your own kitchen, you can enquire about the weather, add to your shopping list, or tune in and turn on to your favourite radio station. No tapping, no typing, just a very clever device responding to your voice. This is the future, right? Apparently not.

Smart speakers arrived on the UK tech scene in 2016; now, there are households who can't imagine how they lived without them and children for whom it is normal to ask a lady called Alexa what time it is.

If all this is news to you, here's a quick look into the future that is now and a quick run-down to help you decide whether a smart speaker could be of any use to you.

### What is a smart speaker?

Smart speakers are wireless speakers with artificial intelligence (AI) and voice-control built into them. What that means is that they are single-unit speakers that connect to your wi-fi and respond to your voice. Instead of doing things "manually" via a computer or tablet, you can just ask your smart speaker to do it hands-free.

Currently, the most well-known versions are Amazon's Alexa and Google's Google Assistant.

### What can a smart speaker do?

What your smart speaker can do depends to an extent on which one you buy, but to give a rather broad overview, most allow you to give voice commands, such as asking it to play a song or album, hear a traffic report, find out what time the football is on or set an alarm.

Depending on what other smart tech you have in your home, you can also use the voice control to turn the lights off or the heating on. As long as you start your command with your device's "wake" words (for example, "OK Google" or "Alexa") it will be listening.

### Pros:

Aside from the more obvious convenience and time-saving qualities of smart speakers, there is an argument that for older people or people with limited mobility, they have even more to offer. For example, if you are prone to falls or cannot move freely around your home, being able to use your voice instead of your hands or having to get up could be extremely beneficial in terms of quality of life and promote greater independence.

There is also a place for smart speaker technology when it comes to safety, security and self-care. Some systems can open and close doors or activate a personal alarm and most can be used to set reminders to, for example, take medication or do exercises. Some people argue that smart speakers enable older people to stay connected and feel less isolated and lonely.

### Cons:

Great as they sound, smart speakers aren't for everyone. For a start, they can be expensive and, if you're not technologically minded, difficult to understand and set up.

While they can be helpful if mobility is difficult, the other side of the argument is that it is good to have a reason to keep moving and active and therefore it's better to get up and do things yourself rather than sit still and ask your speaker to do it for you.

There is also concern among some about the security risk of having a listening device in your home, although opinion on whether this is any real threat remains very much divided.



### Is it for you?

According to a 2018 report from Reuters Institute, smart speakers are most popular with people aged 35-44, but, "they have also proved a surprise hit with much older groups and the disabled due to the simplicity of operation (and) lack of the need for fine motor skills." Some older people also reportedly, "found a thrill...in feeling part of the future."

The report found that "older groups (over 55s) were much more likely to listen to live radio on smart speakers and that voice has helped some older groups access the internet for the first time, whilst a number...talked about finally feeling in control of technology rather than the other way round."

So clearly, for some, the pros outweigh the cons. But others feel it is a step too far into the future; whether they are wary of a device that listens in on your life, or simply don't see anything wrong with getting up out of the arm-chair to turn on the radio or picking up a pen to jot down a shopping list, this modern tech may just feel like more of a burden than a benefit.

What do you think? Write to us at the usual address.

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## FINANCE

# Ready cash?

The independent Access to Cash review chaired by the former Financial Ombudsman, Natalie Ceeney CBE, is assessing consumer requirements for cash in the UK over the next five to fifteen years. Its main objective is to ensure that there remains an effective and inclusive cash access service that meets the needs of all consumers, regardless of their personal circumstances, for as long as necessary.

ON DECEMBER 19th 2018 Access to Cash published its interim report: *Is Britain ready to go cashless?* This showed that millions of consumers across the UK face being left behind if there are no proper plans in place for an increasingly cashless society. The interim report shows that despite the increasing use of cards and electronic payments, approximately eight million (17%) people say cash is an economic necessity.

In 2017, debit cards overtook cash as the most popular payment method for the first time. Consequently, cash use has halved in the past 10 years and is forecast to halve again in a decade's time. Access to Cash's first report follows extensive research in the UK and overseas and has heard from over 120 organisations and conducted workshops across the UK.

The review also explores the benefits of digital technology and the pace of development, but highlights that not everyone is yet able to participate in a digital society. If the UK moves too fast towards being "cashless" without including all parts of society, millions could be left behind.

#### Risks to people include:

- **Viability of rural communities:** where broadband and mobile connectivity is poor, and where the local cash infrastructure is reducing.

- **Loss of independence:** for people who currently rely on cash for informal support.
- **Rising debt levels:** for those on tight budgets, using cash helps to stay out of debt.
- **Financial abuse:** cash can give independence in a difficult or abusive relationship.
- **Poor paying more:** denied access to goods and services which can be bought online or via direct debit, or even given reduced access to the high street as shops and cafés go cashless.

The research shows that the UK is split on whether people believe there will be a cashless future in their lifetime. More than 41% of Britons believe it will happen, compared to 38% who believe it won't. However, all consumers acknowledge that as we stand today, there are significant risks to groups and the economy of going cashless, including:

- 74% worry that it would take away people's right to choose.
- 72% believe that vulnerable groups of people would be more likely to get scammed or defrauded.
- 67% believe that people on low incomes might struggle to balance their household budget.
- 65% believe that people with mental health issues might find it harder to manage their money.
- 56% believe that rural communities would become less viable.

Natalie Ceeney, Independent Chair of the Access to Cash Review says: 'The decline in the use of cash has been dramatic, and with rapid technology development and adoption this trend will continue. But for millions of people in the UK, cash is not a choice, it's a necessity. If we don't plan carefully for a world of lower cash, in other words, if we sleepwalk into a cashless society, millions of people will be left behind. As cash use continues to fall, we need to safeguard the use of cash for those who need it, and at the same time work hard to ensure that everyone can participate in this digital economy.'

Martin Lewis, founder of MoneySavingExpert.com said: 'Many, especially the more affluent and technologically savvy,

now live mostly cashless lives. That's exactly why protecting access to cash is so important. We must learn lessons from the past. Take Directory Enquiries – technological changes saw demand drop, mainstream attention turned away, and prices rocketed – this left elderly and vulnerable who still access it ripped off. Access to cash is a far bigger issue. That's why we must plan now, to protect those who need it in future.'

Ben Broadbent, Deputy Governor for Monetary Policy, Bank of England said: 'We believe it is important the public has choice in how they make payments. The UK has seen a decline in the use of cash. However, we also think that cash is likely to remain a very important part of the payments landscape for a long time. It is true that an unmanaged decline in cash use could limit choice for people and businesses who prefer to use cash.'

Jenni Allen, Managing Director, Which? Money, said:

'The stark findings in this report back up our own research, which has shown that bank branch and ATM closures could be contributing to a risk that millions of people are cut off from access to cash – with the most vulnerable members of society hit hardest. It is vital that everyone has the option to use cash for as long as they need to – and continuing the unplanned drift towards a cashless society is not an option if we are to protect almost half the population for whom cash is a necessity.'

'The Government should urgently give a financial regulator or the Bank of England a duty to protect access to cash and examine the issues driving change in the payments sector, to ensure no-one is left behind as digital payments grow in popularity.'

To date, the review has gathered evidence from more than 120 organisations from across the leisure, retail, financial, charity and business sectors; and has travelled the country, taking evidence from people in places including Shetland, Porthmadog, and Bournemouth to understand the current needs of consumers and groups across the UK. The review also explored the lessons learned from Sweden, where cash use has fallen to just 15% of all transactions.

The review is due to be published shortly, with recommendations to Government, regulators and other policy makers on what needs to be done so that no one is left behind. Watch this space.

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The advertisement features a central illustration of a two-story house with a blue roof and white walls, set against a backdrop of green trees and a blue sky with a white cloud. In front of the house, a family of five is depicted: a man in a yellow shirt, a woman in a red top, a young girl in a pink dress, a woman in a red top and grey skirt, and a young boy in a blue shirt. To the right of the family is a stack of cash, including several £20 and £10 notes, and a small stack of gold coins. A blue circular button with the text 'FREE GUIDE' is positioned near the cash. In the top right corner, the 'fluent lifetime' logo is displayed in white text on a blue background. The overall scene is bright and positive, suggesting financial freedom and family well-being.



