

MATURE TIMES

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The Social Care Crisis – when will the Government solve this issue?

BY ANDREW SILK

We are all aware of the ongoing crisis in social care in the UK, after all this is a topic that has been near the top of the political agenda for some time. Unfortunately, it seems that as a result of the ongoing saga that is Brexit, this issue has been relegated to something of an afterthought.

THE REALITY regarding social care is that it has seen significant funding cuts over recent years. Some experts estimate there has been a 5% drop in the number of people receiving publicly funded social care each year since 2010, and that this has impacted some 600,000 people. This is despite the fact that we have an ageing population, meaning that more and more people will have needs that require social care.

Attempted reforms

A recent report from the think tank The Institute for Public Policy Research (IPPR) claims that there have been multiple, but limited, attempts at reforming social care over the last few decades and that all have failed. The reasons for this failure are that successive Governments have failed to overcome what the report calls the "toxic combination of a lack of public understanding about the system, a disempowered workforce and a vulnerable user group being the end patients themselves".

The situation is not helped by delays the Government insists are not a result of Brexit. But as Brexit rolls on unresolved, and the crisis in social

care continues to get worse, this stance is becoming increasingly hard to believe.

Let's not forget that the Government has been promising a Green Paper on Social Care reform for some time now. In fact the paper was originally due to be published in the summer of 2017 but has, to date, failed to materialise.

Health Secretary Matt Hancock set a date of 1st April this year for publication, but that date has been and gone with no sign of the Green Paper.

No timescales have since been set for its publication, and the Department of Health and Social Care are now saying that it expects the Green Paper to be published "in due course". This is despite the fact that Hancock said in December last year that he was putting the "finishing touches" to the paper.

Key steps

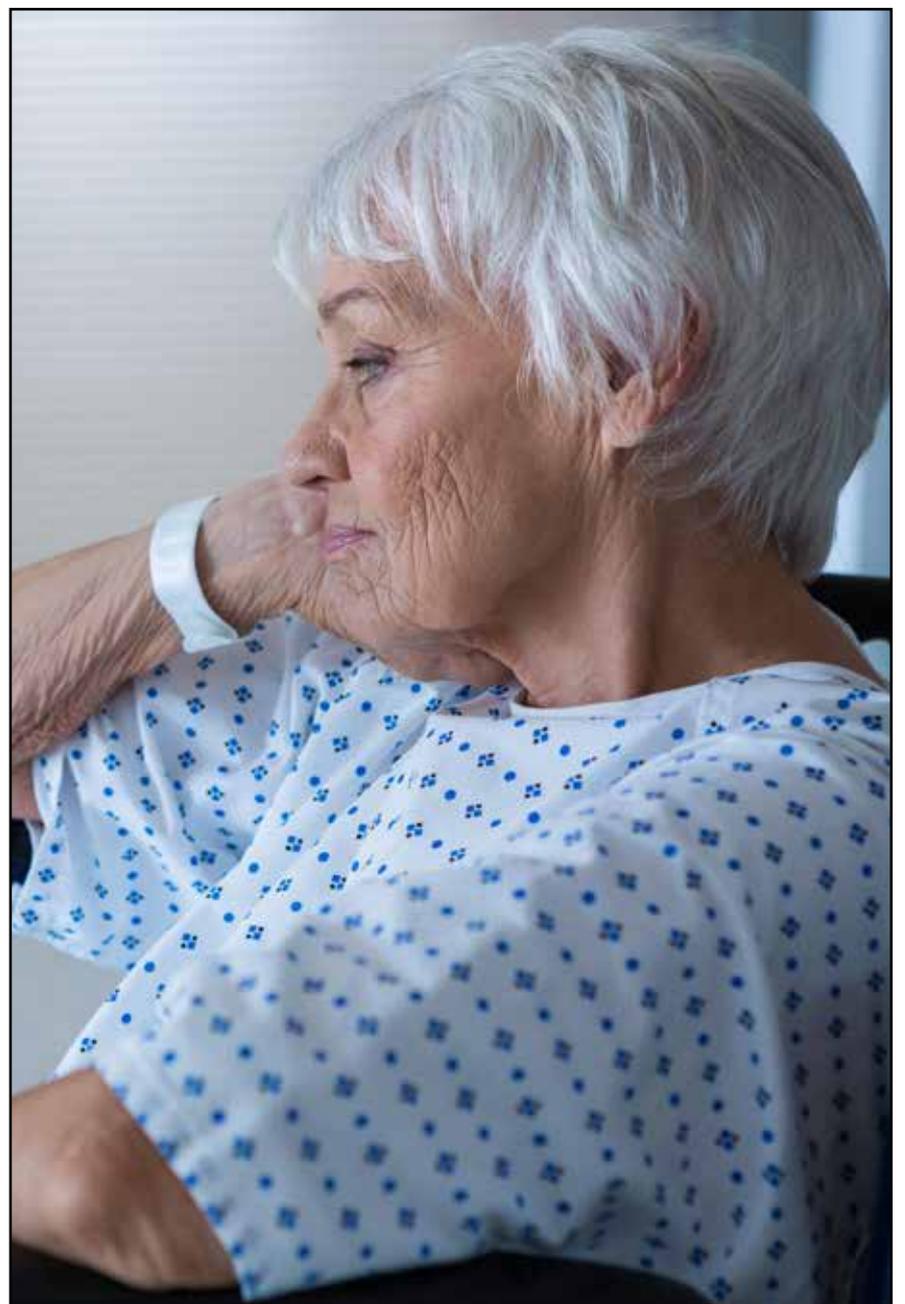
The IPPR report is now calling for the introduction of a bold and comprehensive reform package for Social Care on three key steps. These steps are as follows:

Step 1 – Introduce free personal care in England for over 65s. This would mean that the care element (as opposed to the accommodation element) of social care would become free at the point of need. This change would, in effect, redraw the boundary of the NHS – or at least extend the principles underpinning it – to include elements of social care.

This would create parity between dementia patients and those living with other long-term conditions. It would enable the creation of a more integrated and joined-up system.

It would also more than double the number of people receiving state funded social care, meeting previously unmet need and reducing pressure on carers. Furthermore, free personal care is simpler and more popular with the public than the alternatives proposed, with almost three-quarters of the population supporting it.

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COMMENT

The senior moment

by Andrew Silk, Editor



NHS

IT SEEMS that not a day goes by without our beleaguered NHS hitting the headlines. The one that recently caught my attention was concerning a topic that I have written about in Mature Times before: the rip-off culture that sees the NHS charged over the odds for the drugs and equipment it needs to continue to provide the excellent care that it does.

According to the Competitions and Markets Authority (the CMA), four drugs suppliers have been accused of illegally colluding to restrict the supply of an anti-nausea tablet and, as a consequence, driving up the cost the NHS is forced to pay for the drug by some 700%. The CMA alleges that the cost of the drug to the NHS rose from £6.49 per pack to £51.68. The drug is commonly prescribed to cancer patients undergoing chemotherapy.

The CMA claims that the reason for the huge increase in the cost of the drug was as a result of the four suppliers agreeing not to compete against each other for the supply of the prescription only medicine.

The investigation remains ongoing and at this stage it's not clear what the outcome will be. However, if the CMA's findings are indeed ratified, and it is found that illegal market manipulation has been undertaken by the companies involved, then the CMA has the power to fine each company up to a maximum of 10% of its worldwide turnover.

If illegal activity is proven than perhaps now is the time to send the strongest possible message to suppliers to the NHS and for the CMA to impose the largest possible fine. Only that will send the right message that the NHS will not tolerate this type of financial abuse – and any fines imposed should be passed back to the NHS to help with their continued ongoing provision of the fabulous services that they do provide.

British Steel

I WAS saddened last month by the news that British Steel had gone into liquidation. This move immediately creates massive uncertainty for the

futures of the company's 5,000 employees whose jobs are now at risk. But it doesn't end there; it is estimated that another 20,000 jobs in the companies that supply British Steel could also be threatened as a result of this move.

Now I was born and brought up in a mining and steel area of the country and I remember first-hand the devastating effects that the miners strike had on the communities involved. I have also seen the effects that closure of the steel mills have had on the economies in which they are based, and seen that it takes years and years for these communities to adapt and bounce back.

I am therefore deeply saddened for the workers and the people of Scunthorpe and the surrounding areas who will be the hardest hit. Scunthorpe is already suffering and this development will not do the town much good at all.

Let's all hope that a buyer is found and that this essential employer can continue in business for years to come.

Brexit / European Elections

WAS ANYBODY really surprised by the results of the recent European Elections? Well, I for one wasn't and I'm sure that the leaders of both the Conservative and Labour parties weren't either. Perhaps the fact that we were forced to hold elections that nobody wanted will turn out to be a good thing in that it tells the politicians of our two main parties what the people want – and that's to get on and deliver the result of the Brexit referendum – whether you actually voted for or against leaving.

It also sends out a clear message that the continual fighting between the two main parties must stop and that the uncertainty and damage that this is doing to our country needs to come to an end. The Brexit shenanigans has already lost Theresa May her job. There are plenty more MP's that should fear for theirs as well should they not bring firm leadership to the country and a resolution to this ridiculous situation soon!

The people have spoken; it's now up to the politicians to deliver.

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MATURETIMES® est. 1991

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Next edition published:

01 July 2019



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Climate Change – The Facts



BY ANDREW SILK

REGULAR READERS will remember the piece we ran in the May edition of *Mature Times* on climate change after the protests by the environmental group, Extinction Rebellion. Following on from that article, I thought it important to delve deeper into the factors contributing to climate change, and greenhouse gas emissions, and reveal some of the facts and figures that readers may not be familiar with.

As I reported in the last issue the UK is doing sterling work in reducing its greenhouse gas emissions year on year in line with its legal commitment that it has made. This commitment is an 80% reduction in carbon emissions from the 1990 baseline figure by the year 2050. As part of this commitment, the Government has pledged to phase out electricity generated by coal power completely by 2025. Progress here continues to be very encouraging and it is highly likely that this target will be achieved.

Record breaker

The UK continues to break records for the length of time it has gone without coal generated power this year. For example, there was a bit of a landmark in the first week of May when for the first time since the industrial revolution the UK went seven days straight without any power from coal generation entering the National Grid.

However, that record wasn't destined to last for long because, as I write this towards the end of May, the UK has gone almost 11 consecutive days without the need for coal power generation, and with the weather set fair this may go for even longer. What's more, as a result of the good weather the National Grid has reported that power generated from natural gas is also considerably down on the levels usually seen. The good news is that as reliance on coal fades, and the growth of renewable energies reduces the need for gas power generation, this sector saw its emission levels fall some 7% during 2018 as the drive toward low-carbon technology increases. Great news indeed.

Figures for the same period also saw that emissions from transport had encouragingly started to fall, something they have hardly done since the 1990 base year. You probably won't be surprised to know that transport is now the largest contributor to greenhouse gas emissions in the UK and so any reductions are clearly good news. This shows progress in the right way. The fact that the figure is only a 3% reduction should not be derided, and whilst it is clear that there is still much more that can be done, any reductions should be seen as a positive.

The UK calculates emissions by monitoring the individual contributing sectors, of which there are

nine. These are energy supply; business; transport; public sector; residential; agriculture; industrial process; land use; land use change and forestry; and finally waste management. The 2018 provisional figures show progress in reducing emissions across all sectors except the public sector and residential ones.

Meanwhile, in terms of the sources of power generation, the level of power generated from renewable sources continues to rise and reached an all-time high of 33% last year. Add this into the power generated from nuclear, which is also considered low carbon, then some 53% of our energy was generated from low carbon sources last year – yet again a record.

So is this enough?

Whilst good progress is being made, the question is "Is This Enough" to enable the UK to meet its greenhouse gas emissions targets by 2050. Well, most analysts think that the answer to this question is no, and that more needs to be done. This is because, whilst encouraging progress has been made to date, further progress towards the target becomes harder – in other words, the easy gains have been made and to achieve the ambitious targets difficult decisions will need to be made and implemented. Now, none of us has a crystal ball, and this may well be scaremongering, but the only way we will ever know the answer to that question is through continued progress as it is made overtime.

