

MATURE TIMES

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Support for a great later life is the solution to the social care crisis



BY HOLLY HOLDER

BRITAIN IS facing a social care crisis – no-one denies it. The problem is, the issue has become so contentious for politicians that we are in a kind of stalemate, with nothing changing and people continuing to suffer.

But there are things that the Government could do to support social care, without directly changing the way the system works.

This isn't something we can wait around on. The

statistics are clear: the population is ageing, and more and more of us are projected to need help in later life over the coming decades. In just 15 years, over a million more people in the UK will be aged 85 or over.

Unquestionably, the future looks challenging. Council-funded social care is only offered to those with significant care needs and very little assets. Others are left to pay for it themselves, rely on friends or family, or simply go without.

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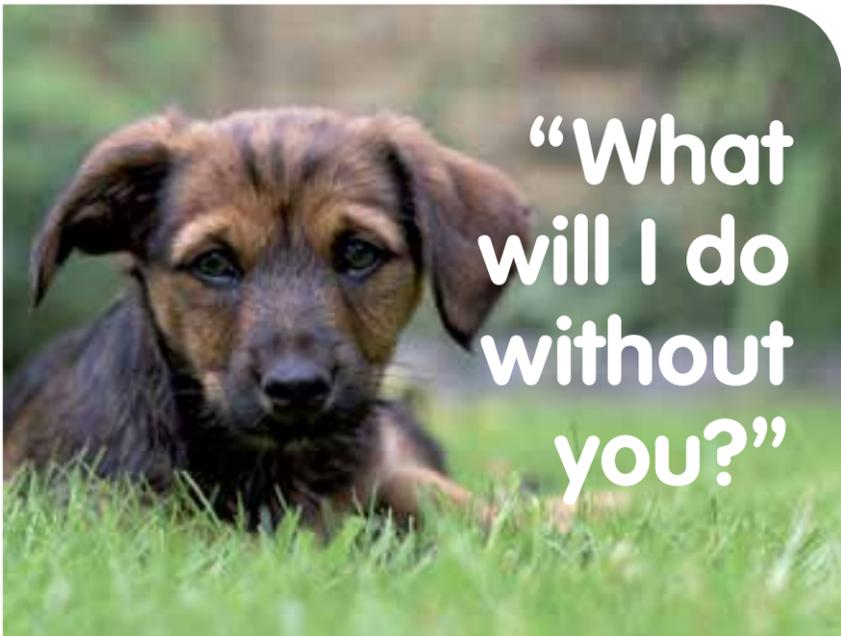
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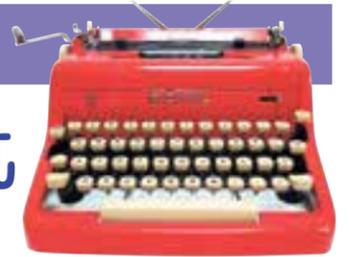
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COMMENT

The senior moment

by Andrew Silk, Editor



Pensioner Benefits

ONCE AGAIN the question of pensioner benefits has hit the headlines with the publication of a recent report from The Committee on Intergenerational Fairness. The report urges the government to scrap outdated age-specific benefits for older people and replace them with measures that provide more support for the young.

The committee, which is made up of peers from across all political parties, proposed that the following changes be made to the benefits received by older people:

- Removal of the triple lock for pensions, which currently increases the value of the state pensions by the rate of average earnings increases, inflation or 2.5%, whichever is the higher figure.
- Phasing out free TV licences based on age.
- Limiting free bus passes for the over 65s, and winter fuel payments until five years after retirement.

And on what are these sound recommendations based? Well, according to the committee they believe that many pensioner households are, on average, better off than their working age counterparts both in terms of income after housing costs and overall household wealth!

Try telling that to the two million pensioners who officially live in poverty in this country!

Food Banks

WHAT A great idea and what a great thing to do to help vulnerable people, but also what a great blight and shame on a civilised society like ours.

I've written about food banks before in *Mature Times* and the fantastic service that they provide, but would you agree that as a society they are something that we should be both proud of and ashamed about?

I'm prompted to ask this question as new figures released by the Trussell Trust, who run a food bank network across the country, reveal that they gave out almost 1.6 million food parcels to people in crisis over the past year, more than they have ever given out in a single year during the 20 years that they have been operating.

Well done the Trussell Trust for stepping in and helping these vulnerable people, but shame on our

society that so many need to rely on their help to feed themselves. We are the fifth largest economy in the world for goodness sake and this is quite simply unacceptable.

Staycations

IT APPEARS that Brexit is having at least one positive impact on the country and that is the fact that more and more people are choosing to holiday at home this year – or as the trade calls it, take a “staycation”.

A combination of factors, of which Brexit is high among them, is said to be driving this trend this year. These include hopes that we will have another “wonder” summer after the heatwave we saw last year, whilst people's unease about the rising levels of inflation and the uncertainty surrounding jobs is another major contributing factor. But it is the uncertainty regarding our position in the European Union that is most often quoted by travelers choosing to holiday at home instead of venturing abroad.

So at least there's something good coming from it, and of course that's great news not only for our economy but also for our tourist industry as well. There are so many great places to see in the UK, why not make it your priority to visit one of more of them this year?

Dead Good Adventure

DID YOU Watch national treasure Miriam Margolyes in her recent two part TV documentary, *Dead Good Adventure*? I did, and what an emotional roller coaster of a program it turned out to be.

Death, for many is a taboo subject, nobody wants to talk about it and nobody really wants to face up to it. But the truth is it's going to happen to us all and for some much sooner than it ought.

Forget the crackpots that appeared in the program, although I must say they did bring some light relief to a heavy subject, but what was really touching was the courage and optimism of the people, whether young or old, that were potentially staring death in the face, and the people that were supporting them on their journey. It was a real eye opener, especially I believe for Margolyes herself. Great credit to her and the BBC for having the courage to make and show a program like this.

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MATURE TIMES® est. 1991

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Next edition published:



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Climate change

BY ANDREW SILK

WE ARE all aware of the peaceful protests that recently took place across London, Cardiff and Edinburgh by the environmental group, Extinction Rebellion. Their protests have been all over the news – just like the protestors who seemed to have been all over the places at which they were protesting.

The group is committed to non-violent means of protest and aims to inflict maximum disruption to get their message across. They have three core demands:

- that the government tell the truth about climate change
- that a citizens assembly is created to oversee progress on combating climate change and
- to reduce carbon emission to zero by 2025.

Those of you who read Mature Times on a regular basis will know that we have often covered the impact of climate change within our pages and will be aware that climate change and the environmental impacts it causes pose a massive threat to the future of our planet and by default, our society. You don't need me to reiterate the arguments; we all need to be aware of climate change and we should all do our bit to prevent the planet from continuing to warm up if we are to have any chance of avoiding or minimising the potentially irreversible catastrophic consequences.

Now I'm in no way knocking the actions of Extinction Rebellion and I am a big believer in the harm that climate change is doing, and has been doing for decades. And I am very aware of the harm that will continue to be done if positive actions are not taken to prevent it. But before we have a look at some of the things we can do to prevent climate change, let's have a look at the core demands of Extinction Rebellion and consider how realistic they are.

That the government tells the truth about climate change.

I'm not a big fan of the current government given the mess that the country currently finds itself in over Brexit. The time spent on our withdrawal from the EU means that little or no Parliamentary time is being dedicated to other important issues facing the country. However, when it comes to climate change I have to say that I think the government has been pretty open and robust about the fact that we all need to do our bit to combat its effects and help save the planet.

The UK is pretty ahead of the curve when it comes to climate change and reducing our emissions and greenhouse gasses. For example, did you know that the consumption of electricity in the UK has declined by an astonishing 10% in the last decade and that this is despite a growing population? Compare this with the rest of the EU where across the board only a paltry 1% reduction in electricity consumption has been seen during the same period.

Government statistics show that greenhouse gas emissions have reduced by a whopping 38% since 1990 – these are commendable figures. The call for the government to be more truthful is, I believe, what we need to do now, not necessarily about communicating what we've achieved so far. Extinction Rebellion see our current situation as an environmental and ecological emergency and want our government to acknowledge that and take more positive steps in engaging institutions, businesses and the general public in making changes urgently. In essence what has been done in the past is just that, in the past. It is the future with which we should now be concerned.

Create a citizens assembly.

Before we can answer this question we need to determine what the citizen's assembly would be in practice. Broadly speaking this is a body of people that is typically selected at random from the general public, like the way a jury is convened in a court of law. The aim is to bring together a body of people that are broadly representative of the population as a whole in terms of gender, social class, ethnicity and the area in which they live. The larger an assembly is, the more representative of the population it tends to be.

Such an assembly typically goes through three phases: learning about the subject or the problem; consultation with interested parties; and deliberation and discussion, out of which comes recommendations.

So is that really workable as a solution? Well, possibly, but the fact is that such an assembly has no legal powers and the government would be free to ignore any recommendations or suggestions that such an assembly made. The other problem is that "self government" in this way can become extremely long winded and can get bogged down in the arguments and never actually achieve anything. It is also questionable whether people really have the time to devote to such an assembly.

To reduce carbon emission to zero by 2025.

At present the UK government is required by legislation to cut carbon emissions by 80% from the 1990 baseline figure by the year 2050. This is the target that was entrenched in the Climate Change Act 2008. This act also instructed the government to ensure that "climate change risks are prepared for."

Moreover, the government couldn't wait until the latter years of the target to achieve the reductions, thus putting off today what you could leave for tomorrow. The Act requires that regular emissions reductions targets be met and there are five different targets that the government has to hit in order to comply with the Act and achieve the target. So far the targets for the periods ending 2012 and 2017 have been comfortably achieved and the UK is already well ahead of the target for 2020 which is a 37% reduction from 1990 levels – at the end of 2017 the actual achieved reduction was 43%.

However, the Extinction Rebellion demands are zero carbon emissions by 2025 – that is just 6 years away and quite clearly this is an unrealistic demand. But they do quite rightly make the very valid point that the current figures and timescales are not enough and more is needed if the world is to avoid the predicted ecological, social and environmental impacts.

It is also fair to say the targets that have already been achieved were the easier of the targets set by the Climate Change Act. However, most commentators believe that the final two targets will be more difficult for the government to achieve, in fact most believe that they will actually fail to achieve them.