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LIFESTYLE

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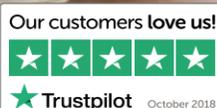
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## Do a double take on charity shops

THE HUMBLE charity shop can be a bit like Marmite; either you love it or you hate it. While some people enjoy the challenge of the rummage, the buzz of bagging a bargain and the joy of igniting the imagination, others find the charity shop experience too time-consuming, too chaotic or just don't like the idea of literally stepping into someone else's (old) shoes, so to speak.

If you are the latter, then it may be time to give your opinion an overhaul and (while you're at it) your wardrobe a new walk of life, because some would argue that charity shops have never been so good and, more importantly, the world has never reached such an environmental crisis as now.

While many high street names are falling victim to closures, charity shops still stand firm in many shopping streets. In fact, many are filling in the gaps. What's more, the time when the charity shop was the one with peeling paint and a drab, cluttered window display has long gone. Nowadays it's easy to mistake a charity shop for a leading high street brand; well-lit, eye-catching displays with elegantly dressed mannequins say anything but old or chaotic, and instead entice you in.

And in we should all go. Because with just a little time and effort, you will nearly always find the things you need inside one charity shop or another and you will be doing a whole lot of good to boot.

The planet is overflowing with waste; so-called fast fashion, fashionable clothing produced cheaply and quickly in response to trends, means that landfill sites are filling up with clothes and causing greenhouse gases that contribute to global warming.

Excess waste and lack of recycling is a huge and worldwide problem, but every little helps. Donating old goods and shopping for the things you need in charity shops can both help reduce waste and the demand for the production of new clothes and other goods.

Shopping in charity shops is also extremely

economical and could save consumers money. Clothing, toys, homeware, furniture and all manner of other things can be bought for a fraction of the price of these goods new. You can also be safe in the knowledge that the money you do spend is going to do some good for others. Money spent in charity shops helps raise vital income for the life-changing work the shop's charity carries out.

For many people, ducking in and out of local charity shops is a fun, creative and sociable experience. Volunteers working in charity shops are often friendly and have time to chat, something you may not get in busy, fast-paced, larger stores.

If you're a charity shop novice or just feeling a little daunted, try our top five tips to help you step into the wonderful world of charity shop shopping:

1. Take your time and don't be afraid to browse and have a good rummage – often you will find something that takes your fancy, but if not, don't be afraid to walk out with nothing and come back next time you're in town.
2. Try things on just as you would in any other shop – charity shops have changing rooms, too.
3. Go to as many different charity shops as you can – they are often clustered together and you're bound to find something in at least one of them!
4. Shop little and often – some days you won't find much, others you'll find the perfect outfit or the best bargain.
5. Have vision – imagine items of clothing you pick up from the rail in an M&S window display or being worn by your favourite celebrity and see them come to life.

If you're someone who wouldn't normally set foot in a charity shop, do a double take next time you pass one. And the time after that, go in and see what you find – you might just be surprised.

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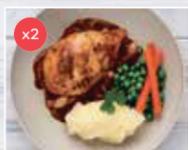
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# 'A fuss-free farewell'

Direct cremation is the modern alternative to traditional funerals, offering a more personal goodbye. Here we tell you everything you need to know about the service.



Just as we all have our own unique relationships with people in life, it's natural that we all have different ways of wanting to say goodbye when the time comes...

So while a traditional funeral with a proper service in a church or crematorium might be your choice for a farewell, it's not right for everyone.

That's where a new service called direct cremation offers the choice for something a bit different so that you can celebrate a life how you want.

## What is direct cremation?

Put simply, direct cremation—or *immediate cremation* as it's sometimes called—is a basic cremation with no service performed at the crematorium.

The person who has died is cremated at a convenient time, in exactly the same way as

a traditional cremation but usually without any mourners present (although this can be arranged).

The ashes can be hand-delivered back to the family to keep or lay to rest. This gives the freedom for loved ones to hold a separate celebration, memorial or ceremony at a time and place that's right for them, unconstrained by the undertaker's availability.

A simple, inexpensive coffin and cremation fees are included. As you can choose which elements of a traditional funeral you want to pay for and which ones you don't, it's not required to buy an expensive coffin; a solid pine eco-coffin is often used instead.

## Why might I choose direct cremation?

- **Cost:** The Money Advice Service states that **the average cost of a traditional cremation is £3,311** whereas direct cremation typically costs in the region of **£1,000-£2,000** so it's a significant saving. This is because you only pay for the essentials rather than the hearse, pricey coffin or a service.

That means you can choose instead to spend money on the things that really matter to you, such as a big get-together for your family.

- **Stress:** Traditional funerals can be too much to cope with emotionally. Some of us find the formality of a traditional service upsetting and impersonal but direct cremation allows your family the chance to say goodbye and celebrate a life somewhere familiar.

This flexibility about the venue gives you the chance to involve the whole family, even young children, in the event.

If you prefer a more personal farewell when someone has passed away, then Pure Cremation will help you navigate this difficult time.



## What people say...

// Pure Cremation gave us time to think about what we wanted so it all happened as planned and was stress-free. //

// Pure Cremation helped to make a very sad time in our lives a happy time to reflect on the relative we had lost. //

// Pure Cremation were exceptional in every respect... very caring and sensitive throughout. //

## How do I find out more?

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# LGBT History Month 2019

LGBT stands for lesbian, gay, bisexual and transgender people. Sadly, for some, this is a subject that is still taboo. But as history continues to unfold, times change and so too, do attitudes.

HOMOSEXUALITY WAS partially decriminalised in 1967; the first generation to have lived their whole adult lives since are now reaching their later years. 19 years ago the UK Government lifted the ban on lesbians, gay men and bi people serving in the Armed Forces. 15 years ago, the first LGBT History Month was launched.

February 2019 marks the 15th LGBT History Month, which aims to promote equality and diversity and celebrate LGBT history through a series of events throughout February each year. The focus for this year is "Peace, Reconciliation and Activism".

**Festival highlights**

Sue Sanders, chair of Schools OUT, the charity that launched LGBT History Month, shares some of the highlights for this year's festival:

'I am so excited that from little seeds, big trees grow. Back in 2005 when it started, LGBT History Month had 100 events on the calendar; last year we had over 1,500. So for 2019 I am hoping for even more.'

'The LGBT History Month website is now heaving with free resources, including information on LGBT history, posters and of course, our LGBT faces linked to the themes; faces introducing you to a mixture of well-known and hidden LGBT pioneers. The four faces of 2019 are Mariella Franco, Magnus

Hirschfield, Robert Graves and Marsha P Johnson.

'Back in 2015 at the inaugural OUTing the Past Festival, we had a couple of popular presentation days at the People's History Museum and Central Library in Manchester, alongside a small academic conference. In five years, we have grown to an international event, with 18 Festival Hub Partners across the UK, Ireland, Norway, Sweden and New York. This year we had over 100 offers for presentations and, as a result, our venues are rich with a variety of events.'

'Across the 18 venues that will be shining a light on gems of history this February, features, to mention but a few, will include LGBT and sport, some fascinating lesbian stories, the inspirational histories of Anne Lister, Frances Power Cobbe, Mary Charlotte Lloyd and Mary McIntosh as well as exploring political and social organisations like Switchboard, Stonewall and Schools OUT UK. In short, there is something for almost everyone.'

**Ignorance and knowledge**

'As I grew up in the fifties, I knew nothing about the amazing people that make up our communities and how they contributed to our lives through poetry, drama, science, theatre, design, music, politics and so much more. We want the knowledge that OUTing the past is gathering to be made available to all. Through the festival, our website and with our many accessible resources, we are continuing to usualise LGBT lives and experience for all ages.'

'All this is made possible by the phenomenal energy of the Schools OUT UK team, each member an unpaid volunteer, passionate about getting our history and stories out to the world.'

For the complete list of all the presentations at all the 18 venues this February, visit: [www.outingthepast.org.uk](http://www.outingthepast.org.uk). To discover the programme of the international gathering of academics and activists see [www.outingthepast.com](http://www.outingthepast.com)

To find out more about LGBT History Month, visit: [lgbthistorymonth.org.uk](http://lgbthistorymonth.org.uk)



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## The day the music died

On 3rd February, 1959 three young American rock and roll musicians travelling to the next venue on their Winter Dance Party Tour were killed in a plane crash at Clear Lake, Iowa.

