

MATURE TIMES

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



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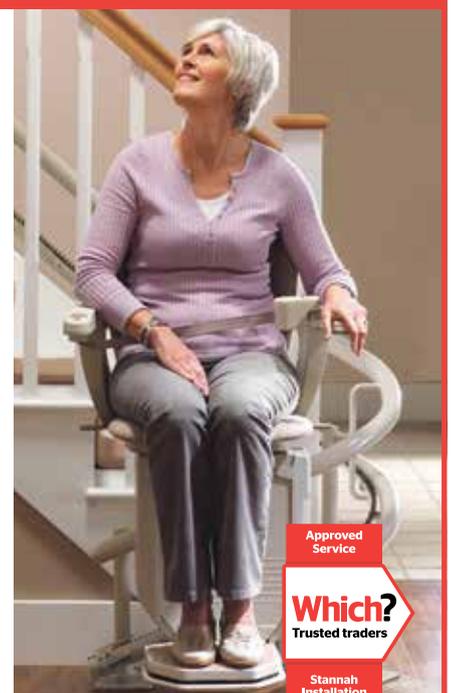
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COMMENT

The senior moment

by Andrew Silk, Editor



Seagulls

IT MADE me laugh this week when it was widely reported that John Woodcock, the Independent MP for Barrow & Furness, who has previously called for a “national seagull summit” to tackle the problem of these troublesome birds, hit the headlines again as he radically suggested that the government should feed the birds contraceptives to help reduce their numbers.

He was specifically referring to so called “urban” birds that are sometimes a major problem in our seaside towns. He was quoted as saying ‘Let local communities take action against the fat, aggressive urban sods that dive bomb us, crap on our cars, steal food out of our hands and terrorise our pets.’

His comments come as it was reported recently that one of the birds snatched a pet Chihuahua from a garden in Devon and against rising reports of people being attacked by the birds.

His comments got me thinking – is this such an outrageous idea? Anyone who has been to the seaside recently and seen these birds in action would probably agree with him. They tend to hunt in packs, scavenge for food, and appear to have little or no fear of humans. They also look quite frightening close up with their large beaks; a nip from one of those could do serious damage. So perhaps his call has some merit and having seen these birds in action up close I would certainly agree!

They call it progress!

SOMETHING ELSE that caught my eye was the announcement by a London restaurant chain that they have become the first in the UK and Europe to introduce a robotic waitress to serve their customers, They say that this will be a pilot for the

introduction of more robots in the future to counter rising labour costs.

Now we all know that technology is fast moving and let's face it it's not the first time that robots have been introduced to replace humans, especially in the undertaking of repetitive tasks on production lines and in other automated processes.

But is that really progress? Surely the whole idea of going to a tea shop is for the pleasure of being served by a friendly waiter or waitress, for the ambience of the surroundings, and for the indulgence of, for a short period of time, being actually “waited” upon! And I wonder how the robot will respond when asked for more hot water for your tea, or a spoon to stir it with?

On the plus side, the owner of the restaurant was reported as saying ‘This is one staff member who we know will never call in sick, will never complain, never request a holiday and always show up to work on time’ – well I suppose that is progress of sorts!

Silly season

AUGUST IS, at least in media terms, officially known as the “silly season” so called because usually news stories are a little thin on the ground as many people, Parliament included, are on holiday. Did you know that in some countries this is also known as “cucumber time” because, not surprisingly, it's when the cucumbers are in season – but I digress!

Now that Boris has got the keys to number 10, and if his early days in power are anything to go by, I suspect we may not get much of a “silly season” this year, and quite right too. With less than 90 days to go until Brexit our politicians should be in the House of Commons dealing with the issue that really matters – and not sat on a beach avoiding those deadly seagulls!

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Our ageing population

The story of our ageing society is often told in terms of a growing population of “older people”. But what does that term even mean?

THAT’S A question that is asked by the UK specialist think tank, The International Longevity Centre (ILC) in their recent report entitled *A different age: A snapshot of diverse later lives*.

The ILC already know that most people think that “older” is something other than them, but too often public policy uses the term “older people” to homogenise a group of people that encompasses multiple generations and a multiplicity of characteristics and life experiences.

The report sets out ten differences that have been observed between different groups of the older population and aims to demonstrate the diversity of, and inequalities existent amongst today’s older people across a series of indicators that relate to health, social experience and economic status.

The differences include the following:

- Women aged 50 plus are less likely to be in work in later life than men aged 50 plus.
- Relationship status also has a relationship with employment with those people not in a couple being significantly less likely to be in work than those who are part of a couple.
- Non-white older people are more likely to be in work than white older people and this is particularly true of those within the 65 – 74 age bracket.
- Among the oldest age groups, women are more likely to be lonely than older men.
- There is a gap in experience of loneliness by ethnicity in later life. Older non-white people are more likely to experience high levels of loneliness than older white people.
- Relationship status in later life is related



to home ownership with older people in a couple being more likely than those that aren’t to own their own home.

- Men are more likely than women to have a private pension.
- White older people are more likely than non-white older people to have a private pension.
- People living in a couple tend to be healthier than those who do not live in a couple.
- Non-white people aged 50 – 64 are less likely to have a limiting longstanding illness than those who are white. However, for those aged 65 plus this trend is reversed with non-white older people more likely to be in poor health than those who are white.

What the report identifies is that you quite simply cannot bundle all “older” people within the same label as significant differences do occur. However, it’s fair to say that older people are, more often than not, stereotyped as being one and the same.

Many commentators are guilty of referring to an ageing society as though it’s a single homogenous group growing

in size when in fact the older population is increasingly diverse. What’s more, different sub-groups of the older population clearly have different experiences of later life.

This leads us onto the question of what is an “older” person and not surprisingly there is no single, easy answer to this question. Some people consider an “older” person to be one who has reached state retirement age, whilst others contend that an “older” person is someone who has exceeded the median life expectancy from the year they were born. NHS England generally consider someone aged 65 and over to be an “older” person albeit with the caveat that people can and do biologically age at different rates so for example a 75 year old may be healthier than a 60 year old.

We all know that our population is ageing, you only need to look at the figures to see that. In 2016 there were some 11.8 million people in the UK aged 65 and over which represented 18% of the total population. Wind back 25 years and there were 9.1 million people aged 65 and over, that was 15.8% of the total population.

Now look at the population forecasts going forward and by 2066 it is estimated

that some 20.4 million people living in the UK will be 65 and over representing some 26% of the total population.

So what does this mean?

Well, in simple terms it means that, as a society, we need to move away from the “one size fits all approach” to public policy regarding ageing and look at the divisions that exist within the cohort. After all, 20 million people is a huge number. Our policy makers and planners need to be looking now at how they deal with the challenges that our ageing population provides us with, not just as individuals but as a society as a whole.

Our population of “older” people do not have uniform levels of wealth and income and their health needs will be wide ranging. What does that mean for us as a society going forward? Who knows, but what is certain is that more work and research needs to be done to try and predict what our society will look like. Once this has been done it then needs to be acted upon with plans made and implemented. If not, society could be sleepwalking into a major demographic timebomb!

To find out more visit www.ilcuk.org.uk.

Crime – the reality for older people

FOLLOWING ON from our front page story this month, readers of *Mature Times* won’t be surprised to learn that older people that are victims of crime are being failed by our police and prosecutors.

That’s not just our supposition, that’s the findings from a comprehensive report jointly authored by Her Majesty’s Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) and Her Majesty’s Crown Prosecution Service Inspectorate (HMCPISI). The report specifically looked at how the police and the Crown Prosecution Service (CPS) respond to crimes against older people and the findings don’t make particularly good reading.

The report found that the police and the CPS need to better

prepare for the growing challenges of helping and keeping safe an ageing population.

It went on to say that whilst many older people lead active and safe lives and not all older people are vulnerable, they are more likely than other groups to be living with some form of physical or mental ill health. Too many older people are socially isolated and lonely and may leave their homes only rarely. The criminal justice system has to find ways to overcome these barriers to giving older people the access to justice that they deserve.

It also states that crime against older people isn’t well understood, despite the vulnerability of older people and the importance that society attaches to looking after people in their old age. There has been little police analysis of the problem, including the links to disability hate crime and domestic abuse. Further, police forces have only a superficial understanding of the problems, although all had recognised that fraud was an increasingly common concern for older victims.

Old age does not itself make someone more vulnerable

to crime, but when older people do become the victims of crime they are more likely to require extra support. The report believes that the police can bring more focus and co-ordination to crimes against older people by developing a strategy to outline what steps the police service needs to take to address some of the current challenges, and to prepare for the future.

In this way, more focus can be brought to the problem and the links with, for example, domestic abuse can be understood better. This should also help to improve the response to vulnerable older people when they are victims of crime.

However, the reality is that police officers struggle to adequately deal with the complex needs of older people and they do not always take appropriate measures to keep them safe after they have become the victim of a crime. The use of victim support to assist overcome the trauma of a crime were also found to be too inconsistent.

Following on from the publication of the report The CPS said it accepted the findings and The College of Policing said it aimed to improve the protection of vulnerable older people.

NEWS

Fraud – an older person becomes a victim every 40 seconds!

THESE ARE the shocking statistics recently revealed by the charity Age UK, based on official crime figures, and show that an older person in England and Wales becomes a victim of fraud every 40 seconds.

The new finding follows the Charity's analysis of the Crime Survey for England and Wales which was published by the Office for National Statistics earlier this year. The survey interviewed over 34,000 people about their experiences of crime. It found that almost one in 12 (eight per cent) of respondents aged 65 and older reported being the victim of fraud in the last year – equivalent to over 800,000 older people in England and Wales.

With the latest figures showing reported fraud incidents increasing by 17 per cent in a year to 3.8 million, people are now nearly three times more likely to be a victim of fraud than to be burgled and nearly 19 times more likely to be a victim of fraud than to be mugged.

National strategy

That's why Age UK is calling for a new national strategy to tackle the growing problem of fraud, a call that we here at Mature Times strongly support. The Charity argues that whilst there is some good work already taking place, such as the National Trading Standards Scams Team, fraud should become a national policing priority, backed up by much stronger and better coordinated partnership working across police forces, trading standards, banks, adult social care services and other local agencies to combat the rising threat from this type of crime.

The problem, of course, is partly down to the lack of police officers and their increasing workload, giving them less and less time to solve rising levels of crime of all types. The announcement by the new prime minister of the recruitment of an extra 20,000 police officers in the coming months and years should go some way to help alleviate this problem.