The way forward

What Extinction Rebellion has done is bring the debate to the forefront of public thinking and that in itself is important. But can we really make a difference to what is happening? The answer to that is quite clearly yes, but we can't do this alone.

Climate change is not a problem that is limited to the United Kingdom, it is a problem that faces the whole of the world and other countries must bear their share of the responsibility.

But what can you do when you have the most powerful nation in the western world run by a man who denies climate change exists and whose economy continues to insist on burning fossil fuels to help meet its energy needs? The USA contributes 15% of global carbon emissions but it's not the worst offender – that unwanted badge, perhaps not surprisingly, goes to China which accounts for 27% of total global emissions, a figure that analysts expect to increase as its economy continues to grow and as the population of the country continues to increase.

So what can we do?

The short answer is everything and anything we can: we can all make a difference by the actions that we take in our own daily lives. These actions, however small, when added together can make a considerable difference. Here are some of the things we can all do:

- **Use less electricity** – switch off the light if you are not in the room, and don't leave domestic appliances on stand-by. Put just enough water in the kettle for your needs rather than fill it up. Turn the TV off if you are not watching it. Instead of turning up the central heating, put a cardigan or jumper on instead.

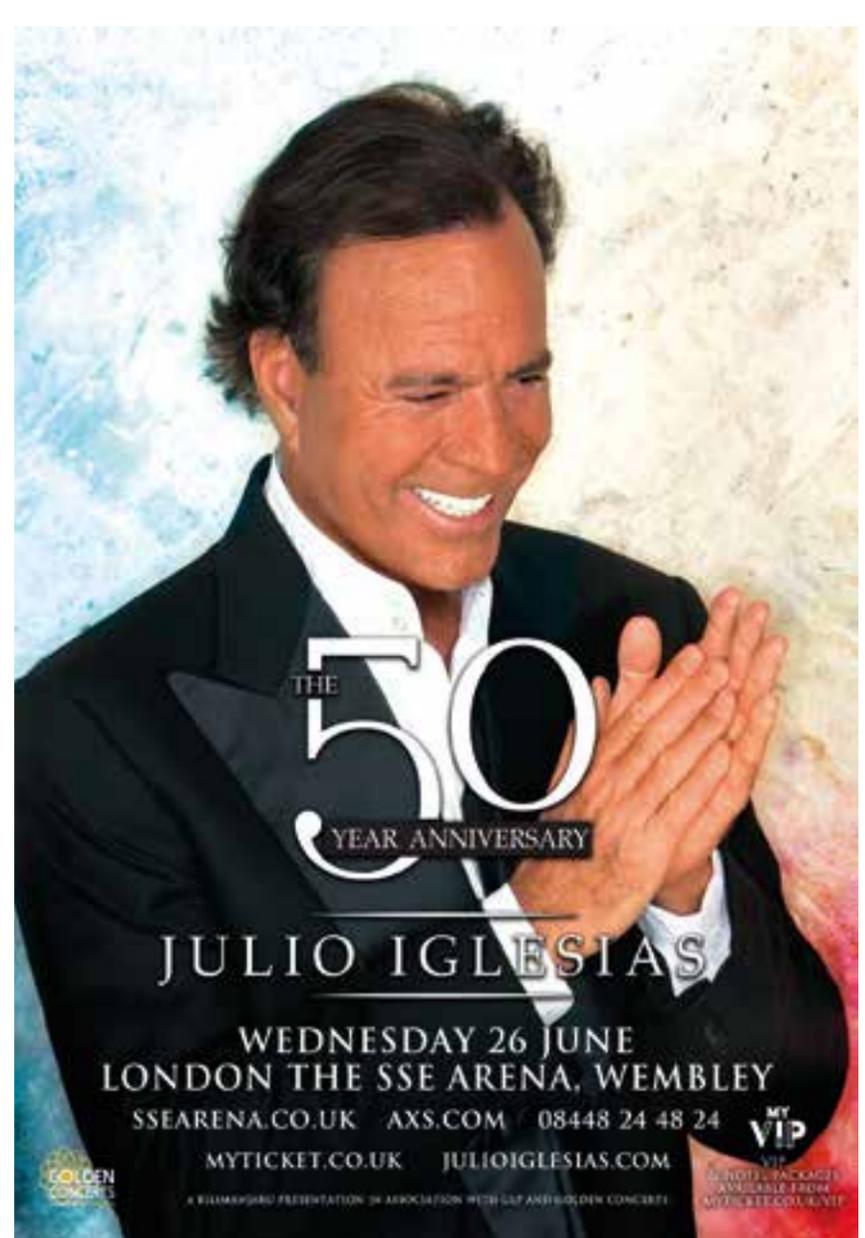


- **Look at how much energy your home wastes** – it is well known that older homes are energy inefficient. Better insulation means we could turn down the thermostat a degree or two and less heat would escape from our houses into the atmosphere – the effect of course is that we need to generate less heat to keep our homes warm – all of which saves energy and reduces emissions.
- **Consider the food that you eat** – where does your food come from and how far does it have to travel to get onto your plate? Reducing food miles reduces transport miles and again has a beneficial effect on the environment.
- **Eat less meat.** Now I'm not for one minute suggesting that we all become vegetarians or vegans but it's well

known that meat production has a negative effect on emissions. The production of pork, beef, lamb, poultry and milk all have significant emissions attached to them – the less of these we consume then the better it will be for the environment.

There is no magic solution

Yes we can all make a difference, and yes we can all do our little bit to reduce emissions and halt the march of climate change. However, without a concerted effort across the globe then little progress will be made. And this is the real message that people need to understand and need to act upon. If this is what Extinction Rebellion actually achieves through their peaceful protests then it will certainly have been worth it!



NEWS

Support for a great later life is the solution to the social care crisis

Continued from Page 1

The number of unpaid carers increased by 11% from 2001 to 2011, according to the last Census. Many of those who are providing unpaid care to others in their own homes say that it is preventing them from being able to work (or work as much as they'd like). Of those, over half are women.

We often hear about the estimated financial deficits facing the sector and social care users. Just last month, the charity Independent Age published research looking into the financial cost of care for individuals and families who need support. And health experts at The King's Fund revealed in a wide-ranging study just how much demand for social care is likely to increase in future years.

Solutions also centre around possible large-scale changes to taxation and other ways the government could improve the financial position. For example, a report by former Cabinet Minister Damian Green and the Centre for Policy Studies argued that the best way to put social care on a sustainable financial footing is mirror the way in which the State Pension system works, with individuals paying into a system that later supports the costs of their care.

Unfortunately, whenever solutions to this crisis are proposed, they are often so ambitious and divisive that, ultimately, nothing changes.

But there is much more we could be doing to support the social care crisis right now; initiatives that would help reduce pressure on the system and make things better for people who are

struggling. We need to help people remain healthier as they age and make sure the world they live and work in is one that is supportive, not disabling.

What does that mean in practice?

Well, for one thing, we need to support everyone to keep physically active in later life and ensure there are enjoyable activities and engaging exercise programmes in every community. Some of this starts earlier too: if people are healthier in their 40s and 50s, they tend to be healthier later on, and that can mean they don't need to rely on social care so much when they reach later life.

A person's home environment can make the difference between enabling them to live independently for longer and going into a care home. We need to make sure that when people need support to make adaptations to their homes, things like walk in baths or waist height ovens, they get them easily and without a lengthy approvals process. And we need to build homes in the first place that are accessible and adaptable so that anyone can live in them, regardless of their age or how healthy they are. Getting this right will prevent people from being disabled by their environment.



social care is to be paid for. Some financial solutions have been proposed, such as creating a Care ISA, having individuals contribute to a kind of social care pension scheme, or getting rid of the cap on personal care budgets. The thing is, with many people in the "sandwich generation" struggling financially, approaches focused on encouraging us to save more may not work as well as their designers would hope.

The truth is that, while the Government does need to find a way of properly funding the social care system, there are complementary actions that would go some way to tackle the crisis we're facing.

Helping people to be healthier, making sure our homes and communities enable us to live well, and doing more for people who balance working with providing informal care could go far towards easing pressure on the social care system and improving later life for everyone.

Holly Holder is Senior Evidence Manager for the Centre for Ageing Better. To find out more about what they do or to read or request a copy of their *The State of Ageing in 2019* report visit www.ageing-better.org.uk/ or call 020 3829 0113.

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Policing – are we at increasing risk?

WHAT IS happening with policing in this country? Do you feel unsafe in your own home? Does the lack of police on the streets concern you? Do you feel that the police protect you as a citizen?

These are reasonable questions to ask in today's society. Everybody is entitled to feel secure in their own home, safe in the knowledge that there is support and help available from a fully functioning and effective police force should it be required.

But does the reality actually match this expectation? The simple answer is a big and resounding "no". Recent crime figures issued by the Office for National Statistics for England and Wales for 2018 reveal a number of concerning trends, a few examples are:

- Across the year there was an astonishing 14% increase in reports of criminal damage to vehicles, representing 811,000 reported incidents.
- Incidences of fraud cases increased by 12% to in excess of 3.6 million cases.
- Public order offences rose to 438,000 incidents, an increase of over 19%.
- Both theft and robbery crimes saw major increases with recorded robberies showing an 11% rise to over 82,000 cases, and cases of theft increased by 8% to over 3.75 million offences.

The figure for damage to vehicles could be much higher as the police readily admit that many offences of this kind are simply not reported. And what happens if you do report it? Generally speaking, you will be advised to contact your insurance company to recover



the cost of any damage; many forces won't even bother to open an investigation, never mind send a policeman to investigate.

Likewise, the cases of fraud are likely to be understated because people simply do not consider that anything will, or can, be done to help them, and some are just too embarrassed to report such a crime despite the fact that they have suffered a loss.

When it comes to the figures for theft and robberies, the growth in these crimes is likely to be partly a result of the lack of action from the police when such crimes are reported; criminals are more likely to commit an offence if they know that the chance of them getting caught is low.

The stark rise in crime figures is made

even worse when you consider that figures issued by the Home Office show that whilst crime levels are rising the actual number of arrests made by the police has halved in the last decade alone. With figures like that it's no wonder that people feel unsafe.

Contrast the above with motoring offences and in particular speeding. Would it be cynical to suggest that the record numbers of people being caught speeding is because this kind of crime is actually a "revenue" generator for the government? At a minimum penalty of £100 per offence (and often much more if you are taken to court), and with over two million penalty notices issued a year, you can see just how much money speeding fines generate. And where does the money go? It goes into

the government's central pot that's where!

