

MATURE TIMES

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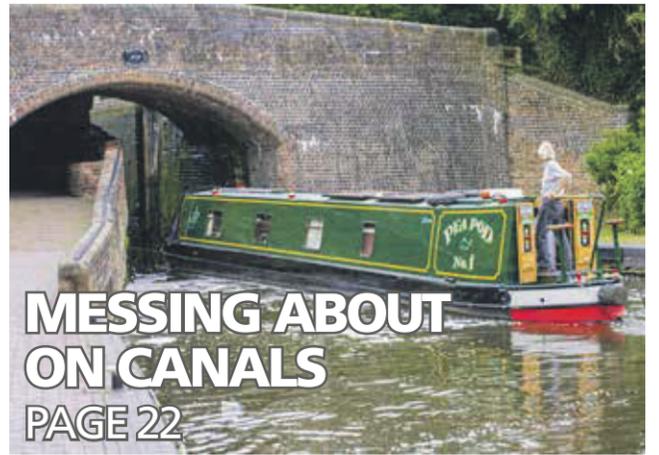
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Ageing – the financial impact

BY ANDREW SILK

IT WILL be no surprise to regular readers of Mature Times that, as a society, we are living longer and as a result the age profile of our population is changing rapidly.

According to a recent report produced by the Centre For Ageing Better called *The State Of Ageing in 2019*, it is anticipated that the number of people aged 65 and over will increase by more than 40% within the next 20 years, and that the number of households

where the oldest person is 85 and over is increasing faster than any other age group.

But is that necessarily good news? Well, that depends on your own position and also how you view later life. Do you embrace later life? Do you have the money to maintain your lifestyle? Do you have a support network of friends and family around you, ensuring that you can continue to live a satisfying and fulfilling life? If you do, then all well and good. But what if you don't?

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COMMENT

The senior moment

by Andrew Silk, Editor

Politicians

IS IT only me that seriously wonders what is going on with our politicians and the ongoing debacle that is Brexit? Forgive me for mentioning that word again, but I'm not going to talk about it, but what I am going to talk about is the abject failure that appears to be our political system and the people that we, the voters, elect to run it.

Being a politician should be about representing your constituency and your constituents, it should not be about self-promotion, self aggrandisement or personal gain. So why can't our politicians seem to understand that concept, find an agreement that allows us to leave the European Union and then ensure that we do. After all, that is what we, as a country, asked them to do after the referendum in 2016.

TV Licences

THE SILENCE from the BBC about the future of free TV licences for over 75s is deafening. Still we have heard nothing after the consultation period that closed on 12th February, and still pensioners that qualify are worried that this valuable exemption will be withdrawn. By the time you read this nearly two months will have passed since the closing date, and to here nothing from the BBC in that period is quite simply unacceptable. Come on BBC – get your act together and tell us what you are going to do.

Pensioners Incomes

IT WAS staggering to see in figures released recently from the Office for National Statistics (ONS) that pensioners' incomes have remained largely static for approaching a decade. After you take into account the effects of inflation, this means that the purchasing power, and therefore standard of living, of your average pensioner has declined over this period.

The figures also go on to show that people that are retiring today are slightly less well off than those that retired in previous years. In other words the level

of income pensioners can expect to receive now and in the future is on the decline. Unfortunately, this can only lead to one thing: increasing levels of pensioner poverty in the years to come. But the effects won't end there.

If the anticipated increase in pensioner poverty materialises, and evidence shows that to be already happening, then you can expect to see an increase in the number of older people seeking help with physical and mental health conditions and personal care. That means a higher burden for the state to bear through increased social and health costs.

Perhaps it's about time the Government looked at the poverty health gap, and the gap between the wealthy and poor pensioners, and put plans in place to tackle the inequality that clearly exists? Surely it's the responsibility of any civilised society to make sure that its citizens are allowed to age well whilst feeling financially secure in their later life.

Spring

BY THE time you read this the clocks will have sprung forward, the evenings will be lighter and the feeling of new growth and a new season will be in the air. You might, dependent on where you live, have lovely bluebells in flower now that the daffodils have just about gone, and you will once again hear the sounds of lawnmowers as gardeners up and down the country start to mow their lawns. You might also hear the curses from those whose mowers, after over wintering, fail to start!

With the onset of spring let me urge you all to try and make the effort to be a bit more active in the warmer weather, to get outside a bit more, to maybe walk or cycle a little further than you would normally do. Like the birds and animals in your garden and in the countryside, enjoy the warmer weather and the fresh air and the increased freedom that it brings. One thing is for sure if you do, your health will be better for it, both physically and mentally. So what are you waiting for?



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NEWS

Declare your care



CARE QUALITY Commission (CQC) is calling for people to speak up about their experiences of care. The campaign *Declare Your Care* is all about encouraging people to provide feedback on their experiences with health and social care services.

New research has shown that almost seven million people in England who have accessed health or social care services in the last five years have had concerns about their care, but never raised them.

Ian Trenholm, Chief Executive at Care Quality Commission (CQC) said: 'We know that when people raise a concern they have a genuine desire to improve the service for themselves and others. We also know that the majority of services really appreciate this feedback and make positive changes, as this new research shows.'

'Hearing from people about their experiences of care is an important part of our inspection work and contributes to driving improvements in standards of care. Everyone can play a part in improving care by directly giving feedback to services, or by sharing information and experiences with us so that we can take action when we find poor care. Sharing your experience also enables us to highlight the many great examples of care we see.'

Here, CQC explains why you should share your experiences of health and social care:

How can I tell if I'm receiving a good standard of care?

Whether you, or a loved one, are visiting the GP, living in a care home or having an operation, everyone should receive safe, compassionate and high-quality care. When inspecting a health or social care service, our inspectors ask five questions: Is it safe? Is it effective? Is it caring? Is it responsive to people's needs? and Is it well-led? You can expect a good service to:

- Make sure you are treated with dignity, kindness and respect and you feel that staff are supportive and caring.
- Give you details of your medical condition and explain it to you in a way that you can understand.
- Inform you of any delays or changes to your treatment and, within reason, make appointments available to you.

- Involve you in decisions about your care and treatment and for staff to spend time talking these through with you.

- If something goes wrong with your care or treatment, you receive an apology and the practice tells you what it will do to improve and stop the same thing happening to other people.

- Listen to your views and use your feedback to improve the way it provides services.

Most people receive good care, which is testament to the hard-working staff across the country, however, there may be a time when you feel you haven't received good care and want to talk to the service about your concerns. It is important to speak up as this can help support services to improve – this is what CQC's #DeclareYourCare campaign has recently found. Two-thirds (66%) of people who have raised their concerns about care in the past five years report their issue was resolved quickly, it helped the service to improve and they were happy with the outcome.

Why is it so important to speak up about my care?

If people with concerns are not raising them, then services are missing out on valuable opportunities to drive up standards. Raising concerns means that you can improve the care you or a loved one are receiving; it will also help to improve the care other people receive. Over half (55%) of people who have raised a concern or complaint about care did so to improve the service for other patients. On top of this, by sharing your feedback with CQC we can use this to help the on-going monitoring of services and inform our inspection activity and to improve standards of care across the country.

What should I do if I'm worried complaining will make the situation worse?

CQC research shows that only half of people in England who had concerns about their care raised them, and half of these have regretted not raising them. It's natural to have worries about how the staff may react, however services should be open to informal feedback – they cannot fix a problem if they do not know about it!

Who should I raise my concerns with?

Concerns should in the first instance be raised directly with the staff involved in giving the care. If you are unable to resolve your issue informally, the service's formal complaints process should deal with your issue in a professional manner. If you reach the end of the complaints process and you are not happy with the organisations final decision, you can contact: The Parliamentary and Health Service Ombudsman (for NHS services) or the Local Government and Social Care Ombudsman (for private or adult social care services).

Will raising my concerns just put more pressure on staff?

Without your feedback issues will continue to arise for both staff and those using services. For two-thirds of people who have raised concerns or complaints, taking this action had a positive impact. In many cases, issues were resolved quickly, or it helped the service to improve, which is a positive outcome for both people and staff.

Sharing your experience also enables us to highlight the many great examples of care we see and help other care providers to improve. **What can I do to support the #DeclareYourCare campaign?** Please remember to let the service and CQC know about your experiences of care and encourage your friends and family to speak up about their experiences too. The more people who share their experiences the better for driving up standards of care – and we can celebrate good and outstanding care! You can share your experience of care at www.cqc.org.uk/eye

Why should I also share concerns with Care Quality Commission?

Experiences shared with CQC allow us to have an even better picture of the health and social care across the country and help inform our on-going monitoring of services inspection activity – what, when, and where CQC will inspect. In fact, over half (54%) of "Share Your Experience" forms submitted to CQC have been used for inspection planning or resulted in direct action taken by CQC inspectors.

CQC do not have legal powers to resolve individual complaints, however in certain cases, they may take action such as liaising with the care service for their response, meeting with the care management team to discuss the specific case, and alert the authorities if a patient is at risk.

Sharing your experience also enables us to highlight the many great examples of care we see and help other care providers to improve.

What can I do to support the #DeclareYourCare campaign?

Please remember to let the service and CQC know about your experiences of care and encourage your friends and family to speak up about their experiences too. The more people who share their experiences the better for driving up standards of care – and we can celebrate good and outstanding care!

You can share your experience of care at www.cqc.org.uk/eye

Technology – it's getting smarter

THERE'S NO doubt that technology has and continues to change all our lives. It advances at such a pace that sometimes it's almost impossible to keep up and people can often feel left behind, especially those who are not confident in using it.

However, we had better get used to it because it's certainly not going to go away. In fact it's only going to have a greater impact on our lives as we get older and as new technologies are introduced. British computer scientist Tim Berners-Lee invented the World Wide Web back in 1990. Who would have believed the impact this invention would have on our world today?

We might not like it, but the advance of technology is unstoppable. It was ever thus, and looking back we see that things never stay the same; they are always evolving and changing and new things invented. Unfortunately, those who don't embrace technology can find that they are increasingly left behind.

So let's have a look at how technology has benefited older people and what we might have to look forward to in the future.