Previous Age UK research found that more than two-fifths (43 per cent) of older people – that's almost five million people aged 65 plus – believe they have been targeted by scammers at some point. Fraud affects people of all ages and backgrounds but Age UK's analysis revealed that those older people with higher incomes, or who lived alone, were more likely to report having been a victim of fraud.

Threat to wellbeing

Whilst there is increasing awareness of scams sent by email and online romance fraud, older people are often targeted by pension and investment fraud as well as postal, phone

and doorstep scams. Financial losses are common, but being scammed can also seriously affect a person's quality of life and wellbeing.

Many people experience a deep sense of shame, embarrassment, anxiety and loss of independence following a scam. Some older people lose their life savings, decimating their retirement income, while those defrauded in their own homes are more likely either to die or go into residential care within a year.

Life-changing losses

Caroline Abrahams, Charity Director of Age UK, said: 'These figures show the shocking extent to which older people continue to be targeted by fraudsters. Ordinary people who have done everything reasonably possible to protect themselves can suffer catastrophic, life-changing losses, destroying not just their finances but their physical, mental and emotional health and wellbeing too.'

'We urge people to be vigilant and remember, if there is any doubt about the authenticity of an offer or piece of correspondence, do not respond and report it to the authorities immediately.'

'The Government, councils, trading standards, police forces and banks all have a big role to play in working together to stop these appalling crimes. A properly prioritised and coordinated national strategy is urgently needed to stamp out the growing threat from fraudsters.'

Regular readers of *Mature Times* will recall our comprehensive article in last month's edition that focussed on the different types of scams that older people, in particular, can be vulnerable to. This can be accessed on our website, www.maturetimes.co.uk.

Meanwhile, AGE UK also produce a very useful guide on how to avoid scams. You can request a free copy by calling their Advice Line on 0800 169 6565.

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

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

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

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

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

Do the manufacturers do it on purpose?

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

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

Whether you have similar problems or

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

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

Plain English... and that's not all

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

What's covered?

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

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

they "post" them.

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

• Video phone calls - a great way to 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."

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Boris – what older people want from you!

Apart from delivering on Brexit, which as we all know was the crux of Boris Johnson’s election pitch to Conservative members and the basis on which he was elected, older people also want urgent action on a number of domestic policies.

IT’S FAIR to say that whilst all the shenanigans and posturing over Brexit has been going on very little else has been done in Parliament. And in all likelihood with the Parliamentary summer recess upon us and a Brexit date of the 31 October seemingly set in stone by Mr Johnson, the likelihood is that very little else will get done until Brexit has been delivered.

In his maiden speech as prime minister given outside 10 Downing Street, Mr Johnson set out his main pledges to the country, in addition to delivering Brexit. So let’s look at these pledges and see how they will affect older people.

His first pledge was to put 20,000 more police on our streets to help address the rise of violent crime seen over recent years, and that the recruitment of these additional officers will start immediately. Additionally, he announced greater powers for the police to use “stop and search” tactics in their fight against crime.

Both these pledges are likely to be welcomed by our readers, as we know from experience that there is concern about crime and the lack of police officers on the beat.

Improve our NHS

Another pledge was to reduce waiting times to see our GPs and to improve services within the NHS by announcing that money would be made available for some 20 hospital upgrades across the country, as well as providing funds to try and make sure that the NHS is ready and equipped to cope across the peak winter period.

Again, both these pledges are likely to prove popular amongst older voters and are arguably urgently required. You may remember that during the Referendum a rather younger looking, tousled haired politician riding around the country

on a bus pledging to use the £350m a week that the UK contributed to the EU to improve the NHS – well these pledges are aimed at partially delivering on that promise! (Note: this figure used on the bus was discredited and proved to be false during the referendum and since).

Repair the care system

The other main pledge likely to be most welcomed by older people is that of the prime minister promising to “fix the crisis in social care once and for all”. He said that “we have prepared a clear plan to give every older person the dignity and security they deserve”.

According to the influential think tank The Institute for Government – whose aim is to work to make government more effective – this is probably one of the bolder promises that Mr Johnson has made. They point out that this will be no easy task and cite the example of the Conservatives who entered the 2017 General Election with a large lead in the opinion polls, only to see this lead evaporate as a result of the poor public reaction to Theresa May’s social care proposals. And we all know what that did to the Tories majority in Parliament!

What is clear is that as reforms are delayed and delayed more and more people have to pay for essential care that they need just to ensure that their life remains bearable.

Better public transport please

Another pledge is making improvements to our road and rail infrastructure, but to deliver on this pledge Mr Johnson needs to prioritise improving public transport for us all. If that can be achieved then it will be of benefit to all those who rely on public transport to get around.

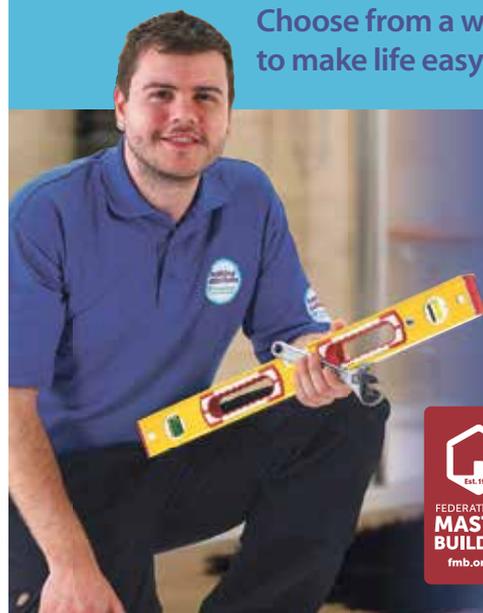


Mr Johnson has also pledged to cut CO2 emissions, tackle climate change and produce green jobs. Great Britain is already making good strides in these areas but, like every country in the world, we need to do more. Tackling climate change should be a priority for us all and not just the government.

So Boris, it looks like you’ve certainly given yourself a very full in-tray and it’s one that’s going to keep you very busy for the immediate future. However, I think it’s fair to say that there are encouraging signs for the older voter within those pledges, although of course only time will tell whether they will be achieved!

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COMMENT

Free TV Licences for over 75s

THE DEBATE on this continues to rumble on and on as can be seen by the number of letters on our letters page this month – and rest assured this is only a selection of the huge amount of correspondence that we have received on this issue.

I'm sure most of you are aware of the story so far, but just to refresh your memories the BBC in a recent announcement has said that it simply cannot continue to afford to provide free TV licences for all pensioners beyond the end of next year when the current scheme ends. At current rates, the BBC says that the cost of continuing with free licences for all over 75s would be £745 million a year and rising and that this figure equates to around 20% of the BBC's budget.

In the same announcement, the BBC said that were they to continue to have to meet these costs then it would, in practice, mean the closures of BBC Two, BBC Four, the BBC News Channel, the BBC Scotland Channel and Radio 5live – in addition to a number of local radio stations and other cuts and reductions.

Pension credits

The compromise that they came up with to solve this problem was that anyone aged 75 or over who receives Pension Credit will also be entitled to a free TV licence funded by the BBC. This, they say will help the poorest pensioners who will continue to enjoy a free TV licence. They go on to say that it's important to stress that it is not the BBC who will make any judgements about poverty – that measure is set and controlled by Government.

But now the likes of Dame Helen Mirren, Sir Lenny Henry and Amanda Redman are among 20 celebrities who have signed an open letter urging the recently elected Boris Johnson to "save free TV licences for the over 75s."

The celebrities came out in support of this action ahead of the final Conservative leadership hustings and less than a week until Boris was elected the new PM. They joined together to express their disappointment about plans to scrap free TV licences for all over-75s and urged the Government to "think again and do what's right for the oldest in our society."

Highlighting their concerns about some of the poorest and



loneliest over-75s losing out, the celebrities join the growing chorus calling on the Government to continue funding free licences, arguing that "responsibility for paying for free TV licences for the over 75s should never have been handed over to the BBC in the first place."

Manifesto pledge

In a recent poll conducted by the charity, Age UK over four-fifths (83 per cent) of those polled believe that the Conservative Party should keep its manifesto pledge to fund free TV licences until 2022.

The Charity has been inundated with support for its *Switched Off* campaign since the BBC made its announcement to means-test TV licences for the over-75s last month. Its online petition has now surpassed the 600,000 signature mark and the Charity has been flooded with calls and emails from people across the country who are worried about losing their free TV licence, or concerned for others who may be affected.

Since its introduction in 2000, the free TV licence has been a highly valued, universal entitlement for the over-75s which has helped millions to sustain their quality of life into late old age. Research for the Charity shows that television is the main form of company for two in every five (38 per cent) people aged 75+ and nine out of 10 in this age group watch TV every day. Countless older people have told the Charity just how important their TV is to them, using phrases such as a "lifeline", "my link to the outside world", "not just a pastime but a necessity... my life support machine."

In support of the campaign, Dame Helen Mirren said: 'It's just absolutely heart-breaking that so many older people are going to lose their free licence, when television plays such an important role in their lives. In many cases it acts as an important contact with the outside world. I would urge all those involved including the Government to do the right thing and to carry on funding free licences for all over-75s – the cost of which is surely a small price to pay for keeping so many vulnerable older people connected.'

Gogglebox star, June Bernicoff, aged 81, added: 'For many older people television is their only company in the evenings. It is a lifeline that keeps them involved, entertained and engaged and to take that away from them would be isolating and heartbreakingly unfair.'

Caroline Abrahams, Charity Director at Age UK, said: 'Hugely welcome as it is, sadly this letter is also a bittersweet reminder of what older people will miss if they can't afford to buy a TV licence in the future.'

'I think many older people will be hugely cheered to see these household names supporting their cause and they will be hoping, as we do in Age UK, that our new prime minister listens and takes back responsibility for funding free TV licences for the over 75s. The Government should never have outsourced this welfare entitlement in the first place but the new administration now in place at least has the opportunity to wipe the slate clean and right the wrong that's been done to our older population.'

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FINANCE

Cash – it's use is in decline you know!

The use of cash in the UK is in decline, a situation not helped by the continued decrease of free to use cash machines across the country.