Buddy Holly was 22, J.P Richardson (The Big Bopper) was 28 and Ritchie Valens was only 17.

Buddy Holly was already an established artist at the time of his death; in 1955 he had been the opening act for Elvis three times. In September 1957 his first big hit "That'll Be the Day" topped the US and UK singles charts, followed in October by "Peggy Sue", and his first album, *Chirping Crickets*, became a big hit in the UK. Buddy and his band The Crickets toured Australia and the UK in 1958.

### Icon

Buddy Holly wrote, performed and produced all his own material and became a rock'n'roll icon, influencing many of the 1960s major music artists, including Bob Dylan, The Rolling Stones and Eric Clapton. Ironically, he had only hired the plane because he had become increasingly frustrated with the uncomfortable and very cold conditions on the tour bus.

J.P Richardson was known the world over as The Big Bopper. Perhaps best known for his hit "Chantilly Lace", The Big Bopper had three posthumous number one hits and his song "Running Bear" was a big hit for his friend Johnny Preston in 1960. On that fateful night in 1959, Waylon Jennings,

bass player and protégé of Buddy Holly, voluntarily gave up his seat on the plane to The Big Bopper, who was ill and needed to see a doctor before the next performance. The Big Bopper is remembered by many for his distinctive singing and song writing, combining the best elements of country, R&B and rock'n'roll.

### Established

At 17, Richie Valens was the youngest of the musicians. Despite his youth, Valens was an accomplished musician who had sold over one million records in America with his double-A side single; "La Bamba" and "Donna". He had made appearances on Dick Clark's *American Bandstand* television show, appeared on the bill for Alan Freed's Christmas Jubilee in New York City, singing with some of those who had greatly influenced his music, including Chuck Berry, the Everly Brothers, and Eddie Cochran and had made an appearance in Alan Freed's movie *Go, Johnny, Go!* 31 years after his death a star bearing Richie Valens' name was unveiled on the Hollywood walk of fame.

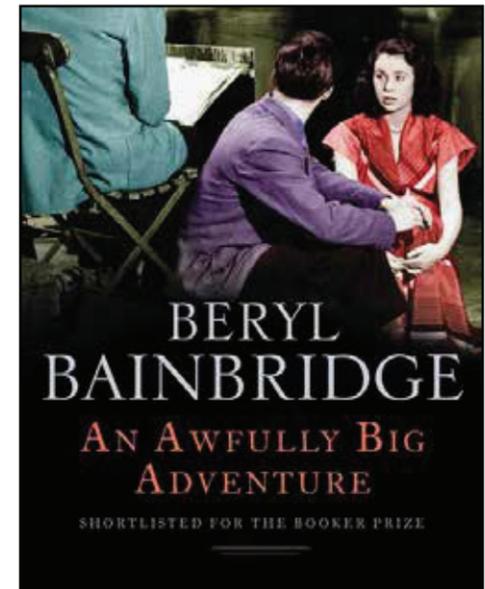
The accident inspired Don McLean's 1971 hit "American Pie", immortalising the tragedy as "The Day the Music Died". Sixty years on, their music is still played and loved the world over and we can only wonder at what contribution these talented artists would have made to the popular music canon, had their lives not been so tragically cut short.

## Tales from the bookshelf

In keeping with the other books in this series, this month's literary gem is a book read, loved and good enough to share.

BERYL BAINBRIDGE is perhaps one of our best-known and prolific female authors of the 20th century. She won the Whitbread Award for best novel in 1977 (*Injury Time*) and in 1996 (*Master Georgie*) and was short-listed for the Booker Prize on five occasions.

*An Awfully Big Adventure* is set in 1950 in Liverpool and is based on Bainbridge's own experiences at the Liverpool Playhouse. The story centres on 16-year-old Stella, a young girl who is a complex mix of naivety, self-centred aggrandisement and innocence, with a manipulative streak. Stella lives with her Uncle Vernon and Aunt Lily in their rather drab, run down boarding house. She is full of make believe and has persuaded her aunt and uncle that she is not suited to a dull, boring, low paid job. Uncle Vernon pulls some strings and gets Stella taken on as the assistant stage manager for a Liverpool repertory company, where she is thrust into a world of wonderful theatrical caricatures. Stella becomes infatuated with the self-centred and debauched director, oblivious to the reasons why he is totally unsuitable. When the actor O'Hara returns to the theatre to take the lead in the Christmas pantomime, a



different drama unfolds.

What follows is a story full of shadows of the war, the social aspirations of the working class, post war deprivations, heartbreak, misunderstandings and tragedy. This is a tale of a young girl who believes she is far more grown up than she really is and that she is something special. Incapable of navigating through the adult world of petty feuding, unrequited passions, heartbreaks, breakdowns and other back stage dramas, Stella's tale is witty, darkly comic and heartbreakingly sad.

This is a short novel with a surprising ending; a great read. Give it a try.



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## LOOKING BACK

# Looking back at...National Service

MANY READERS will remember a system that encompassed the lives of young men in the years that followed the Second World War: National Service.

In 1948, the National Service Act introduced a standardised form of peacetime conscription, when able-bodied males aged 18 to 30 were enlisted to serve in the armed forces for 18 months. In 1950, following the outbreak of the Korean War, the length of service was increased to two years. At the end of National Service in 1960, a total of 2,301,000 had been called up, with the army taking 1,132,872 and the RAF much of the rest, leaving relatively few for the Navy. It should be remembered that National Servicemen were deployed to warzones, and between 1947 and 1963 a total of 395 National Servicemen were killed on active service, in places such as Korea, Malaya and Suez.

For many, this was the first time they had been away from their families and their hometowns. Ken Johnson from Stoke-on-Trent was just such a recruit. 'I received a letter in March 1956 telling me to go to the Bethesda Church Hall in Hanley for my National Service medical' says Ken.

'Although I knew my call-up was coming, it was still quite a shock. I was nervous as I made my way to the hall one Thursday morning, along with a number of other lads. I was quite scared, I can tell you.

'A Military Interviewing Officer told me I had passed my medical and asked which service I would like to apply for and I asked for The Royal Army Pay Corps, as I had always been good at maths. I had to wait a few weeks before my choice was confirmed, and on Thursday 5th July 1956 I was instructed to report to The Royal Army Pay Corps in Devizes.

'I met up with two lads on the station and all three of us sat nervously together on the train from Stoke. About 75 of us from all over the country met at Devizes station and were transported to the camp in the back of an army lorry. When we got there we were taken to the cookhouse for a meal of boiled fish and vegetables. It was awful, but we all ate it - we were so hungry.'

Kit and barrack allocation followed, with instructions on things such as correctly making a bed and pressing pleats into uniforms. Penalties for non-compliance were severe. Ken recalls: 'One lad, whose bed the sergeant had used to demonstrate bed making, was so frightened of not being able to do it himself the next morning, that he spent the night asleep on the floor.' The next six weeks saw the group doing their basic training. Life was tough and very disciplined.

Ken was selected to be a Company Pay Clerk (CPC) and coming third in his exam enabled him to choose his posting. He had the option of Washington DC, Jamaica or Germany; he chose Germany, so that he would get two periods of leave home.

All the recruits were given two weeks' leave before their posting, and on his return Ken



was told he'd be joining the Twelfth Light Acc Regiment (Royal Artillery) in Herford, Germany. After a short stint at Aldershot awaiting a troop ship, Ken and his comrades made their way by train to London and then to Harwich to board a ship to the Hook of Holland. Ken says:

'The oldest amongst us was given all our travel papers and he was in charge of getting us to Harwich on time. The farthest I had ever been from home was Blackpool, so it was a pretty scary trip. The troop ship was organised with Navy at the top, R.A.F in the centre and Army at the bottom of the ship. It was quite a rough crossing and a lot of men were seasick.'

Arriving at Harewood Barracks, Herford, after the cookhouse had closed, his new colleagues took Ken to the Church Army in Herford. Ken says: 'I remember that the juke box at the hall was playing Hound Dog by Elvis.'