Virtual Assistants

Voice recognition software is technology that enables a device to recognise your voice

and act on your voice commands and are becoming more and more common. In fact it is believed that voice recognition products like Amazon Echo were one of the biggest sellers over the last festive period.

You might not know it, but you are almost certain to have used voice recognition yourself. How many times have you phoned a business and been asked to choose an option from a menu and then say your answer? When you say your choice, it is voice recognition technology that then diverts your call to the appropriate department or person.

However, in the home these products work differently. They allow you to access and operate devices (such as televisions and music players) using speech instead of a remote control. Expect this technology to expand into other areas over the forthcoming years.

Personal alarms

Many people might not like the concept or idea of having to wear a personal alarm or a call button, but the simple fact is that if you are elderly and live alone they can be a lifesaver. As you get older your mobility can start to suffer and you can become more susceptible to falls in the home. By wearing

an alarm you are able to summon help at the push of a button, no matter where in the house you are, without the need to get to a telephone. The technology is very simple and easy to use, and is unobtrusive as well.

Trackers

There are a number of trackers on the market now. Trackers use Global Positioning System (GPS) technology to pinpoint a persons whereabouts. These can be extremely useful devices if you are caring for an elderly relative, especially if they suffer from dementia or they live alone. In essence your family members can synchronise your tracker to their smartphone, their tablet, or their computer to keep "track" of your whereabouts, 24 hours a day. Some see this technology as being intrusive, and to a degree it is, but it does allow people to retain independence in their own home and means that they do not need to have someone with them 24 hours a day.

This type of device has a failsafe function built into it so that if the tracker loses power, is switched off, or is taken off by the wearer, then the next of kin will be notified by way of a phone call. This means that they can quickly investigate to make sure that their loved one is safe and well.

The use of Apps

You will no doubt have heard of Apps but might not know what they are. App is short for "application", which is a computer programme that typically runs on a smartphone or tablet device. The programmes allow you to access services direct without the need to search for them on the Internet.

They are used primarily for accessing favourite websites for news and sports, mobile banking, shopping online, playing games, checking the weather, watching TV or music videos or for checking live train, bus or even flight times.

For older people they can be very helpful in allowing you to stay safe in your home and they can assist you with ordering and making sure that you take medication. Whatever your needs it's likely that there is an app that will assist you.

These are just a few of the ways that technology is changing and is making life better for us all. But as we said at the start of the article, technology changes so fast that in many ways it's almost impossible to keep up with it.

NEWS

Ageing - the financial impact

Continued from page 1

THERE ARE huge inequalities within our ageing population. Many older people do not have the privilege of wealth or a secure private pension, and of course as we get older, our ability to work and earn a living to support ourselves declines; try and get a job after you're 50 and see what prejudice and discrimination you come up against. Your experience and previous track record counts for very little!

It's true that the advances seen over the past 50 years or more in areas such as public health care, nutrition, and medical science and research, have contributed massively to our increased longevity. There's no reason why in a civilised society that these advances shouldn't continue; after all we all have the right to live the best life we can, whether we actually do that of course is another question!

Of course living longer has repercussions, not just for the ageing individuals but on society as a whole, and in particular on the generations to follow.

What do I mean by this?

The simple and most basic impact is financial. An increasing and ageing population puts many different financial pressures on the economy. For example, statistically, older people need more medical assistance

and care, whether by way of medicines, consultations, treatments or personal care, all of which cost money. We all know the demands our NHS and Social Care Services are under and that they are continually short of funding; this situation will only get worse as our population grows and ages.

More older people means more people of state pension age, which means the Government has to fund a larger pot out of its budgets.

Many older people are lucky enough to own their own home and in many cases are living in large homes that they have occupied for many years. We have a housing shortage in the UK, coupled with a shortage of suitable housing for older people who might wish to downsize in later life. The result is that family sized houses are often occupied by older people – either living alone or as a couple – and not released onto the housing market for young families to live in; that's if they could afford to buy them of course, but then that's a different matter entirely!

This also means that many people are sitting on their largest asset with all the implications this could have on their financial position. Encouraging people to downsize can free up cash that can be spent on financing their future lifestyle needs.



But what if you don't own your home or are poor?

Statistics show that there are currently some 11.9 million people living in the UK aged 65 and over, of which some 3.2 million are aged 80 and over. Of those a startling 16%, that's 1.9 million people, live in what is defined as relative poverty. Included in this group are, some 1.1 million people who are living in severe poverty (defined as having an income of less than 50% of the median income in the country).

If you are a single woman, from an ethnic background or over the age of 80 then you are more likely to live in poverty in later life. The report shows that 14% of white people aged 65 and over find themselves in this situation, but if you are Asian or Asian British this figure rises to 29% and if you are Black or Black British it rises further to a high of 33%; whilst none of these figures are acceptable the racial disparity is clear and telling.

Loneliness

An often quoted misnomer is that with age comes "loneliness". The perception is that many people that live on their own in later life are lonely but loneliness is not a condition that is predicated on age. In 2017 18.8% of 25 to 34 year olds reported feeling lonely often or all of the time, compared to just 5% of 50 to 64 year olds, and 3% of those aged 65 and over.

The perceptions

You won't be surprised to read that our experiences and perceptions of ageing depend on our own individual social status and position. If you have money, then retirement and living longer is something to be embraced and enjoyed. But if you are poor then you are more likely to have a negative view of ageing. The lack of money will almost certainly prevent you from doing the things that you would want to do, and will almost certainly have other impacts – most noticeably on your health and wellbeing, both mental and physical.

What's the future?

Within 20 years it is predicted that one in four of the UK population will be aged 65 and over and that's a frightening statistic. What does this mean? Well it means that the pressures and problems highlighted earlier will only increase, that the money and services required to support our ageing population will be in even greater demand than they are now, and that the burden that society faces will only grow.

To read more about The State of Ageing in 2019 or to download a copy go to www.ageing-better.org.uk/state-of-ageing or call 020 3829 0113.

NEWS

Don't panic! Your local pharmacy has a Brexit plan agreed for you

BREXIT IS now the talking point it's impossible to avoid. Its impact on groceries, travel, NHS staff shortages and British-Irish border plans form part of the endless daily chatter and news programmes.

The potential for the impact on the availability of medicines has been in the spotlight, causing a lot of worry and concern. Here Ade Williams, Lead Pharmacist at Bedminster Pharmacy in Bristol, Pharmacist of the Year 2018, and the Royal Pharmaceutical Society's Patient Champion, tells MT why there's no need to panic:

"The availability of medicines after Brexit is causing many patients concern. Will my medications be available after Brexit? Should I get an extra prescription to allow me to stockpile? Do I need to keep my expired medicines in case of any future shortages? Will I have access to refrigerated insulin after Brexit? All these are daily queries our patients ask the pharmacy team about. We can understand why people are worried: rumors of shortages and fake stories shared via social media feed a frenzy of panic.

"Medicines do go out of stock from time to time – manufacturing process issues and problems sourcing raw materials are usually the cause. Community pharmacies working with prescribers, like GPs and hospital consultants, already work together to resolve these sorts of problems without the patient often ever being aware.



created by any part of it stockpiling and over-ordering. UK medicine suppliers are holding extra stock ready to send out if required. While it is understandable that patients may be tempted to over-order and stockpile their own supply, this would not be helpful or appropriate: it would only add pressure on the availability of medicines for patients elsewhere.

Experienced

'Many are concerned that things may fall apart, but remember that your Community Pharmacy teams are very experienced at sourcing medications using different suppliers and manufacturers. We also have local plans to help us communicate across the NHS and work with each other. The Government has it in plan to give special powers to pharmacist to recommend and

supply the best alternative medication without compromising care, should the need arise. This makes use of our expertise as the most experienced and qualified experts on appropriate and safe use of medicines. Many pharmacists are already independent prescribers so this is not such a big step. Do please remove any expired medications from your home and return to your local pharmacy for safe disposal.

'Pharmacies are committed to making sure none of our patients become a Brexit victim. Never doubt our commitment to take care of you.'

If you at all concerned about your medication, please discuss with your local community pharmacist or your GP.

The Government has already instructed all pharmacies on the best ways to help manage stock and availability. The NHS collectively is working to make sure no additional pressure is

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COMMENT

Women are bearing brunt of the Government's inaction on social care

IN THE March budget of 2017 the Government pledged to issue a Green Paper on social care, saying that the proposals would "ensure that the care and support system is sustainable in the long term". The Government said that the green paper would also cover the integration of health and other services, carers, workforce, and technological developments. Two years later, we are still waiting!

Despite the almost universal agreement of the urgent need for reforms and adequate funding, there have been numerous delays. In 2018 Jeremy Hunt – the former Health Secretary – delayed the green paper, ostensibly to ensure it was tied in with the publication of the NHS 10-Year Plan. The plan was eventually issued at the beginning of the year but the social care green paper was notable by its absence. Many health and social care experts, providers and charities were critical of this omission.

The current Health Secretary Matt Hancock has promised to publish the green paper before the end of the current financial year on 5th April. To date, there is no sign that publication is imminent, despite the need becoming ever more critical.

Age UK has been campaigning hard for publication. In their report *Breaking Point: The social care burden on women*, published last month, the charity sets out the enormous challenges facing many women who are carers, and state that women are generally paying the highest price for the Government's continued inaction on social care.

The hardest hit are "sandwich carers"; those who are caring for under 16 year olds as well as a parent or elderly relative with care needs. The overwhelming majority (68%) are women and they face horrible choices in trying to juggle their caring commitments with working, or giving up work and sacrificing their own financial interests as a result.

The report shows how women are going above and beyond to care for loved ones because good, reliable social care support simply isn't there for them. This is no small problem and the report's new analysis finds:

- There are 1.25 million (850,743) "sandwich carers" in the UK. The majority of whom are women.
- "Sandwich carers' ages" range from 20s to 60s, with more than a third (35%) of all sandwich carers being aged 35-44.
- Three quarters (73%) of sandwich carers provide under 10 hours of caring a week and one in fourteen (7%) provide over 35 hours per week – that's a staggering 88,391 sandwich carers.
- Eight out of ten (84%) sandwich carers providing over 35 hours per week are women – that's 74,399 women providing more than 35 hours a week of care to loved ones whilst also raising a family.
- The oldest sandwich carers (55-64) provide the most care the most, with three in ten (29%) of this age group providing more than 20 hours of caring a week.
- In total, three quarters (78%) of sandwich carers are in paid work, and even among sandwich carers providing 35 or more hours of care a week half (49%) are working.