DATA RECENTLY released by LINK, the UK's largest cash machine network, shows that as of the end of May 2019 there are a total of 49,000 free to use cash machines across the UK. This is a reduction of 10% on the number of machines that were in operation less than 18 months earlier; the comparative figures for January 2018 showed that there were 54,500 free to use cash machines in operation across the country.

However, despite the physical reduction in the number of machines in operation, LINK claim that "the overall broad geographic coverage of the cash machine network has been maintained."

But the question has to be for how long? With such a steep decline in the number of machines in operation over the last 18 months, how long will it be before even more disappear?

Significant fall

If the figures released by LINK concerning the number of withdrawals made from their network of machines are any guide, then that decline is almost certain to continue, if not accelerate, in the coming months and years.

LINK's report shows that the volume of withdrawals from cash machines fell significantly year on year across all regions of the UK in the first four months of 2019 compared to similar figures for the previous year. This is because as a society we are using less and less cash as our principal way of paying for goods and services. This change is driven by advances in technology and the growing usage seen of contactless bank cards.

The sharpest decline in withdrawals was, rather surprisingly, recorded in London where a massive 8.7% reduction was seen. This was driven by the increased use of contactless cards across all areas of the economy but in particular in the transport system. "Click and pay" on the underground and London Transport buses is now used by most commuters.

But it's not just in London where a significant decline has been seen, both the South East and South West saw large scale reductions in cash withdrawals at 7.9% and 7.7% respectively. The area of the country that recorded the smallest decline in cash withdrawals was the North East where a reduction of 3.7% was seen.

The contactless death knell

The report states that these declines in usage are almost certainly linked to the increasing availability and proliferation of contactless payment methods. Make no bones about it, these reductions in usage are huge and should they continue they will put both the viability and availability of cash machines across the network at risk.

Regular readers of *Mature Times* will recall that we wrote about this very subject earlier this year

when the *Access To Cash* report was published. This report showed that millions of consumers across the UK faced being left behind if there are no proper plans in place to cater for an increasingly cashless society.

Risks

Some of the risks to vulnerable people that this report highlighted included:

- Viability of rural communities: where broadband and mobile connectivity is poor, and where the local cash infrastructure is reducing.
- Loss of independence: for people who currently rely on cash for informal support.
- Rising debt levels: for those on tight budgets, using cash helps to stay out of debt.
- Financial abuse: cash can give independence in a difficult or abusive relationship.
- Poor paying more: denied access to goods and services which can be bought online or via direct debits, or even given reduced access to the high street as shops and cafes go cashless.

Meanwhile, in 2017, the trade body for the UK banking and financial services sector, UK Finance, revealed that debit card payments overtook cash as the most popular form of payment for the first time.

This report highlighted that the growth in contactless and mobile payments has meant consumers are choosing to pay less with cash, with overall cash payments falling by 16% in 2018, and one in ten adults (5.4 million consumers) opting to lead a mostly cashless life.

What does this mean?

If you live in a large town or city then it probably will have very little impact on you. Contactless payment technology is ubiquitous in these areas and access to free to use cash machines is readily available.

However, in smaller towns and rural areas this is not the case. The best case scenario is that free to use cash machines are replaced by pay to use ones, meaning access to free cash is denied to many. Many smaller businesses – especially in rural areas – do not take cashless payments and therefore may suffer as a result.

Many older people distrust contactless payment cards, it's not something they have ever been used to and cash for many has always been "king". But then technology, as we are constantly being told, represents progress, but progress inevitably leaves some people behind!

What are your experiences? Do write to us at the usual address.



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

with love

If you've lost a loved one to terminal illness, you will know how important it is for people to spend their last days at home, surrounded by the people they love and the things they treasure. That's why I believe that a gift left to Marie Curie in your Will, is a gift given with love.

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

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

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

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

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

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

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

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

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

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

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MT1



Care and support through terminal illness



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LIFESTYLE

Do you have a Whirlpool Tumble Dryer?

YOU MAY have recently become aware that the giant American consumer goods company, Whirlpool, has been forced to recall some 800,000 of its tumble dryers in the UK as they are dangerous and may catch fire. Apparently there is a fault in the manufacture of the machines within the heating element that means excess fluff could be caught inside causing the potential risk of fire.

The recall was announced by The Department for Business, Energy and Industrial Strategy following a review carried out by the Office for Product Safety and Standards and means that all unmodified tumble dryers must be recalled from consumers homes with immediate effect.

Consumer Affairs Minister, Kelly Tolhurst, said: 'The UK has some of the toughest consumer protection laws in the world. Our intervention demonstrates that we will take all the necessary steps to keep consumers safe.'

'I want to reassure consumers that we are doing everything to ensure consumers with unmodified machines are made aware and have their tumble dryer replaced. Consumers with an unmodified machine should contact Whirlpool to arrange a free replacement.'

The Recall Notice states that any consumer with an unmodified, affected Whirlpool tumble dryer will be entitled to a new replacement machine, which will be delivered, installed with the old one removed, at no cost. A refund based on product age or a modification will be available to consumers who do not want to take up the offer of a replacement dryer.

The recall covers all models of vented and condensing tumble dryers produced between 1 April 2004 and 30 September 2015 and sold in the United Kingdom under the Hotpoint,

Indesit, Creda, Proline and Swan brands.

You can check if your unit has already been modified or is unaffected quite easily, just look inside the dryer door and if you see a green sticker then you know that your machine is safe to use. If your machine has not been modified and is subject to the recall then you should switch this off, unplug it and do not use it until you have contacted the company to ascertain whether you are affected or not.

If you think you may be affected but are not sure then you can:

- call the Whirlpool helpline on 0800 151 0905 for more information.
- visit the safety website at www.safety.hotpoint.eu/ where you will find a full list of affected machines.
- or visit the Government product recall website at www.productrecall.campaign.gov.uk.



ADVERTISING FEATURE

Bespoke hearing aids can change lives

WHEN IT comes to hearing loss, everyone is different — so it makes sense to ask an expert to identify any problems and find tailored solutions for you.

A hearing test is designed to pinpoint the exact type of hearing loss involved and how it is affecting everyday life. Performed by trained audiologists, the 80-minute tests are very thorough.

Amplifon Audiologist and training manager Chris Childe says: 'The test involves lifestyle questions, a thorough examination of the ear, hearing and speech recognition tests and real-world hearing loss simulators. It's a journey to understand the impact someone's hearing loss has on their daily life, so we can prescribe a bespoke solution.'

Sensorineural loss is the most common form of hearing loss and occurs as a result of damage to the inner ear.

It can be caused by exposure to noise and age-related wear and tear. Conductive hearing loss affects the outer or middle ear. It can be hereditary, the result of a head injury or a perforated eardrum. The solutions recommended by the audiologist will differ depending on the hearing loss. Chris says: 'With conductive loss, we may advise using aids which are a little more powerful.' Modern technology means it's easier than ever to find the ideal balance between performance and appearance.

Today's huge range of aids includes those that are almost invisible and are



moulded to fit your ear — typically used for mild-to-moderate sensorineural loss — along with many other state of the art aids for more severe loss.

Each can be programmed to suit your lifestyle. Chris says: 'The best one might not be the most expensive or the cheapest, but it will be the right one for you. That's our ethos.'

Finding the right solutions can certainly transform lives.

Chris adds: 'The most amazing thing about being an audiologist is switching on a person's hearing aids for the first time and seeing the impact our technology can have on someone's life.'

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Age Co Home and Car Insurance was previously sold under the trading name Age UK Home and Car Insurance.

[†]10% of all customers who bought a Home Buildings & Contents policy between November 2018 and April 2019 paid £169.32 or less (includes insurance premium tax at the applicable rate).

^{††}10% of all customers who took out a Comprehensive policy between November 2018 and April 2019 paid £182.64 or less (includes insurance premium tax at the applicable rate).

[‡]Awarded Feefo Gold Trusted Service Award 2019 for Home and Car Insurance.

[#]This promotion is open to UK residents aged 18+ who purchase a new Age Co Home or Car Insurance policy between 03 June 2019 and 03 September 2019. Last claim date 24 October 2019.

Promoter: Age UK, Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Full terms & conditions at www.agecorewards.co.uk, or ask an agent when you phone.

^{*}If you call the 0800 numbers and your nearest office is not available, your call will be answered by Age UK Enterprises Limited or Ageas Retail Limited.

[^]Not all Age UK offices offer Age Co products. Please phone before visiting.

[#]Details are available on request.

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MP8244V4JUN19

RETIREMENT LIVING

Pension Credit – what is it and how do you claim it?

A NEW guide has recently been published by charity, Independent Age entitled *Pension Credit: Extra money to boost your retirement income*. It's an easy to understand guide that's well worth getting if you feel you may be entitled to receive this benefit.

So what is Pension Credit?

Essentially, Pension Credit is a benefit that could give you extra money to top up your pension income. There are two types of Pension Credit that you may be entitled to receive as follows:

Guarantee Credit which tops up your income if it's below a minimum amount set by the government. If you qualify for guarantee credit you will also be entitled to other benefits such as free NHS dental treatment.

Savings Credit which gives you cash if you've saved towards your retirement although this is in the process of being phased out and is closed to all those who reached state pension age on or after 06 April 2016.

Do I qualify for Pension Credit?

To qualify for Pension Credit you must be over state pension age and your income and savings must be below the minimum level set by the government. The minimum income levels are currently set at £167.25 per week if you are a single person or £255.25 if you are a couple. However, you could still qualify

if your income exceeds these levels because your minimum income levels may be higher if you are a carer, are disabled or receive certain housing benefits.

And if you have savings you may still be able to qualify dependent on how much of these you actually have. If you have savings or investments that are valued at in excess of £10,000 then the amount that you could potentially get will reduce by £1 for every £500 (or part thereof) that you have over the £10,000 figure.

To complicate matters, the rules have recently been changed for couples, especially if one of the couple is aged under 65 years. From the 15 May this year if one of you is under 65 then you will need to apply for Universal Credit as you will no longer qualify for Pension Credit.

How much can I claim?

Well this also depends on your circumstances and is a calculation that is made by taking your current income figure away from the minimum amount that the government says that you need to live on. The calculation will also take into account other benefits that you may be entitled to so for example if you are entitled to receive carer's allowance then the minimum income you would be expected to live on would be increased by £36.85 per week.



You may also be able to increase your minimum income level if you qualify for a severe disability addition. This amounts to an extra £65.85 per week and to claim this you must be in receipt of one of the following:

- Attendance allowance.
- The middle or higher rate components of Disability Living Allowance.
- The daily living component of Personal Independence Payment.
- The Armed Forces Independent Payment.