Response times by the police to reports of domestic burglary are not rapid. It can take hours, if not days, and if the result of the incident is only damage to property and the theft of goods, householders are again often told to contact their insurance company and the police file will be closed.

It's a similar situation with incidents involving motor vehicles; try and get the police interested and you are likely to fail. I know this from personal experience as earlier this year I was involved in an accident. A driver ran a red light and crashed straight into the front of my vehicle whilst on the phone. When I reported the accident to the police they ascertained that there was no injury to me, or the other driver, and I was told to contact my insurance company. The police declined to attend the incident!

But why the decline in police attendance at incidents?

You won't be surprised to hear that the decline is all down to one thing – and that is money. Police forces claim they simply do not have the resources to adequately police low level crimes anymore and that if anything the problem is going to get worse before it gets any better. This is because police budgets are under severe threat from central government funding cuts resulting in declining numbers of officers on the streets.

Do you feel at risk? Have you a personal story to tell us? If so please write to us at the usual address – see page 2 for details.



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COMMENT

State pension reforms exacerbate social inequalities

A RECENT report from the International Longevity Centre UK (ILC) highlights international research from the EXTEND project that confirms that state pension reforms have significant potential to exacerbate social inequalities.

Research from the project shows that those best equipped to take advantage of increased state pension age are more highly educated, more highly skilled, and better paid. Conversely, for disadvantaged workers, the current extending working lives agenda could lead to involuntary early labour market exit, due to greater health and care needs and caring responsibilities.

Moreover, as the majority of domestic work and unpaid care work is undertaken by women, this threatens to create new gender inequalities as women struggle to reconcile longer working lives with caring responsibilities.

Research from the project also reveals that with the increase of state pension age and the move to contribution-based pension schemes, women with lower education levels in the UK may lose up to 25% of their monthly pension entitlements under the new system compared to before.

Comparing pension reforms across five countries, the report shows that other countries have implemented reforms to state pension without exacerbating social inequalities to the same extent as

the UK. The analysis found that in systems with a strong, reliable basic pension that does not depend on contributions, the increase in social inequalities associated with increasing state pension ages is less marked, thus providing greater social sustainability.

As such, ILC is calling on the government to draw on examples from other countries to reduce the risk of social inequalities when pension ages are adjusted in line with longevity increases. They also call for greater support of workers' health and wellbeing through job and retirement flexibility, as well as support in the management of illnesses and caring responsibilities.

Dr Brian Beach, Senior Research Fellow at the ILC says 'There is a need for wider approaches to encourage work in later life beyond reforms to pensions, including measures to address health and wellbeing at work, to tackle age discrimination in the workplace, and to support those juggling work and caring.'

Professor Alan Walker, Sheffield University says 'Our research shows that increasing pension age in line with life expectancy is a very blunt instrument that exacerbates inequality and particularly harms older women. If other EU countries can manage the demographic transition without these negative effects why can't we?'

MS sufferers – exercise can help.

AROUND 110,000 people in the UK have multiple sclerosis (MS) according to the charity the MS Trust.

Multiple sclerosis, a lifelong condition, affects the brain and spinal cord causing a wide range of potential symptoms, including problems with vision, arm or leg movement, sensation or balance. 75% of sufferers are women, and there is currently no cure.

Previously, MS sufferers were advised not to exercise. Since many people with MS experienced fatigue and found their symptoms worsened when hot, it was felt that it was best to avoid activities that could be seen as tiring.

However, regular, moderate exercise is now known to be an important part of maintaining good health and wellbeing for those with MS. In fact, there is evidence that it can help with many MS symptoms, and help shape a better quality of life.

A recent survey conducted by the MS Trust highlighted the positive impact exercise can have. Respondents listed improvements in their mental health, increased strength, and reduction in fatigue as the main benefits of staying active with MS.

One person who took part in the research who suffers with MS said 'Staying active is good for the body and mind, it also makes me feel as though I'm being proactive regarding my own health.'

Another commented 'Being active has been a lifeline for me. I firmly believe it has kept my symptoms under control.'

The MS Trust wants to promote the benefits of staying active for people with MS; encouraging the MS community to introduce activity – or continue it on a regular basis. Walking, swimming, wheelchair basketball, dance, yoga, gardening . . . it's all about doing it your way.

The charity is also launching a series of accessible Pilates workouts, developed alongside a neuro-physiotherapist, which people can follow at home.

Paralympic swimmer Stephanie Millward MBE, who was diagnosed with MS aged 18, is supporting the MS Trust's latest campaign. Stephanie commented 'I fully support this incredible campaign as I know all too well the importance of activity. For me, it makes me so happy and positive but also keeps my MS symptoms in check. People will guess that I will advocate swimming and, of course, I do as I attempt to win an eleventh medal at my fourth Paralympic Games, in Tokyo 2020. But I am delighted to be given an opportunity to recommend to other people with MS, to try anything active that appeals and just see if it makes a difference.'

'Besides the pool, I use the gym three times a week, which I love and have a specific programme, but I have gained so much core-strength from a weekly horse-riding session (thanks to Riding for the Disabled) and only this year was I introduced to yoga. To anyone reading this, I urge you to try some exercise, no matter what it is. Following my MS diagnosis in 1999, I did nothing for the best part of eight years – literally nothing and suffered as a consequence – until I was persuaded to get back into a pool. Please try some gentle exercise and don't make the same mistake I did for all those years!'

David Martin, CEO of the MS Trust, added 'Research shows us that regular and moderate exercise has many benefits for people living with MS, both physically and mentally. We hope that by shining a spotlight on exercise during MS Awareness Week, we can encourage people with MS all over the UK to introduce a little activity into their daily routine.'

'We recognise that MS can affect people in many different ways and not everyone will be able to go for a run, get to a pool, or go to the gym, so our campaign is all about making exercise as accessible as possible.'

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

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LIFESTYLE

Fraud: Why you need to be constantly on your guard

I HOPE that you are sitting down when you read this. Did you know that fraud costs the UK economy some £190bn a year? That's the equivalent of £7,200 for every household in the country, a quite alarming figure.

To put that into context this sum is greater than the gross domestic product of some 148 countries around the globe – these are mind blowing figures! And whilst most of this cost to the UK economy was shouldered by either business or the public sector, private individuals were stung to the tune of £6.8bn and the cost to charities was estimated to be in the region of £2.3bn. In fact the growth in fraud has been so big over recent years that it is now, by far the UK's most common criminal offence*.



What to look out for

So what are the main causes of these frauds and what are the things that you, as individuals, should look out for and be suspicious of? With the continued growth of technology criminals are becoming more and more sophisticated in the techniques they use to commit fraud, and therefore the fraud landscape is ever changing. Not surprisingly, for individuals financial fraud remains one of the main risk areas, with people being targeted by way of internet banking or telephone banking – incidences of fraud in both continue to show strong increases.

Over recent years there have been more and more examples of fraudsters targeting pensions because they know that pension pots more often than not contain large sums of cash, cash that they want to get their hands on. These frauds are very convincing. The Pensions Regulator has listed some of the more common forms of approach to look out for and be wary of. These include:

- Being approached out of the blue – either by telephone, by e-mail, by text or even a knock on your front door.
- The promise to get you access to your pension money before the age of 55.
- The offer of a "one-off, too good to be missed investment opportunity".
- A recommendation to transfer your pension money into a single overseas investment with returns of 8% per annum or often higher.
- They may direct you to a legitimate looking website – but be aware this might have been cloned from a reputable organisation.

The regulator also warns that fraudsters have been using The Pensions Regulator's anti-scam materials on their own websites in an attempt to make them look like legitimate businesses. If you receive an approach about your pension and are in any doubt whatsoever about its legitimacy then contact the Pensions Regulator direct on 0800 011 3797 or by visiting www.pensionsadvisoryservice.org.uk

Internet fraud

Many popular frauds are committed via the internet. You should always take care when buying online to make sure that the website you are transacting with is one that you can trust and one that is legitimate. Making sure this is the case is sometimes more difficult than you might think.

Nowadays there are many websites that are set up to sell goods and services that don't actually exist. Some of the more common include auction sites

and holiday lets. With the auction sites you bid for an item, win it and enter your payment details. The fraudster takes your money but you never actually receive the goods that you have paid for and by the time you realise this it's normally far too late. Likewise with fraudulent holiday lets. You make the booking in good faith, pay the deposit or the whole rental cost only to find out later that the property you believe you have rented doesn't exist.

Technology is another area that is ripe for the fraudsters. One common ruse is for you to receive an e-mail or telephone call telling you that your computer has got a virus but that it can be fixed for a fee. Now most of us that have computers are terrified of viruses and have anti-virus software installed to protect us which, if you keep it up to date, should be more than sufficient to do the job you need it to do. Never reveal any personal details or financial details (such as your bank account) or give anyone "remote" access to your PC – this is where the person on the telephone can ask you to undertake certain actions on your computer which allows them to take control of it. If you receive one of these calls or emails out of the blue and you are in any doubt of its legitimacy, ignore the email or hang up,

Gone Phishing

The other area of technology that is a common target for fraudsters is what is known as "phishing". This is where you receive a text or an e-mail telling you your bank account has been compromised and that you need to log into it to change your password. When you do this you unwittingly reveal your new details to the fraudsters who can then gain access to your accounts.

The internet can be a very useful tool but there are dangers too; it pays to be cautious and be on your guard.

AGE UK have some very good advice on what to do if you receive a suspicious telephone call. For more information please visit: www.ageuk.org.uk/information-advice/money-legal/scams-fraud/phone-scams/# or telephone AGE UK on 0800 678 1602.

To find out more about fraud in general, the types of fraud being committed or to report a fraud of you are a victim then visit www.actionfraud.police.uk/

* Figures are taken from The Annual Fraud Indicator for 2017 (the latest available) which is published by the UK Fraud Costs Measurement Committee (UKFCMC), based on research and measurement activity conducted by Crowe Clark Whitehill, Experian and the Centre for Counter Fraud Studies.

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Travelling abroad with medications

As we get older it is unfortunately a fact of life that things start to go a little wrong, that parts of us don't work as well as they used to do, and that we start to feel those aches and pains more than we did before.



AS A result, more and more of us find that we are travelling with various pills and potions that we have either self-prescribed or have been prescribed by our doctor to help us with these problems.