Caroline Abrahams, Charity Director at Age UK said: 'Our new analysis shows there are over a million "sandwich carers", almost all of whom are women, and they are one of the groups hit hardest by the lack of good care and support.

"Given the intense pressure on them it's amazing that more don't experience a break down, but there's no doubt many are coping with much more than it is reasonable to expect. Most carers care willingly but they need more help than they receive,

plus the chance for regular breaks.

'The Green Paper has been delayed five times now – it's beyond a joke. The cost of delay is very real and is falling on millions of disabled and older people who are going without the support they need, and on their carers like those in our report, who are doing everything one could possibly ask and more, and risking their health, wellbeing and financial security as a result.

'We need a definite date for publication of the Green Paper and strong cross Government support for social care reform – including money from the Treasury to pay for it.'

Helen Walker, Chief Executive of Carers UK, said: 'With our crumbling social care system additional stress is being placed on carers around the country who are trying to juggle children, work and older relatives. They are time-poor and under huge pressure, with many reporting symptoms of mental ill-health.

'It is vital that the Government delivers high quality and affordable care services which support older and disabled people, giving sandwich carers the ability to better manage work and caring responsibilities. They must also receive the practical and financial support to care so they don't have to put their own lives on hold.'

Despite the current political distractions, we can only hope that the publication of the Green Paper on Social Care is imminent. Watch this space.

You can contact the AGE UK free advice line on 0800 055 6112, lines are open every day between 8am-7pm, or visit www.ageuk.org.uk

If you are a carer and would like some advice, you can contact Carers UK telephone helpline on 0808 808 7777, lines are open Mondays and Tuesday between 10am and 4pm or visit: www.carersuk.org

An End to Getting Frustrated with your Smartphone Finally discover how to get it to do what you want, easily (and find out what else you can do with it, too)

At last, using your smartphone can be easy, simple and stress-free. Find out how...

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

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

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

Do the manufacturers do it on purpose?

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

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

Whether you have similar problems or

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

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

Plain English... and that's not all

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

What's covered?

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

- The basics of controlling it - swiping tapping, opening apps & so on.
- How to use it as a sat-nav... in the car or even on foot.
- Send emails from your phone.
- Most phones have a good camera so you can take photos: here's how to use it properly (and for videos).
- Share photos with friends around the world - quickly and easily.
- See updates, photos and video clips from friends and family - as soon as

they "post" them.

- Instant messaging & how to use it.
- Make it easier to read the screen.

- Video phone calls - a great way to get up with family who live a long way away

- Browse the web at home or out and about.

- Choosing and downloading apps.

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

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

What one reader had to say:

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

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

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

Only half the story

That's only half the story but I don't have room to explain here. 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 free gift - no room to explain that here either.

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LIFESTYLE

How times change!

Have you heard or are you familiar with the "inflation basket?" If you haven't heard of this, then let me enlighten you.

THE "INFLATION BASKET" is a basket of goods relating to a fixed set of consumer products and services. The value of the products and services contained within the "basket" are then calculated on an annual basis, and the "increase" or "decrease" in the value is then used to help calculate the price inflation or deflation that has been seen in that particular period. This then produces what is known as the Consumer Price Index which the Bank of England uses to calculate inflation.

You'll be glad to know that that's the boring bit out of the way. In the UK the basket of goods is made up of over 700 separate items, and what's included is reviewed on an annual basis. Some products and services are removed whilst others are added, the aim being to reflect the changing nature of our lives and to make sure the products and services included are as representative as they can be of modern life.

Spending patterns

The contents of the "basket" are selected from across the whole economy to best reflect the spending patterns of us all. Not surprisingly, items that represent housing and household services make up the largest part of the "basket", along with transport, recreation and culture. Items largely provided by the state, such as health and education, have a relatively low representation.

The figures are calculated by the Office for National Statistics (ONS) who have just announced what products have been added to the "basket" and which ones have been removed. These make interesting reading, as do the reasons behind why the changes

have been made.

Some of those being added to the mix include popcorn, peanut butter, baking trays and roasting tins, smart speakers, flavoured teas, electric toothbrushes, adult hats and caps and dog treats. Meanwhile, some of the items that have been removed include three piece suites, hi-fi, washing powder, crockery sets, and envelopes.

As we all know, technology is making a bigger and bigger impact on everyday life, which is why smart speakers appear for the first time. This is reflected in the fact that these gadgets were one of the "must have" gifts over the last festive season, and so they have replaced the traditional hi-fi in the "basket". Sadly, technology also appears to have done for the good old envelope as well, people just don't write letters very often anymore. Letters have been superseded by texts and e-mails as the main forms of communication among young, and perhaps not so young, members of society!

Unexpected items

The inclusion of baking trays and roasting tins is driven by the popularity of shows like *The Great British Bake Off* and the many other cookery programmes that bombard our TV screens on a regular basis; programmes that are credited with an upsurge in our desire to bake and make at home.

And apparently we are all turning to hats, not traditionally to keep our heads warm across the chilly winter months, but more as a fashion accessory. Or perhaps we wear them more as we take our dogs for a walk and then reward our four legged friends with a treat on our return, hence dog treats appearing in the list this year.

Commenting on this year's basket of goods, senior ONS statistician Philip Gooding said:



"We want to reflect modern spending habits, and the alterations we have made highlight shifting consumer behaviour, whether that is in technology, the home, or the way we communicate with one another. It is important to remember that we change a small percentage of the overall "basket". This year we've added 16 items, removed 10 and modified 16, while leaving 688 unchanged."

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Will you leave the gift of a Marie Curie Nurse like Lynne in your Will?

with love

If you've lost a loved one to terminal illness, you will know how important it is for people to spend their last days at home, surrounded by the people they love and the things they treasure.

That's why I believe that a gift left to Marie Curie in your Will, is a gift given with love.

I have been a Marie Curie Nurse for 13 years. There have been some sad moments, of course, but lots of laughter too. And I've met so many wonderful characters.

What I know is that at the end of their lives, most people would choose to spend their last days in the familiar surroundings of their own home. It's what their families

want too. But for a family member, caring for someone you love night and day is a huge emotional and physical challenge.

I always remember one gentleman I cared for. His wife didn't want to leave his bedside for a moment but she was completely exhausted. I took over her husband's care and spoke to her gently to ease her fears.

Before I left, she turned to me to say: 'his last wish is to stay at home and I was scared I couldn't cope. Then you arrived. You gave me strength and you gave him peace. I can't thank you enough.'

When I thought about it later, it's not only me she was thanking. It was also all the people who leave a gift in their

Will to support Marie Curie Nurses like me. I think their decision is an incredible demonstration of kindness and generosity.

With the UK's ageing population, gifts left in people's Wills could also help Marie Curie Nurses like me to be there to care for everyone who needs us, far into the future. And when I go on my shift, I take strength from knowing that people believe in me and the work I do.

With a gift in your Will you'll support a Marie Curie Nurse like me to provide compassionate care to someone when they need it most.

That's why I hope you'll leave a legacy of loving care by remembering Marie Curie in your Will. I know that it's a gift given with love.

Find out how you can support a Marie Curie Nurse with a gift in your Will

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Care and support through terminal illness



FINANCE

Cashless society – is it really a possibility?

MANY OF you will recall the article that we published in the March edition of *Mature Times* about “the calls to protect access to cash for all”, which reported on the alarming closures of cashpoints that have been seen around the country over recent years.

You will also be familiar with the ongoing bank branch closure programmes being undertaken by many banks in an attempt to reduce costs, further restricting the ability for some people to undertake basic cash and financial transactions.

March saw the publication of a new report, *The Access to Cash Review*, which makes alarming reading for those people who rely heavily on cash to get through their day-to-day lives. The report states that more than 8 million UK adults (that's some 17% of the population) would struggle to cope in a cashless society and that the country's “cash infrastructure”, which costs around £5 billion a year to run, is coming under increasing strain.

The report concludes that digital payments don't yet work for everybody and it makes the following recommendations:

- The Government, banks and regulators must act to ensure that cash remains a viable option for people for as long as they need it;
- That an action plan needs to be published to avoid sleepwalking into a cashless society which would leave millions behind;
- That a “Guarantee to Cash Access” for all is put in place, including for those in remote and rural areas;

- That the cash system is on the verge of collapse with cash machine and bank branch closures being just the “tip of the iceberg”;
- That those providing essential services are required to continue to allow consumers to pay by cash;
- And that it is time to see cash as a core part of the UK's infrastructure and not just as a commercial issue.

The steep decline in the usage in cash can be seen in the figures with cash transactions now making up just three out of every 10 transactions, that's a steep 50% decline from the six out of 10 seen just a decade ago.

At the current rate of decline the report predicts that this could fall even further to a low of around one in ten transactions across the next 15 years. This decline in cash usage is driven by the introduction of debit cards, and in particular the use of contactless payments, with 2017 seeing the number of cash transactions overtaken by debit card usage for the first ever time, a trend that is only likely to accelerate in the years to come.

It's not as if the report doesn't have gravitas either. It is authored and headed up by Natalie Ceeney, a former financial services ombudsman who is quoted as saying:

“There are worrying signs that our cash system is falling apart. ATM and bank branch closures are just the tip of the iceberg, underneath there is a huge infrastructure that is becoming increasingly unviable as cash use declines. In Sweden, they were



repeatedly warned to plan now because once infrastructure had gone, putting it back was close to impossible. If we sleepwalk into a cashless society, millions will be left behind. We need to guarantee people's right to access cash and ensure that they can still spend it.