Meanwhile, climate change is having a bigger and bigger impact on the planet as each year goes by – the statistics prove that – and as the world continues to modernise and its population continues to grow, then more needs to be done to protect it – I don't think many people would argue with that as a statement.

What can we do about it?

However, we must recognise that we all want to



continue to live our lives as best we can. We all want the freedom to travel and to consume what we want and with small changes, we can still live our lives to the full but also make a difference. If you think that the simple act of switching off a light, for example, doesn't really contribute all that much, then think again: If a million people switched off a light just think of the effect that will have on power consumption.

Small changes to our lifestyle can have a major impact. If we think about the food that we consume, here are some things that we can do to reduce the impact we have on our planet:

- Reduce your own food waste – reducing food waste means that you buy less and therefore less has to be produced – all of which saves on the energy required to produce the food and on the transport required to get it to the shops.
- Support local producers – yes it might be a few pence dearer but it helps to sustain the local economy and reduces the "food miles" the food has to travel to reach the point of sale.
- Think about the amount of meat you consume – now I'm not advocating that we all go vegan or vegetarian, that's an individual's choice, but reducing meat consumption can help. Reducing the number of animals being reared for food, reduces greenhouse gases – animals are massive producers of methane. Good progress is being made here in the UK with consumption of beef, lamb and pork said to be down by over 4% in 2018 alone.

The biggest UK contributor to greenhouse gas emissions is travel and we can all make small changes that can make big impacts. Here are some of the things that you can do to help:

- The simple and easy one is walk or cycle – especially if your journey is a short one. This will bring other health related benefits as well.
- If you drive, make sure that when stuck in traffic, or parked up by the side of the road, that your engine is not idling, and that you have turned it off. I'm sure many of us get frustrated at the number of drivers who don't do this.
- Make sure that the tyres on your vehicle are at the correct pressure as this is more fuel efficient. Also, look at ways of improving your driving efficiency; for example take 5 or 10 mph off your motorway speed – you won't get there much later – and slow down a bit earlier as you approach traffic lights.
- If you are going to the same group or function, try car sharing, you might drive a few miles extra to collect a friend but it will keep their car off the road. If you are travelling longer distances consider whether public transport is a viable alternative.

The above are just a few of the ideas or suggestions of how we can all help in two areas of life. What is certain is that help we must. It's no good ignoring the facts because climate change is not going away. We can all try to make sure that our legacy is that we tried to do all we could to reduce our impact on the planet as much as we possibly can.



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NEWS

The Social Care Crisis – when will the Government solve this issue?

Continued from page 1

Such a policy would also almost halve the number of people facing catastrophic social care costs from around 140,000 people to 80,000. For those still facing devastating social care costs there may be a case for a cap on these costs, which (if set at £85,000) could cost between £3.2 billion (for everyone) or as little as £350 million (for only those people with assets of £200,000 or less). An alternative approach would be to introduce a more generous means-test.

Step 2 – Fully fund free personal care. Free personal care would require social care spending to increase from £17 billion per annum today to £36 billion by 2030 (excluding the cost of a cap or more generous means test). This is not cheap but would still represent an increase of less than one per cent of total government expenditure, seven per cent of NHS spending and is only marginally more expensive (£2 billion in 2030) than the Conservative party's 2017 election pledge of a cap and floor system.

The local tax base is neither fair nor sufficiently deep to raise this amount of money. Likewise, raising tax revenues from wealth is politically challenging and has often been a stumbling block for social care reform. The report therefore recommends that free personal care is fully funded out of general taxation, requiring either a 1.31 percentage point increase in national insurance or 2.11 percentage point increase in income tax.

Step 3 – Join up health and social care. To fully unlock the benefits of free personal care it must be combined with fundamental reform in the model of care provided across

the country, with a focus on delivering more joined-up, preventative, accessible and personalised care. After all, more care is only valuable if it's also better-quality care. To deliver this, the report recommends the creation of integrated health and care commissioners at a regional level (with a statutory footing) to lead system reform. This should go alongside the creation of Integrated Care Trusts (ICTs) at the local level to join-up primary, community and social care. Modelling for this research shows that delivering this could save the NHS up to £1.2 billion per year by reducing admissions to hospital and delayed transfers of care, as well as by shifting care into the community.

Savings for NHS

The report goes on to say that the move would remove fears about savings for millions of people and put dementia patients on the same footing as those with cancer. This would mean that the number of people with access to state-funded care would increase from 185,000 to 440,000, helping hospital patients back into the community and saving the NHS up to £4.5 billion per year at the same time. Under the proposal, older people would still have to pay for their accommodation costs but all care would be free.

'If you develop dementia you're likely to have to pay for all your own social care.'



costs in the last years of your life. This makes no sense. By investing in personal social care so it is free at the point of need for everyone over 65, we can provide a better and more integrated care system, one that's fairer to us all and saves the NHS £4.5 billion a year.'

Dean Hochlaf, IPPR Researcher and co-author of the report, said 'Over the next decade the number of older people in the UK is set to grow substantially. This will bring with it more people facing diseases of ageing such as dementia, as well as higher levels of frailty. We need a social care system that is fit for purpose.'

'Adding a penny or two to tax is a small price to pay for creating a simpler, joined-up system in which we collectively contribute to the costs that many of us and our relatives will otherwise face.'

Sir David Behan, chair of Health Education England and former chief executive of the Care Quality Commission, said 'In 1948, politicians were brave in making the NHS free at the point of need and funded out of general taxation. We need our politicians today to be just as courageous and do the same for social care. After all, the hallmark of a civilised society is how well we treat the most vulnerable, including our elderly parents and grandparents. At the moment we are failing them but it doesn't have to be that way.'

Of the proposed increase in care costs as a result of these recommendations, it is estimated that some £11 billion of the £19 billion anticipated would arise anyway, even without changes to the system. It is also believed that this increased spend will support around 70,000 more jobs bringing other benefits to the economy.

Harry Quilter-Pinner, senior research fellow at IPPR and lead author of the report, said 'If you develop cancer in England you are cared for by the NHS, free at the point of need for as long as it takes, but if you develop dementia you're likely to have to pay for all your own social care – running up potentially catastrophic

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Homelessness – new consultation launched

HOMELESSNESS REMAINS one of the most pressing, some say growing, issues that policy makers face but a clear understanding of the causes is hampered by a lack of clear data. The Office for National Statistics (ONS) and the charity, The Centre for Homelessness Impact (CHI) have just launched a consultation to better measure the factors that influence homelessness, such as housing, poverty, and relationships to try and find new ways to measure what areas are most at risk.

Homelessness statistics are already collected and published in the four nations of the United Kingdom by the ONS, however these statistics by themselves do not reveal the huge number of complex drivers which could be a factor. Last year, experimental figures were released which estimated that 597 people who were homeless died in England and Wales in 2017. This tragic figure gives an idea of the scale of the issue but is not the whole picture.

Working with government and a broad range of support and outreach organisations, the aim is to explore how the quality of homelessness figures can be improved.

The CHI can help to improve our understanding of homelessness. As an established charity in the sector, they are well placed to draw on a range of expertise from academics, practitioners and international evidence and best practice.

According to Ligia Teixeira of the charity, the UK Government, and devolved administrations have all made commitments to reduce homelessness and rough sleeping. Attempts have been made to tackle homelessness, such as progressive legislation

and the shift to prevention. Yet it's been hard to move the needle, and despite the many good efforts, homelessness still seems stubbornly high.

The charity knows that they must tackle the root causes of homelessness like poverty, poor housing stock, and relationship breakdown in order to reduce homelessness sustainably.

If everybody is working to a common and agreed description of "homelessness ended" and of the indicators towards that goal, then there will be more of a chance of success. The aim is to create a framework which allows any change to be sustainable and gives a more holistic way of measuring success.

What will these new homelessness indicators look like?

Hugh Strickland of the ONS said 'If you just look at numbers at a point in time you may well miss a whole range of factors which may well contribute to someone presenting as homeless. People tend to move in and out of sleeping rough and we don't have great insights into those journeys.'

'Our current understanding suggests there can be many complicating factors that can lead to homelessness including private tenancies, poverty, job losses, family breakdowns and domestic abuse. It is important that we look at all of these in the round to provide a better



evidence that helps policy makers, local authorities and charities recognise these signs early on.'

Ligia Teixeira of the CHI said 'At the moment we lack tools that help us understand what all the relevant datasets collectively tell us about the state of homelessness across the UK. By collecting a range of sources we hope that we will be able to produce a product which helps to recognise areas which are succeeding or need improvement, in order to encourage sustainable policy solutions.'

'Whilst better use of data won't end homelessness, it is a crucial part of the answer. Achieving it will require the collective push of many actors across a complex system but

better use of data will be invaluable to give the power to make better choices.'

Who is this consultation for?

The consultation is aimed at anyone who can give any insight or experience on this issue. From policy-makers, to practitioners, to academics, people with lived experiences and the wider public who might also have insights to offer.

Likewise, anyone who has experience of working in and around homelessness can provide an insight into what some of the key measurements should be for these indicators.

The aim of the consultation is to produce data that has value and relevance to policy and practice, so it can have a positive impact on society. It is hoped that responses to this consultation will make sure that these indicators can have real world importance which can inform policy to help create lasting change.

How can people get involved?

The consultation is now live on the Office for National Statistics consultation hub. Responses are invited from any interested parties between now and July 10th when the consultation closes.

The feedback provided will help shape the approach to monitoring and reporting progress against the SHARE framework. A response will be published within 12 weeks of the consultation end date.

To find out more or to take part in the consultation visit <https://consultations.ons.gov.uk/policy-evidence-and-analysis-team/homelessness-indicators-consultation/>

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COMMENT

Personal and economic well-being: what matters most to our life satisfaction?

The Office for National Statistics (ONS) has recently undertaken research on this subject, looking at the links between our personal and our economic well-being to better understand how our levels of household income and spending impact on our personal well-being, and how this then affects our overall life satisfaction.

WE'VE ALL heard the saying "money can't buy you happiness" and although this may be true, money can have a direct impact on not only the quality of your day to day life but on your quality of health. We all know that "poorer" communities tend to have a higher degree of health related problems, including mental health issues, whereas in "wealthier" communities these issues seem to be less evident.

So what does the ONS research tell us?

The first thing to say is that the report shows that the issue that has the greatest effect on our life satisfaction, more than any other characteristic or circumstance, is the quality of our health. Those people that report that they are in very good health tend to have a much, much higher life satisfaction than those who

report they are in poor health.

Another factor that contributes significantly to high life satisfaction is our marital status. People who are married, in a civil partnership or co-habiting, report much higher life satisfaction compared to those who are single and live alone. Interestingly, the findings also show that people who are separated from their partner, or widowed, are more likely to report lower life satisfaction, not only when compared to those who are married or in a partnership, but also compared to those who are single. Clearly, the loss of a partner, no matter what the circumstances, has a negative impact on many people's lives.

Economic activity also has a significant impact on life satisfaction ratings. Being retired has a positive impact, while being unemployed

or economically inactive due to sickness or disability has, a significant negative impact. Interestingly, both household spending and household income have less of an impact on life satisfaction than other personal and household circumstances.

Of the personal characteristics examined in the analysis, age is most strongly related to life satisfaction. Previous research has shown the relationship between age and life satisfaction to be S-shaped. That is, life satisfaction is higher on average for younger adults, dropping to its lowest point when people are in their 40s, rising again as people near retirement age, and falling again as we enter our 80s.

But it's not just about money – or is it?

Despite the fact that life satisfaction tends to decrease for most people when they are in their 40's, the report highlights that those living with dependent children (many of whom will of course fall within this age range) tend to report higher life satisfaction. This is despite the economic cost that bringing up children entails, and the financial drain it can place on families.

Money rears its head again when considering "housing status". Not surprisingly, those that are buying their own home tend to report a higher level of life satisfaction than those who rent, but even within the "renters" there are clear divisions. People who are living

in so called "social housing" report much worse life satisfaction than those that rent privately. The reasons for this tend to be that people in "social housing" have worse employment positions (over half of them report being unemployed) or tend to be in poorer health.

The bottom line is that money, according to this survey, seems to buy you if not "happiness" then a higher life satisfaction, or rather the ability to spend money does.

