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COMMENT

The senior moment

by Andrew Silk, Editor



The social care crisis

AS WE write in our lead story this issue, the crisis in social care shows no signs of being resolved. As we head towards the winter season, where inevitably demand on our NHS and Social Care Services is at its heaviest, we do so facing down the chasm of a funding black hole.

The result? Well, older people that need care and can't access it are forced to undertake extended stays in our already overcrowded, underfunded and overworked hospitals, potentially blocking beds and accentuating the crisis that we know comes each and every year. And this is before we consider the "morality" of having to provide extended care for older people in this way – when all the evidence points to the fact that, despite the quality of care provided, extended hospital stays are both costly and detrimental to the long term health of older people.

This is a problem that cannot wait until Brexit is resolved – it is a problem that needs addressing now – the quicker the government realise this then the better for all!

Swampy – remember him?

AMIDST ALL the environmental protests that have been going on in the UK and around the world recently organized by Extinction Rebellion, up, out of the blue, popped perhaps the original eco-warrior, Swampy!

Remember him? He was the one that famously lived in a tunnel for over a week in Devon in the 1990s in protest at the rerouting of the A30 and subsequently took part in other high profile eco-campaigns against the likes of Manchester Airport and the Newbury bypass.

Well, here he is again, and believe it or not he is

still active appearing in court recently charged with obstructing traffic whilst blockading an oil refinery in West Wales.

It got me thinking that Extinction Rebellion is nothing new – us Brits have always been up for a good protest, and long may it continue. Sometimes it's the only way to make people stand up and listen – and certainly when it comes to climate change that's something we should all be doing!

The lottery

AS WE went to press this issue it was announced that the UK had just seen its biggest ever lottery win by a single ticket. One lucky ticket holder had just scooped a £170 million prize in the EuroMillions draw.

Now, I don't know about you, but how do you even begin to contemplate what suddenly being handed such a huge amount of cash would do to you and your life? It is certainly life-changing for the winner, but is that necessarily such a good thing?

Now don't get me wrong, I've nothing against the National Lottery itself, after all it raises enormous sums for charities and good causes around the UK. But I do seriously question the size of the prize just awarded – let's face it £170 million is an obscene amount of money for a single person to win. I also know that people will point to the fact that the prize is as a result of the rules of the game and that it grows and grows each week until such time as there is a winner.

Perhaps it's just me, but isn't it about time that the size of the prize was restricted? Even if you limited it to say £25 million per winning ticket, that's still a huge amount of money, a life changing amount – and of course it would mean that more people's lives would be changed!

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Financial fraud increases

The finance industry prevented £820 million of unauthorised fraud in the first half of 2019, up 14 per cent on the previous year, according to the latest figures from UK Finance. This is equivalent to £2 in every £3 of attempted unauthorised fraud being stopped, or £4.5 million of fraud being prevented a day.

OVER THE same period, £408 million was stolen by criminals through unauthorised card, remote banking and cheque fraud. In addition, £208 million was lost to authorised push payment (APP) fraud, where customers are tricked into authorising a payment to an account controlled by a criminal.

The compromise of personal and financial data remains a significant driver behind fraud losses. Customer details are being stolen through data breaches at third parties outside the financial sector, while sophisticated "digital skimming" attacks are being used to steal card data when consumers are shopping online. Criminals also continue to use social engineering techniques to trick customers into divulging

their personal information or transferring money.

Katy Worobec, Managing Director of Economic Crime at UK Finance, said: 'Not only does fraud have a devastating impact on victims, the money stolen goes on to line the pockets of organised criminal gangs involved in drugs, arms and human trafficking. The finance industry is constantly investing in advanced security systems to protect customers from this threat, while helping law enforcement to apprehend and disrupt the criminals responsible.'

'A new voluntary code was introduced in May that has significantly improved consumer protections from authorised push payment fraud, with signatory firms committed to reimbursing victims providing they have met certain standards.'

'However, criminals are continuing to exploit vulnerabilities outside the financial sector to obtain customers' data that is then used to commit fraud. We all have a responsibility to work together, including online retailers and social media companies, to beat the fraudsters and keep customers' data secure.'

The data published by UK Finance covers both unauthorised and authorised fraud. But what are these?