But you need to be aware that just because a drug you have been prescribed is legal in the UK, it doesn't necessarily mean it is legal in the country you are travelling to. It is therefore essential that you check the tablets and other drugs that you are taking before you travel to make sure that you don't inadvertently break the law.

If you are a regular flyer, you will be well aware of the rules and regulations that relate to what you can and can't carry in your hand luggage when it comes to liquids and other medicines. Generally speaking you are limited to bottles of 100ml maximum size, anything larger than this has to be placed in your case which is then carried in the hold of the airplane.

But what if you are travelling light and you need more than the 100ml to see you through the duration of your trip? If that is the case then you need to take proof that you need the additional liquids with you. This should be either a certified prescription or a medical letter that actually proves you need the additional medication.

Anything that you carry on your person, or within your luggage, is your personal responsibility. Therefore if you do need to travel with prescription medicine, make sure that what you are taking is legal in the country you are travelling to. This also applies to any countries that you may be travelling through on your journey and where you will face a customs border. If you are diabetic and inject insulin, need to use an inhaler, or use oxygen on a regular basis, then you may need to get special permission to carry these items on board a flight, and you will almost certainly be asked to explain these items when crossing a customs border. If you are in this situation then the best advice is to notify your travel company or airline at the time of booking, giving you and them plenty of time to make the necessary arrangements to allow you to travel as free from interference as possible.

If you are prescribed what are known as "controlled medications" then in order to be able to take them out of the country you will need to apply for a personal licence to do so. In order to obtain such a licence you will need to obtain a letter of support from your doctor detailing the medication you need, the dosage and the frequency you take the drug. You will need to do this at least 10 days before you travel, but it's probably best not to leave it so close to your departure date to prevent any problems from occurring.

How do I check?

The rules and regulations about what and how much you can take with you are not uniform and each country will have their own guidelines that you must follow. To find out whether you can take your medicines or whether you need additional supporting documentation then you should check with the embassy of the country you are visiting who will be able to give you the necessary guidelines.

Other useful advice

If you travel with prescription medicine then other things to remember are as follows:

- Make sure you have enough medication with you to cover the duration of your trip.
- Take some extra with you in case you are delayed or to cover you for emergencies.
- Take a copy of your prescription with you that will confirm you need to take the medicines that you are carrying.
- Split your medication between your travel bags – that way if your suitcase gets lost for example, you will have enough supply in your hand luggage to tie you over until you can get additional supplies.

So remember, it is your responsibility to make sure that what you carry is legal in the country you are visiting – so do your homework before you go and ensure that you are well prepared.



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Older men feel “excluded, overlooked and cut-off” as public health challenge grows

With increasing numbers of older men experiencing loneliness, a recent report *Older Men at the Margins* calls for a better understanding of how to tackle the growing public health challenge.

A TWO-YEAR study, led by the University of Bristol in collaboration with Age UK, highlights the issues faced by older men, many of whom describe feeling socially excluded, overlooked, cut-off and feeling “left out of things” – all of which have a range of negative impacts on day-to-day life.

These feelings were triggered by a variety of life events, including loss of a partner, retirement or relocation.

To combat the problem, researchers at the University are calling for changes to the focus of adult social care services – urging for greater priority to be given to the running of groups rather than focusing primarily on care and support for individuals. There should also be more inclusive, tailored groups for older men in marginalised groups.

It follows a report from Age UK which shows the number of over 50s suffering from loneliness is set to reach two million by 2025/6 due to a rising number of older people. This compares to around 1.4 million in 2016/7 – a 49 per cent increase in just 10 years.

Unfortunately, older men who live alone are more likely to be socially isolated than their female counterparts, having less regular contact with family and friends, and this can exacerbate feelings of loneliness.

The circumstances and experiences that increase the risk of loneliness and isolation appear to rise with age, and among those with long-term health problems and/or a disability.

To date, little research has been undertaken into older men’s experiences of loneliness and isolation. Researchers at the University interviewed 111 men, aged between 65 and 95 and living in the West and South West of England, to identify new ways in which social care and voluntary services could help alleviate the problem.

There was generally a reluctance to speak to others and seek help, often due to a perception that people wouldn’t be interested, or the potential stigma attached to loneliness. Men with adult children avoided speaking to their children as they didn’t want to worry them, or it was not in keeping with their role as the father-



type figurehead.

The report highlights the “critical role” voluntary and independent services play in promoting social wellbeing and loneliness. However, those involved in leading and running these groups say funding cuts are placing a strain on resources and insufficient staff numbers.

A key finding, which researchers hope will influence policy makers, was that men valued mixed-age groups which mirror social interactions in everyday life, as opposed to groups specifically targeting older people. Equally, men valued groups that facilitated emotional and social ties with other men.

Dr Paul Willis, from the University of Bristol’s School for Policy Studies, led the research. He said: ‘For a growing number of people, particularly those in later life, loneliness can define their lives and have a significant impact on their wellbeing.’

‘Because loneliness occurs when people’s ability to engage with others is inhibited, helping people cope with and overcome these feelings is vital.’

‘Our research has shown the importance of groups and networks in older men’s lives, especially those run by voluntary and third sector organisations. Support for such groups needs to be given greater priority by local authorities, both in terms of support from social workers and long-term funding.’

The project focused on older men from seldom-heard groups, including men who were single or living alone in rural and urban areas, men who were carers for loved ones, men living with hearing loss, and gay men who were single or living alone.

While loneliness and isolation impacted negatively on men’s lives across the groups, there were important differences identified. For example, men with hearing loss were often isolated from family and friends in social gatherings and events because of their hearing loss and challenges in keeping up with conversations around them in noisy environments, such as pubs.

For older gay men, experiences of loneliness and isolation were entangled with earlier life-

experiences of being reluctant to come out to others in fear of social censure or hostility from family or work colleagues.

For male carers, the companionship of the person they cared for routinely inhibited feelings of loneliness however the caring experience isolated them from others, such as diminished time spent with friends.

There are clear reasons behind the high numbers of lonely older people, according to Age UK. The risk of being lonely is dramatically higher among older people who have financial difficulties, are in poor health or have a disability, are carers or have recently been bereaved.

Loneliness occurs when people do not have someone to open up to and their ability to have meaningful conversations and interactions is inhibited.

Caroline Abrahams, Charity Director at Age UK, said: ‘This study helps further our understanding about how older men experience loneliness & how best to help.’

‘Loneliness is a problem among many older people, especially for those who are in poor health or have a disability, who are carers for loved ones, who have been bereaved, have financial difficulties or who don’t have family and friends nearby.’

‘This study highlights specific issues and challenges for men, who can find it difficult to talk about feeling lonely.’

‘As more older men live longer we need to appreciate that the numbers who are chronically lonely are likely to increase too – unless we act which we can and we must do. The study also gives service providers, like Age UK, useful tips on how to help older men overcome loneliness, and things to consider when engaging with those from seldom-heard groups.’

Based on this new research, Age UK has produced good practice guidance for service providers, tips for older men themselves and information for families or friends who are worried that an older man close to them might be lonely. For more information visit www.ageuk.org.uk

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was presented by the American Recording Academy with a Lifetime Achievement Award.

His 2019 tour will see the legendary music icon visit a number of European cities, before re-connecting with his UK fans at the end of June for one truly special night to celebrate 50 years of his music and entertainment. Tickets on sale now!

To Buy tickets and more information go to www.myticket.co.uk.



COMMENT

Are we in danger of becoming too PC?

BY ANDREW SILK

NOW I for one am all for equal rights and I am against any form of discrimination whether that be on the grounds of race, religion, colour, sexuality or sexual orientation, age or any other kind of discrimination that you care to mention. In our modern society there is just no place for discriminatory attitudes or behaviours towards others.

For example, the #MeToo movement has recently been very high profile and has been very effective in raising the awareness of sexual harassment and sexual assault, making the most of the power of social media. The Institute of Race Relations has for years fought very successfully against racism in the UK and Stonewall is one of the charities that has fought tirelessly for the rights of gay, lesbian, bisexual and transgender people in the UK. These and many, many other admirable movements have brought the issues of discrimination in all its guises to the public's attention, and long may they continue to do so; our society is much better for it.

Learning from history

But I sometimes wonder have we gone a bit too far, and are we in danger of becoming a bit too political correct in our day to day lives? History is, as they say, history – historical instances of discrimination and abuse have happened and it is in the past. That's not to say that these events are right or would be acceptable in today's society; clearly they wouldn't and there is little that we can do about it now – or is there?

Well we can surely learn from history; we can take those lessons and use them going forward to make sure that our society doesn't repeat the mistakes of the past. That is all well and good and is to be encouraged.



So where am I going with this?

Well, I've recently been thinking about all the pressure that companies and organisations seem to be under to play the PC game, and I got to wondering if this is sometimes really worth it? Let me give you an example and this is in regard to something as inoffensive and innocuous as a box of tissues!

The company Kimberley-Clark who produces Kleenex tissues last year announced that, following complaints, their "Man-size" tissues would be subject to a re-branding exercise and would henceforth be known as "extra-large" instead. The complaints that they had received suggested that the use of "Man-size" supported gender inequality. I'm sorry, but you have a product that has been sold for years and years and

suddenly the humble tissue becomes a target for sexual discrimination – I really don't get what all the fuss is about.

Unbelievable

But there are other examples, and some of them are just really quite unbelievable. For example, did you know that a NHS Foundations Trust was forced to apologise after one of its consultants was accused of sexism? Apparently the crime he committed was to praise the father of a child for "manfully" stepping in to bring his daughter to a hospital appointment because his wife was unavailable to do so. The parents of the child complained saying that the use of "manfully" was sexist!

Or how about the British Medical Association who advised its members that pregnant women, or mothers-to-be should be simply referred to as "pregnant people" to avoid offence and to celebrate diversity?

Then there's the example of "drag queens" being banned from a Gay Pride event in Glasgow in case they cause offence to transgender people!

I could go on, but forgive me; I might just find myself blowing a gasket. Surely there are more important things that we need to worry about? Or perhaps because I am a man of a certain age I am considered by the younger generation, who seem to get offended at the drop of a hat, as something of a dinosaur: out of touch with modern society and just too old to understand the young of today? Well that would be ageism of course – one of the few things that the "new" PC world seems to still be tolerant of!

If you've got any examples please do share them with me. You can write to me at the usual address.