The findings show that there is a stronger relationship between spending and life satisfaction than between income and life satisfaction, which is consistent with the thinking that household spending is a better barometer for people's perceived living standards.

But the final twist is that it's really about what we spend our money on that determines our satisfaction with our lives. For example, higher spending on holidays or eating out as well as on other recreation activities tends to translate into a higher level of life satisfaction. However, in contrast, higher spending on goods and services, such as food and other household bills tended to have a negative association of life satisfaction.

Rather surprisingly, the research found that higher spending on items such as clothing, housing or transport were found not to have a significant influence on life satisfaction.

New figures reveal the winners and losers from new state pension

FOLLOWING A Freedom of Information request, insurance company Canada Life has uncovered the number of people qualifying for the full new state pension following its introduction in April 2016.

The official figures reveal almost two in five pensioners (365,290 people or 38% of claimants) receive less than £150.00 a week, while a further 314,290 people (33% of claimants) receive more than £150.00 a week.

The data also shows 282,447 pensioners (29% of claimants) are receiving a new state pension from April 2016 with a "protected payment", which essentially means they receive more than the new full state pension as benefits built up over the old and new system are worth more than the new flat rate.

People can receive less than the full flat rate state pension when their National Insurance (NI) record is incomplete or have paid less than the 35 qualifying years required under the new rules (usually through periods of contracting out).

Andrew Tully, technical director of Canada Life commented: 'The state pension is the foundation of most people's retirement plans, and yet this data shows more than half of those eligible to claim the state pension under the new flat rate system receive less than the full amount. Given the various changes that have been introduced over the years, it's not surprising people find the whole system difficult to understand.'

State pension tips

Here are some tips about what to do if you are approaching pension age and want to check what you will be eligible to receive:

- Go online or contact the Department for Work & Pensions (DWP) for an up-to-date state pension forecast. The DWP will use your

NI record under old and new state pension rules to calculate your state pension.

- Your "starting amount" can be less than, more than or equal to the new full state pension.
- Consider paying voluntary NI contributions if there are gaps in your records (you can only usually go back six years).
- There is no benefit in paying voluntary NI contributions if you've built up 30 years under the old system before April 2016.
- Ensure you've claimed credits for periods where you've not worked, for example when unemployed or looking after children. This should happen automatically but mistakes can and do happen, especially if you are self-employed.
- You can claim for NI credits if you are caring for parents or grandchildren.
- If you've been contracted out for any period before April 2016 you will have paid lower NI and therefore receive a smaller state pension. Your private pension will have an element of "Contracted Out Pension Equivalent" or COPE which will allow for this.
- Consider deferring your state pension (but it is less financially generous than it previously was).
- Contact The Pensions Advisory Service or Pensions Wise for free guidance

Andrew Tully concludes: 'The state pension can be a minefield but ask for a forecast of what you are likely to receive and mind any contribution gaps. And remember, it is only really there to provide a basic standard of living when you retire. Take control and seek professional advice if you plan to make the most of your retirement.'

Having a place that's special to you is linked to higher happiness and life satisfaction

WHETHER IT'S a hilltop, a coastline or a building, having a meaningful place in your life has a significant impact on wellbeing.

New research commissioned by conservation charity the National Trust reveals that people with a connection to a special place in their lives, whether it's a place they escape for contemplation, a place of natural beauty or somewhere they go to remember a loved one, report higher levels of happiness and life satisfaction than those without a place of importance. These benefits also extend beyond the visit, influencing general wellbeing in day-to-day life.

Working with leading researchers, Walnut Unlimited, the National Trust has identified through qualitative and quantitative studies that having a special place enhances the Five Ways to Wellbeing, as recognised by The New Economics Foundation.

Those with a special place are more likely to give both their time (63%) and money (63%) compared to those without a special place (55% and 53% respectively). The findings also reveal that having a special place affects levels of loneliness, with almost half (49%) of those without a special place stating they often feel lonely, compared to 45% of people with a connection to a place.

Furthermore, those with special places record higher levels of happiness and life satisfaction, stronger relationships with others, and better physical activity and awareness of emotions when compared to those without a special place.

Christina Finlay, National Trust Director of Insight and Data, comments: 'Our previous research from 2017 showed that places which are meaningful to us generate a significant response in the brain commonly associated

with emotions. With our latest research we explored how this connection to place is intrinsically linked to heightened wellbeing, further unpacking how important places are to people.

'Our findings suggest that not only do people have specific positive emotional experiences when they visit favourite places, but these emotions permeate into their life back home or at work. So, whilst places that are important to us aren't the only factor in heightened wellbeing, the results explore how having somewhere that holds meaning in our lives contributes to higher levels of happiness and life satisfaction.'

When it comes to the types of places that people feel strong connections to, 58% of people have stronger connections with the outdoors, including coastlines and beaches, woodland and farms, and mountains and hills. This was followed by 23% having a connection with an urban location, including seaside towns and resorts, and other towns and villages.

82% of people, feel it is likely that their special place will always be there, and if it were to disappear or change, 69% say it would affect them in a negative way. This emphasises the important role organisations like the National Trust have in protecting special places forever, for everyone, and ensuring everyone can feel the benefits these places have to offer both now and in the future.

Christina Finlay continues: 'No matter whether the connection is with an outdoor or urban place, our research shows the intrinsic link between connections to place and the triggering of positive emotional experiences, a sense of belonging and overall increased wellbeing.'

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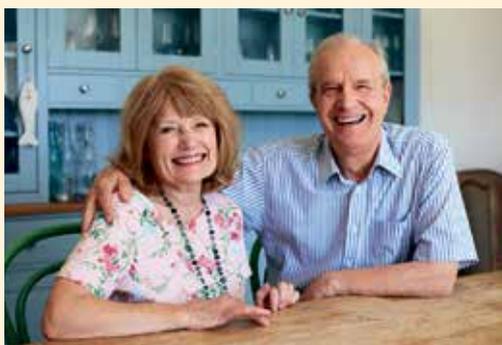


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LIFESTYLE

1.3 million people aren't claiming the Pension Credit they are entitled to, says older people's charity

Independent Age, the older people's charity, is calling on people of State Pension age and over to apply for Pension Credit, as government figures suggest two in every five people who are eligible for Pension Credit are not claiming it.



THIS SUGGESTS that at least 1.3 million pensioners might not be receiving the benefits they are entitled to. Pension Credit is a weekly benefit that helps ensure people of State Pension age and over have sufficient money to live on.

The charity has launched a free advice guide called *Pension Credit: Extra money to boost your retirement income* that provides practical information on what Pension Credit is, who is eligible, how much you could receive, how to claim it and the additional help you could get by claiming it.

Reasons

The reasons why people don't take up benefits include a lack of awareness of the benefit, lack of awareness of entitlement, and the stigma of receiving a benefit. The charity is urging people to apply for Pension Credit as they may be eligible even if they don't think they are. Although it is means tested, you may still qualify for it even if you have savings or own your home. The charity is also encouraging people to apply for Pension Credit even if they will only receive a few extra pounds a week, as there are many extra entitlements that come with claiming it. These include free NHS dental treatment and check-ups, free sight tests, vouchers for glasses and contact lenses, help with travel costs to and from hospital and Cold Weather Payments.

Guides

The charity is releasing the new guide alongside two other new, free advice guides about Attendance Allowance and Council Tax. Attendance Allowance can provide older people with a disability or long-term health condition with additional weekly income. Three in four Attendance Allowance applications are accepted on the first time of applying, so it is well worth considering.

'It's not charity'

Graham, aged 81, told Independent Age, 'I am a full-time carer for my wife who is paralysed

down her right-hand side. I gave up my work in marketing to look after her and bring up our three children, because of a lack of other support. Now, as pensioners, Guarantee Pension Credit is a lifeline to us and tops up our State Pensions. We don't have any private pensions and couldn't manage without it. I feel strongly that people should find out if they are entitled to it. Some people might think of it as charity but it's not. It's a vital part of our State Pension system. I would urge everyone to see if they are entitled to Guarantee Pension Credit. It brings other excellent benefits with it, such as free dental treatment, vouchers for glasses, the Cold Weather Payment, Council Tax Support and full Housing Benefit. Just claiming it can open all these doors.'

Nothing to be ashamed of

Lucy Harmer, Director of Services at Independent Age, says, 'There are many reasons why people don't seek financial help during retirement, but it shouldn't be something to be ashamed of. With pensioner poverty currently affecting more than a million older people, claiming Pension Credit can help to alleviate financial strains by boosting weekly income.'

'Our new advice guides aim to demystify the financial support available and explain how to claim it. We want to encourage everyone of state pension age to check their eligibility, even if they don't think they need any additional support.'

The Pension Credit, Attendance Allowance and Council Tax guides are free to order and download from independentage.org/information/publications or can be ordered for free by calling 0800 319 6789.

Independent Age has an online benefits calculator which can be found at independentage.org/benefit-calculator, so older people can check their eligibility. Those who would prefer to speak to someone or require additional support can call the Independent Age Helpline on 0800 319 6789 to arrange to speak to a specialist adviser.

Better hearing has made me realise how much I was missing.

Having had hearing difficulties since birth, Joy Burdett had spent her life unable to hear the everyday noises most people take for granted. Thanks to global hearing specialist Amplifon, she has now heard birds sing for the very first time.

Joy Burdett was 11 years-old when teachers first noticed that she had problems with her hearing. At the time she was given a hearing aid which she was too ashamed to wear because of its size.

"I managed for a long while by lip reading but there have been times when I've really struggled."

"It's made such a difference to my life it's honestly the best money I've ever spent"

"I have six grandchildren now, and they've all learned to tap me on my shoulder to get my attention then speak to me face to face."

But after years of struggling to get by, family members convinced her to finally do something about her hearing difficulties.

"I was walking through town and noticed an Amplifon store and plucked up the courage to go in. I was a bit apprehensive at first as I was frightened to find out how bad my hearing really was," she says.

"But my Audiologist Dawn was just brilliant, she really put me at ease and explained step by step what she was doing."

The Audiologist gave Joy a free in-depth hearing test using pioneering technology to identify the type of hearing loss she had and establish what type of hearing aid would best suit her hearing difficulty and lifestyle.



Joy Burdett, Amplifon customer

"Before we started Dawn explained what was going to happen and then followed up by explaining about my particular hearing needs."

Joy was then given the chance to take part in a free trial, with no purchase upfront and no obligation to buy.

"I took home a different hearing aid from Dawn each week for a month, until I found the one that was just right for me."

"Once I'd picked my hearing aid she showed me how to adjust it to work in different surroundings, which was really useful as I struggle to hear certain high pitched noises like a whistle, rather than deeper sounds."

Joy says she was particularly pleased with the expert care she received. "The staff know everything inside and out; they think of things that I'd never

"I can now hear my dog coming towards me"

thought of." On the lifetime aftercare, she remarked, "If ever I have a question or need advice I just drop in when I'm passing and they will always make time for me. Nothing's too much trouble, I really can't fault them at all."

Since having her Amplifon hearing aid, Joy has discovered a new lease of life, experiencing sounds that she has never heard before.

"The first time I heard the blackbirds sing it was just incredible," she smiles. "I can also hear the clock ticking now and my dog coming towards me."

"It's made life easier for my grandchildren as I can hear their voices much more clearly. I've even been able to go to their Christmas concerts and hear what they were saying, which was so lovely."

Joy says that she's been so pleased with her decision to go to Amplifon that she's been recommending them to her work colleagues and friends.

"I tell everyone I know with hearing loss to get a test with Amplifon. It's made such a difference to my life – it's honestly the best money I've ever spent!" ■

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RETIREMENT LIVING

New retirement property developer launches into the market

A NEW developer is set to shake up the retirement living housing market as Guild Living announces its plans to develop over 3,000 new homes specifically for the older generations with the aim of meeting the UK's longevity and urbanisation needs. And what's more it's planning to build these properties in UK town and city centres. To this end it's already secured its first two development sites – one in Bath, Somerset and the second in Epsom, Surrey.

The developer says that projections indicate that the number of over 85 year olds living in the UK is set to double by 2041 and treble by 2066 – by when there will be a further 8.6 million residents over the age of 65. Yet there has been a fundamental failure to address the specific housing, health and care needs of this demographic.