He made friends quickly with his colleagues in the PAY Office and settled down to the discipline of life in the camp. 'The first time I really felt homesick was that first Christmas away from home' says Ken. 'On Christmas Eve we made our way to the local bar, only to realise it was closed for Christmas. We could see the German family who lived above the bar having a party. I felt homesick and quite upset, not being at home for Christmas.'

One of Ken's strongest memories is of his birthday in February 1958. Having taken pay out to the Regiment who were undertaking ski training in the mountains, the CPCs were returning to base, travelling through heavy snow in the dark. They stopped in a village to get a drink and made their way into the village bar. The barman was watching a small TV intently. Ken continued; 'Our Sargent asked what had happened and the barman told us that the plane carrying the Manchester United Football team had just crashed on take off and that the emergency services were trying to rescue the players. We were all stunned. That is definitely a birthday I won't forget.'

National Servicemen's experiences were varied, and for some the often harsh discipline and difficult conditions they endured left painful and distressing memories, but many found National Service transformative. Ken agrees: 'As I look back I will always be grateful for my National Service. It gave me a chance to visit and see parts of the world I would never have seen otherwise, and to meet some great people. During those two years I certainly grew up.'

**Do you have memories of National Service? Write to us at the usual address.**

## Calling all iPad or Android Tablet owners...

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

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

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

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

### Catch number 1:

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

**Catch number 2 (the big one!):** There are lots of important features that are "hidden". There's no button for them, saying "click here". And you simply can't work it out. You need to know to slide the screen from the left, or drag the thingy-me-bob to the right.

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

### If I ran the world...

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

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

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

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

### Only Half the Story...

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

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

### "Better than WHSmith's Best"?

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

*Thank you for producing such a superb book - it is really helping me.*

*I had bought one (a book) in W H Smiths a short while ago and couldn't get on with it at all! - J.S.*

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

### Don't buy now, do this instead

Anyway, I'm not trying to convince you to buy them now. Instead, why not let me send you full information about the books and how they might help you? It's free and gives you the whole story. (And don't worry, we won't pass your address to anyone else!)

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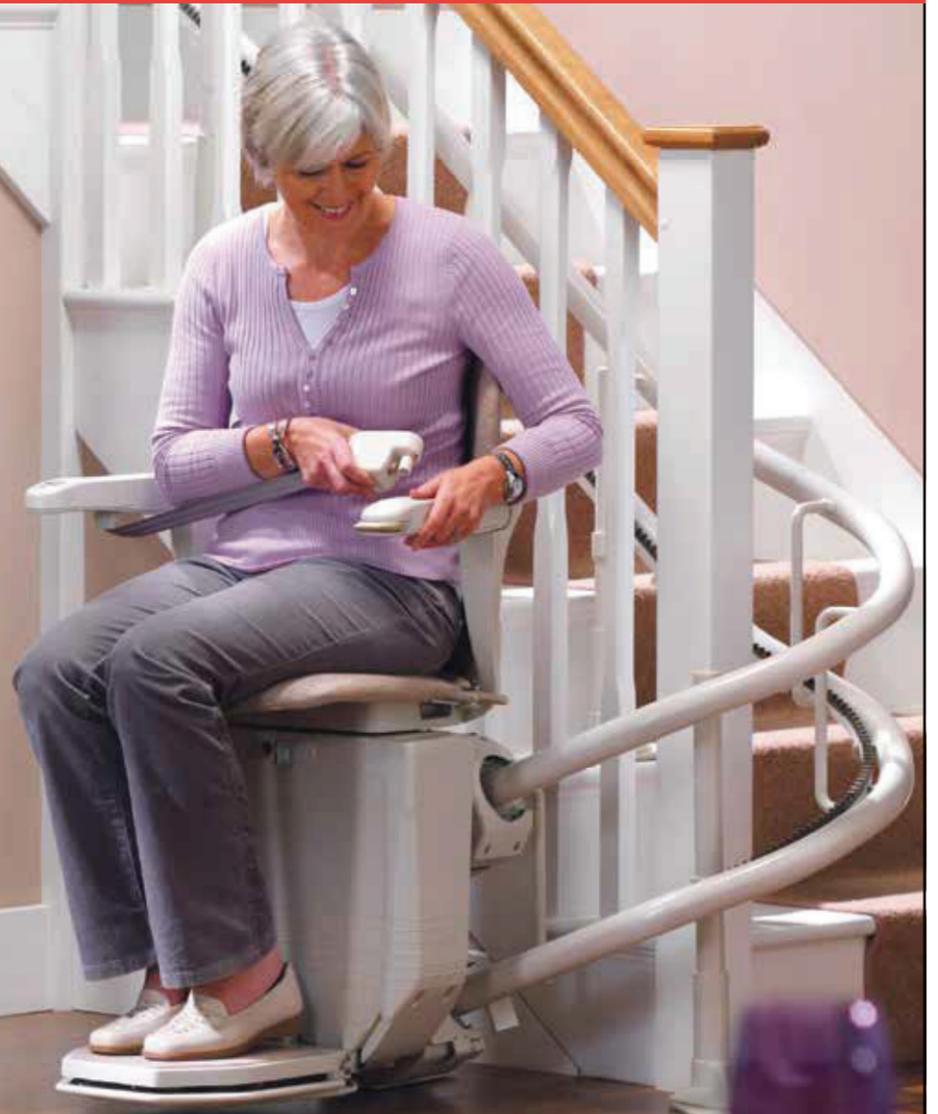
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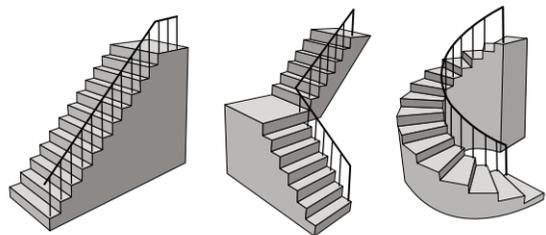
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## POT POURRI

## The Battle of George Square

January 31st, 2019 was the 100th anniversary of "The Battle of George Square", Glasgow. Although the event is well known in Glasgow and Scotland, it's perhaps lesser known in the rest of the UK. Here, we look back at the events and social conditions that contributed to the conflict.

THE FIRST World War had given a temporary boost to industries that had been in difficulties before the conflict, and many had diversified to fulfil the demand for supplies for the war effort. This temporary lifeline came to an end after the Armistice and industry was stood down from its war footing.

Combined with the worsening domestic economy, this created the prospect of mass unemployment and industrial workers feared for their jobs, something made worse by the thousands of returning soldiers. The result was increased unrest and dissatisfaction amongst the workers and a growing fear of a workers revolt in Parliament.

**Strike action**

The Clyde Workers' Committee (CWC) sought to reduce the working week to 40 hours, and saw the Government's need to find employment for the thousands of demobilised soldiers as giving them the opportunity to advance their claims. A strike in support of the CWC demands was agreed at a meeting on 27th January, 1919 and many thousands of workers from across

Scotland joined the action.

On 31st January, 1919 tens of thousands of strikers congregated in George Square to await the response to the CWC demands from the Lord Provost. A violent confrontation between police, some on horseback, and striking workers followed, lasting into the evening. Surprisingly, there were no fatalities; 34 protesters and 19 police were injured.

**Revolution**

The Russian Revolution of 1917 was still fresh in political leaders' memories, and the unrest was seen as a serious threat to the Government and the establishment. The threat of a Bolshevik rising was viewed as a real possibility by some politicians. At a meeting of the War Cabinet it was agreed that six tanks, supported by 100 lorries, were "going north that evening" and that up to 12,000 troops could be deployed. Leaders of the CWC were arrested over the following few days and the tanks and soldiers were seen on the streets of Glasgow.

The strike lasted until 12th February when an agreement was reached and a reduced working week of 47 hours was agreed. There was no evidence of a concerted threat to the Government; the strikers were concerned about poor working conditions, long working hours and unfair rents.

So just 82 days after the Armistice, troops were on the streets of Glasgow. Recovering from the impact of four years of war would prove to be tough; the Armistice was just the beginning of social and political change.