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The smart way to increase the value of your home – without breaking the bank



TIME WAS that the number one sure-fire way to add value and saleability to your home was a kitchen upgrade, with the number two desirable asset being a super-modern bathroom with all the bells and whistles.

Now, while kitchens and bathrooms are undoubtedly the focus for many buyers, complete remodelling of either room will set you back thousands of pounds. And if you are planning to sell in the very near future you may not be able to recoup your investment. But don't worry. There's a new kid on the block that can increase the value of your home, and add the wow-factor that buyers are looking for.

Make your home a smart home

It's all about connectivity. In the 21st century, buyers want smart features that they can control from anywhere. From smart lighting to fully connected security systems, smart technology is climbing up the must-have list for home-buyers. A recent survey found that 81% of current smart home device owners would be more willing to buy a home with smart appliances already in place than one without.

Considering that nearly half of all millennials use smart technology, installing these gadgets may provide an in-road to the largest group of potential homebuyers on the market today.

Let's take a look at some of the home improvements that can add value to your home:

1. Smart security systems

Security systems are nothing new, but a new wave of smart home security systems have recently hit the market. Smart security combines the features of traditional burglar alarms with the ability to

monitor your home via a live video feed, and also interact and control your system via an app on your phone or tablet. The appeal to a potential buyer is very clear. Smart security systems offer peace of mind. And having smart security already in place will be a major selling point for buyers who want to make sure their new home is as safe as possible.

The cost

According to Which? a basic smart home security system kit can be bought for as little as £190, but it's worth bearing in mind that a basic kit is unlikely to be enough to cover your entire home (unless you live in a small flat). The true cost will vary depending on the size of your home, so before you invest it's worth thinking about which extra components you'll need in your property and how much they cost.

A smart home system that relies on motion detectors would cost £500-600 for a two bedroom house, but the cost will be much greater if you wish to install multiple wireless security cameras or sensors on all of your doors and windows.

2. Smart thermostats save energy, increase comfort, and attract buyers

In today's age of environmental awareness, increased connectivity is challenged only by the desire for more energy-efficient homes. Smart heating combined with smart lighting (see below) can meet these aims and increase the value of your home in the process.

Smart thermostats offer us more control of our home's heating (and budget) than ever before. The ability to control the temperature

in your home from any connected device – from anywhere in the world – is now as attainable as it is aspirational. For energy-conscious buyers, smart home heating technology is a draw that could swing the balance in your favour when weighing up the pros and cons of a home purchase.

The cost

Typical costs for a smart thermostat are around £200 rising to £260 with professional installation. But with energy savings of up to £330 per annum for a typical three-bed semi-detached house it's a big selling point for prospective purchasers.

3. Programmable lighting – the must-have home improvement

Smart lighting used to be thought of as a bit gimmicky, but with advances in technology programmable lighting has become an eminently practical tool for comfort, economy, and security.

Smart lighting allows you to schedule your lights, for instance, to switch on at dusk, and turn off at bedtime – boosting security while you are away, and making sure you never leave a light

on when you go to bed. Add in voice control through hubs like Alexa or Google Assistant and you have the ultimate in convenience to offer potential buyers.

The cost

The cheapest home hub will cost around £50, but it may be an idea to invest in three or four units to enable voice control from convenient points around your home. Bulbs retail at around £15 each, and sockets around £30 to £35.

With the kind of advantages offered by Programmable lighting technology, your home's lighting will become a desirable must-have asset attracting buyers like moths to, well, a lightbulb.

The bottom line

More and more smart products are popping up on the market every day. Homeowners savvy enough to incorporate home technology into their property will not only be more connected, but will probably see more offers rolling in for nearer the asking price when putting their home on the market.



The Hawthorns

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PETS

Home alone: raising awareness of separation anxiety in dogs.

THE RSPCA has launched a campaign to help those dogs that find being away from their owners difficult. Some dogs will bark or destroy things to show their feelings but a large number of dogs show no signs that they're struggling to cope and just sit quietly worrying, meaning owners don't often realise there's a problem.

The RSPCA Campaign – #DogKind – aims to raise awareness of this often hidden issue and help owners ensure their dogs are the happiest pooch on the block. Campaign manager Daisy Hopson said:

'We know that the love between owners and their dogs is unconditional – the centre of each other's lives. So, when you leave your dog for any period of time, it can be incredibly difficult for them. It's nothing to do with their age, breed or where they have come from, it's because many dogs don't know how to cope when their owner isn't at home and are unhappy when left alone.'

Research

'Pioneering research has suggested that 85% of dogs may be struggling to cope when left alone, and with an estimated 9 million dogs in the UK and 26% of households owning a dog, it's shocking to think that more than 7 million of our four-legged friends could be feeling frightened, lonely or sad when home alone. More worrying is the fact that many dogs won't show signs that they are struggling so it's easy for owners to miss.'

A survey conducted by the RSPCA in 2018 found that 22% of owners left their dogs for four or more hours a day, and 53% of dogs were left shut inside the house when their owners were out. RSPCA dog welfare expert Dr Samantha Gaines said:

'The good news is that you can help your dog learn that it is okay to be left alone; there are things to help your dog to feel calmer and happier when you are out. It's a really important part of any dog's training to teach them that being left alone isn't scary,



and so we also have lots of advice on how to teach your puppy or new dog that being on their own is not a bad thing.'

Even if you don't think your dog is struggling, #DogKind will guide you through steps you can take to help discover if your dog is finding it difficult to cope and what you can do help.

Dog sitters

Dr Gaines added: 'If your dog struggles without company, or you are out for long periods of time, then you could ask a neighbour,

favourite toy with them, exercising them before they are left alone to encourage them to relax, and closing the curtains so they are not so easily disturbed by what's going on outside.'

Whether you think your dog is struggling or not, the RSPCA would love all owners to try at least one of their #DogKind methods and see if they can improve their dog's experience of being home alone.

To make sure your pooch is and to find out more please visit: www.rspca.org.uk/adviceandwelfare/pets/dogs/dogkind

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Downsize the burden

What the residents don't want, and therefore don't get, are: property and garden maintenance fees, monthly service charges, ground rents or utility bills (no matter how much heating and hot water used). They don't want to be tied in to a long term contract, but just 30 days' notice, and with no exit fees. They want to be able to quickly and easily change apartment within the community should their



circumstances change without the costs associated with sale and purchase.

Make Your Retirement Easy

With concern in the press about ongoing costs and negative returns for some retirement property purchases, the comparison is compelling. You also won't be guaranteed all the hotel quality services and the lifestyle that comes as standard with the Hawthorns rental model, nor the clarity, choice and flexibility to change your mind at any time. Downsize your commitments – upsize your life! Search 'Hawthorns Retire' on-line or Facebook.

Potholes in pavements leaving over 65s stuck indoors

NEARLY ONE in three older adults (aged 65+) are prevented from walking more or at all on their local streets because of cracked and uneven pavements. This astonishingly equates to over 3.5 million people in the UK.

These are the results of a YouGov survey from Living Streets, the UK charity for everyday walking, that have been released for National Walking Month, which takes place throughout May. This has found that cracked and uneven pavements, obstructions on pavements including pavement parking and people driving too quickly were the top three things preventing people aged 65+ from walking more or at all.

The new research found that half of older adults would walk more if their pavements were well-maintained, there were lower speed limits or more places to rest.

Pollution

Air pollution also presented a concern with one in five older adults being worried about the air quality on their local streets and over one in ten being prevented from walking more because of it; this was even higher in London where one in four older adults in the capital are put off walking more or at all because of air pollution.

Getting exercise, simply leaving the house and fresh air were the top three things that older adults enjoyed about walking on their local streets.

1.4m older adults are lonely, with Age UK predicting this will rise to 2m within seven years. People over 50 are more likely to be lonely if they're widowed, in poor health or feel like they aren't part of their local community.

The UK government's loneliness strategy recognises the importance of older adults staying active and social through walking activities. Living Streets is calling for streets to be improved to facilitate this.

Local councils currently invest around 12 per cent of their local transport infrastructure funding on walking and cycling. Living Streets wants to see this increased to at least 15 per cent.

The charity is calling for councils to remember pavement potholes when repairing their roads to enable the most vulnerable to feel happier and safer using their streets. It's part of Living Streets' #nine90 campaign which aims to highlight the need for streets to be designed with nine-year olds and 90-year olds in mind, as then they become accessible to everyone.

Joe Irvin, Chief Executive, Living Streets said: 'Loneliness is one of the biggest social challenges of our age. Walking regularly can be an antidote to isolation - helping to reduce the risk of depression and dementia.'

'If we all viewed our streets through the lens of an older adult - or a child, a wheelchair user or someone living with sight loss - we would soon begin to understand how unfit for



purpose a lot of them are.

'Having well-maintained and clear pavements would help older adults walk more. We want local authorities to be reassessing their streets and seeing how they could be made better for people aged nine and 90 - and therefore better for everyone.'

Kate Humble, television presenter, author and National Walking Month ambassador said:

'Walking doesn't have to be about climbing mountains; you can get just as much from a walk around your local town.'

'What does make a difference is having a town which feels safe to walk in - whether

you're nine or 90. If your pavements are a bit cracked, you're worried about tripping or you don't have enough benches or good lighting, visit the Living Streets website for information on how you can help improve your local area.'

Living Streets' National Walking Month takes place during May this year and the charity is urging people to take two minutes to complete an online action urging local councillors to improve and prioritise pavement maintenance. Find out more at: www.livingstreets.org.uk/nwm

Amazing breakthrough for anyone who suffers Neck, Shoulder, Back Pain, Arthritis or Sleep Problems!

Gx Suspension Pillow™ brings a Great Night's Sleep to thousands!

How Gx Pillows helped actor, Rula Lenska:

“It is rare that something advertised as **unique and life changing** turns out to be **true!!** I have a chronic back and neck situation and I can honestly say these pillows make a **HUGE DIFFERENCE!!** Comfortable... supportive... and positively magical for my neck!! **Congratulations!** Many, many thanks, Rula Lenska”

ONE of the UK's best loved actors, Rula Lenska has just confirmed what thousands of other previous poor sleepers already know: the unique design of the Gx Suspension Pillow™ can bring you unparalleled levels of restorative sleep, night after night.

The fact is that conventional pillows (whatever their filling) flatten significantly during sleep - becoming less comfortable and supportive, leading to a broken night's sleep.