Urbanisation

Alongside population growth, urbanisation is an increasing global phenomenon. According to the UN, today 55% of the world's population lives in urban areas and this is expected to increase to 68% by 2050. In the UK 83% live in an urban setting and during 2001 and 2011, the number of older people increased by 23.8% in OECD metropolitan areas.

Responding to increased urbanisation and the changing requirements of the UK's over 65s, Guild Living – which is a partnership

between Legal & General and a team of global experts in design, development and wellness – aims to deliver a new class of urban retirement community across the UK's towns and cities. Set in vibrant urban environments, the developments will combine beautiful architecture and interiors with ground breaking and academically-accredited wellness programmes to enable and enrich an independent, active later life.

Silent epidemic

Staying active in later life is more than physical fitness; it is about social and mental activation too. Described by medical professionals as a "silent epidemic", loneliness has profound medical implications. More than 2 million people in England over the age of 75 live alone and research indicates that more than a million older people say they go for a month without speaking to a friend, neighbour or family member. Although cities are full of people, social isolation is prolific. Retirement communities with extra care, such as those being planned here, have the potential to significantly reduce social isolation.

Phil Bayliss, CEO of Later Living at Legal & General and Chairman at Guild Living comments: 'With over three million over 60s in the UK seeking to downsize their homes, we see a £100 billion investment opportunity. 84% of the UK population lives in urban areas and we expect retirees to continue to migrate

to UK towns and cities to enjoy all the local amenities they have to offer as well as to be closer to their loved ones and transport links.

'We are establishing the Guild to address this staggering opportunity and tackle the NHS and care crisis head on. Through Guild Living and together with our existing out-of-town offering, we will now be delivering over 7,000 later living homes over the next five years.'

It is intended that each community will be individually master planned and innovatively designed. Made up of around 200 apartments, it will include a restaurant, a physiotherapy gym and pool, consultant rooms for GP surgeries, a children's nursery and retail space for local businesses – all of which will be open to the local community.

Residents will live independently, with flexible and supportive care available if and when needed. In Epsom specifically, the new scheme will include keyworker units and transitional care suites, available to the NHS as and when required.

Michael Eggington, CEO at Guild Living, comments: 'Internationally, we have seen countless examples of how active, community-focused living can change people's lives. Over six per cent of over-65s in the US and Australia live in later living communities. This is in comparison to the 0.6 per cent of over-65s choosing a retirement community in the

UK. In the likes of the US, New Zealand and Australia, the intrinsic link between housing and health is widely recognised. This support has helped retirement villages become a mainstream option for older demographics.'

Eugene Marchese, Design and Innovation Director at Guild Living, said: 'Our vision is to deliver a significant change to how our older generation live. We will create beautiful "age-friendly" environments that are activated by world leading wellness programmes and activities, designed to engage and connect our residents with family, friends and the greater community.'

'Each community will be designed with innovative architecture, communal facilities, and academically accredited wellness programmes, that will stimulate our residents physically, socially and cognitively.'

Supported by a team of leading academics, including Professor Malcolm Johnson of Channel 4's documentary Old People's Home for 4 year olds, Guild Living will design wellness programmes that support better ageing through physical, cognitive, psychological, nutritional and social stimulation. As part of this unique approach, it will incorporate a children's nursery into the later living community, creating a culture of social inclusion and bringing a multitude of benefits that come from intergenerational engagement.

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Dying intestate – why it's not recommended!

NOT MANY people are all that comfortable talking about their own death and not many people admit to having made a will, after all we all think that we are going to live forever!

Well, whilst it might not be a conversation that most of us are comfortable having, it is certainly a conversation that we should have. Read on and find out why.

Quite simply, it's easy to put off making a will, but should you die suddenly and have no will in place then there could be severe consequences for those loved ones that you leave behind. Your money, your valuables and your possessions may not go where you want them to.

Dependent on who you believe, it is estimated that there are between 50 and 60% of the adult population who do not currently have a valid will, that's astonishingly in excess of 30 million people – that's the number of people that risk dying intestate – intestate being the term for dying without a will.

Issues arising from intestacy

The laws of intestacy would then determine how the assets of the deceased are distributed, and this is where things can get complicated. Some of the issues that could arise are as follows:

- If you are not married and if you aren't in a civil partnership then your partner is not legally entitled to anything from your estate should you die.
- If you're married, your husband or wife might inherit most or all of your estate and your children might not get anything (except in Scotland). This is true even if you are separated but not if you're divorced.

- If you have children or grandchildren, how much they are legally entitled to will depend on where you live in the UK.
- Any Inheritance Tax that your estate has to pay might be higher than it would be if you had made a will.
- If you die with no living close relatives, your whole estate will belong to the Crown or to the government – this is known as the law of "bona vacantia".

Generally speaking, if you die without leaving a will this is what happens to your estate:

- If you are married or in a civil partnership and you have children then your spouse will receive everything in your estate including all your personal possessions up to the value of £250,000. If your estate is valued at more than £250,000 then everything over that is split in half with 50% going to your spouse and the other 50% going to your children (in equal amounts if there is more than one) when they reach the age of 18.
- If you are married or in a civil partnership but have no children then your spouse will receive all your personal possessions and all the proceeds of your estate.
- If you are unmarried but live with a partner and you have children then your partner will receive nothing and the whole value of your estate will pass to your children when they turn 18.
- If you are unmarried and don't have any children then the whole value of your estate will first of all pass to your parents. If your parents are deceased then it will pass to your brothers or sisters if still alive. If your siblings and your parents are all deceased then it will pass to your grandparents in the unlikely event that they are still alive and if they are dead then it will pass to any aunts and uncles. If the deceased has no living relatives then the estate will go to the Crown.

So, if you want to avoid any problems should the worst come to the worst then it is essential you put your affairs in order and make a valid will – and soon!

A Low Tech Solution to Mobile Phone Problems

Modern mobile phones (smartphones as they're called) are amazing things. More powerful than those old mainframes that filled entire buildings - and yet so small you can fit them in your pocket.

There's no need to master a programming language to use them. And they can do everything from browsing the web to emails, taking photos to watching TV and lots more. Oh, and phone people or send texts of course!

All that whether you're at home on the sofa, at a cafe, in a hotel, waiting for a train or even sitting on the bus.

But (there's always a "but" with modern technology, it seems), it's not always as simple as that.

Sometimes it's simply not obvious how to do the things you want to do. Or you might not be aware of the things your phone could do for you. Not all of them would be things you're interested in, but some of them almost certainly would be handy.

Sometimes it can drive you mad trying to do the simple stuff, because it just isn't obvious until someone shows you.

You can ask a friend, of course. But if they have a slightly different model of phone they might not know. Or if they're a young technological whizz, they just do it for you, leaving you none the wiser for next time. Or say "You just do this"... and seconds later it's done and you still don't know how!

The obvious thing would be for the manufacturers to include a decent manual with each phone - but they never seem to. At best you get a couple of small pieces of paper telling you how to charge it. As if that was all you need to know!

Maybe it's because manuals - paper books - are seen as too "old fashioned". Some manufacturers put a manual on the device itself as an ebook - great if you already know how to use it... in which case you don't need the manual!

That's where a set of books from a small company in the North of England come in. The company is called The Helpful Book Company and lots of their customers say they certainly live up to their name! They've published *iPhones One Step at a Time* and *Android*

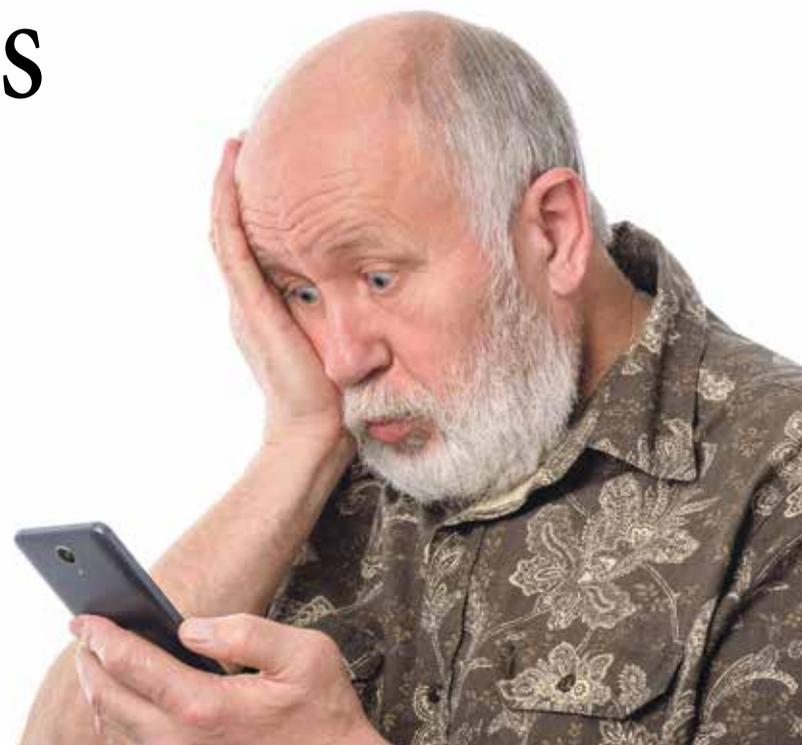
smartphones One Step at a Time - and these books have proved hugely popular with all sorts of people who have a smartphone - but who aren't experts at using it.

Whether you're frustrated with the very basics, want to know what else it can do for you or wish you knew how to do some of the slightly fancier things, this book might be just what you need.

"Plain English without the confusing jargon & gobbledegook"

It explains everything nice and simply, in plain English, without all the confusing jargon and gobbledegook. And it has lots of pictures showing exactly what to do - where to tap the screen and so on.

The company have already published books about computers and tablets that have helped thousands of people. But they actually started much smaller - the author wrote some notes to help



Modern phones can be baffling but there's a solution...

his Mum and Dad on their PC and realised that other people might find them useful too. Several thousand happy people later, he decided to bring out a book on smartphones as well - and if you've ever been frustrated with your smartphone, it's worth finding out more.

As a small independent publisher, the books aren't in the shops or available on Amazon, but you can get a free information pack telling you about what's covered in the books, who they're suitable for and how to get hold of them from the company - **just ring 01229 777606**

An End to Getting Frustrated with your Smartphone

Finally discover how to get it to do what you want, easily (and find out what else you can do with it, too)

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

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

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

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

Do the manufacturers do it on purpose?

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

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

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

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

Plain English... and that's not all

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

What's covered?

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

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

- Instant messaging and how to use it
- Make it easier to read the screen.
- Video phone calls - a great way to keep up with family who live a long way away
- Browse the web at home or out and about.
- Choosing and downloading apps

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

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

What one reader had to say:

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

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

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

Only half the story

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

What's more the books also come with a free gift - no room

to explain that here either.

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POT POURRI

The digital divide

IS THERE still such a thing as a digital divide in the UK? Well according to new figures from the Office for National Statistics (ONS) in their Internet Survey 2019 the answer is yes there is, but it is narrowing.

The survey has been conducted every year since 2011, and not surprisingly adults aged 75 and over have consistently been the lowest users of the internet. However the survey shows that usage amongst this age group is on the rise as each year goes by and older people are embracing the internet more and more.

In 2011 only 20% of the over 75s admitted to being a recent internet user, but this figure has now risen to 47% in the 2019 survey. Dig further into the figures and you will see that internet usage in the 65 to 74 years age group is showing an even bigger increase. In 2011 52% of this age group admitted to being recent internet users whilst by 2019 the figure had risen to 83%.

The further down the age spectrum you go, the more internet usage rises, peaking at 99% for the age group 16 to 44 years; that's almost everyone in this age group admitting to being recent internet users. These figures just go to show how ingrained internet usage has become in our day to day lives – and whatever you think about it, this level of usage is likely to remain pretty consistent in the coming years.

Although the age divide does still exist, at least it is closing. In fact the UK had the

third highest internet usage amongst adults aged 16 to 74 in the whole of the European Union at 95%. That's some 10% above the EU average with, rather surprisingly, only Denmark and Luxembourg having higher usage rates than ourselves.