It's worth you claiming Pension Credit if you qualify, even if the amount you will receive is relatively modest. This is because by being eligible to claim Pension Credit you will

also qualify for other benefits. For example, you will be entitled to help with NHS costs including free dental treatment and check-ups. You will also be entitled to claim travel costs should you need to go to hospital for NHS treatment and you will also be entitled to free sight tests and vouchers towards glasses or contact lenses should you need them.

But that's not all. Depending on your circumstances you may also qualify for housing benefit and to have your Council Tax bill either paid for you or reduced.

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What increasing life expectancy means for our health service

A CHILD born today has a one in three chance of living to 100. That so many of us will live a longer life is reason to celebrate. Yet it is also going to disrupt societies and challenge governments in unprecedented ways, that's according to a recent report by the influential Think Tank the Social Market Foundation (SMF).

Awareness of the prospect of the "100 Year Life" is growing in the UK. However the SMF asserts that there is still too little recognition in policy debate of the way that longer lifespans will impact all aspects of public policy – healthcare, education, skills, finance and inclusion – placing new strains on government going forward and making new demands of employers. Like climate change, but less visible to many people, changing demographics will have a long-term transformative effect on this country.

Not thinking it through

At the same time, evidence shows that individuals in Britain are underestimating the age they will likely live to, and how healthy (or unhealthy) they are likely to be along the way. As a result, they are giving too little thought to how a longer life span will affect their working lives and family life, and too little thought to how those changes could easily lead them into financial insecurity.

The report asserts that increasing longevity raises a series of questions about the future of the health, care and medicine systems of the UK. Are these systems sustainable? What new challenges might these systems face? And will the 100-year life be beneficial to all members of society?

Health expenditure per individual is highly

associated with age – the older we are generally speaking the more health care we need. Research by the Office for Budget Responsibility (OBR) suggests that by 2067/68 health spending as a proportion of GDP will have doubled from 7% to 13.8%. The danger is that increased health expenditure could lead to trade-offs between other areas of public spending, such as education and welfare.

Two for one

The UK's rising age dependency ratio may cause problems for a healthcare service funded through general taxation and relying heavily on those of working age. Increasing longevity means by 2055, there will only be two people of working age for every individual over 65.

In 2017/18, the NHS spent £18.2 billion of medicines prescribed in hospitals and the community, this is some 40% higher than in 2010/11 and will only increase further as the population both grows and ages. Needless to say, this growth in spending is much greater than the increase in the NHS budget.

As the population grows, ages and medicines advance there is a risk that the cost pressures faced by the NHS could lead to a situation whereby new and innovate medicines are not available to people relying on state healthcare – the state simply won't be able to afford them. This could, the SMF assert, lead to a two-tier health system in the UK.

Based on polling conducted for the SMF, it is evident that people already doubt the ability of the NHS to continue to operate in its current

form. More than half (57%) of respondents to the survey agreed or strongly agreed with the statement "the NHS is not set up to deal with the challenges of an ageing population". The figure was higher amongst the older population, which, the report asserts, could be representative of their current experience of the NHS.

To compound the problem the report finds that healthy life expectancy is not keeping pace with life expectancy overall – this is likely to contribute to increased demand for additional support in later life.

Who should pay?

The future funding arrangement for social care is, at present unclear, but the analysis shows that amongst the public there is a clear preference for social care to be funded entirely from public money.

More than half of people (60%) believe that social care should be paid for by the state – either through the NHS, the local authority or a combination of the two.

The report finds that whilst there is an openness to take personal or family responsibility for health and care, evidence shows that people significantly underestimate their life expectancy, whilst simultaneously overestimating the number of years they will spend in good health.

In the survey people expected to spend 94% of their life in good health. People are overly confident that they will not be affected by a range of conditions and illnesses – only a fifth of people surveyed believe they will be affected by cancer, irrespective of the fact that most evidence

points to a prevalence rate of one in two amongst those born after 1960.

Recommendations

Recognising the risks, the report makes five key policy recommendations to address the issues raised which are as follows:

- We need greater public education on the impact of longer lives – public awareness on the reality of longer lives and ageing must occur if people are to prepare for later life.
- People must be supported to make better decisions to improve their health. This is an essential component of the mission to reduce inequality in life expectancy across the UK.
- Changes need to be made to medicine procurement – the NHS and NICE must look beyond the standard methods of procurement to ensure that innovative medicines are not restricted or only available to those not reliant on the state.
- The government should expand the work of NHS Digital and the Good Things Foundation on social prescribing of digital skills. To ensure no member of society is left behind as health becomes more and more digitalised.
- Improvement to rehabilitation – the prevention is better than cure approach with the government investing more into rehabilitation and re-ablement services for the elderly.

To find out more or to view the report visit the SMF website at www.smf.co.uk.

Revealed – the formula for a happy retirement!

Those happiest in retirement are twice as likely to have found a purpose after work and to look after their grandchildren, seven times more likely to be using their talent and skills, and four times more likely to be exercising regularly.

Further, nearly a third (30%) of retirees are volunteering whilst only one in ten (13%) new retirees say they are still not enjoying retirement.

This is according to recent research undertaken by the Royal Voluntary Service (RVS) working in conjunction with insurance company, Legal & General both of whom are calling on people of all ages, especially retirees, to offer up their skills and talents to help others by volunteering.

You might think spending your days with your feet up with huge amounts of spare time is the key to happiness in retirement but you would be wrong. The research found that those happiest in retirement are over twice as likely to have found purpose in something other than work (39% v 17%) and almost twice as likely to look after their grandchildren (30% v 17%). The findings showed that retirees are also seven times more likely to be using their skills and talents (28% v 4%) and four times more likely to be exercising (33% v 8%).

The study asked new retirees to rate their happiness levels, and then asked them about their life in retirement. It showed that those who are happier are five times more likely to travel or go on holidays (55% v 11%), and four times more likely to play an instrument (8% v 2%).

When asked about the factors that make for a happy retirement, new retirees responded as follows:

- 49% said that having financial security was very important.
- 43% said spending more time with family & friends.
- 41% cited having a hobby or activity that you enjoy.
- 38% said finding purpose in something other than work.
- 35% said it was all about making sure you interact with other people regularly.

This shows the importance of finding meaning in life



outside of work, as well as regular human interaction, for which volunteering has been the answer for many. With the research showing that one in three retirees (30%) are already volunteering, supporting research by The RVS shows nine in ten volunteers feel that volunteering gives them a sense of purpose (91%) and eight in ten feel more connected to their communities through volunteering (79%).

The research also reveals the negative impact of finishing work and the transition into retirement with many finding it a daunting and a difficult phase in their life. Immediately after retiring, almost one in four recent retirees (23%) missed the routine of working life. More than one in ten (12%) also felt they lacked purpose, while some also said they fell into a depression (8%).

Among all those who retired within the past five years,

one in ten (13%) said they are still not enjoying retirement. Over half (53%) of these individuals claim it's because they are bored, four in ten (43%) feel lonely and have less interaction with people, and nearly one in every three (31%) are struggling because they don't have an outlet for their skills or experience.

However, those who are enjoying their golden years have adjusted to retired life by having an activity or hobby they enjoy (41%), finding a sense of purpose (39%), and seeing other people regularly (35%). In addition, more than a third (35%) said volunteering had given them an outlet for their skills and a purpose beyond work (34%), filling the hole left by decades of employment.

The research among retirees reveals one in five (18%) claim volunteering has helped them find happiness in this new phase of their lives, with many feeling like they are making better use of their time than those that don't volunteer. Of those retirees that volunteer, two-thirds say it has made them happier (64%) more positive (62%), and almost half (45%) say it's helped them feel less lonely.

Psychologist Jo Hemmings, who analysed the findings, said: 'When you give up work it can feel like a huge sense of loss but actually it doesn't have to be that way. Retirement is an exciting phase of life, but the emotional jolt of leaving work, its routines and friendship circles, can bring with it loneliness and a lack of fulfilment. Getting involved with your local community is the best way to make sure you have the right ingredients for a content and meaningful retired life.'

Rebecca Kennelly, Director of Volunteering for Royal Voluntary Service, said: 'We know our volunteers experience immense satisfaction from helping others, and that they relish the sense of purpose that comes with volunteering. To have a happy and healthy retirement, it's important to find a place in your community and also have an outlet for your many skills and talents. Volunteering offers you all of these things, and the feeling of giving your time to do good is unbeatable.'

For more information on how to volunteer visit royalvoluntaryservice.org.uk

LIFESTYLE

Aunty moves to close the gender pay gap

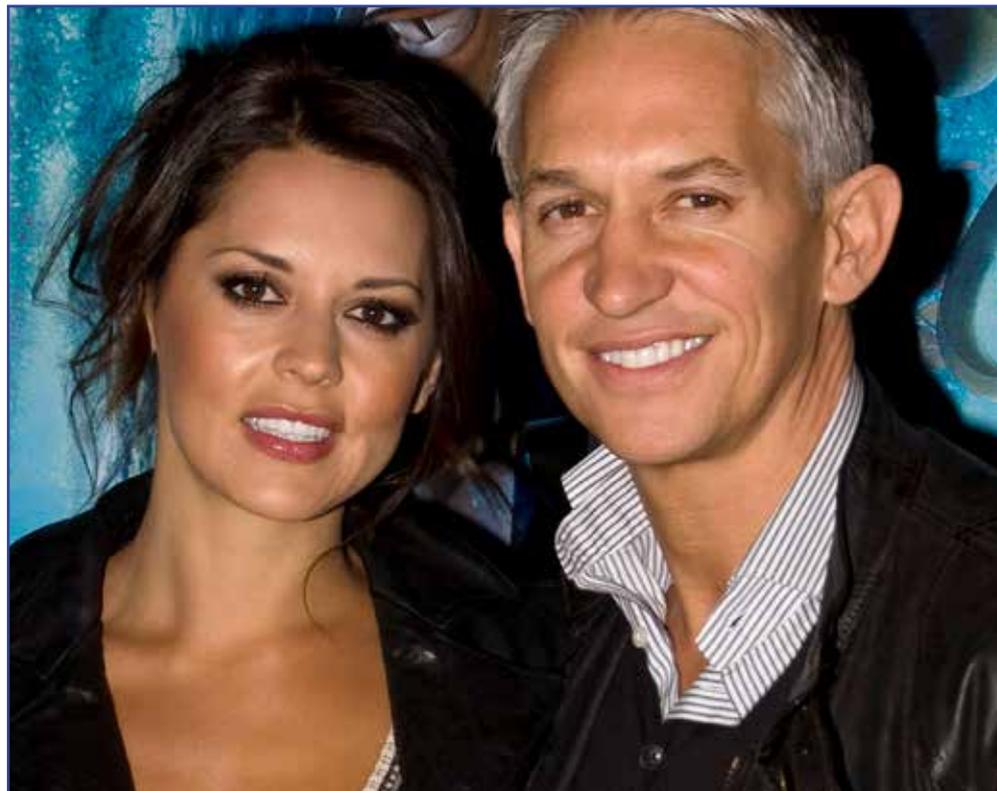
Whilst the debate about the BBC's decision to fundamentally change the eligibility criteria for free TV licences for those aged over 75 continues, and will no doubt rumble on and on, further controversy hit the Corporation in July when it revealed its annual salary list for 2018 / 2019.