“If we want to protect cash, we need to innovate, not preserve the past in aspic. Why can't we get cash at local shops, through cashback, as well as at ATMs? Why can't we support small businesses by letting them deposit their cash in lockers or smart ATMs rather than face the security risks and costs of a weekly trip to their bank branch? There is huge scope for innovation, not just in digital payments but also in cash.

“We need leadership of this critical issue from our regulators and government, but success will rely on banks continuing to properly support their customers who rely on cash.”

The review gathered evidence from more than 120 organisations from across the leisure, retail, financial, charity and business sectors. It also travelled the country, taking evidence from thousands of people to understand the current needs of consumers and groups across the UK.

The decline of cash is also predicted to affect the viability of rural communities: where broadband and mobile connectivity is poor, and where the local cash infrastructure is reducing. In particular, some of the effects include:

- A 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 is known to give independence for those in a difficult or abusive relationship;
- The poor are paying more – they are denied access to goods and services that can be bought online or via direct debits, or even given reduced access to the high street as shops and cafes go cashless.

The panel will meet again in September to discuss the impact of the Review and to assess whether further action is necessary.

Over three-fifths of UK adults are in debt

And 29% of people do not feel in control of their debt whilst almost half of people are worried about how Brexit will affect their finances.

THESE ARE the recent findings from a survey conducted by comparison website Know Your Money aimed at uncovering people's attitudes towards debt and how they are managing it.

The survey found that some 62% of Britons have some form of debt with the most common types of debt being credit cards and mortgages. Meanwhile, amongst younger people student loans also play a significant part.

Of the people who have some form of debt these were the key findings:

- 29% said they do not feel in control of their debt and have no clear plan of how or when they can pay it off. Of this figure some 33% of people admitted to buying goods on their credit card without first thinking about how they will pay for it.
- Debt has an impact on people's health with some 24% of people admitting

that they lose sleep over their debt.

- But there's also still a stigma that applies to debt with some 41% saying that they do not feel comfortable talking to friends and family about their debts.
- And the lack of a financial safety net for many is highlighted by the findings with a staggering 67% of people having no money in savings to help pay off urgent debts with men (73%) being more likely than women (62%) to lack a financial safety net.
- And to the dreaded “B” word – some 48% of people admitted that they are worried about the impact that Brexit would have on their personal finances.

John Ellmore, Director of Know Your Money commented: ‘Despite the negative connotations that sometimes surround it, debt should not be frowned upon. If handled responsibly, debt is a valuable financial instrument that can help enable life's purchases.

‘However, this research demonstrates that there are millions of people across the UK who are taking on debt without a plan of how to repay it, which is unadvisable. It's vital consumers manage their finances properly – this will help them sleep easier at night and avoid serious financial repercussions further down the line.’

What to do if you find yourself in debt

Debt, for many people is a fact of life, it's something that can't be ignored but it's not something to be ashamed about.

RATHER THAN adopt a “bury your head in the sand approach” as many people choose to do, the best way to deal with debt, especially if it's getting out of hand, is to seek help. There's one thing for sure, debt won't go away.

Where do I get advice from?

There are many people out there that offer advice on what to do if you are in debt, but be careful, not all of them are free.

A good place to turn to for help is the charity Step Change who provide free advice either over the telephone or online and in 2017 (the last year for which figures were published) they helped over 620,000 people with their debt problems.

What they do

Their sole approach is to work with you to solve your debt problems. The first thing they will do is assess your current situation. Some of the things they will look to do include:-

- treat everything you say in confidence.
- give advice about better ways of managing your money.
- never judge you or make you feel bad about your situation.
- suggest ways of dealing with debts that you might not know about.
- always be happy to talk to you, however small or big your problem is.
- check you have applied for all the benefits and entitlements available to you.

Once they have assessed your situation they will then look to formulate a plan to allow you to manage your debts going forward.

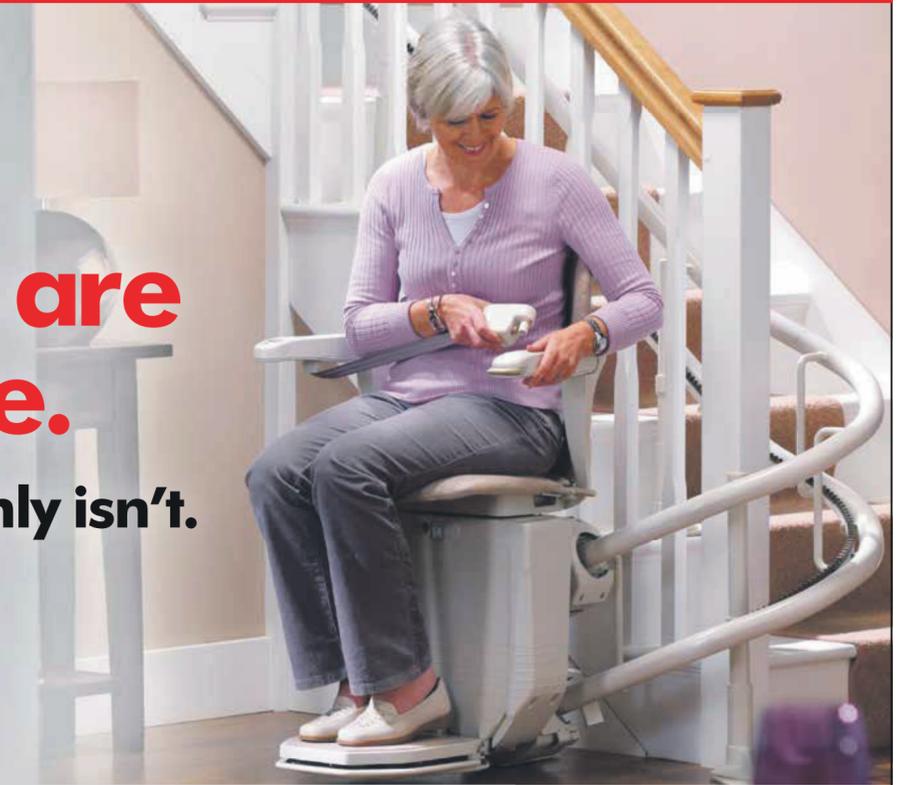
If it appears that you have the means to repay your debts over a reasonable period of time then, with the agreement of the people that you owe money to, they will look to negotiate what is called a repayment plan.

This will allow you to gradually pay off your debts. However, if the position is so bad that it's unlikely that you would be able to repay them then they will look at alternative options for you.

If you are worried about debt, or need help then Step Change can be contacted on 0800 138 1111 or visit their website, www.stepchange.org.

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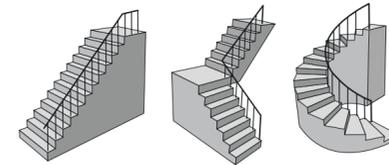
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CHARITIES

How to give safely to charities

Giving to charity is a longstanding and important tradition, and we Brits are always generous in our support of worthy causes.

ALTHOUGH THE number of charity scams is small compared to how much is donated safely, the charity sector generates an annual income of nearly £75 billion, making it an attractive target for criminals.

The Charity Commission has recently issued guidance on how you can make sure that when you give to charity, your donations reach the right causes. The commission want to make sure that the public are aware of the correct steps to follow when supporting and donating to charity, so that all donations go to the intended beneficiaries.

Checking the charity

By making simple checks part of the routine of donating, such as checking the charity register, we can all become smarter and more conscious donors, and help promote public trust in the sector as a whole.

The commission's latest safer giving campaign aims to help you continue giving safely to registered charities. Below is their key advice for safer giving:

- Check the charity's name and registration number. You can do this by visiting www.gov.uk/checkcharity. Most charities with an annual income of £5,000 or more must be registered. Never donate to a charity you know nothing about.

- Be careful when responding to emails or clicking on links within them. Make sure the charity is genuine before responding and before giving any of your financial details. Make sure you protect your privacy.
- When giving to charity collectors on the high street, make sure they are wearing a proper ID badge and that any collection tin is sealed and undamaged. If you are in any doubt, ask the collector for more information.
- Contact the charity that you're seeking to donate to or work with to find out more about how they use the donations.
- Many of us receive collection bags for clothing and household goods through our letterboxes. Carefully check the details on the bags to make sure they are from a genuine charity
- Check whether fundraising materials (such as leaflets, flyers or posters) are genuine. All such materials should feature the charity's name, registered number and a landline contact number. You can then check these contact details on the register at www.gov.uk/checkcharity
- Never feel under pressure to make a donation immediately. If you're in any doubt, don't donate.



- Use the same level of caution every time you support or donate to a charity.

Reporting suspicious activity

If after making your checks you are concerned that something isn't right, you should report your concerns.

If you think that a collection or appeal is not legitimate, then you should report it to the police.

You can also complain about a suspicious charity to the Charity Commission using their website: www.gov.uk/complain-about-charity and to the Fundraising Regulator at

www.fundraisingregulator.org.uk

If you think a collection is fraudulent, then you should again report it to the police and to Action Fraud through their website www.actionfraud.police.uk or call them on 0300 123 2040.

If you think a collector does not have a licence, then you should report this to the relevant Local Authority Licensing Team (or the Metropolitan Police if in Greater London) and report it to Action Fraud through their website www.actionfraud.police.uk or call them on 0300 123 2040.

MOBILITY

The Blue Badge Scheme

THE BLUE Badge scheme provides those who are eligible for the scheme with a badge to display in the window screen of a car or vehicle that they are travelling in to enable them to park closer to their ultimate destination.

What many people may not realise is that if you hold a blue badge you don't have to drive the vehicle you are travelling in; you can use the badge as a passenger. Blue badges are intended for on-street parking only and are not necessarily valid for use in car parks. If you are looking to park your car in a car park always check the rules of the car park; some will allow blue badge holders to park for free but some will not.

The badge will allow you to park for free in disabled parking bays, at parking meters and in on-street pay and display bays. It may also allow you to park on some single or double yellow lines for up to three hours, unless there is a "no loading" restriction. If you park on yellow lines you must display the time you parked the vehicle clearly in the windscreen using the clock that comes with the badge.

Who is eligible?