## There's always time for a cuppa

AT THE end of last year, the BBC 1 TV Drama, *Care*, received much critical acclaim. Sadly, the issues it highlighted are all too familiar to many across the UK who are dementia professionals, carers or dementia patients themselves. As our population ages and social care provision continues to be over-stretched and under-funded, these issues result in challenging problems for thousands across the UK.

Over 850,000 people are living with dementia and this is set to rise to over one million by 2021. One charity working hard to provide the support that many dementia patients and their families need, is Dementia UK.

Dementia UK is launching its annual "Time for a Cuppa" week of tea parties. "Time for a Cuppa" takes place between March 1st and March 8th and everyone around the UK is warmly invited to pop the kettle on, bake a cake, and raise money for more specialist dementia Admiral Nurses.

Admiral Nurses work with families during the toughest times, giving them the practical tools and emotional support they need to face dementia. They work with the person with the diagnosis, but also the entire family, keeping people connected and together for as long as possible.

2019 sees the tenth year of fun, family tea parties in aid of the charity, and is a hugely important date in Dementia UK's fundraising calendar. When "Time for a Cuppa" started in 2009, it was known as "A Tea Party to Remember" and there were only 55 Admiral Nurses in the UK. Now, there are 261, working with people in their own homes, as well as in hospitals, hospices and care homes, giving families the specialist dementia support they need to cope.

Dr Hilda Hayo, Chief Admiral Nurse and CEO of Dementia UK, says: 'Dementia can be completely overwhelming for families. Often, they are given very little information or support. This is where Admiral Nurses come in – working alongside them to help them understand what the person with dementia is going through. "Time for a Cuppa" is a great opportunity to get together with friends and family, chat and catch up, and raise money for more of these vital nurses.'

Dementia UK's Admiral Nurse Dementia Helpline is for anyone with a question or concern about dementia. From looking out for the first symptoms of Alzheimer's, to understanding the challenges of living with someone with vascular dementia, their specialist Admiral Nurses have the knowledge and experience to understand the situation and suggest answers that might be hard to find elsewhere.

So if you're in need of a helping hand or a listening ear, an Admiral Nurse may just be the answer.

For more information about "Time for a Cuppa" and how to host your own tea party with Dementia UK's free fundraising pack, please visit: [www.dementiauk.org/timeforacuppa](http://www.dementiauk.org/timeforacuppa)

To contact Dementia UK's Admiral Nurse Dementia Helpline, please telephone: 0800 888 6678 from 9am to 9pm Monday to Friday, and from 9am to 5pm during the weekend. Alternatively, you can email them at [helpline@dementiauk.org](mailto:helpline@dementiauk.org)

To find out more about Dementia UK or to make a donation to help support the Admiral Nurses and Dementia UK's work, please call: 0300 365 5500 or visit their website: [www.dementiauk.org](http://www.dementiauk.org)

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# Hearing well again makes me feel more confident and empowered.

## Hazel Lewis describes having hearing aids as like seeing a picture in colour for the first time

**R**etired teacher Hazel Lewis used to have to stand at the front of her Tai Chi class so she could hear what the instructor was saying. When her hearing problems in both ears were first diagnosed at the age of 40, she admits to being devastated.

Now, though, she says she feels empowered – and it's all thanks to global hearing specialist Amplifon.

"I used to feel shut out but I'm absolutely astonished by the difference with Amplifon," says Hazel, now 65. "I feel empowered and more confident now I've overcome my hearing issues - they don't rule my life anymore."

## "Thanks to Amplifon I can now pick up every sound"

Like many people who encounter issues with their hearing, Hazel says others were first to notice. She frequently had to ask people to repeat themselves, struggled to listen to music and missed the punchlines of jokes. During a phone call with her mother, she realised she needed to seek help.

"I hadn't heard the phone ringing and when I finally picked it up she was annoyed," Hazel says. "Other people were becoming frustrated because of this hearing problem I didn't think I had."

There had also been struggles in her working life as a primary school teacher, although she admits she had developed coping mechanisms to deal with them.

"If a child was reading a story out loud from the back of the classroom I'd ask them to come to the front and then look over their shoulder to see the text," she says.

After an initial test 25 years ago, she was given hearing aids, but said they did little to improve the situation. The over-the-ear aids were bulky and uncomfortable and made her feel self-conscious, while the volume control was not designed for her high-frequency deafness. She went through two other sets of aids until she walked past her local Amplifon branch and decided to go in.

"I'd been having problems with the aids I had so I thought I'd go in," she says. "I was pleasantly surprised when they said they could test me there and then."



Hazel Lewis, Amplifon customer

Immediately, Hazel says she could see how thorough and accurate the testing process was. "What astonished me was my audiologist was able to show me on a screen what the inside of my ear looked like and a complete breakdown of all the consonants I couldn't hear properly."

## "I don't have to use subtitles on TV anymore"

Although she was offered a free trial, Hazel says she knew straight away that these were the hearing aids for her. "It was like seeing a picture in colour for the first time," she says. "They enhanced the quality of the sounds I was hearing and the audiologist said he could see the difference in me when they were switched on."

She soon found she was hearing noises she had not experienced for a long time. "I was having a coffee in a café and discovered I could eavesdrop people's conversations," she laughs.

With her iPhone, Hazel can easily adjust the settings of her hearing aids to suit different situations, such as busy restaurants. It means if she can't hear what someone is saying she can simply turn down the background noise so they become clearer. When her phone rings, the sound goes straight to her hearing aids, which also act as headphones if she wants to listen to music.

All in all, the effect has been life-changing. "I don't have to use subtitles on TV anymore, which is really beneficial for my family, she says. "My son, who lives in Australia, got married recently and I was able to cope really well with lots of people around."

The aftercare service offered by Amplifon was also a huge bonus and

Hazel says she would not hesitate to recommend others to seek help.

**"I'd say go for it, you can pop into a shop and get a friendly welcome from people who are professional and courteous," she says. "I used to be embarrassed about my hearing problems but thanks to Amplifon I can pick up every sound!"** ■

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## HEALTH

## Are you eligible for a shingles vaccination?

IF YOU are aged 70 or 78, then you are eligible for a shingles vaccination on the NHS, at any time of the year. If you were previously eligible, but missed out on your vaccination, then you are still entitled to have it, as long as you are under 80; the NHS don't offer the shingles vaccination to people aged 80 or over because research has shown it is less effective in this age group.

### Why have it?

It's important to have a shingles vaccination because shingles can be very painful and uncomfortable. The NHS say that some people are left with pain lasting for years after the initial rash has healed. Shingles is also fatal for around 1 in 1,000 over-70s who develop it.

Older people, especially over the age of 70, are more likely to get shingles and often, the older you are, the worse the symptoms can be.

Having the shingles vaccination should reduce your risk of getting shingles. Even if you then go on to have the disease, symptoms are likely to be milder and not last as long if you have been vaccinated. Research suggests the vaccine lasts for at least five years.

The NHS say that the shingles

vaccine is very safe and has few side effects.

### What is shingles?

Shingles is a painful skin rash; it tends to begin with a burning sensation in the skin, followed by a rash of very painful fluid-filled blisters that can then burst and turn into sores before healing. The NHS say that often an area on just one side of the body is affected, usually the chest but sometimes the head, face and eye.

Symptoms are caused by the reactivation of the chickenpox virus; anyone who has had chickenpox can get shingles. As such, shingles is not something you can "catch"; it may be reactivated because of a number of different issues, including ageing, medication, illness or stress. The NHS estimate that around one in five people who have had chickenpox go on to develop shingles.

### Where can I get my vaccination?

The shingles vaccination is available, for those eligible, at your GP surgery.

For more information about shingles, visit: <https://www.nhs.uk/conditions/vaccinations/shingles-vaccination/> If you are concerned about symptoms, visit your GP.

## Why we need to eat more fibre

EATING FIBRE-RICH foods can reduce the likelihood of heart disease, stroke, type 2 diabetes and some cancers, a recent review has found.

UK guidelines put in place in 2015 recommend that adults eat 30g (just over 1oz) of fibre a day, yet today, only 9% of British adults meet this target and worldwide, most people consume less than 20g (about ¾oz) of dietary fibre per day.

The nutritional review, published in the *Lancet*, revealed the health benefits of eating at least 25g to 29g or more of dietary fibre a day, with results suggesting a 15-30% decrease in all-cause and cardiovascular related mortality when comparing people who eat the highest amount of fibre to those who eat the least.