Unauthorised fraud

In an unauthorised fraudulent transaction, the account holder themselves does not provide authorisation for the payment to proceed and the transaction is carried out by a third-party. Customers are legally protected against losses caused by unauthorised fraud. Industry research indicates that customers are fully refunded in over 98 per cent of unauthorised fraud cases. Total losses due to unauthorised fraud across payment cards, remote banking and cheques in

the first half of 2019 were £408 million. This is an increase of two per cent compared to the first half of 2018, but a fall of £36 million compared to the second half of 2018.

Authorised push payment fraud

Authorised push payment (APP) fraud occurs when a customer is duped into authorising a payment to another account which is controlled by a criminal.

The APP fraud data for the first half of 2019 shows a total of £208 million was lost to APP fraud, split between personal (£147 million) and business (£61 million) accounts but financial providers were able to return a total of £39.3 million of the losses to victims, split between personal (£25.6 million) and business (£13.6 million) accounts.

Investment scams accounted for the largest proportion of losses amongst personal customers, with £41 million lost to this type of fraud, or over £12,200 per case. Purchase scams remained the most prevalent form of APP fraud, accounting for almost two in three (65 per cent) of all cases targeting personal customers.

Staying safe

UK Finance is urging customers to follow the advice of the Take Five to Stop Fraud campaign, and remember that criminals are experts at impersonating people, organisations and the police. Your bank or police will never contact you out of the blue to ask for your PIN, full password or to move money to another account. Their advice is:

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Bank Closures

MEANWHILE, RESEARCH from consumer group Which? shows that banks and building societies have closed a total of 3,312 branches in the period between January 2015 and August 2019 with an average of 55 closing across the country each month – that's over a third of the total number that existed prior to the closure programs being instigated. Meanwhile, the report goes on to say that a further 100 branches are scheduled to close before the end of the year.

The two largest culprits for closures, coincidentally are the two organisations that benefited from the bulk of the tax payer bail outs that were seen during the last financial crisis. The RBS Group, which comprises of NatWest, Royal Bank of Scotland and Ulster Bank, has closed 1,094 branches during the period whilst Lloyds Banking Group, made up of Lloyds Bank, Halifax and Bank of Scotland, shut down some 569 sites.

The report goes on to say that closures reached their peak in 2017, when 868 sites were lost around the UK, at a rate of more than 70 a month. Similarly, some 794 branches closed in 2018. In the first seven months of 2019, the rate has slowed, with 325 branches closed. This puts the current year on a similar footing to 2015 and 2016, when between 600 and 700 branches were lost. Between January 2018 and August of this year, RBS closed the most branches (277) closely followed by Barclays (243) and Natwest (197).

Looking at the reasons for the closure the report concludes that the way we bank has changed dramatically over the past few years, with use of online and mobile banking rising and fewer people visiting branches. According to a report published by UK Finance, the trade body that represents banks, 71% of adults used online banking in 2017, representing 38 million people. Close to 22 million people used mobile banking apps, and there were around 5.5bn logins to apps last year. Meanwhile, the average branch received 104 visits a day in 2017, compared to 140 per day in 2012. This represents a 26% fall in bank branch visits.

Banks and building societies say that this has been the main driver of closures. Customers' banking habits are changing, and branches are needed by fewer and fewer customers. However, there are still plenty of people and small businesses that rely on local banks, who either don't want to or cannot engage with the digital revolution. This is particularly challenging in rural areas, where people suffer with poor broadband and mobile coverage, and higher populations of elderly customers.

There are other reasons for branch closures. RBS Group took the decision to close hundreds of Royal Bank of Scotland branches in England and Wales because it now allows customers of that brand to bank in a local NatWest branch. This meant it was running two branches in a high street when there was only a need for one. Yorkshire Building Society merged with Barnsley, Chelsea and Norwich & Peterborough building societies between 2008 and 2011. The mergers resulted in multiple high street locations within the same town again leading to closures.

What can you do?

According to UK Finance, 99% of retail banking customers can carry out basic banking at one of 11,547 Post Offices across the UK. Post Office banking services are limited to activities such as withdrawing cash from your current account, checking your balance and paying in cash and cheques.

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The social care crisis goes on

Continued from page 1

BY ANDREW SILK

REGULAR READERS of Mature Times will be only too aware of the ongoing crisis in social care in this country. We know that this subject is very close to the hearts of so many of our readers.

According to the charity Age UK there are some 1.4 million older people in this country who struggle each day without the help and support they need to live well. This isn't just a crisis in a civilised society like ours, it's a downright disgrace – a statistic that we, and more importantly the government, should be ashamed of.