There are certain criteria that are taken into consideration when you apply for a blue badge. You will qualify for a blue badge if you:

- receive the higher rate of the mobility component of Disability Living Allowance (DLA);
- receive a Personal Independence Payment (PIP) and scored eight points or more in the "moving around" part of the assessment;
- are registered blind or severely sight impaired;



Who can use it?

A blue badge is for the use and benefit of the person to whom it has been awarded and only that person. It must only be used if you are travelling in the vehicle as a driver or passenger, or if someone is collecting you or dropping you off and needs to park at the place where you are being collected or dropped.

You should not allow other people to use the badge to do something on your behalf, such as shopping or collecting something for you and you should never give the badge to friends or family to allow them to park for free, even if they are visiting you. It is a criminal offence to misuse a blue badge.

How do I apply?

The blue badge scheme is administered by your local authority and you should make your application direct to them. When applying you will generally need the following:

- the details of your current Blue Badge (if you have one);
- a digital or signed photo;
- your National Insurance number;
- proof of identification, such as a birth or marriage certificate, passport, ID card or driving licence;
- proof of your address, for example a Council Tax bill or a utility bill from the last three months;
- the decision letter from the Department for Work and Pensions confirming your eligibility (if you have one).

For more information on blue badges and the eligibility criteria visit www.gov.uk/get-blue-badge.

Expansion of budgets for personalised health and care support announced

THE GOVERNMENT has announced plans to give personal health budgets to up to 200,000 people by 2024.

A Personal Health Budget (PHB) is an amount of money to support those with identified health and wellbeing needs. They are planned and agreed between the individual and their local NHS team, and the aim is to give people greater choice, flexibility and control over their health and care support. They have also been shown to join up health and social care services in local areas, and to help reduce pressure on emergency care. Currently over 40,000 people have a PHB.

Healthcare support

The Government has announced that wheelchair users and people who access aftercare services under the Mental Health Act will soon have a right to a PHB. Their health care and support could include:

- specially adapted wheelchairs designed to maximise independence.
 - a choice of personal assistants who can be specially trained to meet the individual's needs.
 - technology, equipment or even an assistance dog to reduce the need for support from a carer.
- As well as extending the legal right to wheelchair users and people who access aftercare services under the Mental Health Act, the government will look to give PHBs to:
- people with on-going mental health needs.
 - veterans.
 - autistic people.
 - people with learning disabilities.
 - people receiving adult social care support.



Last year the Department of Health and Social Care and NHS England consulted on extending the right to a personal health budget. Nearly 9 out of 10 respondents supported the proposals.

Increasing access to personal health budgets is part of the NHS Long Term Plan, which aims to extend personalised care

to 2.5 million people by 2024. This will partly be achieved through PHBs and social prescribing, which is when people are referred by their GPs to local community or voluntary activities.

Joined up services

Minister for Care Caroline Dinenage said: 'I've seen first-hand how personal health budgets can give people a new lease of life, granting them the ability to enjoy their lives to the full. These budgets help to join up health and social care services, improving people's experiences and outcomes whilst ensuring value for money for taxpayers.'

'We are therefore extending access so many more people can benefit, a key part of our NHS Long Term Plan which will see personalised care become the norm for millions more.'

James Sanderson, NHS England Director of Personalised Care, said: 'The NHS Long Term Plan will see more than 2.5 million patients benefit from measures like personal health budgets and social prescribing, which mean people have more choice and control over their health, wellbeing and treatment.'

'Dealing with long-term health problems means moving away from a one-size-fits-all approach, and towards more tailored care, with 1,000 social prescribing workers in GP surgeries, closer working with voluntary groups and most importantly asking patients what support they need to live independently and well.'

If you have more questions or would like more information on PHBs you can speak to your GP, visit the Department of Health website: www.dh.gov.uk/personalhealthbudgets or write to the PHB Team at The Department of Health, 162 Richmond House, 79 Whitehall, London SW1A 2NS.

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VOLUNTEERING

Volunteering at any age can be fun!

THIS IS the story of Mike, and how he helps national children's charity, Over The Wall, by volunteering at their summer camps for seriously ill children. Founded in 1999 by Hollywood legend, Paul Newman, the charity provides free residential camps for children but is reliant on volunteers like Mike to make sure each and every camp runs smoothly.

Mike's story

Since retiring, 65-year-old Paediatrician, Mike Miller has volunteered at many of Over The Wall's camps. He had heard of the charity through his work then met a member of the volunteer recruitment team in 2013 at a regional paediatric meeting. The mixture of emotional support and physical activities were inspiring. Thinking of the future, being an active helper at camp seemed like fun and would allow Mike to continue to contribute to children's care.

'I remember thinking camp sounded fantastic,' says Mike, 'so I asked one of the Over The Wall nurses, "am I too old to volunteer?" To which she replied, "of course not - providing you are relatively fit, can interact with children and you enjoy having fun - you'll love it!'

'And of course, I did.'

After his first experience of a week-long health camp in 2015, Mike signed up the following year for two more camps. This year he has registered to volunteer at three - Midlands Health Challenge Camp, South Family Camp and a Children's Heart Fund Surgery Camp.

'There is a great deal of positive energy at camp, and you have a constant feeling that you are doing something so valuable, which is why

I find myself volunteering more and more each year.' Adds Mike. 'Volunteering with Over The Wall also works very well with retired life. For example, I have volunteered for other charities in the past, and often they require long term commitments, and so you find yourself signing up for regular days, but with Over The Wall it's a short burst of time, so you volunteer for just a few days then camp ends.'

Being at camp as an older person

'Being an older volunteer actually works very well for me. I feel I'm able to bring my life experiences to this role, and it's also important the children have contact with people from various backgrounds,' says Mike.

'Also, at camp, everyone looks after each other which is what makes it so special. So, if my knees start creaking, people are sympathetic. If there are certain activities that are more physical than others, there are always other options. For example, there may be campers that have mobility or strength issues and therefore they're unable to participate in the more physical activities. These children need to be supported too. The volunteers must mirror the campers needs and therefore it is easy to fit in. I often help with art and crafts - which I'm hopeless at! However, I once built a clay Stonehenge model with a camper and we were both very proud of it. It's all about getting stuck in and not worrying too much.'

The magic of camp

'For me, camp is about feeling young again,' says Mike. 'It allows you to see the world through

new eyes, which really is quite something. Everyone looks after each other and because of that, anything becomes possible.

'I always remember being in Sainsbury's on a dreary Monday morning, straight after volunteering at camp. It was all very quiet and gloomy. I had this huge urge to start singing Over The Wall camp songs to cheer everyone up! I wanted to make everyone smile by bringing the camp spirit to everyone around me, but I didn't quite have the courage!

'I volunteer at camp because it feels like anything's possible. You lose your inhibitions and feel young again. Seeing children with serious illnesses overcome their health challenges and have fun, is a very inspiring thing to witness. Seeing how they cope and actually helping them to be as independent as they can be, feels like a gift.'

To find out more about how you can help go to www.otw.org.uk/ or call 02392 477110.



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POT POURRI

ADVERTISING FEATURE

Wellbeing - are you in on the secret?

DO YOU cross your legs when you sneeze? You're not alone.

For one woman in every three, a laugh can be awkward, a cough causes anxiety and a golf swing can lead to disaster. We're living with a common, but not commonly talked-about, secret – we experience little bladder accidents, often brought on by motherhood, menopause, medications or general loss of muscle strength due to ageing.

What's less commonly known is that one in every ten men will have similar issues, often related to prostate cancer, diabetes, obesity or just getting older.

For both men and women, these little leaks can affect confidence, sometimes to the extent that we stop doing things we love, like gardening, going to the movies or travel.

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Originally created to help keep extreme athletes dry during long workouts, this fabric is breathable, hypoallergenic and plastic-free, which makes Confitex underwear better for your skin, better for the environment and, being reusable, much better for your wallet than pads or liners.

Confitex underwear is available in a variety of styles for men and women and can be ordered discreetly online for delivery to your door in plain packaging. To see what it looks like and to find out more, visit confitex.co.uk

Tales from the bookshelf

WHEN WE think of the works of Alexander McCall Smith many of us immediately think of the brilliant *Number One Ladies Detective Agency* series of books. But his canon is a large one, and one of his most popular characters is Isabel Dalhousie, the philanthropic editor of the *Review of Applied Ethics*, an insatiably curious philosopher and part time detective.

A *Distant View of Everything* is a thoroughly engaging story full of misunderstandings, secrets and matchmaking. Isabel and husband Jamie have a new baby, Magnus; a new brother for Charlie and a bundle of joy for the happy parents. Grace, their forthright and devoted house keeper, is delighted to have a new baby to look after, unlike soon-to-be-four Charlie, who sees Magnus as a bit of an inconvenient threat.

Leaving Magnus to Grace's care, Isabel returns to help out at her niece Cat's deli and bumps into an old school acquaintance, Bea Shandon. Bea is well off, socially aware and a self-proclaimed matchmaker and has recently introduced a wealthy female friend to a handsome doctor. Now she is having second thoughts; is the good doctor all he appears to be?

Isobel investigates the doctor's past and it's not long before she's uncovered some secrets, hidden agendas and surprising truths. At the same time, doubts and worries

invade Isobel's domestic life. Isobel's capacity for empathy and understanding, her intelligence and quick wit, help her to get to the truth of Bea's problem and to resolve her own issues. In the end, Isobel has to admit that even she is not immune to misunderstandings.

A joy from the first page to the last. Alexander McCall Smith treats us to the delights and charm of the genteel side of Edinburgh life. A delightful read.



Looking back at ... tying the knot

THE LONGER days, spring weather and Easter all combine to make this a popular time of year to get married. Weddings have become a huge industry over the last 25 years and today sweethearts looking to tie the knot have a potential high cost event to organise.

In July last year Bridebook.co.uk's National Wedding Survey stated that the average cost of getting married in the UK had risen to a staggering £33,355 – an increase of £3,365 (12%) on the 2017 figure.

The venue, brides and bridesmaids dresses, the honeymoon and rings are usually the

most expensive items but electing to have fancy designer table wear and elaborate floral displays to rival those of a Royal wedding, all add to the costs.