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By the clever installation of 'double X' internal ties, the Gx Pillow flattens very little. This, when surrounded by hypoallergenic hollow fibre filling, produces the world's first pillow to retain much more

of its plumped shape through the night. So your head is gently cradled and supported in complete softly sprung comfort all night long. As one customer observed: 'It's like sleeping on a soft, fluffy cloud.'

You've Nothing To Lose

The benefits have, to say the least, been dramatic with scores of positive reviews and repeat orders being received daily.

Made in Britain, there is a choice of two versions: Medium-Soft or Medium-Firm. Most people prefer Medium-Soft, however if you like a firmer pillow please choose the Medium-Firm. Twin pack options are available.

If you dream of the restorative powers of a beautiful night's sleep, try the Gx Suspension Pillow™ today - you've nothing to lose except your insomnia.

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POT POURRI

What a great way to enjoy the outdoors!

This June sees the 5th annual *30 Days Wild* challenge take place.

THE CHALLENGE is the brainchild of the Wildlife Trusts and the aim is for everybody that takes part to do something wild each day throughout the month of June – that's 30 simple, fun and exciting random acts of wildness during the month.

It's a great and fun challenge and if you've got grandchildren it not only aids their interaction with the great outdoors; it will also encourage learning and hopefully nurture a long term interest in the wildlife around us. It's also a great challenge if you just want an excuse to get outdoors and be closer to nature yourself.

So what is it?

30 Days Wild is a project undertaken by the Wildlife Trusts – there are 46 of them around the country. All are independent charities with a shared mission to preserve and look after our wildlife. Their core foundation is the belief that a healthy, wildlife-rich natural world is valuable in its own right and is the foundation of our wellbeing and prosperity. In simple terms we depend on wildlife and wildlife depends on us.

There are over 800,000 individual members across the country to whom wildlife matters. The 46 individual trusts have over 40,000 volunteers between them who are passionate about preserving and protecting our wildlife and who look after more than 2,300 nature reserves and operate over 100 visitor and

education centres across the country. With wildlife said to be in decline, not just in the UK but around the world, their work and efforts in preserving what we have left becomes even more vital.

What does it do?

Well, the challenge is simple; it encourages you to do something wild every day throughout the month of June. To help you do this there is a *30 Days Wild* pack that you can get your hands on. The pack includes a wall chart, a poster, an interactive booklet and other goodies to help you achieve the target of *30 Days Wild*.

Some of the ideas that are there to tempt you include eating or drinking a wild ingredient; dipping your feet in some wild running water; watching the sun rise and listening to the dawn chorus; climbing a hill and admiring the view; or go wild swimming. Other ideas that are perhaps more suitable for doing with your grandchildren include exploring somewhere wild near you; make a bird feeder; build a den in a wild place; or make a daisy chain.

Whatever you do, you will be stimulating your senses and reminding yourself just how beautiful and important nature is to us here in this country, and how thankful we should be for the wildlife that we have around us. And of course you will also benefit from being outdoors and all the uplift that brings to our general health and mental wellbeing.

Fancy getting involved? If so, and to get your free *30 Days Wild* pack go to www.wildlifetrusts.org/30dayswild e-mail 30dayswild@wildlifetrusts.org or call 01636 670000.

Image: © Matthew Roberts



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'A fuss-free farewell'

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



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

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

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

What is direct cremation?

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

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

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

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

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

Why might I choose direct cremation?

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

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

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

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

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

How do I find out more?

Pure Cremation offers a 24/7 service across England, Wales and Scotland. They also offer 100% guaranteed direct cremation plans, offering peace of mind that when the time comes, everything is taken care of, leaving your family free to say goodbye in their own way.

• Call **0808 501 6260** or visit: **www.purecremation.co.uk/mature** for more details

The ashes box



What people say...

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

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

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

Pure Cremation
The freedom to choose

HEALTH

Anaphylaxis – what is it and how do you treat it?

WE HAVE all heard about anaphylactic shocks: a severe and sometimes fatal reaction brought on by exposure to an allergen – something to which a person is severely allergic.

But what else do we know about this extreme reaction? What are its causes and what treatment is available?

An anaphylactic shock comes about as the immune system in the body overreacts to a trigger substance, usually a food stuff, to which we are allergic. Other common causes can be as a result of stings from wasps, bees or other insects. Anaphylaxis, for the sufferer, usually occurs within minutes of exposure to the allergen or insect sting, although it is not unknown for the reaction to take up to four hours to appear.

Common allergens that can cause anaphylactic shocks include nuts and nut products, dairy products, eggs, seafood (especially shellfish) and some fruits (such as bananas, kiwi fruit, grapes and strawberries). If you've ever wondered why medical staff always ask you whether you are allergic to any medicines, that's because certain antibiotics can also cause severe allergic reactions in some people.

What are the signs?

Apart from discomfort, some of the things to look out for in someone that is suffering an anaphylactic shock include:-

- Swelling, especially around the eyes, lips, hands and feet.
- Itchiness of skin or a raised and red / fiery skin rash.
- Swelling of the mouth, throat or tongue which can often quite quickly lead to breathing and swallowing difficulties.
- Feeling lightheaded and/or, unsteady on their feet or fainting.
- Wheezing.
- Severe abdominal pain – often accompanied by nausea and vomiting.
- In the most severe cases the person can collapse and/or becomes unconscious.

What should I do if someone is in anaphylactic shock?

The first thing you should do is call 999 and request medical assistance. After that you should check if the person has



Check if the person has an epipen or other type of auto-injector with them.

an epipen or other type of auto-injector with them. Most people that suffer from severe allergies will be aware of their vulnerability and will, as a matter of caution, carry an auto-injector.

What the auto-injector does is allow the patient, or someone else, to inject them with a dose of adrenalin, the most effective short term way of dealing with an anaphylactic shock. If you are not familiar with how to use an auto-injector don't worry; most carry instructions on the packaging. Essentially, you should inject the victim using the auto-injector in their outer

thigh muscle for between five and ten seconds. The adrenalin you inject should quickly help to alleviate the symptoms the patient is experiencing although it may not eradicate them altogether.

If after 10 minutes of giving the injection there is little sign of improvement, or if the patient starts to feel unwell again, then it may be necessary to give them a second injection; if that is required you should do so in the opposite thigh. Make sure that the patient is in a comfortable position until medical help arrives and if they are unconscious, put them in the recovery position with their head tilted back and chin lifted to aid breathing.

Even if the patient remains conscious throughout and appears to have made a full recovery, it is normal practice that the patient will be admitted to hospital, if only for a short time so that they can be properly checked over and to make sure that their symptoms don't recur.

What happens after?

If it is the first time that the patient has suffered such a reaction, they will be referred to a specialist allergy clinic once fully recovered. Here they will undergo tests to find out what caused the shock in the first place.

Depending on the allergy the patient has, and the severity of the shock they suffered, then they may be prescribed an adrenaline auto-injector (or epipen), especially if the risk of having a repeat attack in the future is considered high. Those likely to suffer an anaphylactic shock will be expected to carry this with them at all times – as a precaution should they suffer another attack.

Once diagnosed the most important thing the patient can do is to avoid the things that can trigger an attack. So, for example, if the allergy is food related, the patient must always check the labels on all food and when eating out, sufferers must always declare their allergy to staff. If the allergic reaction is caused by insect stings then if patients are confronted by wasps or bees they should try and walk away slowly and calmly; they should not try and deflect the insects by waving their arms around; the calmer they are the less likely they are to get stung.

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First Aid Focus: Burns and scalds

UNFORTUNATELY, BURNS and scalds are a fact of life. So what do you do if yourself or someone you know suffers a burn or scald? Advice from the NHS on how to treat a burn or scald is as follows:

- Try to stop the burning process as soon as possible. This may mean removing the person from the area, dousing flames with water, or smothering flames with a blanket. But whatever you do, do not put yourself at risk of getting burnt as well.
- Remove any clothing or jewellery near the burnt area of skin, including babies' nappies. But do not try to remove anything that's stuck to the burnt skin, as this could cause more damage.
- Cool the burn with cool or lukewarm running water for 20 minutes as soon as possible after the injury. Don't use ice, iced water, or any creams or greasy substances like butter.
- Keep yourself or the person warm. Use a blanket or layers of clothing, but avoid putting them on the injured area. Keeping a person warm will prevent hypothermia. This is a risk if you're cooling a large burnt area, particularly in young children and elderly people.
- Cover the burn with cling film. Put the cling film in a layer over the burn, rather than wrapping it around a limb. A clean clear plastic bag can be used for burns on your hand.
- Treat the pain from a burn with paracetamol

or ibuprofen but always remember to check the manufacturer's instructions when using over-the-counter medication.

- Sit upright as much as possible if the face or eyes are burnt. Avoid lying down for as long as possible, as this will help reduce swelling.

Once you have taken initial steps to treat the patient the next step is to decide whether further medical treatment is necessary and whether the patient should go to hospital. You should take the patient to hospital if:

- The burn is large or deep and bigger than the affected person's hand.
 - If the burn causes white or charred skin.
 - If the patient has suffered burns on the face, hands, arms, feet, legs or genitals that cause blisters.
 - And for all chemical and electrical burns.
- Also get medical help straight away if the person with the burn:
- Has other injuries that need treating.
 - Is going into shock – signs include cold, clammy skin, sweating, rapid, shallow breathing, and weakness or dizziness.
 - Is pregnant.
 - Is over the age of sixty.
 - Is under the age of five.
 - Has a medical condition, such as heart, lung or liver disease, or diabetes.
 - Has a weakened immune system (the body's defence system).

OUT & ABOUT

Women's Work

Where: Ditchling Museum of Art & Craft, Lodge Hill Lane, Ditchling, East Sussex. BN6 8SP

Open: Daily 10.30am – 5.00pm (Opens at 11.00am Sun & Mon) Until 13 October 2019

Cost: Adults £6.50 (Concessions £5.50)

Tel: 01273 844744

More Information:
www.ditchlingmuseumartcraft.org.uk

EXPLORE THE work of craftswomen who turned their practice into successful businesses between the two World Wars.

Women's Work focuses on pieces made by textile artists, weavers, ceramicists and silversmiths, many of whom were informed by their experiences while traveling during the First World War.