Eating fibre-rich foods also reduced incidence of coronary heart disease, stroke, type 2 diabetes and colorectal cancer by 16-24%. Per 1,000 participants, the impact translates into 13 fewer deaths and 6 fewer cases of coronary heart disease.

In addition, the study indicated that increased fibre intake was associated with lower bodyweight and cholesterol. Eating foods rich in fibre makes us feel fuller and a diet rich in fibre can also help digestion and prevent constipation.

Rich sources of dietary fibre include whole grains, pulses, vegetables and fruit.

The NHS recommends getting fibre from a variety of sources and makes the following suggestions for increasing your intake:

- Choose a higher-fibre breakfast cereal such as plain whole wheat biscuits (like Weetabix) or plain shredded whole grain (like Shredded wheat), or porridge, as oats are also a good source of fibre.
- Go for potatoes with their skins on, such as baked potato or boiled new potatoes.
- Add pulses like beans, lentils or chickpeas to stews, curries and salads.
- Include plenty of vegetables with meals, either as a side dish or added to sauces, stews or curries.
- Have some fresh or dried fruit, or canned fruit in natural juice for dessert. Because dried fruit is sticky, it can increase the risk of tooth decay, so it's better if it is only eaten as part of a meal.
- For snacks, try fresh fruit, vegetable sticks, rye crackers, oatcakes and unsalted nuts or seeds.

For more information on the benefits of fibre and how to eat more of it, visit: <https://www.nhs.uk/live-well/eat-well/how-to-get-more-fibre-into-your-diet/>

## First Aid Focus: responding to suspected heart attack

IF SOMEONE experiences persistent, vice-like chest pain, which may spread to their arms, neck, jaw, back or stomach, feels a shortness of breath or feels weak and / or lightheaded, they could be having a heart attack.

A heart attack is a medical emergency and it is important to act quickly, even if you're not sure if it is a heart attack.

1. Call 999 or ask someone else to.
2. Help the person to sit down, as this will ease

the strain on the heart. If possible sit them somewhere where they can lean back on something. For example, if you sit them on the floor, help them to lean against a wall or chair.

3. Offer constant reassurance while you wait for the ambulance to arrive. Keep talking to them and explain that help is on its way.

For more information about heart attack, visit: [www.nhs.uk/conditions/heart-attack](http://www.nhs.uk/conditions/heart-attack)

## Why have a stairlift when you can have a *real* lift?

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Getting up and down stairs could well become a challenge in the future. But what's the solution? You could downsize to a bungalow or flat with all the upheaval involved. Or install an old-fashioned stairlift highlighting your difficulties. Or maybe you'll build an expensive extension, moving bedroom and bathroom downstairs.

Instead of downsizing, extending or installing a stairlift, smart homeowners choose to own a Stiltz Homelift.

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A homelift is the most discreet solution to moving between floors. Innovative

and elegant technology enables installation of the lift without the need for supporting walls.

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A Stiltz Homelift is perfect as an 'extra pair of hands' helping carry bulky laundry or heavy vacuum cleaners up and down stairs.

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While some families have an immediate need for their lift, others, like Mr. & Mrs. Simpson in the West Country, are busy future proofing their homes.

Mr. Simpson explained

*"We briefly considered a stairlift for our contemporary coastal home, but they take up lots of space and are a bit of an eyesore, so we chose a Stiltz Homelift. It's concealed behind a hallway door and travels up to the landing perfectly"*

### UNOBTRUSIVE

Another Stiltz customer chose to proudly display his lift instead of hiding it away. Mr. Knowles from Cambridgeshire installed his homelift into a glazed conservatory extension. It created a link between his kitchen and upstairs landing and enabled him to move around his home freely once again.

Mr. Knowles was drawn to the contemporary look and feel of his homelift,

*"I liked the design because it is transparent on all sides and doesn't look like an unattractive, square box. It's very stylish and allows natural light from the garden to flood in through the glazed extension as well as allowing me to enjoy the view"*.

So, if you're facing an "Upstairs, Downstairs" dilemma and dread downsizing or cluttering up your stairs with a cumbersome stairlift, here's a neat and fast way-to-the-top solution.

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\*Based on installing a Duo Homelift (as shown) in pre-prepared aperture

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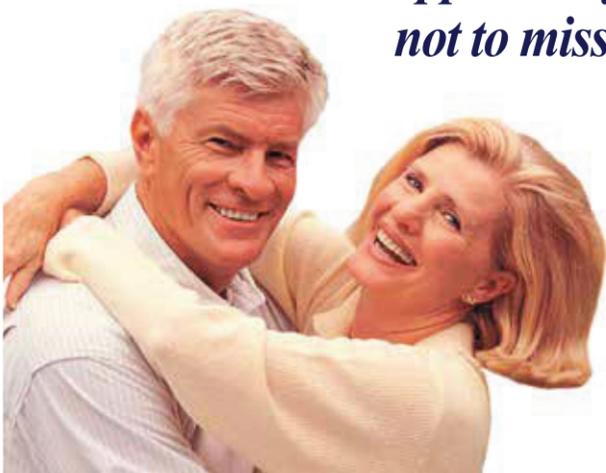
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## YOUR LETTERS



## Free TV Licence

I REFER to this Jan 2019 MT edition where TV licences were brought up.

I'm saddened and gutted really to have discovered that the Government are thinking about cancelling the FREE TV Licencing for the over 75s and even extending it to 80...

I am 71 at the moment and was looking forward to enjoying that perk.

Please try to put a stop to this, if you can that is, because at that age and even at my age, we are almost all dependent on TV for lots of good things.

*Karim Kara Ali, by email.*

I FEEL the means tested option would be fairest to all.

*Silvia Tuffen, by email.*

I THINK the licence should be abolished immediately! (For all ages!)

If the BBC wishes to exist, they should be like ITV etc (accept advertising) or be like Sky etc (pay per view).

In my opinion the BBC is the most bloated and overpaid organisation in the UK (if not the world!) and the abolition of the licence fee would determine their "true" viewing public.

*John Smith, Newcastle-on-Tyne.*

WHY NOT restrict the free TV licence to single over 75s living alone, especially with disability and mobility problems .

I am totally isolated having lived alone all my life and medically retired since I was 57 with incurable lung disease. I have no family or social support and I live in a third floor flat with no lift and with stairs I cannot manage anymore. Surely thus could be considered - it is not fair that whole families have been given free TV licences when they have a 75 year old living with them who is totally supported & opportunities for travel & outings with their family.

*Diane Watkins, London.*

YET ANOTHER blundering Government attempt to remove a "universal benefit" from UK pensioners who receive the worst state pension in the developed world and pin the blame on the celebrity-obsessed BBC with its already bloated pay structure!

Means-testing always costs more than it saves so pensioners who have paid taxes and National Insurance all their lives face being left in loneliness, their major lifeline and source of comfort removed. Their resulting ill-health and deterioration will impose a far more

costly burden on our already over-stretched NHS!

You just could not make it up! Don't get me started on the BREXIT shambles!

*Adrian Martin, Birmingham.*

IN THE feature article in the recent copy of your magazine, you ask for our opinion on who should pay for our TV licence.

No way should the BBC be called upon to support the elderly of this country by paying for their TV licence. It was given to us freely by the Government of the day, a far more generous bunch than the ones we have now. How typical of these present ones to make the BBC bear the backlash of the people, whichever way they take.

The BBC already pays for the Welsh language channel S4C which again I firmly disagree with. Another Government obligation for either Westminster or the Assembly.

I support Independent TV, I shop in the businesses who advertise on their channels, so I certainly believe that whatever the Government opts out of paying should be shared between BBC and ITV.

If the BBC output is strapped for cash, all programmes on all channels will be produced on the principle of "Never mind the quality, feel the width."

*Elizabeth Murphy, Swansea.*

## Bank Branches

ONE GLARING omission in this article was the closure of so many Post Office branches. My nearest bank branch is 30 minutes away door to door (if the bus turns up and is on time) and the nearest post office a 15 minute walk as the nearest long since closed, as did two others nearby. Often when I'm on holiday in the UK there's not a bank branch nor a post office.