THE BBC has, in the past, been criticised both for the size of its "gender pay gap" and for the salaries it pays to its top presenters. The Corporation, of course, counters by arguing that it has to pay "market rate" salaries to its presenters to attract the top talent to present its programmes, something the Corporation says all viewers benefit from.

But the "pay gap" has been one of the largest bones of contention and the BBC has been working hard over the last few years to address this anomaly, so much so that it has seen this gap shrink to just 6.7% according to the recently published figures, well below the average gender pay gap of just under 18%.

Cuts and pay rises

So how has the BBC achieved this? The salaries data shows that they have done this in two ways. Firstly by increasing salaries paid to its female presenters, and secondly by reducing the salaries of some of its top male presenters – in fact it's the latter that has seen major changes, with some large pay reductions for some of its top



Gary Lineker, seen here with wife Danielle, is the BBC's top earner with a salary in excess of £1.75m

male stars, something that has caused controversy.

Whilst the pay gap has reduced this has not been reflected in a reduction in the overall salary package for the top stars. Instead there has been an overall increase of some £2m to the salaries cost, to just under £22m. The BBC publishes figures for all its presenters who earn in excess of £150,000 per year and this year's list has seen the numbers that qualify rise from 64 to 75. It has also seen the number of women making the list increase; some 40% of the top earners are now female, up from 34% a year ago (although tellingly only five women make the top 20 on the list).

Big earners

The highest earner by far remains the former England footballer Gary Lineker, whose salary was in excess of £1.75m. Former Radio 2 disc jockey Chris Evans (who has now left the corporation) received in excess of £1.25m and third on the list was chat show host and radio presenter Graham Norton, with a salary in excess of £610k. News presenter Huw Edwards was in fourth place with earnings in excess of £490k (although this is a reduction of around £35k on what he earned according to last year's figures).

Top earning female stars were *Strictly Come Dancing* co-host Claudia Winkleman and radio presenter Zoe Ball, both of whom earn in excess of £370k per year.

Meanwhile, those that have seen their salaries cut include the presenter of the *Today* programme, John Humpries, whose salary has reduced from over £600k two years ago to in excess of £290k in the most recent figures. Another big loser is Radio 2 presenter Jeremy Vine who has seen his pay fall from £750k two years ago, when he was the BBC's highest paid journalist, to a maximum of £295k last year.

Biggest losers

Now when compared to the overall cost of funding free TV licences for all over 75s (estimated by the BBC at some £745m), or the £250m cost of the revised scheme that the corporation announced in June, a £2m overall increase in salaries can be said to be modest, but try telling that to those pensioners who are losing their benefit, especially when many of them feel that the output of the BBC no longer matches their needs!

What do you think about the BBC? Write to us at the usual address with your thoughts.

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OUT AND ABOUT

Canal Boats – an art form in their own right

WE ARE all familiar with canal boats, after all we see them on our canals and rivers all the time, and what a different array of styles and sizes there are. What strikes me about them is the work, detail and attention that goes into the artwork that decorates them – it seems that it is a sense of pride for some to have the most vibrant, colorful and attractive looking boat on the canal!

Many of our canal networks were built during the Industrial Revolution and helped facilitate the growth in manufacturing. Essentially, canals are artificial waterways linking navigable rivers with the towns and cities that were built alongside them. The result was that goods could be moved in bulk by water, meaning that factories and other businesses could get the raw materials they needed much quicker, and get their products and goods to market much faster than using the precarious (and often dangerous) road system of the day.

Horse power

In the early days canal boats could carry a cargo of around 25 tonnes, and were horse-drawn. It was the size of the cargo that could be carried that led to their growth until of course they were eventually superseded by the invention of the railways.

Canal boats very quickly became a way of life for the people that operated them, and as well as being the means by which they earned a living for many they were also the family home. Often a small cabin was built at the rear of the boat, so that it didn't get in the way of the load, and it was in here that the family used to squash together and live. It's fair to say that



for many living and working conditions were squalid and the life was tough.

Imagine trying to bring up a family in winter in a cabin generally no more than ten foot long by six foot wide, and in which the whole family had to live, eat, cook, keep warm, sleep and everything else that life entails. This was an itinerant lifestyle as the boatmen had to keep moving to earn money meaning that there was little chance of sending the children to school. With many adults also lacking a basic education, most barge operators and their families were illiterate.

Canal boat community

This led to them being cast off, literally, from the rest of society who feared the "boat dwellers" and what they stood for and so they had little interaction with the rest of society. This led to them forming a strong bond amongst themselves, and with it a sense of pride and belonging on the waterways.

The result of this was that the boat owners

took immense pride in the appearance of their boats, keeping them as clean and spotless as possible; brass work was always highly polished, woodwork scrubbed clean, the insides of the cabins decorated with highly patterned curtains, and the walls adorned with china plates collected on their travels.

Painted palaces

But it was the outside of the cabins where they vied with other boat owners to impress and every available space was decorated with colourful artwork in the style that is now commonly known as "Rose and Castles", although the title is a little misleading.

Whilst many boats do feature roses and castles in their intricate decorations, they often feature other flowers as well as pictures of cottages, churches, rivers and lakes. Animals also feature heavily, particularly dogs and birds, in fact anything that could be remotely considered to be a portrait or picture of interest was fair game for the boat people to paint.

In fact the use of "roses and castles" decoration became so much a part of canal boat life that anything that was used on the boat (or in association with it) would also be decorated in the same way. This is why, for example, you see water jugs, plant and flower pots, buckets, lamps, cabin doors, and even the harness of the horse used to pull the boat all bearing the distinctive and colourful designs.

The tradition became embedded in boating life and it's still going strong to this day. Next time you walk down a canal towpath make sure you take the time to take a close look at some of these designs and you will appreciate just how beautiful they are.

Origins

But where did it come from? Well, the short answer is that nobody really knows. You can see that many designs have been closely influenced by those used by Romany Gypsies on their caravans; hardly surprising given they both shared an itinerant lifestyle. But experts in the field have also found links and similarities between "roses and castles" and folk art from countries that have a long boating tradition such as Asia, Holland and Germany.

And why did they do it? Well, almost certainly the artwork was designed to create an illusion of richness which was at obvious odds to the actual paucity of their lives and possessions – the more elaborate the design, the greater the illusion of wealth and riches within.

But wherever it came from, and whatever the reason for doing it, it certainly adds a dimension all of its own to our canal boats and it's there for all to enjoy – so why not get out there and see for yourself!

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HEALTH

What to do in the sun!

YOU CAN'T have failed to notice that the UK has experienced some eye watering temperatures throughout the month of July culminating in the heatwave that was seen towards the end of the month when record temperatures were recorded in parts of the country.

Now I'm sure we all like a bit of warmth on our faces and bodies as we go through the summer but it's vitally important that we all remain aware of the damage that excessive exposure to sunlight can do to our bodies. That is a risk that can affect us not just at the height of summer, but at many other times throughout the year and therefore it's prudent to take precautions to prevent damage being inflicted.

Many of us also like to get a tan in the summer, and whilst there's nothing wrong with this, you again need to be sensible in how you go about it. A suntan does not protect your skin from the harmful effects of the sun, so even if you are a nice bronze colour you should still take care and take precautions and remember, if you get sunburnt this could increase your risk of contracting skin cancer.

So what should you do?

The first thing to remember is that it does not have to be sunny for the sun to cause harm, you can burn even when it is a cloudy day. Therefore if you spend a lot of time outdoors try and follow a few sensible pieces of advice which should help to protect you. This is as follows:

- Wherever possible spend as much time between the hours of 11.00am and 3.00pm, when the sun is at its fiercest, in the shade.
- Make sure that when you are exposed to the sun that you wear suitable clothing to protect your skin and always wear sunglasses to protect your eyes.
- Where possible, always wear a hat or a cap, especially if you are a man who is a little bit challenged on top!
- Use suitable sunscreen – at least factor 30 is recommended and try to make sure you never burn. Check the labels on what you buy and make sure that it is of good quality and has at least a four star UVA rating and make sure that it is not out of date – most sunscreens have a maximum life of between two and three years.
- If you are with your grandchildren remain extra vigilant – younger skin burns far quicker.
- Remain hydrated at all times by drinking plenty of water – it is better to drink too much water rather than too little.

When you are outside

However, it's inevitable that we will all want or need to spend time outside when the weather is good. We might just be gardening, we might be playing sports or walking, or we might just be going about our day to day business. Whatever it is we are doing, and no matter for how long, it's important that we protect ourselves by applying sunscreen.

Here are some things you should remember:

- Make sure you apply enough sunscreen and that you cover all exposed areas of your body, especially those that might not see the sun as often as other parts.
- Give particular attention to those areas that are more sensitive to burning such as your nose, ears and back of your neck. If you have little or no hair then make sure that plenty is applied to the top of your head especially if you aren't wearing a hat or a cap.
- Remember your lips as well – these can quite

easily become blistered from the heat. You can buy lip balms now that provide suitable protection – again go for one with a minimum factor 30 protection.

- Apply sunscreen around 30 minutes before you go outside, and if you are planning on being outside for quite a long period of time then apply again just before you leave the house. Also, always read the instructions and re-apply as per the label – you are always better to over apply than to under apply or not apply at all. At worst, you should re-apply at least every two hours you are outside.
- If you are swimming then you need to re-apply sunscreen each time you come out of the water. This applies even if your product says that it is water resistant.