When weddings were not such a grande affaire

Weddings haven't always been such lavish affairs and today's costs are a far cry from those we incurred in the not-so-distant past. For most ordinary working people weddings had a very limited budget.

Mabel and Fred married in 1933 at the local church but instead of the usual traditional wedding dress, Mabel opted for a two-piece costume (a dress and jacket) that she could wear again. A nifty cloche hat topped off the outfit. Fred donned his best suit and a trilby hat – if nothing else, it was distinctive! Friends and family gathered at the church and then went to a room at the local pub for light refreshments and a few drinks in the lounge bar.

Weddings held during and after World War II were organised against the backdrop of the deprivations of war and the rationing of food, flowers and fabrics.

When Eva and Harold married in 1947, Eva considered herself lucky to have been able to source the material to make her wedding dress and her going away suit. The bridesmaids' dresses were pre-owned (to use today's common parlance). Food coupons were saved up in the months before the wedding to buy the ingredients for the wedding cake. Eva's huge bouquet may have almost reached the



Dorothy and Ken, who married in 1959

floor but it only contained 12 red carnations; the rest was just fern and garden greenery. Harold and Eva had a honeymoon touring Devon in Harold's car.

Something borrowed

In 1959 Dorothy and Ken's wedding wasn't that much different. Dorothy borrowed her sister's wedding dress and made the four bridesmaids dresses on her treadle sewing machine in the sitting room. On the morning of the wedding, Dorothy and her sisters put their hair in rollers and went up to the Methodist hall to prepare the wedding breakfast (ham salad and trifle), before putting on their finery. Cutlery was borrowed from friends and neighbours who tied coloured cotton on the handles to identify which pieces were theirs.

The only alcohol allowed in the Methodist hall was a glass of sherry for the toast. They entertained themselves by playing good

old family games like spin the plate. After a short break in the afternoon, the guests reassembled in the local pub for a few drinks and a singsong around the piano. A long way from the disco and live bands of today's celebrations!

Sixty years on and Dorothy and Ken still have the record of their wedding expenditure: the hire of the hall was £2 2s; food for the wedding breakfast was £7; the photographs £6 15s; the cars £5; and church fees were £3 5s. Their honeymoon was spent at their first home, decorating.

Gifts for all three couples were largely practical items they'd need for setting up their first home together; no wedding lists at high end department stores.

Although these weddings may have been subject to limited budgets they were happy and memorable occasions, surrounded by family and friends. What more could you ask for?



Eva and Harold, who married in 1947



Mabel and Fred, who married in 1933

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HEALTH

First aid focus: Seizures

NERVE CELLS in the brain create, send and receive electrical impulses, allowing the brain's nerve cells to communicate. Anything that disrupts these communication pathways can lead to a seizure or "fit". Seizures can affect anyone at any age. Typically seizures only last a few seconds or minutes.

The most common cause of seizures is epilepsy, but not every person who has a seizure has epilepsy. Sometimes seizures happen because of:

- High fever, which can be associated with an infection such as meningitis.
- Prolonged lack of sleep.
- Low blood sodium (hyponatremia) caused when water and sodium are out of balance in the body.
- A head injury that may have caused an area of bleeding in the brain.
- A stroke.
- A brain tumour.
- Illegal or recreational drugs and alcohol abuse.

Seizures can also be connected to age-related neurodegenerative disorders like Alzheimer's disease, or as a result of a stroke.

What to do if someone has a seizure

Remember that for most seizures, basic seizure first aid is all that is needed. If you see someone having a seizure or fit, there are some simple things you can do to help:

- Don't panic and keep calm. Speaking calmly and reassuringly will help the person during and after the seizure.
- Only move them if they're in danger; e.g. if they are near a busy road or hot cooker. If they're in a wheelchair, put the brakes on and leave any seatbelt or harness on. Support them gently and cushion their head, but don't try to move them. If they are on the ground cushion their head with something soft.
- Loosen any tight clothing around their neck, such as a collar or tie, to help them breathe.

- If there's a lot of a people around, ask them to step back and give the person some room. Waking up to a crowd can be embarrassing and confusing for a person after a seizure.
- Make a note of the time the seizure starts and finishes.
- Don't put anything in their mouth, including your fingers. The person should not be given any food or drink until they have fully recovered.
- Don't restrain the person. Doing so can lead to injuries and make the person more confused, agitated, or aggressive.
- Don't worry – a person can't swallow their tongue during a seizure.
- Stay with them until they are awake and alert after the seizure. Most seizures end in a few minutes. When their convulsions stop, turn them so they're lying on their side (the recovery position) where possible.

When to seek medical assistance

Call an ambulance and seek medical assistance immediately if:

- This is the first time the person has experienced a seizure.
- The seizure lasts more than five minutes.
- Breathing or consciousness doesn't return after the seizure stops.
- A second seizure follows immediately.
- The person has a high fever.
- The person is experiencing heat exhaustion.
- The person is pregnant.
- The person has diabetes.
- The person has injured himself or herself during the seizure.
- You are at all unsure about the person's condition.

People with epilepsy don't always need to go to hospital every time they have a seizure. Some people with epilepsy wear a special bracelet or carry a card to let medical professionals and anyone witnessing a seizure knows that they have epilepsy.

If you see someone having a seizure, you may notice things that could be useful for the person or their doctor to know.



It's useful to make a note of what they were doing before the seizure. Things to note include; any mention of unusual sensations (such as an odd smell or taste); changes in mood (such as excitement, anxiety or anger); changes to their complexion (becoming very pale or very flushed) or changes to their regular breathing.

Although it can be distressing to see someone having a seizure, it is important to keep calm, don't panic, stay with the person until the episode has passed and where necessary, call for medical assistance.

For more information, please visit: www.nhs.uk/conditions/what-to-do-if-someone-has-a-seizure-fit

New arthritis-friendly exercise programme

ARTHRITIS IS very common in the UK, affecting around 10 million people of all ages. There are two main types: Osteoarthritis and Rheumatoid Arthritis. When it comes to older people, the most common type of arthritis is osteoarthritis, caused by wear and tear; the older we are the more we have used our joints through our lifetimes. This type of arthritis affects around eight million people in the UK.

The condition develops most often in adults who are in their mid-40s or older, and is more common in women and people with a family history of the condition. However, it can occur at any age as a result of an injury or be associated with other joint-related conditions, such as gout or rheumatoid arthritis.

Osteoarthritis affects the smooth cartilage lining of the joint, making movement more difficult than usual, leading to pain and stiffness. Once the cartilage lining starts to roughen and thin out, the tendons and ligaments have to work harder. This can cause swelling and the formation of bony spurs, called osteophytes. Severe loss of cartilage can lead to bone rubbing on bone, altering the shape of the joint and forcing the bones out of their normal position. The most commonly affected joints are those in the hands, spine, knees and hips.

For those suffering from osteoarthritis it is important to exercise and strengthen the muscles and tendons that support the joints. For the first time, charity Arthritis Action has teamed up with wellbeing organisation Oomph! to bring together older adult group exercise instructors with arthritis experts, to design a programme tailored to the needs of people with arthritis.

The new programme consists of three levels of intensity, targeting areas of the body commonly affected by arthritis: the hip, knees and spine. The exercises aim to aid strength, balance and co-ordination, with a focus on regaining, developing and maintaining physical independence.



The new programme was launched earlier this year on the Oomph! app, accessible to all trained instructors, to deliver the exercise sets to community venues, including retirement villages, sheltered housing, and day centres. This project was developed following demand for strength and balance exercises, suitable for people with arthritis, in a bid to make physical activity accessible for people with joint pain.

Arthritis Action has an online Self Management Resource available, covering areas such as diet and weight

management, pain management, exercise, positive thinking and clinical support.

You can find the Self Management Resource Tool at: www.arthritisaction.org.uk/online/mse

For information on NHS services and advice, please visit: www.nhs.uk/conditions/arthritis

If you feel you are suffering from undiagnosed Osteoarthritis, make an appointment to see your GP.

YOUR LETTERS



Ageism

YOU QUITE rightly reiterate the fact that not enough is being done about ageism in recruitment and employment. (March MT).

With parliamentarians, senior civil servants, the judiciary and many media people all allowed to work for as long as they want, why is it that this doesn't apply to the rest of the population, most of whom are on much lower wages and pensions? As someone who put up with blatant age discrimination and bullying at work I was also dismayed to discover that I could do nothing about it as I hadn't been there the required full two years for any action!

C Hopper, Swansea.

Brexit

RECENTLY I explained to my adult children that, as I was now three quarters of a century old, I not only had a lot of life experience but had also acquired a reasonable amount of wisdom in my 75 years on this planet. In fact, I was around their age when we joined the EEC, whereas most people in the UK have only known life within the EU. Over the years

we have been drawn in from a common market to a political federalism. And that with no consultation with the voters. The politicians just did as they pleased.

So, it must have come as a terrible shock when, after a referendum, a majority of us voted to leave. Contrary to the response of the elite of this country (i.e. the BBC and other media, the legal elite, the banks and big business etc) we, who voted to leave, knew exactly what we were voting for and were fully prepared to accept the possible "down side" of this decision, if it came to it. Because we knew, that having taken back our independence from Brussels, the UK would survive and thrive. There is a whole world out there containing many nations wanting to trade with us, not least of all the Commonwealth countries who have shown loyalty and support to the UK and our Queen. The BBC (and other media) has consistently broadcast experts telling us that we face disaster in leaving the EU and all backed up by our elected MPs who were elected on a majority vote. They have shown a complete disrespect for our democracy and, in their haste to follow their own agenda, have not recognised the peril

into which they are taking this country.

Finally, I have given a smile to the Mark Twain quote in the past – "If voting made a difference, they wouldn't let us do it." I am not smiling now – there was a great division within the country with respect to the vote to leave the EU, but every time we have an election, there is division within our country. However, we have accepted these votes – that is our democracy. Woe betide those who break faith by not upholding our heritage for which so many have given their lives.

Joe Graham, Lincolnshire.