Over the period that the survey has been operating the usage gap amongst the sexes has also closed. In 2011 some 82% of men had used the internet compared to 77% of women but this gap has now closed and this year to just 2 percentage points with some 92% of men and 90% of women admitting to being regular internet users.

There are now a reported four million people in the UK who have never used the internet and more than half of these, some 2.5 million, were aged 75 and over. You probably won't be surprised to learn that men in this age group are bigger users of the internet than women, with 54% of men aged 75 and over admitting to regular usage against just 41% of women.

So what do these figures tell us? Well clearly society is changing and internet usage is now an integral part of many aspects of everyday life, whether we like it or not.

Technology and the internet are rapidly taking over and future developments will continue apace. It's sad to say but those who resist the internet will get left behind, and despite the protests that non internet users may make, there is little that can be done to halt its progress.

Buying a house – what are Solicitor Searches?

SOLICITOR SEARCHES can often make you feel confused or overwhelmed. We have heard them described as scary and worrying, but more often than not it is simply because they haven't been properly explained. So here is our guide as to what each type of "Solicitor Search" means:

Local Authority Property Searches

LA Searches are the most important type of search your solicitor will do. The solicitors will look at all information held by the local council for the property. This will include any plans for the house itself, roads nearby, and housing plans for the local area. Searches such as this typically take around two weeks to two months depending on the council, and will also include information about who is responsible for road and path maintenance for adjoining properties to your own. Costs vary from £60 to £450.

Land Registry Searches

The solicitors need to prove that the house seller is the legal owner of the property that you are buying. They do this by checking the "title register" and "title plan" at the Land Registry. These checks cost a few pounds each and are legally required for ANY land/property sale.

Water Authority Searches

Water Authority Searches establish where your water comes from (mains supply), and whether there are any public drains (for example culverts or sewers) on the property. These are vital if you are planning building work in the future. The search can also highlight issues that may arise in the future, and whether you are responsible for the upkeep of any of the drains.

Environmental Searches

Environmental Searches are very important to establish if the property you are about to buy is built on a former landfill site, near contaminated water, or other potential environmental issues. Lenders can insist on this type of search before offering a mortgage. This is more often the case where the building has had a previous industrial use or is near an industrial site. If this is the case, and no searches are done and, for example toxic waste is found in the ground later, the value of the property may be reduced, and the property impossible to sell. An environmental search should also show if your home is at risk of flooding. This for many is the most important part of the environmental search.

Area Specific Searches

Depending on the area where you are buying a property you may find that your mortgage provider or solicitor asks for specific searches. A good example of this would be a coal mine search/report. These ensure your home would not be in danger of falling down a disused mineshaft and your garden isn't likely to collapse etc.

Chancel Repair Search

We should stress this is an optional search. Chancel repair searches establish if you will be liable for the cost of repairs to a parish church. They cost around just a few pounds to run, but can save you a lot of money long term. We've not gone into much detail here as they affect so few properties, but if you are interested in a chancel repair search do ask your solicitor, the search isn't particularly complicated.

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YOU'RE HIRED:

Half of Brits want to start their own business, but a quarter don't know where to begin – here's how

A NEW survey has revealed that Britain is a nation of wannabe Sir Alan Sugars and Jamal Edwards', with a staggering 53% of Brits admitting that they wish they could start their own business.

The research, however, has also shed light on the apprehension of Brits, as 36% of those surveyed said starting a business is too much of a risk.

A quarter of Brits said they simply don't know how to get started and 15% believe a lack of qualifications hold them back from potentially earning over £40k a year through starting their own business.

Adult college and education charity City Lit, who conducted the research, revealed that Brits are potentially missing out on tens of thousands of pounds due to their lack of business knowledge.

According to the Office of National Statistics [ONS] in April 2018, median gross weekly earnings for full time employees were £569. According to Indeed, the average entrepreneur in the UK earns £41,064 per year (£790 per week) and enjoy all the perks of running their own business, such as flexible working hours and being their own boss. Many Brits are also missing out on extra income by not pursuing a "side hustle" alongside their 9-5 job.

The research showed that a whopping 79% of 25-34s would start their own business if they had the opportunity to do so, compared to 36% of those aged 65+ who would use their retirement to get business savvy.

Chris Jones, director of sales and marketing at City Lit, said: 'You're never too young, or too old to start your own business. In fact, retirement may give the older generation a head start due to having more time, experience and perhaps capital to get started.'

'We conducted this research to find out what is holding people back from pursuing their dream of starting a business, as the benefits are vast.'

'The research has confirmed that over half of Brits would like to pursue it but clearly many people lack the confidence to take the plunge. With many people citing lack of qualifications as a key reason holding them back it's great to know that there are courses that can help people to plug their knowledge gaps. And with data showing just how lucrative starting your own business can be, spending time learning can be a great investment for the future.'

'As a nation we are potentially missing out on thousands of businesses that could enrich the lives of many and improve wellbeing. More than one in 10 people said they would like to

start a company in the travel industry, 8% want to pursue a business in the arts and 9% of wannabe entrepreneurs say tech and digital is their industry of choice.'

Jones continues: 'From our research we found that females are the most apprehensive about starting their own business, being more likely to say they wouldn't know how and more likely to write it off as too much of a risk.'

Voula Papadopoulou, Head of Business and Technology Programme said: 'At City Lit, we have developed a range of short courses to equip new or existing entrepreneurs and small enterprises with all the necessary skills they need to start and grow their business.'

Here are their top tips to starting your own business

- 1. Plan, plan, plan** – Successful planning is always important when starting your own business. Set up your goals and develop a successful business plan.
- 2. Identify your brand** – Get to know your brand, inside out. Then develop it.



Image © TALKBACK/BBC

- 3. Develop a solid marketing strategy** – The world needs to find out who YOU are.
- 4. Get online** – Implement your marketing strategy further by increasing your online presence – create a website or blog and use social media and digital marketing techniques to boost your online presence.
- 5. Network** – Become confident in networking and develop a network of people who can support you. Explore all different channels of networking, relevant to your business. Attending events or participating in a course is a great starting point for networking.

To read more about City Lit and their business courses visit www.citylit.ac.uk

Get out and get involved!

BY KATE DAVIES

THE EVIDENCE from a recent study by The Co-op and the British Red Cross shows that being lonely is bad for your physical as well as your mental health. And with the number of over-50s experiencing loneliness set to reach two million by 2025/6 – it's clear that this is becoming an increasing problem for society. However, if you are one of those affected, with support from your local community groups you needn't face it on your own.

If you feel you are in danger of becoming one of the 3.9 million older people who say the TV is their main source of company, then joining a local club or socialising through hobbies or interests is a good way to meet new people and increase social interactions – as well as potentially helping your community.

Clubs and societies

A shared interest makes it much easier to talk to new people so a good starting point is to see what clubs and societies are in your area. From walking groups to gardening, bowling to choirs, most towns and villages have a whole host of clubs who are crying out for new members to swell their ranks. And if you think you don't have anything to offer, just bear in mind that many local clubs simply couldn't exist without the support of their older members – without work commitments or the pressures of a young family, but with a wealth of knowledge and experience in their field they can really make a difference.

To discover what's on offer near you, visit your town's website or online directory (most places will have one) which should detail exactly what's on locally and who to contact to get involved, or www.nextdoor.co.uk is a great resource to find information about your neighbourhood. If surfing the net isn't for you, then your church hall, community centre or local shops will often have a noticeboard crammed with

posters advertising local events.

Volunteering locally is also ideal, not only to help yourself and improve your wellbeing, but to help your community. For example, you could consider contacting your local school to see if they need people to listen to the children reading, help out with the school art club or many other roles. You rarely need to have special skills to be able to offer valuable support to over-stretched organisations – everyone can be useful, if only to make cups of tea or provide a much needed extra pair of hands. Most hospitals rely heavily on the help of volunteers too for many tasks such as manning enquiry desks, running shops and delivering notes around the building, and you can usually choose just how much or how little time you would like to offer.

Carers

If your sense of isolation is caused by your circumstances, then it may help to get involved with a group of people who are in a similar situation. For example, if you are a Carer for someone, it could be beneficial to volunteer for a charity such as Carers UK. They recognise that their volunteers have heavy commitments already and so only require a minimum commitment of two hours a month for a Local Awareness Volunteer role. If you have a little more time to spare, they run events across the UK and are always in need of extra support. You can get in touch with them by emailing volunteering@carersuk.org or calling 020 7378 4999.

If you really are struggling with loneliness and don't feel able to go out and seek company, then don't suffer in silence. There are organisations you can reach out to for help and advice. The Silver Line for example is a confidential, free helpline for older people across the UK. Their specially trained helpline team is on hand 24 hours a day, 7 days a week to offer information, friendship and advice, link callers to local groups and services and offer regular friendship calls. Telephone 0800 4 70 80 90 to find out more.

Loneliness Awareness Week

17th June – 21st June 2019

MARMALADE TRUST started Loneliness Awareness Week (LAW) just three years ago after it became increasingly apparent that raising awareness is an important part of changing the way society thinks and acknowledges loneliness.

Marmalade Trust's vision is to create a society where loneliness is recognised openly as something likely to affect us all, and one of the first steps to achieving this is to reduce the stigma around loneliness – their theme for LAW 2019.

The Marmalade Trust has over 300 organisations across the UK partnering with them to raise awareness, support people to find friendship by hosting events and raise money, and this year's campaign looks to be bigger and better than ever. Everyone can get involved; as an individual, a community, business, public sector organisation or a school so if you'd like to join in visit www.marmaladetrust.org, email lonelinessawarenessweek@marmaladetrust.org, or telephone 07566 244 788 to find out what's happening near you.

**LONELINESS
AWARENESS
WEEK 2019**

GARDENING

Can green fingers really boost your grey matter?

WITH SUMMER just around the corner, our gardens are fast approaching their best. But gardens aren't just nice to look at, they are also good for your health and well-being. How? Well read on and find out more!

Gardening is one of the world's oldest mental health treatments. The coordination, dexterity, planning, perseverance and care associated with gardening is scientifically proven to positively impact on wellbeing.

A UK report published by academic journal Health and Social Care in the Community found the flexible nature of gardening projects allows service users to feel empowered in a non-threatening space.

On the other side of the world, a study of more than 2,800 Australians in their 60s found gardeners had a 36% lower risk of developing dementia than their non-gardening counterparts.

And if that isn't enough, gardening can also help to develop nurturing skills, boost mindfulness, combat stress, and increase serotonin and dopamine levels. People are even being advised to take up gardening by their doctors as part of the growing trend towards social prescribing.

Five ways to mental wellbeing

According to James Campbell, Chief Executive at leading national horticulture charity Garden Organic green fingers can help to boost your health and wellbeing and fulfil the five ways of looking after your mental wellbeing recommended by the mental health charity Mind. His top five tips for doing this are:

Connect – Gardening helps people connect with nature, the soil, oneself and others. Getting involved in gardening projects can help gardeners build relationships, work in a team and feel valued by people. The charity works with a diverse range of people including young carers, care home residents, those in prison, people with mental and physical health issues and many in deprived communities. All have benefited from connecting with others through gardening.

Keep active – Even tending a small garden provides a regular reason to keep active. Physical activity is associated with lower rates of depression and anxiety. Activities such as mowing lawns, removing weeds, installing fencing and strimming hedges are just



as good for the mind as they are for the body. Planning your future growing programme also helps activate your mind.

There is also another health benefit – gardening is a physical activity which can burn between 200 and 500 calories an hour!

Take notice – Gardening encourages us to take notice of our surroundings, whether that be noticing pests and plant diseases or the progress of plant growth. People talk of the garden being a refuge, one that helps feelings of calm and relaxation – as well as competence, enjoyment, curiosity and hope. Numerous studies into ecotherapy – a formal treatment involving doing activities in

natural environments – have revealed that gardening can help with mild to moderate depression and anxiety. What's more, natural light is known to have a positive impact on seasonal affective disorder (SAD).

Learning – Continued learning helps us become more social and live a more active life. Attending gardening workshops and courses, or learning from others leads to new skills and added satisfaction with life. The charity runs a range of courses and training programmes from looking after the soil, to composting, planting and getting rid of pests in an organic way.