Often overshadowed by their male counterparts, these pioneering women achieved success by looking to past techniques to create contemporary designs. Embroiderers in Sri Lanka and textile printers in Calcutta opened new avenues of inspiration and knowledge. The women brought their new-found skills back to Britain and into the craft revival, going on to share their experiences with other craftswomen of the era.

Featuring over 100 pieces, the exhibition focuses on a core group of makers – Ethel Mairet, Alice Hindson, Phyllis Barron & Dorothy Larcher, Enid Marx, Catherine "Casty" Cobb, Katharine Pleydell-Bouverie, Denise Wren and Elizabeth Peacock – some of whom are relatively unknown yet hugely significant to the development of the Arts and Crafts movement.

Wildlife Photographer of the Year 2018

Where: Natural History Museum, Cromwell Road, London, SW7 5BD

Open: Daily, 10am – 5.50pm Until 30 June 2019

Cost: Adults £13.50 (Concessions £10.50)

Tel: 020 7942 5000

More Information: www.nhm.ac.uk



NOW IN its 54th year, *Wildlife Photographer of the Year* showcases extraordinary animal behaviour and the breathtaking diversity of life on Earth.

Through their ability to inspire curiosity and wonder, the 100 images showcase wildlife photography as an art form. They also challenge us to consider both our place

in the natural world and our responsibility to protect it.

The competition attracted over 45,000 entries from professionals and amateurs across 95 countries. A magnificent lioness, a glowing firefly larva and a fish looking for love are the focus of some of the phenomenal images on show.

The winner of the 2018 prize is Dutch photographer Marsel van Oosten for *The Golden Couple*, which frames a pair of golden snub-nosed monkeys in the temperate forest of China's Qinling Mountains, the only habitat for these endangered primates. The winning portrait captures the beauty and fragility of life on earth, and a glimpse of some of the extraordinary, yet relatable beings we share our planet with.

Heroes and Heroines: The Victorian Age

Where: Scottish National Portrait Gallery, 1, Queen Street, Edinburgh, EH2 1JD

Open: Daily, 10am – 5.00pm Until 31 May 2019

Cost: Free Entry

Tel: 0131 624 6200

More Information: www.nationalgalleries.org/visit/scottish-national-portrait-gallery



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.

Ruskin, Turner & the Storm Cloud: Watercolours and Drawings

Where: York Art Gallery, Exhibition Square, York, North Yorkshire. YO1 7EW

Open: Daily, 10am – 5.00pm Until 23 June 2019

Cost: Adults £8.00

Tel: 01904 687687

More Information:
www.yorkartgallery.org.uk

OUR RELATIONSHIP with the environment and questions about mental health are explored through the watercolours and drawings of two of the most celebrated artists of the 19th century in this major new exhibition.

To celebrate Ruskin's 200th birthday, *Ruskin, Turner & the Storm Cloud: Watercolours and Drawings* considers the eloquent critical relationship John Ruskin (1819-1900) had with the landscapes of J M W Turner (1775-1851).

Through new research, it will reveal Ruskin's response to Turner's vision, together with his own experience of close looking at weather patterns, mountains and the built environment. For the first time, works are brought together from York Art Gallery and partner Abbot Hall Art Gallery, Kendal, with substantial loans from national and regional collections and new commissions by contemporary artists.

As well as a dozen works by Turner and more than 40 by Ruskin, the exhibition will also include art by their contemporaries such as Constable, John Inchbold and Hubert Herkomer. Contemporary artist Emma Stibbon RA, has been commissioned to create

a contemporary response to the concerns raised by Ruskin. In the summer of 2018 she retraced his steps, travelling to Chamonix to draw and photograph the glaciers around Mont Blanc. Through powerful, large-scale pencil drawings, she reflects on the effects of climate change on Alpine landscapes treasured by Ruskin and Turner.

After York Art Gallery, the exhibition will also be on display at Abbot Hall Art Gallery, Kendal, from July 11 to October 5 2019.

Women in Photography: A History of British Trailblazers

Where: The Lightbox, Chobham Road, Woking, Surrey. GU21 4AA

Open: Tue – Sat 10.30am – 5.00pm, Sun 11.00am – 4.00pm Closed Mondays and Bank Holidays Until 02 June 2019

Cost: Adults £5.00

Tel: 01483 737800

More Information: www.thelightbox.org.uk

THIS UNIQUE exhibition presents for the first time in over 30 years a comprehensive historical survey of the achievements of female photographers working in Britain.

From the early innovations of Anna Atkins through to Dorothy Bohm's documentation of 1960s London, through to the contemporary self-portraiture of Sarah Lucas in the 1990s – Britain has cultivated a long tradition of trailblazing women whose significant contribution to the medium is recognised in this exhibition.

Women in Photography: A History of British Trailblazers features around 70 works including Turner Prize winners and nominees and Venice biennale exhibitors such as Helen Sear, Sam Taylor-Johnson, Hannah Collins, Gillian Wearing and Jane and Louise Wilson. The works featured date from the mid-19th century through to 2009 and chart progressions in style, techniques and popular subject matter.



YOUR LETTERS



Brexit.

UNLIKE YOUR correspondent, certain of his acquired wisdom, I lack the confidence (hesitate) to make life changing decisions for the "younger generation" from the comfort of a retirement built on 40 years of economic activity since the first referendum in 1975. The democratic choice we, my husband and I, made then was overturned by the second referendum in 2016 when, even though we had not changed our minds in those 40 years we have been obliged to absorb major changes to our future, but that's democracy for you.

So far I have not been aware of any adverse effects from our loss of sovereignty over the years as we have worked and travelled throughout Europe. Our children have enjoyed the freedom and opportunities inherent in the EU and it saddens me that our grandchildren might not be so free to do as they please. Please just remind me how good it is going to become and when will that happen.

I just hope that I will be around to enjoy it or, at least, not the negative

gratitude of the "younger generation". I wonder if your correspondent would have the confidence to endorse a further referendum where the age of participation was limited to 60?

Margaret Webster, Hull.

Well it did not happen! March 29th!

BUT I so want to say "thank you" for printing the paragraph stating the government should do what we wish rather than what they personally wish.

Plus, if we do "remain" then GREAT should be officially removed from Britain – we could just become Britannia again.

What a pity no one has faith in us as a standalone country any more. We have supported the EU countries for many years. They don't want to love us – so make things difficult?

Jean Warren, Knutsford.

Fashion

MY INTEREST in changing fashions was sparked off by the article headed

"Nostalgia". I have a photo of my father aged 3 years wearing a hat, uncut hair and a dress. Well, that is how small boys were dressed in those days, during the 1890s.

I do recall dropped waistlines being the start of fashion, followed by divided skirts, wedge heels and trousers known as slacks or bell bottoms, copied from sailors uniform.

Fashion ideas dwindled during World War II. "The new look" arrived which meant long full skirts.

In the 1950s skirts were calf length, but in 1961 Mary Quant introduced mini-skirts which called for pantyhose or tights.

There have been stiletto's, stressed jeans, culottes, one-sleeved tops, waterfall cardigans and see-through garments. Doubtless they will all come round again. Everyone is hat less until winter summons woolly hats, or a wedding calls for a dress with a fascinator.

I think only the Queen still wears corsets!

Sylvia Stilts, London.

Stolen Belongings

I UNDERSTAND that if one's property is stolen it is a crime unless the perpetrator is a relative of the victim. Then it becomes a civil matter.

If a crime, the police get involved. If civil, the victim has to resort to legal help, and the significant cost involved, or simply write off the loss. Writing off the loss also allows the perpetrator to keep a clean criminal record.

This situation should be justified, explained and/or reconsidered by legislators.

To a rational thinking, law abiding citizen, this may seem similar to the "same roof rule" which I understand allows culprits not to compensate victims for physical abuse (e.g rape) if they live in the same residence.

Gordon Cameron-Dick, Eastbourne.

Win tickets to see five-star show *The Comedy About A Bank Robbery!*



BREAKING INTO its fourth year, Mischief Theatre's smash-and-grab hit *The Comedy About A Bank Robbery* is a fast, fabulous comedy caper and the funniest show in the West End.

Summer 1958. Minneapolis City Bank has been entrusted with a priceless diamond. An escaped convict is dead set on pocketing the gem with the help of his screwball sidekick, trickster girlfriend ... and the maintenance man. With mistaken identities, love triangles and hidden agendas, even the most reputable can't be trusted. In a town where everyone's a crook, who will end up bagging the jewel?

★★★★★ 'This is the funniest show in the West End'
The Telegraph

★★★★★ 'This fast and fabulous comedy caper is a joyful night out'
The Times

Win four tickets for this dynamite comedy. It would be criminal to miss your chance!

To celebrate the show's third birthday we're giving five readers the chance to win four tickets to a performance of your choice (see Terms & Conditions below). To enter and to be in with a chance of winning visit www.maturetimes.co.uk/competitions.

The Comedy About A Bank Robbery is playing at the Criterion Theatre until May 2020. For more information and to book tickets (from £10) call 03333 202 895 or visit bankrobberycomedy.com

Terms & conditions: Five readers will win four Band A tickets to see *The Comedy About A Bank Robbery*, at the Criterion Theatre, valid for Tuesday to Thursday performances until 18 July. Subject to availability. No cash alternative. Travel and accommodation not included.



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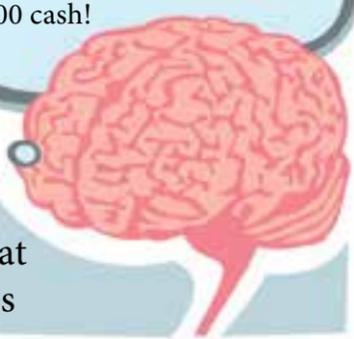
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from the puzzle grid above and activate your entry for the draw now for the chance to win one of the 95 cash prizes available! Simply call our £18,500 correct answer phone line with your answer and you will be told on the phone if your entry has been accepted. But hurry because we have limited the time for entries!