*Ms B. McQuillan, by email.*

## Obesity

I MUST firstly commend you on the undoubtedly difficult job you do in persevering with your independent Mature Times.

Obesity is once again being thrust into the headlines, yet as over the past months it doesn't get the attention it warrants.

This parliament continues to raise problems in the news but doesn't deal with them. West Suffolk is the most lamentable example yet to show itself. With privatised local authority fitness centres largely underused for many hours each week.

The response to "Are there any affordable options in the area" for senior citizens to use to lose weight/get fitter. The official reply was "Go to Slimming World" How supportive is that.

*J Smith, Mildenhall.*

## REMAP

CAN I thank you for your recent article on REMAP. It was upon reading a similar article in the mid 1980s that led to the formation of a group in East Sussex.

When asked what REMAP stood for, we would jokingly reply either Retired Engineers Making Aids for People, or; Real Engineers Make Anything Possible. Not that all our members were engineers by any means. When contacting newspapers we would say we were looking for inventors who did not know what to invent!

If this means you dear reader, please contact your local group, your talents will be very welcome.

*John Trevor, Thetford.*

## Keep Moving

I WAS very interested in your article (Jan 2019) "It's never too late to get active". I run a keep fit group for over 60s (volunteer), don't get paid, the money

raised takes us on meals, coach trips etc. I also help at a chair based group. We vary in age and abilities and all movements are done to 50s/60s Rock & Roll music. Some members are over 80 and benefit greatly. I am 81 in March and have had both knees replaced (not successfully) but intend to keep running the group as long as I can, I really love it. We have all become very good friends over the years and enjoy the social side of our group.

*Carroll Golding, Immingham.*

## Brexit

THE CONCERNS expressed by the editor regarding a no deal Brexit are understandable, but in reality are no more than tales told to frighten, as the British people should consider just what they will have lost by the refusal of the remainers to allow no deal.

The £39 billion promised to the EU would not need paying, thus providing extra money for the NHS, and making funds available to assist those areas which have suffered from the effects of EU membership, while, under WTO rules, any tariffs charged on UK exports to the EU would be less than half the UK's net contribution to the EU budget. We would be free to immediately make trade deals with countries around the world, including joining the Trans-Pacific Partnership, while being able to enter a Canada plus arrangement with the EU. There would be no requirement for a transitional period, nor any question of a backstop relating to Northern Ireland. We would once more be in absolute control of our affairs, ensuring that we could take any steps we wish to protect our borders, while our legal system would be free of interference by the European Court of Justice, and our elected representatives, not Brussels bureaucrats, would determine our laws.

The ludicrous warnings of disastrous consequences of no deal would be to have no basis in fact, as, for instance, it is already clear that our planes could still fly to and from the EU, UK car makers have approval to sell in the EU, the Mayor of Calais has made clear that no obstacles will be placed in the way of trade, and threats of food shortages are complete nonsense.

As far as uncertainty is concerned, one should remember that certainty can only be found in the graveyard. This country did not become great by being afraid to stride into the future because of a lack of belief in the abilities of the British people to meet challenges and overcome them.

*Colin Bullen, Tonbridge.*

## Plastics

CONGRATULATIONS ON highlighting the Problem with Plastics ("If you do one thing this year", *The Senior Moment*, January 2019). It is really heartening that you encourage your readers to face this issue and change a lifestyle to reduce plastic consumption.

Aside from rivers of plastics in certain countries, and a UK-sized plastic island in the ocean, there are additional issues highlighted by David Attenborough at the recent Poland conference on the environment. There is a real urgency, to restore the Earth before it is too late. If your readers are interested in going beyond plastic to the greater environmental issues, ask them to find out whether their county has been declared a Climate Emergency county. Anything they can do to promote a restored Earth for their children's children would be beneficial.

*Judith Robinson, Peterchurch.*



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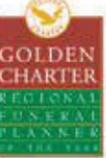
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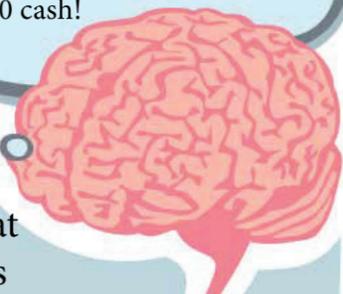
One word from the word list below is NOT in the puzzle grid. This missing word is your £17,000 answer!

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\*At the end of the call you will be given the option to transfer to another phone line and register your answer for the extra £1500 Hidden Mystery Word Competition. If you choose to do so the second call will last 2 minutes and costs £3.60 per minute plus your phone company's access charge. Maximum call cost £7.20. Maximum call cost to enter both competitions combined is £10.80. The Champions Giveaway competition may be promoted via different layouts of print and online media and may include various puzzle challenges. Each correct entrant is allocated a unique number between 1 and 513,131. Prizes available: 1 x £17,000, 27 x Secondary Prizes of £1000; 67 x minor prizes of £150. One winning number will be independently drawn for each available prize and if there is an exact match with an active entry the prize will be awarded. Alternative free postal entry: send your name, address and original completed puzzle sheet to customer services, marking your envelope 'Champions Giveaway'. Approximate odds of winning a cash prize: 1:5401. Draw date: 28/02/2019. The extra £1500 Hidden Mystery Word Competition is run in conjunction with a number of other Wynnigton competitions and requires entrants to identify the 6 letter hidden mystery word in any one of these separate Wynnigton puzzles. One £1500 winner will be randomly drawn from the pool of correct entries on 07/05/2019. Wynnigton are not responsible for errors or circumstances outside their reasonable control and reserve the right to amend competition rules to ensure a fair competition. Should you be a winner, your contact details, testimonial and photograph can be used for publicity purposes without further consent. Actors' photos may be used to represent genuine winners. Our Registered Office is 23 Shackleton Court, 2 Maritime Quay, London, E14 3QF but all competition related queries should be directed to customer services. © Wynnigton Ltd 2019, registered in Great Britain no: 8271507. T/A Winter Wonder. 2365. Wynnigton Customer Services, Winter Wonder, PO Box 133, Rye, TN31 9EU or call 01797 309000. Full T&Cs and our privacy policy can be found at [www.wynnington.co.uk](http://www.wynnington.co.uk). This promotion is not connected to the publication in any way.

## TRAVEL &amp; LEISURE

# Bostin' Birmingham

BY ANDREW SILK

AT THIS time of year it's often difficult to get motivated to travel in this country, what with the cold weather, the dark nights and the constant threat of rain or even snow. It makes you want to stay in, curl up in front of the fire with a nice cup of tea and just put the telly on.

But if you are energetic and get wrapped up warm, this time of year is a great time to go and see somewhere new when it's not too busy and when you can get a really good deal on hotels. After all, hotel operators still have overheads to pay so you can find some great deals, especially at weekends.

## Tailored to suit yourself

City breaks are especially appealing for me at this time of year because you can tailor what you do to fit in with the unpredictable weather. In a big city you can always find plenty to occupy you indoors as well as out, and once you are there most things are within walking distance, which makes it even better.

I recently found myself in the country's second city, Birmingham, and I must admit not top of most people's lists for a short city break. This is a city I know reasonably well, having lived there, albeit quite a few years ago.

So what was my reason for the visit? Well, going back to the telly, I'm sure many of you will remember a certain Saturday night dancing show that finished shortly before Christmas? The show tours a production in January each year and rather foolishly I'd bought tickets as a surprise for 't'other half'. That's how I found myself in Birmingham on a chilly Saturday in

January a few weeks ago and enjoying a short city break.

It was with a certain degree of anticipation that I looked forward to going back to the city I'd once lived in and discovering just how much it had changed. I didn't have to look far to find the differences, but more of that later.

## Early Birmingham

But first, here's a few things that you might not know about Birmingham. It began life as a Saxon village, becoming a town in the early 12th century. The name derives from the early settlers there; the home (ham) of the followers of the people (ing) of the tribal leader Beorma, or as he was more commonly known, Birm. Because of its location, almost in the middle of the country, it's always been a trading and manufacturing centre, although now, for economic reasons, much of the manufacturing has been replaced by service industries.