Give – Gardening helps us give back by participating in social and community life. Garden Organic's "Master Gardeners" and "Master Composters" are teams of trained volunteers who lead activities and provide organic gardening and composting advice in the local community including communal gardens, allotments, residential homes, schools and libraries. Volunteering is recognised as beneficial for mental health, it increases self-confidence and self-esteem, and provides a sense of accomplishment and pride.

Bonus for growing fruit and vegetables

In addition to these five ways to wellbeing through gardening those who wish to grow crops in their garden may be surprised to know that fruit and vegetables can make you happier.

According to researchers at the University of Leeds, "eating just one extra portion of fruit and vegetables a day could have an equivalent effect on mental wellbeing as walking for eight days per month."

However, how your food is grown can have a major impact on your mental and emotional health as well.

Organic foods often have more beneficial nutrients, such as antioxidants, while some people with allergies to foods, chemicals, or preservatives have experienced reduced symptoms when going organic.

And if you still need convincing, a study of more than 70,000 people suggested eating organic foods can significantly lower your cancer risk.

For more information about the charity, on organic gardening or to get involved with local projects then visit the website at www.gardenorganic.org.uk

ADVERTISEMENT

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

Designed to make your life easier when stairs become too much, a Stiltz Homelift easily fits into any home. Often chosen as an alternative to cumbersome and unattractive stairlifts, a Stiltz Homelift will transform your life without the need to move home.

SMART HOMEOWNERS

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

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

SMALL FOOTPRINT

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

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

Taking up less than 1sqm, it fits just about anywhere, plugs into a wall socket and uses less power than a toaster!

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

FUTURE-PROOFED HOMES

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

Mr. Simpson explained

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

UNOBTRUSIVE

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

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

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

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

Call Stiltz today and stay in the home you love.



AS SEEN ON TV

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

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Stiltz
The homelift company



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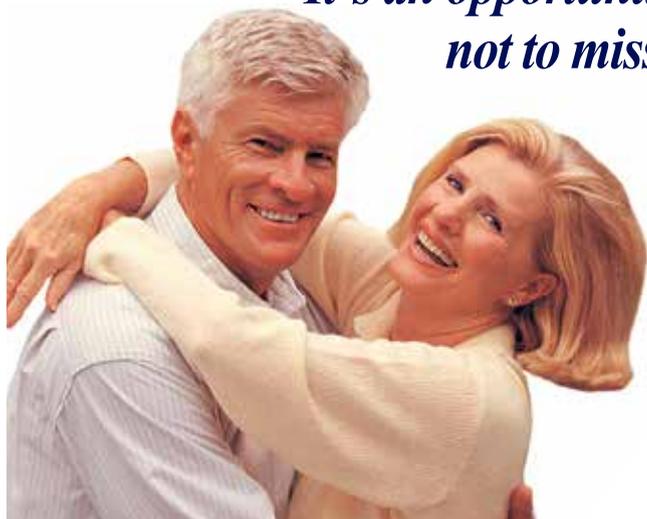
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Real Working Hearing Amplifiers
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It's an opportunity
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10,000 to give away

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HEALTH

Type 2 Diabetes in later life – increased risk, symptoms and things to be aware of

NATASHA MARSLAND, SENIOR CLINICAL ADVISOR AT DIABETES UK



THERE ARE many risk factors for developing Type 2 diabetes.

Getting older is one of them. If you're from a white European background and are over the age of 40 then you're more at risk, and if you're African-Caribbean, Black African or South Asian and over

25 then your risk increases. It's also important to note that generally the more you age the more your risk increases.

Because your risk of developing Type 2 diabetes increases as you age, it's important to be aware of the symptoms, and to check whether you're at high risk. You can check your risk for free online by visiting riskscore.diabetes.org.uk, or by visiting your GP.

Symptoms:

There are a few symptoms of Type 2 diabetes to look out for. Having some symptoms doesn't mean you definitely have the condition but, if you do have symptoms, it's important to contact your GP and have yourself tested, just to make sure.

The symptoms of Type 2 diabetes typically include passing urine more frequently than usual, feeling very thirsty, feeling tired, unexpected weight loss, genital itching or thrush, slow healing wounds and blurred vision. These symptoms are caused by glucose building up in your blood

because the insulin your body produces either isn't working properly, or because your body isn't producing enough.

It's important to see your GP to have yourself checked if you spot any of the symptoms, as allowing glucose to build up in your blood over an extended period of time can lead to serious complications. The symptoms can be easy to miss, and some people can live with the condition for many years without realising. People aged between 40 and 74 are also entitled to a free annual health check on the NHS, designed to spot early signs of stroke, kidney disease, heart disease, type 2 diabetes and dementia, which Diabetes UK recommends all people take.

Diabetes complications are very serious and can even be life threatening if left unchecked. Some examples of diabetes complications are sight loss, damage to your nerves and kidney disease.

Things to be aware of if you're an older person living with diabetes:

If you're an older person living with diabetes and have an effective diabetes management plan that works for you, then generally your self-management doesn't need to change enormously as you age. The "15 healthcare essentials", a set of annual health checks all people with diabetes are entitled to, apply for everyone living with diabetes, regardless of your age.

However, there are some important aspects of diabetes management that do change as you get older, and these include:

Food Choices:

Dietary advice for an older person living with diabetes can differ from dietary advice given to other people living with diabetes. For example, older people living in care homes are often more likely to be underweight than they are to be overweight and there are higher rates

of undernutrition, so it might not always be appropriate to reduce the fat, salt and sugar intake for every older person living with diabetes.

Older people living with diabetes should incorporate nutritional advice into their personal diabetes management plan. Support and an assessment of nutritional status is available to all older people with diabetes, who should develop an individualised care plan that has been put together with the support of a dietitian.

Keeping Active:

Keeping active in later life helps strengthen muscles, maintain mobility and balance, and can also improve your insulin sensitivity. Keeping active can also help you continue to self-care, as well as improving your mental wellbeing and helping to prevent falls.

That's why older people should try to remain as active as possible. Older people, including those with frailty, have been shown to benefit from light resistance and balance training, and there are exercises to build limb strength and flexibility for those who are confined to a bed or chair, or struggle to leave the house. These exercises can be taught by a physiotherapist, and supported by carers if necessary.

However, it's important for older people, like everyone, to check with a healthcare professional before starting any new exercise regime.

Hypoglycaemia (hypos)

Hypoglycaemia occurs when your blood glucose levels drop too low. Older people might have added risk factors which can lead to hypoglycaemia, like being prescribed certain diabetes medications and insulin, having chronic kidney problems, poor food intake and other illnesses or conditions.

Many older people find the symptoms warning them of a hypo become less obvious as they age, and some older people might not notice

any symptoms at all. This means the first signs of hypoglycaemia could be spotted by a carer. These signs include an inability to concentrate, personality changes, morning headaches or disturbed sleep. Unnoticed episodes of hypoglycaemia can lead to unpleasant symptoms like confusion, speech difficulties, poor appetite, aggressive behaviour and a loss of consciousness.

Carers who spot signs of hypoglycaemia in someone who is still conscious can treat it with fast acting glucose, such as a sugary drink or some glucose tablets followed by something starchy like biscuits or a sandwich. Older people living with diabetes should talk to their diabetes team about hypo treatments, and work out which one is most suitable. If someone is unconscious, they should immediately be given a glucagon injection if possible, and call an ambulance if they haven't recovered 10 minutes after the injection.

To prevent hypoglycaemia, it's helpful for older people to have regular meal times and snacks containing carbohydrates, and for older people's target blood glucose levels to not be too tight. It's also important to ensure that older people are on the right type and amount of medication. People experiencing regular hypos should speak to their healthcare team.

Mental health and wellbeing:

Depression can often go unnoticed in older people with complex health problems, and the risk of dementia also increases with age. Anything that affects your mental wellbeing can also affect your ability to successfully manage your diabetes. Simple tests are available from your GP to screen for dementia or depression, and spotting depression or dementia early can help limit their longer term impact.

People who want more information about diabetes should call the Diabetes UK helpline for free on 0345 123 2399 or visit diabetes.org.uk

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Call Stannah today.



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Many struggle with the stairs for long periods of time before finally admitting they need help.

Some even consider moving home before deciding to give us a call. When they do call, they soon realise everything about our products and processes are designed to make life easier.

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Once they've advised on the best stairlift for your needs, they'll leave you with a fixed price quote with no hidden extras.

Why wait when it's time for a stairlift? Straight or curved, a Stannah stairlift takes just a few hours to install. If you want to change your life but not your home, give Stannah a call today.

Why choose Stannah?

Known the world over, we have installed more than 700,000 stairlifts over the past 40 years. But over that time, we've heard the same thing; customers wishing they had contacted us sooner.

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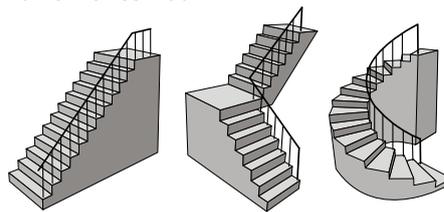
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HEALTH

Gout – what is it?

ACCORDING TO the UK Gout Society, gout is a type of arthritis that causes sudden and extremely painful attacks in the joints of the foot, knee, ankle, hand and wrist – especially the big toe. It is a common joint disease affecting around one in 14 men and one in 35 women. In men, it can occur any time after puberty, whereas in women it is uncommon before the menopause. In around one in ten cases, there is a family history of the disorder.

It is caused by the build up of an excess of uric acid in the bloodstream. All of the cells in the human body, and many of the foods we eat, contain substances known as purines. As old cells are broken down, or as foods are digested, these purines are converted to uric acid, which is carried in the blood as a salt called urate.

Urate crystals

Most people with gout have high levels of urate in their blood because they do not pass enough of it in their urine. It can also be caused by too high levels of uric acid in a person's diet, crash dieting, stress, prolonged illness, injury, or by some drugs such as aspirin or water tablets. Much less commonly, people with gout produce too much uric acid in the first place, due to an inherited (genetic) abnormality or a disorder associated with increased production of cells in the body. An overload of uric acid in the body means that urate crystals start to form in and around the joints and also under the skin e.g. on the ear, as small white pimples (known as tophi). In severe cases, this can lead to deformity. Occasionally, stones may also form in the kidneys. However, if it is treated early enough then gout should not cause lasting damage to joints.

A sudden, unexpected attack of gout often develops during the night or early hours of the morning. It reaches a peak within a few hours, often making even the touch of bed clothes on the affected joint unbearable. The skin may be red and shiny, it may feel hot and swollen and the inflammation may be so severe that the skin may peel. A mild fever, a loss of appetite and a feeling of tiredness can also accompany acute attacks of gout which may signal that you have an infection within the joint itself. An untreated attack generally lasts for

a few days, then dies down and the joint gradually returns to normal. Some people never experience another attack. If the uric acid level remains high, most will have a second attack between six months and two years after the first. Untreated attacks will become more frequent and more prolonged and may result in damage to the cartilage and bone, resulting in deformity.

Treatment

There is a three-step approach to managing gout: treating the acute attack, reducing the likelihood of attacks through diet and lifestyle, and lowering uric levels to prevent further attacks.

The most important thing is for your doctor to treat the pain and inflammation as soon as possible using painkillers such as non-steroidal anti-inflammatory drugs. Once the attack has passed, the next step is to help prevent the attacks returning. If overweight, you may be advised to lose weight slowly, reduce alcohol consumption and eat smaller amounts of purine-rich foods such as red meat, offal and seafood. If you are suffering from repeated attacks, then long-term treatment to lower the level of uric acid in the blood will be required.