Don't forget your eyes

Whatever you do don't forget to protect your eyes, they are precious. When in bright sunlight you should always

wear sunglasses and avoid looking directly at the sun as this can cause damage to your retina. Also check that your sunglasses are fit for purpose so make sure that they carry the CE Mark and British Standard Mark 12312-1:2013 E.

Protect your moles

If you have lots of moles on your body or you are light skinned and have a lot of freckles then your risk of getting skin cancer can be enhanced so you need to make sure that you take extra care.

You need to be aware of the moles on your body and check them regularly. You are looking for any new moles or a new growth or lumps that might appear on your skin. You should also look out for any moles, freckles or patches of skin that appear to change in either size, shape or colour. If you notice any of these changes then you should go and see your doctor immediately.

What if I get burnt?

Well, if you get sunburnt then you need to treat this and not ignore it. It will be painful but it is essential that you do what you can to restrict any potential damage.

First of all you should sponge sore skin with cool water and once you have done this then apply either aftersun cream or an alternative such as aloe vera to the affected areas. If the pain is quite severe then by all means take painkillers such as paracetamol or ibuprofen (follow the instructions on the packets and don't take more than the recommended doses) as these will help with pain management.

If you do get sunburnt then whatever you do, make sure you stay out of the sun until all the signs of burning have gone down.

As always, prevention is the best form of cure, so be vigilant, be sensible and you should then remain healthy!



Suffer from hay fever? Here's what to do

AT THIS time of year hay fever is at its height and for those that suffer from it, it can make life very difficult indeed. The pollen count is at its highest given that we are in the peak of flowering season and the warm, windy and sometimes humid weather is ideal to help the pollen spread.

That's great if you don't suffer from hay fever, but a potential nightmare if you do. According to NHS England some of the symptoms to look out for include:

- sneezing and coughing;
- a runny or blocked nose;
- itchy, red or watery eyes;
- itchy throat, mouth, nose and ears;
- loss of smell;
- pain around your temples and forehead;
- headache;
- earache;
- feeling tired.

If you have asthma, you might also:

- have a tight feeling in your chest;
- be short of breath;
- wheeze and cough.

Unfortunately, for those that suffer, hay fever can last for weeks or months, unlike a cold, which usually goes away after 1 to 2 weeks and there is currently no cure for it, nor can you prevent it.

However, if you are a sufferer then you can do things to help ease your symptoms when the pollen count is high. These include:

- put Vaseline around your nostrils to trap pollen;

- wear wraparound sunglasses to stop pollen getting into your eyes;
- shower and change your clothes after you have been outside to wash pollen off;
- stay indoors whenever possible;
- keep windows and doors shut as much as possible;
- vacuum regularly and dust with a damp cloth;
- buy a pollen filter for the air vents in your car and a vacuum cleaner with a special HEPA filter.

Things to avoid doing if you do suffer include

- do not cut the grass or walk on it;
- do not spend too much time outside;
- do not keep fresh flowers in the house;
- do not smoke or be around smoke – it makes your symptoms worse;
- do not dry clothes outside – they can catch pollen;
- do not let pets into the house if possible – they can carry pollen indoors.

If you do suffer and your symptoms are severe then your pharmacist can help. They can give advice and suggest the best treatments, like antihistamine drops, tablets or nasal sprays to help with:

- itchy and watery eyes and sneezing;
- a blocked nose.

Whatever you do, don't do nothing. There's nothing worse than suffering in silence – and as we say earlier, whilst there is no cure, there are things you can do to ease your suffering.

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YOUR LETTERS



TV Licences

IN THE early days of television there was only the BBC & it was right & reasonable that a licence fee should be payable. Now the world has moved on, circumstances are different & it is totally illogical to allow the TVA to enforce licence collection on behalf of the BBC, from people of any age, who only watch ITV channels including Sky.

This is like allowing Gas Companies to bill households who are all electric, on the grounds that they have a gas pipe connection to their property. The unfairness of this situation needs to be tested in the courts.

One final point, if the BBC can afford to pay excessively high salaries, as they do, it doesn't need to impose this unjustified licence fee charge on the over 75's.

J Hill, New Milton.

I FIND it surprising that the BBC can complain about a lack of money when they can afford to pay incredible amounts to a variety of celebrities and personnel. Three ladies have just been given a substantial increase in salary for what? What are their special skills? They seem to be famous for being famous. One gentleman at the top of the money tree is said to be an expert in football and tasting potato crisps, has the

world gone mad?

Huge amounts of cash are spent sending presenters, photographers and assorted staff to faraway exotic locations for news items when they could more easily be produced in the studio, talk about jobs for the boys. Yet old age pensioners usually on low or limited pensions often with only a TV for company and entertainment are going to be deprived of this comfort. The head honchos at the BBC should hang their heads in shame!

D. McLean, by e-mail.

I HEARD a broadcast recently by Lord Hall in why he sought to remove this benefit from the over 75's not on pension credits.

When he spoke of "fairness to those on pension credits" it had all the overtones of the Victorian gentry distributing comforts and relief to the "deserving poor". Why TV licences in this day and age when the BBC has come a long way from past glories and is no longer the sole broadcaster and TV provider?

This decision should never have been left to an organisation which is neither the elected government nor social services. Politicians and others set great store on "consumer choice".

Why then should consumers pay for something they don't use? Why does the

BBC enjoy a guaranteed income from TV licences when it operates commercial enterprises? Surely the TV licence has become a tax on TV set ownership.

H.Thomas, Neath.

THANK YOU for opening up this item because I was on the point of writing to the BBC about this very matter. But I think that rather than a trickle of letters it would be better to have a mountain to throw to the BBC!

I am single; have never married. Consequently I seem to lose out (as do many more single people) on many things. So I am overjoyed that *Mature Times* has taken the trouble on my behalf to plead with the BBC that not all singles of 75 and over are rich!

Please do all you can to ensure the licence remains free for all and every 75's and over. Thank you for taking up the cudgels on our behalf.

Avis Robrow, London.

IF THE BBC want to cancel the free television licence, why don't they give you the choice of opting out. If you want to view their channels, they could provide a code with your licence, without it you would be blocked, but could watch the hundreds of other channels available.

I doubt they would implement this as many viewers would opt out, reducing their income and stopping them paying the extortionate wages to their presenters.

Derek Croft, Eccles.

I'M DISGUSTED that I will no longer qualify for free T.V. licences, I'm 76 and have continuously paid the full fee for at least 50 years, albeit being a profoundly deaf person – having no access to the free BBC radio service, therefore my only way of gaining information whether it be news, weather reports etc is from my home TV only! I had to wait many years for subtitles to appear too!

Peter Danzig, Watford.

I AM aged 81 and have been a widow for some 16 years. I live alone.

It is I and other women especially on our own who will struggle to pay this extra cost. The TV is our window on the world as most of us don't travel very far, not having a car. We rely on the free bus pass to get out and about, otherwise we would be lonely.

I have a small pension from my late husbands' employers, therefore I am just above the limit for pension credit and I know other women in the same position.

Maybe we are fighting a losing battle!

Mrs R Greene, Glastonbury.

I READ with sadness of the whingers going on about the TV licence and yet there was life before TV came along, people used to socialise and read books and listen to the radio. What about all those pastimes and hobbies we all used to have? Sadly, as a nation we never stick together, hence Brexit.

What if one million 60-65 year olds put their TVs away for a 6-month trial, the same with 65 to 70-year olds and 70 to 75-year olds. That's three million licences not renewed at a cost to the BBC of £452 million pounds. You can listen freely to the wireless and use your internet for your pleasure.

I will be putting my set up in the loft come January and will be joining my local bowls club. The choice is yours, stand up for your rights for once in your life, where's the Dunkirk spirit?

Leslie Holeyman, Deal.

I AM aged 82 years old and have been fortunate to receive a free TV licence for the past seven years. As I am not in receipt of pension credit I will have to pay for my TV licence in 2020.

At approximately £3.00 a week it is excellent value. It is not the fault of the BBC that they have had to make the decision to restrict the free TV licences to those on

Pension Credit, a scheme that I fully agree with.

It is ridiculous to suggest that all pensioners are poor, some receive more than those who are working. I am not rich, but still pay a small amount of tax, and not only am I quite willing to pay for my TV licence, but I intend to send a double amount to help the BBC to continue funding the excellent programmes they produce. I do however consider that the BBC should look carefully at how much they pay their presenters – the suggestion that always gets quoted is that if they did not pay the accepted going rate then the presenters would go elsewhere, well, I suggest that they let them do just that, and give others trying to get into TV broadcasting a chance.

I also believe that it is about time that the licence is called a broadcasting licence, as the BBC fund all the radio programmes including the excellent World Service.

There are still those who do not have a Television but do rely on the radio and should be made to pay something towards it.

Mrs K Regan, Carmarthen.

Scams

I HAVE just read the recent article on scams affecting a lot of people today. I am 72 years old and have just managed to reclaim £345 taken out of my Tesco credit card account without my knowledge over a period of two years.

Like most people who don't check their statements thoroughly, and I admit I was to blame for this, I could not understand why my account wasn't going down as I thought it should. Upon closer inspection, I noticed a "coded" payment of £15 which I did not recognise.

Luckily I kept all my statements for the previous two years, and was able to calculate how much they had taken from my card, a total of £360. They initially offered to repay me £45, which I refused, demanding all my payments back – to cut a long story short I eventually got most of my money back.

I am writing this article to warn others that when paying by debit or credit card, make sure there is NO small print that requires a box to be ticked or unticked before you make payment.

This appears to be what happened to me. Credit card companies should be more careful when dealing with SCAMMERS, and they should be partially or wholly responsible for compensating victims, as they become part of the problem.

Roger Braga, Burnham on Crouch.

Millenials

I DISAGREE that pensioners are better off than Millennials as you call them, I am a pensioner and I can tell you now I don't get anywhere near £390 pension and I do not know anyone that does. I have never been well off. I have had to take cleaning jobs and various other jobs when my children were little to make ends meet. We didn't have anywhere near the amount of help that these young ones get these days we had to make do and mend as the saying goes. That's the problem these days they want everything handed to them on a plate I couldn't buy my house until I was in my 50s and then I only managed because I had a big discount as it was a council house and I had been a tenant for over 20 years so I totally disagree with your piece in the paper what do you spend your money on.