Because of its manufacturing base the city was at the heart of the industrial revolution during the 18th century. With its concentration of heavy industry it became a prime target for German bombers during the Second World War, with only London and Liverpool being targeted more often. It has a large canal network, in fact it has more canals than Venice, and there are apparently 30 other Birmingham's around the world – there is even a crater on the moon called Birmingham!

Meanwhile, its central library is said to be the city's busiest building and lends over 8 million books a year. It is believed to be Europe's largest public library and after a recent major overall and refurbishment, it is now, architecturally, a sight to be seen, especially at night when it is



lit up spectacularly.

So what to do? Well, going back to those canals that I mentioned earlier, find your way to Gas Street Basin, which is at the heart of the canal network. This part of the city has had a lot of money lavished on it over the years and is now a vibrant hub of activity. The canals around here are lined with bars and restaurants and it is very much the place to go at night for a drink or a meal. But it has just as much to offer in the daytime as well, and from here you can explore some of the canals on foot and venture into different parts of the city to get a feel for what life was like all those years ago.

## Jewel in the crown

One of my favorite parts of the city is The Jewellery Quarter, another great place to explore. The architecture is spectacular: combine this with the history and you can quite easily spend an afternoon just wandering the streets. You can walk past the largest Assay Office in the country, visit

the jewellers' church in St Paul's Square, the only remaining Georgian square in the city, or immerse yourself in the history of this fascinating place in one of the excellent museums. Don't worry, you won't get lost, but you might end up spending rather more than you bargained for!

But if spending your money is what gets you going then head for The Bullring, which has been home to a market for over 800 years and is one of the largest shopping centers in the country, housing over 200 shops.

Not far from the Bullring, in fact less than 10 minutes' walk, is Digbeth. Once a rather dirty, run down part of the city, famed for its rather seedy side, it's now a vibrant and very distinctive place to visit, in fact, so much so, that a major Sunday newspaper recently named it "the coolest neighbourhood in Britain." Digbeth is now rightly famed for the right reasons; its independent shops, cafes, cinema's and art venues, and its food, which is focused around its weekly food and drinks festival. Whilst there you can even visit The Custard Factory, so named because it was the original site of the famous Alfred Bird's factory, where eggless custard was invented and first produced – and I'm sure we all remember that!

And in the evening, well, you are spoilt for choice, with a wide range of bars and restaurants to eat in or, just to sit with a drink and watch the world go by.

No more dingy Birmingham, it's now a thriving city that has changed beyond all recognition over recent years – give it a try, like me, you might just be pleasantly surprised!

And if you're wondering what that show was I mentioned earlier, I'll give you a clue – it was fab-u-lous darlings!

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# CROSSWORD COMPETITION

## Win a delicious visual feast

SET IN Australia in 1959, *A Place to Call Home* is a wonderful award-winning period drama.

In this final series, resilient nurse, Sarah Nordman, finally marries wealthy landowner George Bligh. As Sarah takes her place as lady of Ash Park, George's mother, Elizabeth, feels pushed out of the household that she ran for decades. George's son, James, returns from abroad to start a business in Sydney, while his daughter, Anna (living in Hawaii with her sister-in-law, Olivia) is hiding a secret from the rest of the family.



As the Blighs journey back to each other, they face tragedies, betrayals and new beginnings that will challenge their relationships and change the courses of their lives. The final chapter of the Bligh saga brings love and healing to Australia's first family as each member finds their true meaning in life and a place to call home. Complete and return the prize crossword this month and you could be in with a chance of winning *A Place to Call Home*, Season 6 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 FEBRUARY 2019. The first correctly completed crossword drawn out of the bearskin wins.

The winner of the January crossword was: Mr C G Evans from Ryde.

### COFFEE TIME

#### ACROSS

- 1 See 5 Down
- 5 Brass instrument. (4)
- 8 Tide of smallest range. (4)
- 9 Smooth quality. (8)
- 10 Not a great hand in poker. (4)
- 11 Usually a cold wind. (8)
- 13 Deep sea inlets. (6)
- 15 Value. (6)
- 17 Benny Goodman played this instrument. (8)
- 19 A small amount. (4)
- 21 Mao was known as The Great \_\_\_\_\_ (8)
- 23 Burnley play football at \_\_\_\_\_ Moor. (4)
- 24 Plunder. (4)
- 25 Demanded by a hostage-taker. (6)

#### DOWN

- 2 The opposite of alpha. (5)
- 3 Supreme ruler. (7)
- 4 Surname of author of Treasure Island. (9)
- 5/1 ITV sitcom from early 1970s starring Richard Beckinsale. (3,6)
- 6 Bout of overindulgence. (5)
- 7 One of 5 down 1 across. (6)
- 12 Inducement. (9)
- 14 One of 5 down 1 across. (6)
- 16 One of 5 down 1 across. (7)
- 18 One of 5 down 1 across. (5)
- 20 Part of upper body. (5)
- 22 Annual test for vehicles. (3)

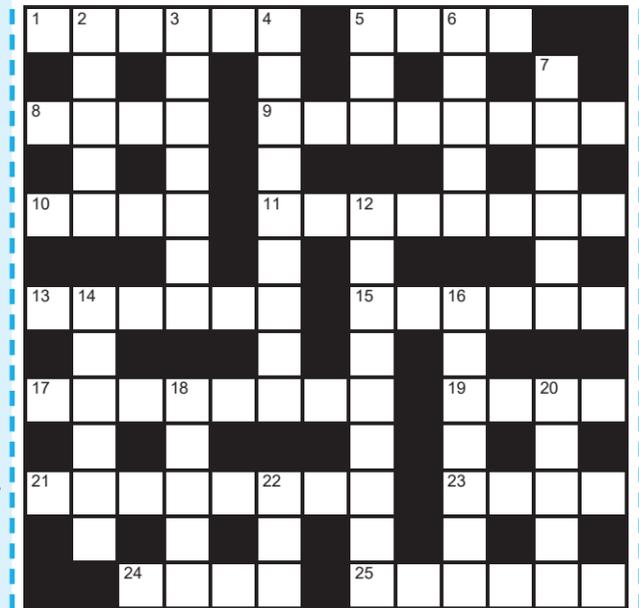
### CRYPTIC

#### ACROSS

- 1 See 5 Down
- 5 One objection about this instrument. (4)
- 8 Tide not suitable to all guinea pigs. (4)
- 9 Regularity is not an odd quality. (8)
- 10 Quiet melody for two. (4)
- 11 Wind festival likely to be empty. (8)
- 13 Jaguar crashed head on into cars by Norwegian coast. (6)
- 15 Encounters energy turning into admiration. (6)
- 17 Wine kept in instrument. (8)
- 19 Letter received from ten with thanks. (4)
- 21 Let our guide be a superhero who took over old railway. (8)
- 23 It's so called by leading members of the unofficial racing fraternity. (4)
- 24 Put tool back in sack. (4)
- 25 Price for release of undisciplined Romans. (6)

#### DOWN

- 2 Nothing came after this Greek character. (5)
- 3 Perhaps Nero backed representative in his city. (7)
- 4 Writer stumped by truncated service. (9)
- 5/1 Ethel overslept, having taken in a late sitcom, perhaps. (3,6)
- 6 Begin to organise a wild night out. (5)
7. "I pushed drugs" admits 16 down's friend. (6)
- 12 Saccharin is nicer in the Newcastle area? On the contrary. (9)
- 14 They say one girl gobbled up another. (6)
- 16 Reported secret meeting with girl, or boy. (7)
- 18 He loves going to the capital with nothing on. (5)
- 20 Trunk excessively loaded with Rupees. (5)
- 22 French word for road test. (3)



FEBRUARY CROSSWORD COMPETITION COMPILED BY NEWBEE

Title: Initials: ..... Surname: .....

Address: .....

Postcode: ..... Tel: .....

E-mail: .....

### JANUARY'S SOLUTIONS

#### ACROSS:

7. Franck
8. Old boy
9. Thaw
10. Jettison
11. Slaloms
13. Stage
15. Atone
16. Screens
18. Frenetic
19. Amen
21. Frosty
22. Eclair

#### DOWN:

1. Arch
2. Snowblindness
3. Ski-jump
4. Aorta
5. Eddie the Eagle
6. Toboggan
12. Literary
14. Icicles
17. Stays
20. Emir

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