What to do

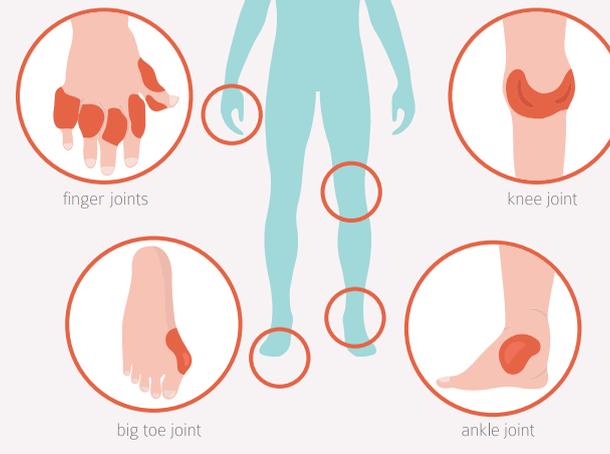
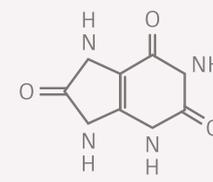
If you have an attack of gout some of the things you can to help relieve it are as follows:

- Use an ice pack to help ease swelling and the pain of a sudden gout attack as well as placing the affected joint in a cold bath.
- Rest the joint and keep it elevated as much as possible.
- If you are overweight, try shedding a few pounds gradually. Avoid crash dieting and fasting as this can lead to uric acid retention by the kidneys.
- Drink lots of water to prevent dehydration.
- Avoid binge eating and drinking.
- Reduce your consumption of alcohol, particularly beer, lager and fortified wines and also sugar sweetened drinks.
- If at all possible try to keep bedclothes off the affected area at night.

WHAT JOINTS ARE AFFECTED BY

GOUT

4-6%
OF THE POPULATION
SUFFERS FROM
GOUT



- Look at your diet and try and avoid foods rich in purines particularly red meat, offal and seafood. Instead, try and increase your consumption of fruit and vegetables and try to switch to low-fat dairy products where possible. Also try and avoid sugary drinks and snacks where possible.
- Try to avoid knocking the affected joint or putting undue pressure on it.
- Exercise regularly – but try and avoid intense exercise that will put pressure on the affected joints.
- Stop smoking.

More information can be obtained from the UK Gout Society at www.ukgoutsociety.org or from the NHS website at www.nhs.uk/conditions/gout

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Taking the P***: the decline of the great British public toilet

THE ROYAL Society for Public Health (RSPH) has recently published a report revealing the dire state of our public conveniences and its impact on the public's health: *Taking the P****. The report reveals that three in four of the public say there are not enough toilets in their area: a damning reflection of the nearly 700 council-run toilets that are estimated to have closed down since 2010.

The findings shed light on the health burden of declining public toilet provision, which falls on people with ill health or disability, the elderly, women, outdoor workers, and the homeless. For many, fear of or knowledge of a lack of facilities nearby can tie people to within a small distance of their home, acting as a "loo leash" for one in five of the British public, and two in five of those with medical conditions requiring more frequent toilet use (such as diabetes or bowel conditions). This directly hampers some of the UK's wider public health efforts, such as curbing obesity, and keeping our increasingly elderly population physically active and socially engaged with the community.

Other findings of the report include:

- The public's most and least favoured places to relieve oneself when a public loo is not available, with supermarkets, restaurants and pubs being the most popular first port of call.
- Men were almost three times as likely as women to seek out a back alley or bush in times of need.
- The main reasons for not using public toilets, notably that they are "unclean" or "smell bad".

The Society's key call is for the Government to make the provision of public toilets compulsory on a well planned and regulated basis. Although a resounding 85% of the public backed this call, it is recognised that statutory provision would place a financial

burden on local authorities that will be very difficult to take on, given years of sustained cuts to funding from central government. It is therefore crucial that the Government uses the forthcoming Spending Review to reverse years of chronic underfunding of local authorities, and commit to investment in our civic infrastructure.

RSPH is also calling for:

- "Potty parity" laws, such as in the US and Canada, to be emulated in the UK to ensure fair provision for women.
- National and local government to pilot innovative new ways of financing public toilets, including a "spend a penny" campaign – a one-pence charge drawn from the price of every train and bus ticket to finance free toilets.

Shirley Cramer CBE, Chief Executive, RSPH said: 'Our report highlights that the dwindling public toilet numbers in recent years is a threat to health, mobility, and equality that we cannot afford to ignore. As is so often the case in this country, it is a health burden that falls disproportionately on already disadvantaged groups. Standing in the way of this necessary and serious policy discussion is a stubbornly persistent "toilet taboo", a decade of cuts to local authorities, and an increasingly ingrained notion that public toilets are merely a "nice-to-have".

'Public toilets are no luxury: it's high time we begin to see them as basic and essential parts of the community – just like pavements and street lights – that enable people to benefit from and engage with their surroundings. It is deeply concerning that amidst a national obesity crisis, at a time when public health policy is to encourage outdoor exercise, our declining public toilet provision is in fact encouraging more people to stay indoors.'

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MT03/06/19q

YOUR LETTERS



Are we too PC?

IN THE May issue of Mature Times, Andrew Silk posed the question "Are we in danger of becoming too PC?"

Becoming? Becoming? We are ALREADY so PC that the day cannot be far off when we will all be too afraid to open our mouths for fear of some PC nincompoop finding offence where none was intended.

But of course, this PC nonsense is just one more example of "culture" imported from our friends across the Atlantic who also introduced us to "fast food" which is largely responsible for the obesity crisis we are now facing.

I lived in California for almost 20 years (until I returned to this country in 1991) and it was there that I witnessed the birth of the PC Brigade whose aim is to make all our lives as bland and colourless as their own.

One of their first ridiculous proposals was to insist that manholes should henceforth be referred to as "subterranean access points" or SAPs (there's irony for you!). And can anyone tell me why "blackboard" is offensive (I believe we must now refer to it as a chalkboard) while "whiteboard" is not?

Bob Readman, Bournemouth.

YOU ASK for more examples of ridiculous PC trends.

Actresses are now called actors – what is wrong with distinguishing between male performers as actors and female performers as actresses?

A chairman, male or female, is now called a chair – a chair is something that I sit on.

Also ridiculous, a chairman is sometimes called a chairperson. At one board meeting that I attended, a female member insisted on use of the term chairperson. I asked if she regarded herself as a human or a huperson – she looked daggers at me and never spoke to me again.

Len Newton, Barking.

WHILST WAITING for a friend to finish treatment at the local Hospital I picked up a copy of Mature Times and read your comment page and found myself in full agreement. I was raised not to judge anyone based on skin colour, sexual preference or any other negative but to get to know them first then if I did not like them I had a real reason for that feeling.

I have what I consider to be a healthy sense of humour and being gay I am not offended by fun being poked at this, if something is funny it is funny, there is a huge difference between humour and hate.

I have seen transgender people laugh out loud at drag queens, I have seen black and Asian people laugh out loud at jokes about their communities from "outsiders" to their communities, maybe it is observational humour that breaks down the barriers that society has built around us, but like music, humour is a great leveller and bringer together of people whatever their background happens to be.

Yes the adverts from the past that portrayed women as nothing more than trinkets and play things for men was very wrong, but to alter things like man sized tissues and introduce pregnant people instead of mothers to be is taking things really one step further than is healthy. There will always be those who bang the drum but usually these people do not live in the real world, they live in a cocoon and whilst some of their intentions are good they need to look at themselves in the mirror and learn to lighten up from time to time.

Michael Shaw, Derby.

Climate Change

IN YOUR May issue, you missed out the most important contributing factor to climate change, the exponential rise in human populations around the world. In the early 19th century there were fewer than 1 billion people on Earth. When I was young I learnt at school (in 1940s/1950s) that the world population was 3.5 billion. Now it is over 7 billion – it has doubled in my lifetime.

The increasing use of fossil fuels, and the disappearance of forests and other natural habitats for increasing agriculture, are all aimed at providing for the ever-increasing human populations. Our planet simply cannot continue to support this trend. The forests absorb carbon dioxide and enrich the atmosphere with oxygen – which we need to breathe! When all the forests have been turned into fields of crops or grazing farm animals, how shall we survive? We are also endangering the existence of other organisms, including those that pollinate our crops.

Cuthbert Bull, London.

THANK YOU for interpreting the environmental crisis for Mature Times readers. I for one would appreciate more attention being paid to air pollution, so bad in this country that it is no exaggeration to say our air is not fit to breathe and is responsible for a range of serious illnesses.

As someone who walked to primary school in the 1950s through the London smog, I thought the country was getting cleaner and the lungs of children and the elderly were no longer at risk. Recent research shows this is far from true. I do from time to time challenge motorists in the street who are idling their engines while stationary and adding to air pollution for no reason; but even a polite approach often leads to intransigence or derision.

Buses are the worst culprits and I have twice complained to Stagecoach in writing. They trot out the usual corporate response but do not train/discipline their drivers. British Gas fitters in vans at the kerb are almost universally rude and uncooperative, despite British Gas's slogans about caring for our planet.

My local authority, Barnsley, sends out press releases saying they will stop this pollution in their own vehicles; but press releases are one thing and the behaviour of council drivers quite another. I recently asked a council driver who was having his breakfast at the wheel to turn off his engine. He agreed but laughed at me and did nothing. I walked some distance before realising he wasn't going to switch off the engine and had to retrace my steps and approach him again before the engine was silenced.

M Robson, Barnsley.

Brexit

MAY I suggest that your correspondent Margaret Webster (May edition) is mistaken in that she maintains

that the 1975 referendum was to confirm Britain's membership of the EU. It was not.

The wording of that 5th of June 1975 referendum was, "Do you think that the United Kingdom should stay in the European Community (common market)".

There was no mention of the EU, and no referendum has been offered to the British electorate on the five treaties signed on our behalf between the above date and the EU referendum of 2016.

John Doy, by e-mail.

MS & Exercise

THANK YOU for your article on this horrible disease. It's good to read and talk about how moving around, and having a good physio who is such a help with my core exercises, and then resting.

Although I am only 67 and feel 90 some days, I enjoy every minute of life, being still able to play golf and the crazy type, plus swimming which helps my balance. Cycling, I enjoy yes, but a flat road and no bending camber!

Anita Donaldson, by e-mail.

Inter-generational Fairness

WELL DONE for highlighting the ridiculous report spewed from "The Committee on Intergenerational Fairness" one wonders why there is a need for an Upper House! I am 70 years of age, my wife is 68. We have both spent our entire lives working. I have never been out of work, my contributions to National Insurance and income tax have been paid in full. Indeed, I still pay income tax, this being our commitment to HMRC.

Neither of us have ever received benefits other than "Family allowance" while our children were in full time education. I find it so disappointing that our government considers that our state pensions are classified as benefits! Surely, having paid national insurance all my life makes my state pension an entitlement.

Regarding freedom passes, as pensioners it has been a godsend to us. My wife has been quite unwell of late, requiring quite a few hospital visits and stays. Imagine if I were to have to find the money for parking, or indeed, fares on public transport.

William Conroy, by e-mail.

Pensioner Benefits

I AM 78 years old and receive the magnificent sum of £91 per week pension. We have now been advised that the government intends to cancel the benefits that we receive, namely:

- Stopping our bus passes.
- Cutting the yearly cost of living rises.
- Taking away our annual heating allowance.
- Re-instating the TV license.

If you take away our bus passes, thousands of pensioners will be unable to venture into town. Many of our smaller shops are closing and town centres are now becoming "ghost towns", unable to compete with Amazon. We therefore have to travel to shopping malls, which is an expensive trip for many of us.

The cost of living rises are a godsend, because our pensions cannot keep up with the rising cost of just living. In the winter we put on our heating for two hours in the morning and two also in the evening, wearing thermal socks and 2 or 3 sweaters (at the same time).

I am asking you, to please help stop this disgraceful vendetta against us pensioners and leave our paltry benefits alone.