Mrs C Simmons, Halifax

Food – What's Going on?

MANY THANKS for the very timely article in July 2019 issue Food-What's Going On? I couldn't agree more with the thrust of the article and how it is so incumbent for us all to get a grip with ways to stall and prevent climate change by simply changing the way we eat.

Catharine Hurwood, by e-mail.



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Out & About – around the UK

Christian Dior: Designer of Dreams

Where: The Victoria & Albert Museum, Cromwell Road, London, SW7 2RL

Open: Daily 10.00am to 5.45pm (10.00pm on Fridays) Until 01 September 2019

Cost: £24.00

Tel: 020 7942 2000

More Information: www.vam.ac.uk

LOSE YOURSELF in the largest and most comprehensive exhibition ever staged in the UK on the House of Dior.

Spanning 1947 to the present day, *Christian Dior: Designer of Dreams* traces the history and impact of one of the 20th century's most influential couturiers, and the six artistic directors who have succeeded him, to explore the enduring influence of the fashion house.

Based on the major exhibition *Christian Dior: Couturier du Rêve*, organised by the Musée des Arts Décoratifs, Paris, the exhibition is reimagined for the V&A. A brand-new section explores for the first time the designer's fascination with British culture. Dior admired the grandeur of the great houses and gardens of Britain, as well as British-designed ocean liners, including the Queen Mary. He also had a preference for Savile Row suits. This exhibition investigates Dior's creative collaborations with influential British manufacturers, and his most notable British clients, from author Nancy Mitford to ballet dancer Margot Fonteyn. Highlights include the Christian Dior dress worn by Princess Margaret for her 21st birthday celebrations, on loan from the Museum of London.

The exhibition presents over 500 objects, with over 200 rare Haute Couture garments shown alongside accessories, fashion photography, film, perfume, make-up, illustrations, magazines, and Christian Dior's personal possessions.

Cindy Sherman

Where: The National Portrait Gallery, St Martins Place, London, WC2H 0HE

Open: Daily 10.00am to 6.00pm (9.00pm on Fridays) Until 15 September 2019

Cost: £18.00 (£20.00 Fri, Sat & Sun)

Tel: 020 7306 0055

More Information: www.npg.org.uk

CINDY SHERMAN'S groundbreaking series, *Untitled Film Stills*, is on public display for the first time in the UK in this major new retrospective.

The exhibition explores the development of Sherman's work from the mid-1970s to the present day, featuring around 180 works from international public and private collections, as well as new work never before displayed in a public gallery.

Widely regarded as one of the world's leading contemporary artists, Sherman (b1954) first gained widespread critical recognition for *Untitled Film Stills* (1977-80), the series that she commenced shortly after moving to New York in 1977. Comprising 70 images, the work was the artist's first major artistic statement and defined her

approach. The exhibition focuses on the artist's manipulation of her own appearance and her deployment of material derived from a range of cultural sources in order to create imaginary portraits that explore the tension between façade and identity.

Other highlights include all five of Sherman's *Cover Girl* series, completed when she was a student in 1976, displayed together for the first time, and key works will be shown from the artist's most important series including *Rear Screen Projections*, *Centrefolds*, *History Portraits*, *Fairy Tales*, *Sex Pictures*, *Masks*, *Headshots*, *Clowns* and *Society Portraits*.

Sherman is famous for her use of make-up, costumes, props and prosthetics to create complex and ambiguous photographic images. A range of source material from the artist's studio will be shown in order to provide unprecedented insights into her working processes.

Masters of Japanese Prints: Nature and Seasons

Where: Bristol Museum & Art Gallery, Queens Road, Bristol, BS8 1RL

Open: Daily from 10.00am to 5.00pm Until 08 September 2019

Cost: Free

Tel: 0117 922 3571

More Information: www.bristolmuseums.org.uk



FEATURING OVER 60 woodblock prints from Bristol's collection, this exhibition celebrates the Japanese fascination with the turning seasons and nature.

This is the third and final exhibition in the Masters of Japanese Prints series and will feature perhaps the most famous woodblock print of all time - the iconic Great Wave Off Kanagawa by Hokusai.

Japan's four distinct seasons have been a source of inspiration to artists and poets for hundreds of years. The exhibition explores the plants, birds, insects and weather that act as powerful symbols of seasonal change in Japanese culture. The woodblock prints celebrate poetic pleasures such as the cherry blossom and wisteria of spring, cicadas and summer festivals, geese flying across the autumn moon and winter snow-viewing.

Encounter the fleeting joys of nature through the eyes of some of Japan's best-loved print designers such as Hiroshige, Hokusai, Harunobu and Kuniyoshi. The rare and colourful prints in Bristol's collection, specially conserved and mounted for the exhibition, date from the 1760s to the 1930s.

Double Fantasy

Where: Museum of Liverpool, Pier Head, Liverpool, L3 1DG

Open: Daily 10.00am to 5.00pm Until 03 November 2019

Cost: Free

Tel: 0151 478 4545

More Information:



www.liverpoolmuseums.org.uk

FOR THE first time ever, the incredible personal and creative relationship between cultural icons John Lennon and Yoko Ono is the subject of a dedicated exhibition.

Commemorating the 49th wedding anniversary of one of the world's most famous partnerships, the exhibition tells the story of the love affair between the acclaimed avant-garde artist Yoko Ono and the Beatle musician and Liverpool native John Lennon.

Double Fantasy draws together personal objects and never-before-seen pieces from Yoko's private collection. These items document the couple's deep and powerful connection, expressed through art, music and film as well as their passion for campaigning for peace and human rights together across the world.

Visitors are able to see precious objects including Lennon's handwritten lyrics, original art and items from the couple's wedding outfits.

The exhibition is a rare opportunity to understand the life of John Lennon and Yoko Ono in their own words, in the city that stayed with Lennon for his entire life.

Videogames: Design/Play/Disrupt

Where: The V & A Dundee, 1, Riverside Esplanade, Dundee, DD1 4EZ

Open: Daily 10.00am to 5.00pm Until 08 September 2019

Cost: £12.00 (£10.00 Concessions)

Tel: 01382 411611

More Information: www.vam.ac.uk/dundee

EXPLORE HOW video games have evolved into one of the most exciting and innovative design fields of our time.

Today there are an estimated 2.2 billion people who play videogames worldwide, from commuters playing on mobile phones to eSports professionals watched by tens of thousands of spectators.

The exhibition focuses on videogames designed and developed since the mid-2000s when major technological advancements

transformed the way games are designed, discussed and played. From multi-million-dollar blockbuster titles to smaller independent games and the work of DIY artists from a hacker/maker culture, the exhibition explores current international debates as well as the creative contributions made to game culture by the players themselves.

Alongside the exhibition there will be a varied programme of events, talks, commissions and learning workshops inspired by videogame design that will reflect the local expertise of Scottish designers, companies and academics in the field.

Barbara Hepworth: artist in society 1948-53

Where: St Albans Museum and Gallery, Town Hall, Market Place, St Albans, Hertfordshire, AL3 5DJ

Open: Daily 10.00am to 5.00pm (11.00am to 5.00pm Sunday) Until 08 September 2019

Cost: Free

Tel: 01727 751814

More Information: www.stalbansmuseums.org.uk

THIS MAJOR exhibition explores a short but significant period in the life of Barbara Hepworth, one of Britain's most celebrated artists.

Following a decade of preoccupation with landscape, Hepworth moved naturally between abstraction and the figure in the years 1948 to 1953, capturing the human form across drawing and sculpture.

Finding inspiration in the movements of people in Venice's St Mark's Square to dancers in her Trewyn Studio and medical teams performing operations, this poignant exhibition introduces sculptures, drawings and archival material, reuniting works that have not been seen together since they were first created.

Coming Home

Where: Nantgarw Chinaworks Museum, Tyla Gwyn, Nantgarw, Wales, CF15 7TB

Open: 10.00am to 4.00pm (Closed Monday & Tuesday) Until 28 September 2019

Cost: £2.50

Tel: 01443 844131

THIS MAJOR bicentennial exhibition brings exquisite items of Nantgarw porcelain back to where they were made 200 years ago.

This summer 60 items of Nantgarw Porcelain, regarded by many as the finest ever made, return to Nantgarw China Works.

The exhibition includes over 20 items from the national collection held at Amgueddfa Cymru (National Museum Wales) as well as pieces from a number of major public and private collections throughout the UK. *Coming Home* is one of the finest collections of Welsh porcelain ever assembled and the first time that many of these items will have been seen in public.

Highlights include items decorated in London but also many examples decorated locally by William Billingsley, Thomas Pardoe and William Weston Young.

TRAVEL & LEISURE

Snowdonia – a rugged delight!



Llanberris, at the foot of Snowdon

Welsh Lake District and is a small, historic market town sitting at the head of Lake Bala, full of cafes, pubs, restaurants and places to stay. A drive around the lake or a trip on the train that runs alongside it are highly recommended for the stunning scenery, but its main claim to fame is that it is the town where the largest Welsh cake in the world was made, as certified by the *Guinness Book of Records*, in 2014 on St David's Day.

It's a good place to base yourself for a tour of the area, but its attraction for me wasn't Lake Bala but another lake that lies above the town. Well, to be perfectly accurate, it's not a lake but a man-made reservoir called Llyn Celyn, created in 1965 by damming the River Tryweryn to much local opposition.

This reservoir now supplies much of the drinking water for the Chester and Liverpool areas but it also discharges water back into the river over natural rapids. The discharge of water is so reliable from the reservoir that just below it is now located the National White Water Rafting Centre, the whole reason for my visit!

And what a great way to spend a few hours, learning to navigate the rapids, or if you are of faint disposition, just sitting there watching the other idiots do it!

It's just you, an instructor and five other adventure seekers in a sturdy raft hurtling down the river, and what an exhilarating experience it is. You follow a pre-determined course that you navigate four times in around two hours. The instructor gradually ramps up the experience as you go through the different

BY ANDREW SILK

WHAT AN amazing area of natural beauty! Covering some 823 square miles, Snowdonia is the largest National Park in Wales and the fourth largest in the UK after the magnificent Cairngorms, the wild and rugged Yorkshire Dales and the natural beauty and greenery of the Lake District.