Cycling

AS A long time cyclist I enjoyed your March article on Bike Your Way to Better Health. A subtitle could be "And Help Reduce Pollution from Cars." The problem is finding safe routes to ride. I am currently in discussion with my local council to get them to use their powers to designate some of their footpaths for "Shared Use" i.e. Pedestrians and Cyclists.

Unfortunately, accident rates to cyclists are increasing and around 25% of all car journeys are for the school run. I envisage a future with many people cycling safely on shared paths, visiting our town centres where they will be adequate covered parking for cycles and possibly charging points for electric bikes, themselves a great pollution free advance.

Maybe your readers could be mobilised to lobby their councils for change. An army of readers could then help identify suitable footpaths in their own areas.

Mike Callow, Wellington.

I DON'T know who the writer is, or where he/she lives but if they lived in the city of Sheffield they wouldn't be extolling the virtues of cycling, quite the reverse.

Cycling on the pavement, whether in the city centre, the suburbs and even the busy pedestrianised precincts is permitted. I have lost count of the

number of times a bicycle has whooshed past me. Anyone confronting a cyclist is met with a look of contempt, not to mention verbal abuse. The worst offenders are those with devices plugged into or over their ears, or one hand holding a mobile phone to their ear while the other is supposedly steering.

I'm all for keeping fit (I myself walk five miles daily, age 73), cutting down on pollution and transport costs, but this is a situation totally out of control and something must, and should be done. The Highway Code clearly states cyclists must not cycle on the pavement. Am I the only person who objects to cycling on the footpaths? Surely not; unfortunately, we have not lost our voice and nobody wants to stand up and be counted on any issue, for that matter, which is causing concern and distress.

Sod you, I'm alright Jack, springs to mind.

Margaret Barker, Sheffield.

National Service

I READ with great interest the letter from Judith and Alan Hamblin in a recent issue and felt I should point out that there was a different RAF as well.

I was enlisted in 1954 and was sent to Cardington, then up to West Kirby on the Wirral. After my 6 weeks of basic training, during which we were all treated like animals, I was posted to Yatesbury, Wiltshire to train as a radar operator. After a couple of months of intensive training, we were posted to our permanent stations.

My greatest incident was when a "Sarge" and I were on standby duty in the ops room and an American Sabre fighter from Burtonwood came on the radio saying that he was low on fuel. To cut a long story short, we managed to put him down at Tilstock near Whitchurch, Shropshire. Our set up was similar to air traffic control.

One quick fact, I was billeted with Peter Goodwright, the wonderful impressionist and actor and Keith Baron a fine TV actor. Peter kept us in stitches taking off the officers. So good in fact they had him in the mess for an evening's entertainment.

Barrie Martin, Telford.

A wilder future for Badger, Ratty, Mole and Toad

SIR DAVID Attenborough, Stephen Fry, Catherine Tate, Alison Steadman and Asim Chaudhry have backed a new campaign from The Wildlife Trusts that calls for a wilder future and for nature's recovery in the UK.

The conservationist and actors have starring roles in a new *The Wind in the Willows* film trailer which brings to life the 21st century threats facing the much-loved characters from Kenneth Grahame's children's classic. The animated trailer calls on everyone to help bring our wildlife back before it's too late, so that we can all enjoy a wilder future.

Disrupted

The film trailer shows how the lives of Badger, Ratty, Mole and Toad are disrupted by roads, river pollution and intensive agriculture – many habitats have been destroyed and others have been broken up.

Kenneth Grahame wrote *The Wind in the Willows* just over a hundred years ago. Since then, many of the UK's wild places and the plants and animals that depend on them have been lost: 97% of lowland meadows and 80% of our beautiful purple heathlands have vanished. Only 20% of our rivers are considered as healthy and 13% of freshwater and wetland species in Great Britain are threatened with extinction. These losses have led to the UK becoming

one of the most nature-depleted countries in the world. Stephanie Hilborne, CEO of The Wildlife Trusts, says:

"We are a nation of nature-lovers, yet we live in one of the most nature-depleted countries in the world. If we want to put nature into recovery we have to create a mass movement of people calling for change. Our film is a sad version of *The Wind in the Willows* – showing how Ratty and Toad have hit the buffers – but it ends with a message of real hope."

The next chapter

President Emeritus of The Wildlife Trusts and narrator of the film trailer, Sir David Attenborough says:

"I am backing The Wildlife Trusts' campaign to rally people to secure a "wilder future" by restoring large areas of wildlife habitat, in city and country. What we create may not look exactly like the countryside that Kenneth Grahame drew such inspiration from, but our wildlife won't mind just so long as it has the places it needs to live and thrive.

"Together we can make the next chapter for wildlife a happier one. Join us to put nature into recovery."

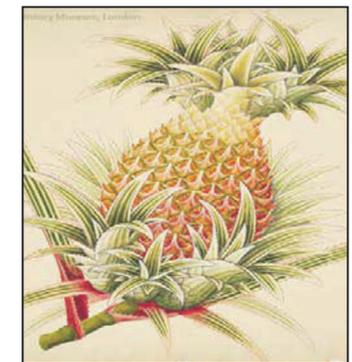
For more information, please visit: www.wildlifetrusts.org

OUT & ABOUT

Expeditions and Endeavours

Where: The Natural History Museum, Cromwell Road, London SW7 5BD
Open: Every day 10.00-17.50, last entry 17.30
Cost: Entry free
More Information: www.nhm.ac.uk
Tel: 020 7942 5000

FOR CENTURIES, scientists and artists have embarked on a succession of expeditions to document the natural world. The observations of flora and fauna made by the artists on these voyages of natural history have contributed greatly to our understanding of nature. On display until October 2019, the exhibition content will rotate every four months, giving you a rare opportunity to see remarkable never-before-displayed original illustrations and photographs.



- Exhibit highlights include:**
- artworks from Captain Cook's Endeavour voyage (1768-1771), with illustrations from the Society Islands (Tahiti), Australia, New Zealand and Java, Indonesia by Sydney Parkinson, Alexander Buchan and Herman Spöring. Botanical specimens collected by Joseph Banks and Daniel Solander are also on display.
 - interactive screens, where you can explore a variety of artworks from the Museum's collections.
 - photographs and illustrations from the HMS Challenger voyage.
 - the graphite illustrations by Joseph Dalton Hooker of emperor penguin embryos are from one of the three eggs collected in 1911 during the Terra Nova expedition to the Antarctic on HMS Erebus.
 - the earliest illustration of whales held in the Museum's collections, by trained doctor and surgeon Sigismund Bacstrom, whose artistic works show precision and accuracy.

Royal Women

Where: The Fashion Museum, Assembly Rooms, Bennett Street, Bath, BA1 2QH
Open: Every day 10.30-17.00 Until 28 April 2019.
Cost: £9.50 (£8.50 for over 65's)
More Information: www.fashionmuseum.co.uk
Tel: 01225 477789

WIVES AND daughters, sisters and mothers; none of the Royal women featured in the exhibition was monarch; yet each played a



key role in the British monarchy. Royal Women examines how these roles influenced their choice of dress. Exhibition highlights include Alexandra, Princess of Wales' wedding dress, dating from 1863, on loan from the Royal Collection, generously lent by Her Majesty The Queen. Also on display is an ensemble of gold and pale green velvet, worn by Queen Mary to the wedding of her granddaughter, Princess Elizabeth. A selection of royal accessories complement the fashions presented in the exhibition. Items of dress belonging to Queen Elizabeth the Queen Mother includes a dove grey silk satin ball gown from 1954. Dresses worn by the Queen's sister, Princess Margaret, show her glamorous side and her patronage of designers such as Christian Dior and Norman Hartnell. The stories behind the dresses and the choice of colour, cut or style can tell us much about Alexandra, Mary, Elizabeth, and Margaret, and how they chose to present themselves as royal women.

Heroes and Heroines: The Victorian Age

Where: The Scottish Natural Portrait Gallery, 1, Queen Street, Edinburgh, EH2 1JD
Open: Every day 10.00-17.00 Until 31 May 2019
Cost: Entry free
More Information: www.nationalgalleries.org
Tel: 0131 624 6200

THE EXHIBITION examines the stories of key Scottish figures of the 19th century. This two-year display was inspired by a theory set out by the Victorian philosopher, historian, essayist and teacher Thomas Carlyle in his book *On Heroes, Hero-Worship, and the Heroic in History* in 1841. In it, he asserted the importance of individuals in shaping history. In the more than 175 years since Carlyle was writing, his "Great Man" approach has been challenged and largely abandoned. But that's not to say the idea of heroes and role models aren't still important to our understanding of our nation's past. This exhibition celebrates some of the major Scottish figures of the Victorian age, from soldiers, scientists and inventors to artists, writers and suffragists – all of whom helped to shape the modern world.

Included are pictures of the self-taught Scottish geologist, folklorist and evangelical Christian, Hugh Miller, and the domestic realist writer Margaret Oliphant, as well as Scottish-American industrialist Andrew Carnegie, who led the expansion of the US steel industry in the late 19th century and is frequently identified as one of the richest people ever. The display raises questions about the nature of hero-worship and why it was embraced so fully by Victorian society.



Modern Art and St Ives

Where: Tate St Ives, Porthmeor Beach, St Ives, Cornwall, TR26 1TG
Open: Every day 10.00-17.20 Until 31 May 2019
Cost: £9.50 (£8.50 for over 60s)
More Information: www.tate.org.uk/visit/tate-st-ives
Tel: 01736 796226



PIET MONDRIAN *Composition with Yellow, Blue and Red 1937-42*

FOR THE first time, Tate is able to dedicate spaces to exploring the history of modern art in St Ives, giving key artists a permanent presence in the town where they lived and worked. This new display will follow those artists across the 20th century, revealing their relationships to international art histories. From the unique perspective of St Ives, visitors will be able to bridge geographical and chronological boundaries and discover new connections through familiar artists. National and international figures relating to the practice of modern British art in the town will be covered in depth – from

Ben Nicholson, Peter Lanyon and Barbara Hepworth to Piet Mondrian, Naum Gabo and Paule Vézelay. Their links to the wider story of British art will also be revealed, such as the work of Keith Vaughan, who joined Patrick Heron's Space in Colour exhibition in the early 1950s and later came to St Ives. Additional works will allow the story of St Ives to be expanded and reframed in light of new research and recent acquisitions. The display will explore new perspectives on the shared legacies of constructivism around the world, as well as highlighting links with international figures such as Li Yuan-chia, a Taiwanese artist who came to the UK in the 1960s and became a close friend of Winifred Nicholson. Far from being an isolated or self-contained community of artists, St Ives will be celebrated as a point of connection in a global network of ideas and debates about art and its place in the world.