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*At the end of the call you will be given the option to transfer to another phone line and register your answer for the extra £1500 Hidden Mystery Word Competition. If you choose to do so the second call will last 2 minutes and costs £3.60 per minute plus your phone company's access charge. Maximum call cost £7.20. Maximum call cost to enter both competitions combined is £10.80. The Reader's Winnings may be promoted via different layouts of print and online media and may include various puzzle challenges. Each correct entrant is allocated a unique number between 1 and 513,131. Prizes available: 1 x £18,500; 27 x Secondary Prizes of £1000; 67 x minor prizes of £150. One winning number will be independently drawn for each available prize and if there is an exact match with an active entry the prize will be awarded. Alternative free postal entry: send your name, address and original completed puzzle sheet to customer services, marking your envelope 'Reader's Winnings'. Approximate odds of winning a cash prize: 1:5401. Draw date: 28/06/2019. The extra £1500 Hidden Mystery Word Competition is run in conjunction with a number of other Wynnnington competitions and requires entrants to identify the 6 letter hidden mystery word in any one of these separate Wynnnington puzzles. One £1500 winner will be randomly drawn from the pool of correct entries on 31/10/2019. Wynnnington are not responsible for errors or circumstances outside their reasonable control and reserve the right to amend competition rules to ensure a fair competition. Should you be a winner, your contact details, testimonial and photograph can be used for publicity purposes without further consent. Actors' photos may be used to represent genuine winners. Our Registered Office is 23 Shackleton Court, 2 Maritime Quay, London, E14 3QF but all competition related queries should be directed to customer services. © Wynnnington Ltd 2019, registered in Great Britain no: 8271507. T/A Reader's Winnings. 2448. Wynnnington Customer Services, Reader's Winnings, PO Box 133, Rye, TN31 9EU or call 01797 309000. Full T&Cs and our privacy policy can be found at www.wynnnington.co.uk. This promotion is not connected to the publication in any way.

TRAVEL & LEISURE

Hike Together and raise money for older people

Independent Age, the older people's charity, is launching *Hike Together* – a new fundraising challenge for people who love walking amidst stunning scenery and who would like to raise money to help support older people.

THE CHALLENGE will take the form of a one or two day hike on part of the Cotswold Way on Saturday 6th and Sunday 7th July 2019 – the perfect setting for the charity's very first *Hike Together* event.

Adults of all ages – whether seasoned hill walkers or new to hiking – can join in and will have the opportunity to hike up to 20 miles of the Cotswold Way over two days. What could be better than spending time with old friends, meeting new ones, enjoying the picturesque villages and breathtaking natural beauty of the Cotswolds and raising money at the same time?

Hikers will have plenty of opportunity to enjoy the surrounding countryside and socialise, as they won't need to carry any of their own equipment, making it the perfect activity for those who enjoy walking but don't regularly hike long distances. In the evening, there will be more opportunities for spending time together at a luxury campsite, with drinks, food and music included.

You can opt for the one-day hike covering 13 miles, or the two-day hike to do 20 miles. The route will be sign posted and fully marshaled. Hikers will receive a special *Hike Together* top, all meals and camping accommodation (two-day hike only). Whether you chose to do the one-day or two day hike, you will be fully briefed before you start.

Registration cost for the one-day hike is £38 and the minimum sponsorship required is £200. The two-day registration cost is £58 and the minimum sponsorship required is £360. The money raised from *Hike Together* will go towards Independent Age's advice and friendship services and will help the charity speak up for those who are lonely, vulnerable or in need of help, so participants really will be making a big difference to the lives of older people.

Just in case you think that hiking's not for you, here's some reasons why you should consider giving it a go:

1. It's great exercise

Hiking is a fantastic all-rounder in terms of exercise. It can strengthen your muscles, heart (lowering blood pressure and



your risk of heart disease) and bones (helping to increase bone density and potentially stave off osteoporosis), and, if you're carrying a backpack, it could also help your posture and core strength.

2. You can make new friends

British hikers are notoriously friendly, and will always say hello to you if you pass them on a walk. If you're hiking as part of a group, for example in an organised event such as *Hike Together*, you'll meet new people even if you sign up on your own, and walking is a great opportunity to have a chat as you won't be able to do anything else!

3. It's good for your wellbeing and it might make you happier

Paying attention to your surroundings while on a hike is a mindful activity and could help improve your mental health, especially as it forces you to unplug from modern technology for a bit. A number of studies have found that going for regular walks through nature could help make you feel happier and less stressed by reducing the number of negative thoughts you have.

4. You'll have more energy

Any activity can help boost your energy levels, but the added benefit of being out in the fresh air and walking long distances is a great way to give you more energy during the day and help you sleep better at night.

5. It could make you more creative

Some research has found that spending time outdoors and switching off from technology and distractions could help increase your ability to focus and improve problem-solving skills. Researchers at Stanford University found that the act of walking, either inside or outside, could even boost creativity.

So why not dust off those walking boots and sign up for Independent Age's *Hike Together*? Details can be found at: www.independentage.org/HikeTogether.

Independent Age is an independent older people's charity that provides regular friendly contact, a strong campaigning voice and free, impartial advice on the issues that matter to older people. To find out more about Independent Age and the services they offer, please visit: independentage.org.

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CROSSWORD COMPETITION

Stick your 'L' plates on and get ready for a bumpy ride!



TV FAVOURITE Martin Clunes returned to our screens in March as another man behaving badly: *Warren*, a hilariously pedantic driving instructor who thinks the world is against him. This prime time BBC One sit-com is coming to DVD and digital on 6th May, courtesy of Acorn Media International.

This original six-part comedy drama centres around Warren Thompson. In his mid-50s Warren finds himself forced to up sticks from the south to Preston when his partner Anne's (Lisa Millett) father falls ill. Not blessed with patience, empathy, or any kind of paternal instinct whatsoever, cantankerous, blunt and grumpy, he just about tolerates his students, not to mention the two teenage stepsons he never wanted.

To put it delicately, Warren's naturally difficult personality means he's constantly finding himself in sticky situations. Set in his ways, he's happy with a clean house, a neat garden, and a nice cup of tea ... but always seems to end up on the verge of absolutely losing it. From neighbourly disputes to vendettas in both his personal and professional life, this uniquely British, crabby comedy hero will have you clutching your sides and clutching your pearls in equal measure.

Complete and return the prize crossword this month and you could be in with a chance of winning *Warren* 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 May 2019. The first correctly completed crossword drawn out of the pith helmet wins.

The winner of the April crossword was: Mr J Salt of Warrington, Cheshire.

COFFEE TIME

ACROSS

- 1/3 Beatles double A-side single with 'Something' from 1969. (4,8)
- 3 See 1 across.
- 9 John Lennon song from 1975. (7)
- 10 Home to a native American Indian. (5)
- 11 Part of a golf course. (7,5)
- 13 Idiot. (6)
- 15 Moors (a boat). (4,2)
- 17 Drawback. (12)
- 20 Stick used by an Indian policeman. (5)
- 21 Beatles single, and album, from 1970. (3,2,2)
- 22 Funds. (8)
- 24 Killer whale. (4)

DOWN

- 1 Precedes Norton and Campden in the Cotswolds. (8)
- 2 Signified. (5)
- 4 Nervous. (2,4)
- 5 Exceedingly expensive. (12)
- 6 Unlucky. (7)
- 7 Dance. (4)
- 8 TV documentary series from 1969 with Kenneth Clark. (12)
- 12 Objects of no lasting value. (8)
- 14 Isolde's partner. (7)
- 16 Develop. (6)
- 18 Focal point of a church. (5)
- 19 Could be bass or treble. (4)

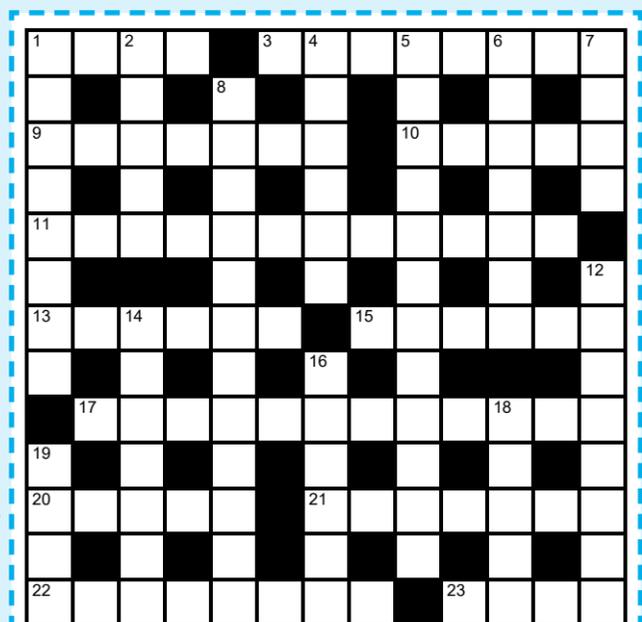
CRYPTIC

ACROSS

- 1/3 Song calls for heavenly body to go back to the sky. (4,8)
- 3 See 1 across.
- 9 Picture wise men, back to front, in the east. (7)
- 10 Need to go after most of the drink in a wigwam. (5)
- 11 The place to be after a long drive. (7,5)
- 13 Stupid person from Belfast? From anywhere. (6)
- 15 Occupies completely, when I get involved in set-up. (4,2)
- 17 Damage experienced because Dad's navigated badly. (12)
- 20 The Parisian hit out with a baton. (5)
- 21 With one adjustment, perhaps the first Beatle hit. (3,2,2)
- 22 Money resources for husbands to be in the north. (8)
- 24 Is this creature found in Majorcan waters? (4)

DOWN

- 1 Preparing potatoes before cooking in Cotswolds villages. (8)
- 2 Intended to arrange a meeting between Mr McPartlin and myself. (5)
- 4 A Director General by end of programme is tense. (2,4)
- 5 If I have one extra tot, it could be expensive. (12)
- 6 Unhappy student knocked into shape's reformed. (7)
- 7 Film said to be true. (4)
- 8 City life is one almost vile action to be condemned. (12)
- 12 Border secured in record time, but it's short-lived. (8)
- 14 Lover in transit, possibly. (7)
- 16 O level deployed wisely will bring some change. (6)
- 18 Much concern about temperature in part of the church. (5)
- 19 All but the opening part of music. (4)



MAY CROSSWORD COMPETITION COMPILED BY NEWBEE

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APRIL'S SOLUTIONS

- ACROSS:** 1. Airs 3. Foinavon 9. Aintree 10. Minor 11. Calendar 14. Rib 16. Ostia 17. Era 18. Bechers Brook 21. Often 22. Thereto 23. Liaisons 24. Knee
- DOWN:** 1. Alan Carr 2. Renal 4. Owe 5. Namby-pambies 6. Vintage 7. Nero 8. Francophones 12. Actor 13. Backbone 15. Beef tea 19. Ocean 20. Roll 22. Ten

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