It's also home to Yr Wyddfa, the highest mountain in England and Wales, probably better known to us non-Welsh speakers as Snowdon. Its peak stands at 1,085 meters (that's 3,560 feet) above sea level and on a clear day you can see Ireland. But Snowdon isn't the only mountain in the National Park and in fact mountains cover some 52% of the whole of the park area. There are nine mountain ranges in total, with many of their peaks breaking the 3,000 feet barrier.

But you don't just have to be a lover of mountains to visit Snowdonia; there is much more to keep you occupied whilst you are there. Want to find out more? Then read on!

Snowdonia has a varied landscape; there are lakes galore; it is punctuated by steep river gorges with an abundance of waterfalls and tumbling rivers. As one of the wettest places in the UK it has verdant and lush green valleys that you can explore; ancient woodlands full of mature trees; and a coastline that is punctuated by some of the nicest sandy beaches you will find anywhere in the country. In fact whatever your outdoor pleasure you're sure to find something that will fulfill and satisfy your needs.

I recently found myself in the small town of Bala in the heart of the park on a short break, the reasons for which I will come onto later. Now I've been to Snowdonia on many occasions before, but given the size of the park there's always more to see and do than you can fit into a short break – a good excuse to go back!

The thing that never ceases to amaze the visitor is that no matter what time of year you go, the mighty Snowdon itself is always imposing and majestic and is a must visit on everyone's itinerary. If you do visit, go to the summit. There are really only two ways of getting there and that's either on foot or by taking the train.

If you are considering walking then it's fair to say that you need to be well equipped and a fairly experienced walker. Mountains can be fickle places; the terrain can be hard going and the weather unpredictable. Walking up Snowdon is relatively straightforward in terms of navigation as there are six designated routes to the summit, although you should always make sure you have a good map and compass with you should the weather "come in", but it's not straightforward in terms of terrain. There and back is a nine mile hike and it will take you most of the day, so if you are going to give it a go then be prepared, make sure you allow enough time and keep an eye on the local weather forecast.

You can always walk up and get the train back down but remember this is not always guaranteed. It's dependent on there being space on the trains and the trains actually running (especially in bad weather conditions).

If you are not feeling so energetic then by all means just get the train; sit back, relax and enjoy the scenery as you ascend to the summit. The railway has been climbing the mountain since 1896 and it's certainly a journey that you will remember. At the top you leave the carriage and then climb the few feet to the actual summit – the views are breathtaking but beware of the wind up there; it doesn't half blow!

Barmouth beauty

As I've already mentioned, the beaches around this part of the country are simply beautiful, with lovely long stretches and fine sand and



Barmouth

to walk on – what could be better! The small town of Barmouth is an absolute delight; a first ever visit for me, and a town that nestles "where the mountains meet the sea."

It's been a holiday resort for something like 150 years, but not in a tacky way. There's something of a discrete, laid back atmosphere about the town. It's compact, easy to get around, and in an absolute stunning location. You could quite easily base yourself there and take advantage of all that it has to offer – whether that's the beach itself or something a little more physical like walking or cycling, or perhaps just sitting on the beach building sandcastles for the grand kids. Whatever you choose to do it's well worth a visit – and let's hope the weather is good as the sunsets are some of the best you will see in the UK!

Back to Bala

And so it's back to Bala and the start of this story. Bala is located in what is known as the

runs; the first is quite gentle as the instructor takes it easy navigating the river, but by the fourth run you are fair game for a good soaking as you face into the full flow of the river in your raft.

If you don't fancy it yourself, why not take the grandkids if they are old enough? It's guaranteed that they will enjoy it, as will you enjoy watching them, that's for sure!

A great place

What a great place to visit, with such diversity on offer there's something to suit everybody's tastes. Don't worry, you don't have to hurtle down a river in raft if you don't want to or walk all the way up a big mountain, but I guarantee that if you do either of these things you will have a sense of satisfaction and achievement that you will remember for a long time!

For more information visit www.snowdonia.gov.wales.org or www.nationalwhitewatercentre.co.uk

CROSSWORD COMPETITION

Win a classic collection of Keaton's finest films

THIS MONTH win a collection of essential films from one of the greats of cinema operating at the height of his powers.

Between 1920 and 1929, Buster Keaton created a peerless run of feature films that established him as "arguably the greatest actor-director in the history of the movies". Collected here are three key films from that era; *Sherlock Jr.*, *The General* and *Steamboat Bill, Jr.* Together they represent a true master at his peak, and The Masters of Cinema Series is proud to present all three films from stunning 4K restorations.



Sherlock Jr. (1924) – A film projectionist (and amateur detective) offers to solve the case of a missing watch, but is instead framed for the crime himself. In one of cinema's most iconic sequences, Keaton literally steps into the screen to bring his fantasies to life.

The General (1926) – When union spies steal his locomotive (along with his girlfriend), a plucky railway engineer pursues them doggedly across enemy lines. Widely considered to be Keaton's masterpiece.

Steamboat Bill, Jr. (1928) – A steamboat captain receives a telegram informing him that his son who he has not seen for many years will be coming to visit. Best remembered for its climactic cyclone sequence in which Keaton performs a number of death-defying stunts whilst an entire town is destroyed around him.

Mature Times has copies of all three films to give away. Three lucky readers will win the full set.

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 August 2019. The first three correctly completed crosswords drawn out of the pith helmet win.

The winners of the July crossword were: Mr R Caines, Poole; Mrs JS Plested, Gosport; and Ms JM Lawrence, Enfield.

COFFEE TIME

ACROSS

- 1 What children make on the beach. (10)
- 8 Shocking. (9)
- 9 Consume. (3)
- 10 Swiss mathematician, born 1707. (5)
- 12 Italian pioneer of radio. (7)
- 13 Gives factual support to allegations. (13)
- 15 Make haste. (5,2)
- 17 Bundle. (5)
- 19 See 13 Down
- 20 As opposed to Bactrian. (9)
- 22 Compulsory membership of a trade union. (6,4)

DOWN

- 1 Sam, played by Humphrey Bogart in *The Maltese Falcon*. (5)
- 2 Short sleep. (3)
- 3 One guilty of a crime. (7)
- 4 For Olympic events they must measure 50 x 25 metres. (8,5)
- 5 Hybrid animal. (5)
- 6 Its first holiday camp was in Skegness. (7)
- 7 Person sent into exile. (8)
- 11 Release. (8)
- 13/19 Alice Cooper's number one hit from 1972. (7,3)
- 14 In lieu of. (7)
- 16 'She taught me how to _____' Frank Ifield 1962. (5)
- 18 English breakfast. (3-2)
- 21 Tree victim of dieback. (3)

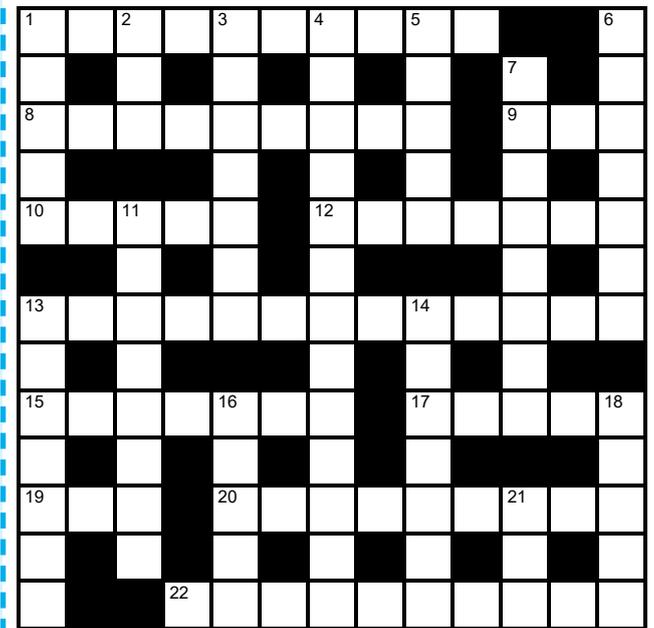
CRYPTIC

ACROSS

- 1 Keep going with the flow. (10)
- 8 Computer gadget is all in German! That's terrible. (9)
- 9 Put away in suitcase, a T-shirt. (3)
- 10 English sovereign dismissing Republican mathematician. (5)
- 12 Inventor steered car on M1. (7)
- 13 Backs claims that tastiest buns a treat. (13)
- 15 Hot balti (not starter) more costly and faster. (5,2)
- 17 Woman gets a fellow a collection of papers. (5)
- 19 See 13 Down
- 20 This animal has got the hump. (9)
- 22 Ceased trading because of union monopoly. (6,4)

DOWN

- 1 A flat in Kent will suit. (5)
- 2 Betting tip not amongst Plumpton starters. (3)
- 3 The one who did it suffered cut lip, right? (7)
- 4 Butterfly could be spotted in these places. (8,5)
- 5 Mixed-up cat has a drink (not that one!). (5)
- 6 Redcoats are no good bustling about. (7)
- 7 Outcast left canoe finally in the river. (8)
- 11 Learner I tick off but let go. (8)
- 13/19 Teachers have free time to take trains away. (7,3)
- 14 Aid sent abroad as an alternative. (7)
- 16 Sing President Bush's greeting to Derek Trotter. (5)
- 18 Get Stephen out of bed for sausages, bacon etc. (3-2)
- 21 A quiet tree. (3)



AUGUST CROSSWORD COMPETITION COMPILED BY NEWBEE

Title: Initials: Surname:

Address:

Postcode: Tel:

E-mail:

JULY'S SOLUTIONS

ACROSS:

- Across: 1 Candid 4. Dates 8. Owing
9. En masse 10. Glottal 11. Nerve
12. Kingdom come 17. Nubia
19. Nuances 21. Re-route 22. Awash
23. Aisle 24. Teller

DOWN:

1. Chough 2. Nairobi 3. Ingot
4. Dominic 5. Taser 6. Skewer
7. Well-rounded 13. Granule
14. Michael 15. Andrea 16. Esther
18. Boris 20. Abase

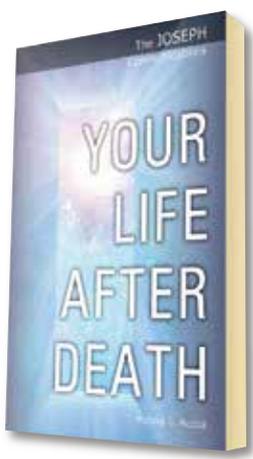
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