Bottom of the pile

The fact of the matter is that the social care crisis, like so many other things, has been put to the back of the political agenda. In fact it's worse than that – it's been put completely on-hold whilst the government and Parliament continues to see all its time taken up with the single issue of Brexit. And should Brexit be delayed beyond 31 October then an already desperate situation is likely to deteriorate even further.

Social care suffers from a massive shortfall in funding. It is estimated that there has been a £160 million cut in total public spending on older people's social care across the last five

years, despite our population continuing to age and demand continuing to rise. To make matters worse, the type and amount of care you are likely to receive varies greatly across the country – the so-called postcode lottery of care. Many local authorities have funding pressures, which means that they cannot provide the levels of care and support that are required to meet demand.

As we have mentioned earlier, there are an estimated 1.4 million people in the country who simply do not receive the day to day help that they need to perform even basic tasks such as getting dressed, using the toilet, getting to the shops, making a meal, having a bath or a shower or washing their own clothes.

This unmet need means that for more and more people they are reliant on the good nature, help and assistance of friends and family to go about their day to day lives, and that without this freely given support many of them would suffer considerable hardship.

But is there hope?

The answer to this appears to be yes and no! Many of you may well remember that in his first speech as Prime Minister, Boris Johnson pledged to fix the crisis in social care "once and for all with a clear plan we have prepared to give every older person the dignity and security they deserve".

However, the pledge was short on detail

– in fact he gave no idea whatsoever as to what his plan entailed, how he would do it, or how he would pay for it. Since that inaugural speech very little detail of this policy pledge has emerged.

In fact the Prime Minister recently suggested that any proposals to revolutionise the way social care is provided and funded are not likely to be made public until the end of the year at the earliest.

Meanwhile Jeremy Corbyn has weighed in on this issue stating that should the Labour party triumph in a general election then they would commit £8 billion of additional funding into local authority social care departments over the next few years, although where this money would come from remains unclear.

A history of failure

But Boris Johnson and Jeremy Corbyn are not alone in finding this problem to be a political hot potato, and one for which there is very little consensus across the parties. In fact, if you look back over the last twenty years you will find history littered with examples of failed government reviews into this very issue. It seems like every government sets out with the good intention of reforming social care, but when the facts and extent of the crisis are revealed they very quickly shy away from definitive and decisive action.

But what if you need care now?

The facts are that the provision of social care is proving more and more difficult for local authorities to provide and fund, which means that more and more people are relying on family and friends to give them the help and assistance that they need. The alternative is to pay for care yourself if you need it – but the cost of this can quickly escalate and can run into thousands of pounds per year. You quickly lose track of the number of distressing cases

of people who simply have to sell their main asset, their family home, to allow them to pay for the care that they need.

It's not just the public sector that's in crisis

The crisis is hitting the private sector as well as local authorities. It has recently been reported that regulators are concerned about the financial health of one of the UK's biggest care home operators that looks after some 3,000 elderly residents. Many of these residents have their care costs funded by local authorities who as we have already stated, are facing funding pressures of their own. As a result, those private operators who rely on local authority funded residents have seen their profit margins squeezed considerably, as the level of fees paid by local authorities have failed to keep pace with the increases staff and running costs that the operators are having to contend with.

A prime example of this was the operator Four Seasons Healthcare, which looked after some 17,000 residents across the country. The company went into administration in April this year, a move that severely impacted on its 322 care homes and their residents.

Can this go on?

The simple answer is no but it remains unclear what the solutions are. In the meantime more and more people are faced with suffering and uncertainty because they cannot access the quality and level of care they need to help them live comfortably and with dignity in their old age.

What is sure is that whoever is in power once Brexit has been finalised must prioritise the social care problem and find solutions, and find them quickly. Old people in this country deserve to be treated with dignity and respect – that's the least they should be able to expect.



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COMMENT

Navigating unchartered waters

BY ANDREW SCOTT

THE U.K is moving into uncharted waters. Never have so many lived for so long. Fifty years ago only around one in ten of the population were over 65. Today it is one in six and expected to reach one in four within two decades. The fastest growing demographic group in society is those aged over 100.