Mary Parkin, Huddersfield



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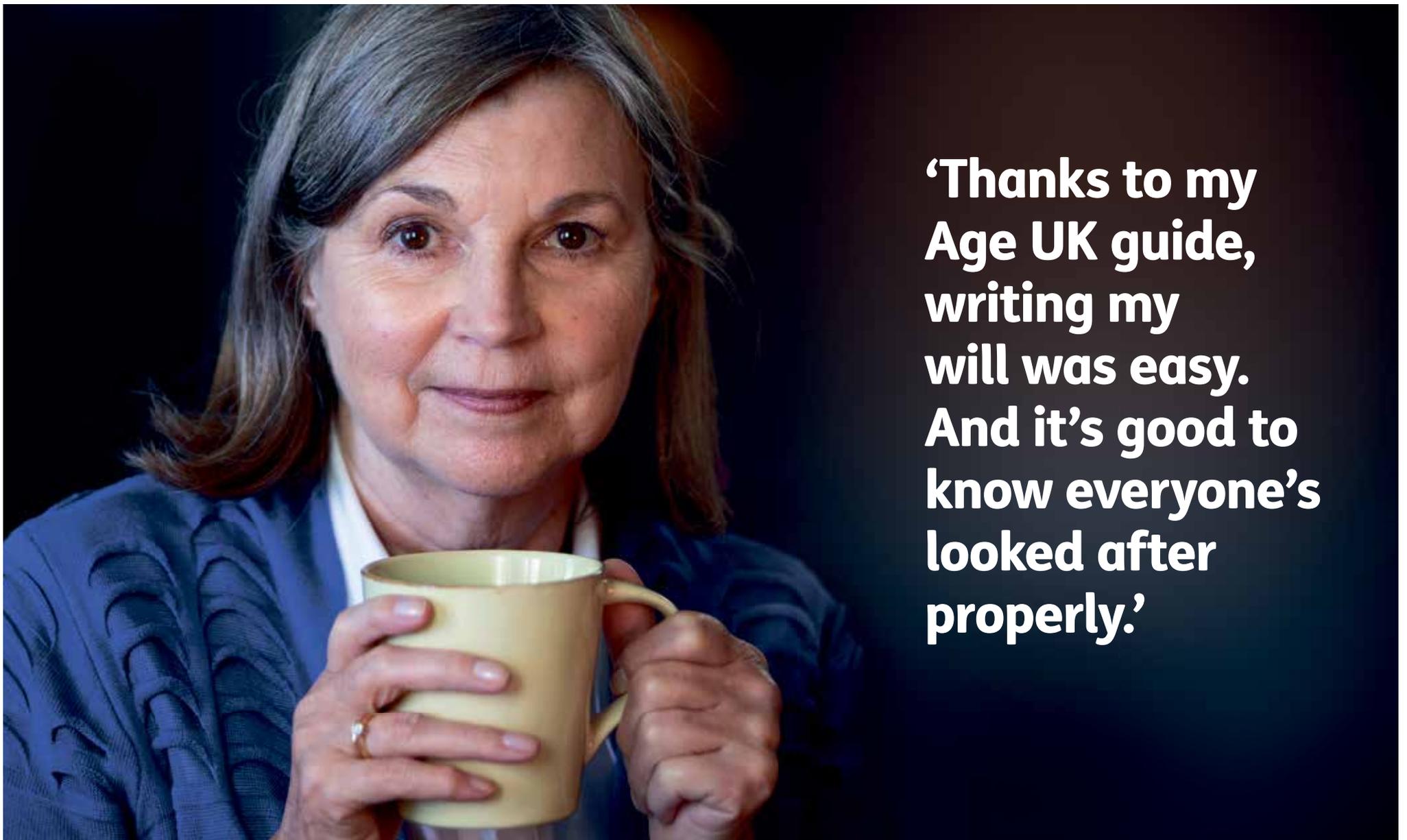
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TRAVEL & LEISURE

An English Gem

IT WAS one of the first places ever to be founded in England after the end of Roman Rule and was often referred to as a frontier town, given its location on the border between the Welsh and English people (long before the countries of Wales and England were defined as we know them today). It's steeped in history and its cathedral, which dates back to 1079, is one of the oldest in England and also is home to the world famous Mappa Mundi, more of which later. It also plays host to the world's oldest Music Festival, The Three Choirs Festival, which is held in the city every three years.

This city is strategically located on the north bank of the River Wye and was an important site, fortified to defend against the marauding Welsh. Its military connections remain strong to this day as it is home to what is widely regarded as the best known "elite" fighting force in the world, the Special Air Service, or SAS as we know them.

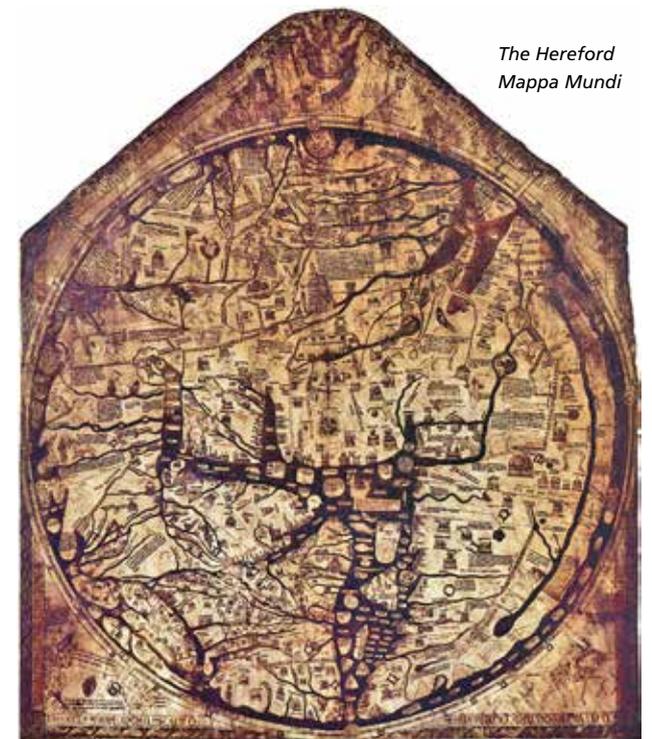
And if you are thirsty, it is also home to one of the largest cider makers in the world. If you haven't guessed by now, I am of course talking about the beautiful city of Hereford.

dinner can be taken in the stunning conservatory with fantastic views down towards the Black Mountains. The ambience is relaxed and the staff friendly and helpful. A sign of a good hotel is when it is used by locals as much as guests, and that's certainly the case with The Pilgrim.

Hereford

After a hearty breakfast it was a short drive to explore the nearby city of Hereford. This was my first visit, and to be honest I was enchanted by it, but it's a city that I guess many people are unfamiliar with. It's not really on the road to anywhere and you have to make a special journey to visit. Showing its isolation, it wasn't until 1845 that it was connected to the canal network, when one of the last canals to be built in Britain finally reached it, but it certainly has a lot to offer and a lot to recommend it.

Now, Hereford is not a big city that's for sure, but that only adds to its appeal. It's relatively easy to get around and the chances of getting lost are slim. It's also quite flat, so it's not too taxing, especially for those with limited mobility.



The Hereford
Mappa Mundi



A good stopping point

Coming from the South West my journey took me through the lush and extremely beautiful Wye Valley. On the way, a great place to stop off is Symonds Yat rock, where you get a magnificent view over the river below. If your eyesight is good you may see Peregrine falcons in flight. If the birds elude you, there is plenty happening on and around the river as it's a popular outdoor pursuits area.

Descending to the village of Symonds Yat itself you will see that walking, kayaking and climbing are all popular activities here. A stroll down the riverbank is certainly relaxing, as is just sitting by the river watching it meander by on its steady journey to the Severn Estuary at nearby Chepstow.

Much Birch

It was then on to my stop for the next two nights, The Pilgrim Hotel which is in a great location in the small village of Much Birch, almost midway between picturesque Ross-on-Wye and Hereford. Owned and run by former Gloucester & British Lions rugby star, Steve Boyle, the Pilgrim has 20 bedrooms, five of which have recently and tastefully been upgraded to their new "Country Collection" style, and provide good sized, comfortable accommodation, ideal for a short break. Everything you need is on-site with a fully stocked bar whilst

Hereford's jewel

The jewel in Hereford's crown is undoubtedly the Cathedral, formally named the Cathedral Church of the Blessed Virgin Mary and St Ethelbert. You could quite easily spend a day here just looking round, taking in the majesty of the beautiful building and its garden, or visiting the Mappa Mundi exhibition itself.

The Mappa Mundi is a record of how 13th Century scholars interpreted the world, not just in geographic terms but also spiritually. The map is circular and, reflecting the thinking of the Medieval church, has Jerusalem at the center of the world. Superimposed on the various continents are drawings of the history of humankind and the marvels of the natural world. It is a remarkable thing, especially when you consider the means of transport and communication that existed when it was created.

The foresight and interpretation that must have gone into its creation are, in many ways, beyond comprehension. Today it is quite rightly regarded as the most remarkable illustrated English manuscript of any kind. So much so that it is recognised by UNESCO with an entry on its Memory of the World register, a status for documents that is similar to that of a World Heritage Site.

Places to go, things to see

But it's not just for the Cathedral and the Mappa Mundi that Hereford is worth a visit. It is full of other fascinating museums that are well worth exploring such as the Waterworks Museum which houses some of the oldest working steam pumping engines in the UK. If you fancy learning a bit about "scrumpy" then the cider museum makes for a fascinating visit. A trip to the Hereford Museum & Art Gallery website will tell you all about their regular events and exhibitions.

A gentle stroll around the city's history laden streets is well worth the time and effort. You can walk across the ancient bridge over the River Wye, sit in one of the coffee shops or bars that are all over the city and just watch the world go by, or potter around the quirky independent shops that are a delight.

Factbox

Andrew Silk was a guest of the Pilgrim Country House Hotel located mid-way between Hereford and Ross-on-Wye, in the Wye Valley. There are several packages to choose from including the "Country Break" which includes two nights' dinner, bed and breakfast, with a third night's B&B free of charge. The breaks cost from £135 per person in a Garden View room, or from £165 per person in one of the new, designer, Country Collection rooms (both prices based on two people sharing a room).

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Mature Times has three copies of *The Night Of The Generals* to give away just complete and return the prize crossword this month and you could be in with a chance of winning.

The film is also available to order online from Amazon at <https://amzn.to/2HgvVdN>

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 June 2019. The first correctly completed crossword drawn out of the pith helmet wins.

The winner of the May crossword was: Mrs L Hyndman of Bournemouth, Dorset.

COFFEE TIME

ACROSS

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

DOWN

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

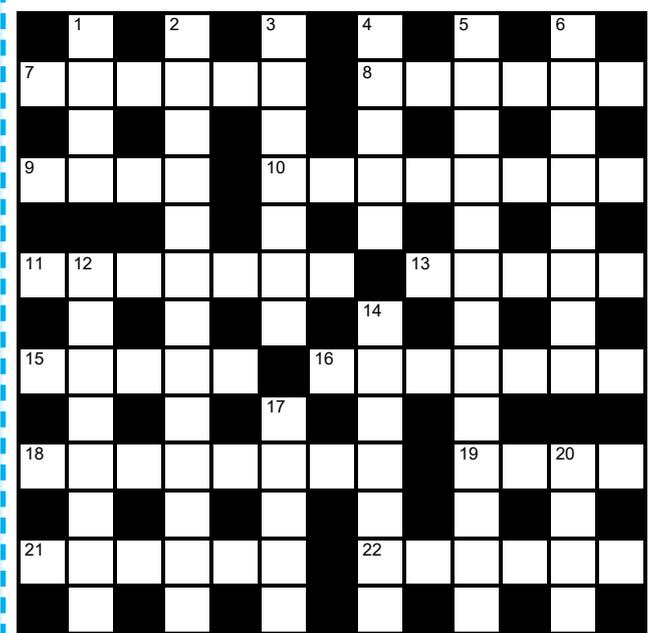
CRYPTIC

ACROSS

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

DOWN

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



JUNE CROSSWORD COMPETITION COMPILED BY NEWBEE

Title: Initials: Surname:

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MAY'S SOLUTIONS

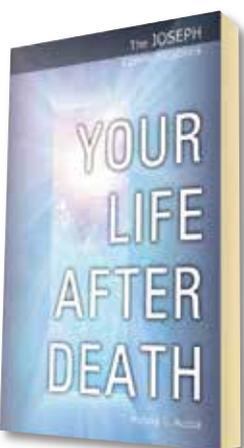
- ACROSS:** 1. Come together 9. Imagine 10. Teepee 11. Putting green 13. Nitwit 15. Tie up 17. Disadvantage 20. Lathi 21. Let it be
- DOWN:** 1. Chipping 2. Meant 4. On edge 5. Extortionate 6. Hapless 7. Reel 8. Civilisation 12. Ephemera 14. Tristan 16. Evolve 18. Altar 19. Clef

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