Double Fantasy

Where: Museum of Liverpool, Pier Head, Liverpool, L3 1DG
Open: Every day 10.00-17.00
Cost: Entry free
More Information: www.liverpoolmuseums.org.uk/mol
Tel: 0151 478 4545



FOR THE first time ever, the incredible personal and creative relationship between cultural icons John Lennon and Yoko Ono is the subject of a dedicated exhibition. Commemorating the 49th wedding anniversary of one of the world's most famous partnerships, the exhibition tells the story of the love affair between the acclaimed avant-garde artist Yoko Ono and the Beatles musician and Liverpool native John Lennon. *Double Fantasy* draws together personal objects and never-before-seen pieces from Yoko's private collection. These items document the couple's deep and powerful connection, expressed through art, music and film as well as their passion for campaigning for peace and human rights together across the world. Visitors are able to see precious objects including Lennon's handwritten lyrics, original art and items from the couple's wedding outfits. The exhibition is a rare opportunity to understand the life of John Lennon and Yoko Ono in their own words, in the city that stayed with Lennon for his entire life.

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TRAVEL & LEISURE

Messing about on the canal

IT'S THAT time of year when we start to plan our summer holidays; where to go and what sort of a holiday we want. The choice is legion, but sometimes it pays to spend some time searching for something a little bit different. If you're stressed by life's hectic pace and ache to have a holiday where you can really relax and watch the world go by at a leisurely pace, then perhaps a canal boat holiday could be for you.

Canal knowledge

In 1704 the first revolutionary waterway was built. The Aire & Calder Navigation made the River Aire navigable to Leeds and the River Calder to Wakefield by the construction of 16 locks. More river navigations followed and their success prompted the Duke of Bridgewater to finance and build his own canal. The last 20 years of the 1700s saw the formation of most of Britain's most important canals, which were predominantly designed and developed by coalmine owners, textile manufacturers and pottery barons – most notably Josiah Wedgwood – wanting to open up new markets for their products.

Today our canal network is home to over 2,700 listed structures, 50 scheduled ancient monuments and five UNESCO world heritage sites. They are lined with cottages, pubs, wharves, warehouses, bridges and engineering projects on a grand scale, such as the impressive Pontcysyllte Aqueduct.

The expansion of the road and rail networks saw a decline in the canal network but despite that, they have survived to become a treasured leisure destination



today. Trips can take you through city centres, past some amazing pieces of industrial architecture, or through lovely countryside.

For some the thought of a boat on a canal conjures up images of Victorian barges transporting coal and pottery across the canal networks surrounding our industrial towns and cities. But today's boats are a far cry from the old image of a working barge. In some ways they are similar to floating caravans. They are generally smaller than the modern river cruisers but that lack of expansive cabin space can bring a certain calming ambience.

The joy of canals

You don't need to own a boat to experience the joy of traveling on our watery highways. Boats can be hired at many locations across

the UK canal network; anything from a day trip to a full-blown water adventure lasting a couple of weeks. There's something to suit most budgets and party size.

Don't think that canal boats are only for those with good mobility. Many companies offer specially adapted boats for those who need to use a wheelchair or have other mobility issues, whatever their age. This makes a holiday on the canal a great choice for multiple generational holidays; the whole family can enjoy some special, quiet, quality time together.

Floating along at a leisurely pace gives you the time to really appreciate what's around you and to see wildlife in a whole new context. It gives you the opportunity

to get out that sketchbook, start a knitting project, do a spot of bird watching or pick up that book you've been meaning to read for ages. For those rainy days, take some games everyone can take part in. Walking or cycling along the towpath is a joy in itself, as is nipping into the towns and villages you'll pass through, not to mention those canal side hostelrys.

Clearly it's not all about sitting back with a cool drink watching the sun go down; locks need to be navigated and the boat steered but these chores are ones that you can share, making them less onerous.

Floating hotels

If you fancy being on the water but really don't want to bother with the steering, locks and cooking, then why not opt for a hotel boat holiday? As with any hotel they all have their own distinctive style and layout, generally accommodating between two to eight guests, although larger inland river cruise boats can accommodate 20 or more guests. Rooms are generally high quality and en-suite, and most hotel boats provide a bar facility. Many are crewed by their owners and having a local crew can be very useful when stopping off at places of interest.

The social climate and political factors that coalesce into a growth in power of the populist far right has striking political relevance even now, 90 years after the show is set.

Making waves at home and internationally after its run on Sky Atlantic, and with its third series due later this year, *Babylon Berlin* Series One & Two Box Set is set to arrive on DVD courtesy of Acorn Media International as a four-disc box set on 1 April 2019.

Complete and return the prize crossword this month and you could be in with a chance of winning *Babylon Berlin* Series One & Two Box Set 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 APRIL 2019. The first correctly completed crossword drawn out of the pith helmet wins.

The winner of the March crossword was: Ms J Hicks of Blaenau Ffestiniog

CROSSWORD COMPETITION



Murder, stolen gold, spies, cabaret and politics

THE CRITICALLY acclaimed, multi-award winning hit German period drama *Babylon Berlin* follows a young police inspector uncovering a tangled web of corruption amongst the political and social extremes of the Weimar Republic, where growing poverty stands in stark contrast to the excesses and indulgence of the night life in 1929 Berlin.

Gereon Rath (Volker Bruch), an ex-soldier from Cologne, is transferred to Berlin to investigate one of Berlin's biggest pornography rings, together with stenotypist Charlotte Ritter (Liv Lisa Fries) and his partner Bruno Wolter (Peter Kurth). Rath is torn between loyalty and uncovering the truth as an even greater conspiracy unfolds.

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COFFEE TIME

ACROSS

- 1 Tunes. (4)
- 3 Unlikely winner of the 1967 Grand National. (8)
- 9 Racecourse in Liverpool. (7)
- 10 One under 18. (5)
- 11 A 12-month period. (8,4)
- 14 Tease. (3)
- 16 Port of ancient Rome. (5)
- 17 Period of time. (3)
- 18 An obstacle at 9 across. (7,5)
- 21 On numerous occasions. (5)
- 22 Furthermore. (7)
- 23 Dangereuses, according to a Broadway show from 2008 and again in 2016. (8)
- 24 Joint of the body. (4)

DOWN

- 1 Chatty Man, according to a Channel 4 TV programme. (4,4)
- 2 Relating to the kidneys. (5)
- 4 Be in debt. (3)
- 5 Sissies. (5-7)
- 6 Word applied to a car built between 1919-1930. (7)
- 7 Roman emperor 54-68 AD. (4)
- 8 French-speakers. (12)
- 12 Thespian. (5)
- 13 Spine. (8)
- 15 Meaty drink. (4,3)
- 19 Pacific, for example. (5)
- 20 Tiger ----, winner of last year's Grand National. (4)
- 22 Base of the decimal system. (3)

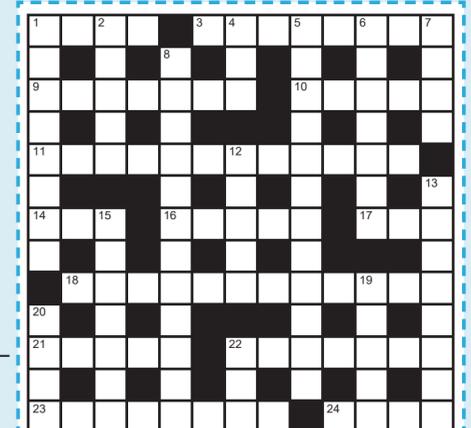
CRYPTIC

ACROSS

- 1 They're put on condescendingly. (4)
- 3 Long shot at 9 across was first to fall over in river. (8)
- 9 Isn't most of the great barrier in Liverpool? Of course! (7)
- 10 Key for Morris' old car (5)
- 11 Arcade nearly destroyed from one January to the next. (8,4)
- 14 Element of the cage could be spare. (3)
- 16 It's an old derelict port for 7 down. (5)
- 17 Times are for reflecting. (3)
- 18 Robber chokes unfortunately, where many have fallen before. (7,5)
- 21 Frequently found during a game of tennis. (5)
- 22 Present, attending races, there's nothing to it. (7)
- 23 Love affairs of 51 excellent boys. (8)
- 24 Joint eager to move up north. (4)

DOWN

- 1 Comedian arrives after Canal Turn. (4,4)
- 2 Learn about some organs. (5)
- 4 Sound of surprise to be in the red. (3)
- 5 Maybe I ban MPs, spoilt and sappy. (5-7)
- 6 Classic drink to get Ivan drunk. (7)
- 7 Fine romance involving a distinguished Roman. (4)
- 8 Spanish dictator calls speakers of another language. (12)
- 12 Croat disturbed on stage. (5)
- 13 Second one behind bridgehead with determination. (8)
- 15 Worker gets fitter regularly with a drink. (4,3)
- 19 Canoe breaks up on high seas. (5)
- 20 Turn over some bread. (4)
- 22 This figure may oddly be the one. (3)



APRIL CROSSWORD COMPETITION COMPILED BY NEWBEE

Title: Initials: Surname:

Address:

Postcode: Tel:

E-mail:

MARCH'S SOLUTIONS

- ACROSS:** 1. Huff 3. Campuses 9. Leavers 10. Imago 11. Potters 13. Rascal 15. Eraser 17. Deal or no deal 20. Ditto 21. Smitten 22. The Clash
- DOWN:** 1. Heliport 2. Feast 4. Assess 5. Philharmonic 6. Stayers 7. Shoo 8. Vegetable oil 12. Sri Lanka 14. Spectre 16. Crisis 18. Extol 19. Edit

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