According to Harvard's David Bloom and Paige Kirby, in a new report for the International Longevity Centre UK, the challenge of an ageing society for the UK is "daunting ..but not insurmountable". Adjusting to an ageing society will however require a wide-ranging and bold set of policies. Tinkering with a system designed for a population structure and a life expectancy that is no longer relevant isn't an option. There is much for the UK government's recently announced Longevity Council to do.

Changing our concept of ageing

Behind an ageing society are a number of factors. One is a sheer weight of numbers. As the birth rate declines and more people live for longer there are more old people. That puts a strain on pensions and health care.

Secondly, how we are ageing is changing. The average UK citizen is living longer and healthier than past generations, opening up new opportunities and new stages of life.

In a world where the average age of the Rolling Stones is nearly 10 years older than the US Supreme Court, our concepts of what it means to be old are shifting.

However, these gains in health and



Professor Andrew Scott

longevity are not equally shared. There is growing diversity and inequality in how we are ageing.

No magic solution

Dealing with the rising number of older people, responding to new ways of behaving and recognising the diversity in how we age means there is no single silver bullet that solves the problem.

That shouldn't come as a surprise – no single set of policies works for the under-65s either. We need to shift away from simple-minded assumptions that the over-65s define a single group with their own distinct and shared needs.

We also need to recognise that ageing doesn't start at 65 but is affected by the whole life course. Tackling the problems of an ageing society by focusing only on the current old is to forget that today's young are the future old.

The health system

Ensuring that people age as well as possible requires a shift in the health system. When the majority of the population are young, a hospital system built on bed-based interventions makes sense. As society ages this approach means hospitals will have little to do with the nation's health.

Much greater attention needs to be placed on prevention. This goes beyond the health system as traditionally conceived – it's about taxes and regulations on unhealthy foods, increased incentives and opportunities for physical exercise as well as social engagement and utilising technological developments around data analytics, wearable sensors, digital platforms and biomarkers of health.

Employment

As the state pension age increases, the labour market is being transformed by an ageing society. According to the Office for National Statistics, more than half of the increase in employment last year came from those aged over 50. The economic and financial gains from working longer are obvious, both for the individual and society. There is also growing evidence that good work helps support engagement, purpose and promotes healthy ageing.

However simply extending working careers

is not enough. Not everyone is capable of working for longer and even those who are will find themselves unemployed unless there are changes in corporate practices and a much greater focus on lifelong learning.

Corporate hiring and firing policies reveal plenty of evidence of ageism and this will be rising up the corporate diversity agenda. As firms recognise a growing shortage of workers, more of them will take measures to better align the work environment around the needs of older workers. This will involve greater use of robotics, reassigning workers to different roles, more training and more flexible work. However not all firms will respond in this way and legislation around the "right to request" flexibility will be needed to ensure everyone has access.

Broad Policy response

As befits a topic that is intimately linked to every part of human life, responding to the needs of an ageing society requires a broad policy response that has at its heart leading healthy longer lives. It goes beyond a restricted focus on pensions and social care to a set of policies centred around longevity and the whole of life. The demographic factors behind an ageing society represent one of society's greatest achievements. Making sure that we turn it to our advantage will hopefully be our next.

Andrew Scott, is a Professor of Economics, author of *The 100 Year Life* and co-founder of The Longevity Forum @ProfAndrewScott.

Brexit and medicines

Brexit continues to dominate the news agenda and is likely to do so for some time as we head ever closer to the 31 October, the date the UK is due to leave the European Union.

THERE HAS much discussion about what will happen post Brexit, particularly in the event that a no-deal Brexit takes place. Many Mature Times readers will be on medication of various sorts and will have read stories in the media about likely shortages post 31 October, particularly in the event of a no-deal Brexit.

So what is the current position?

The official line is that the government is working closely with the NHS and suppliers to help to ensure medicines and medical products continue to be available for patients if there is a "no deal" Brexit.

The advice from the NHS is for people to keep ordering their repeat prescriptions and taking their medicines as normal. It is unnecessary to change how you order and take your medicines. However, they caution against stockpiling medicines, by asking for several prescriptions prior to 31 October as to do so could risk putting pressure on the availability of medicines for other people.

However, the public should be aware that the government has put in place contingency measures to help ensure medicines continue to be available. Some of these contingency measures include:

- **Building buffer stocks in the UK** – the government has recommended that suppliers of medicines build up at least 6 weeks' extra stocks above their usual buffer stock levels in preparation for Brexit. It has secured additional warehouse capacity for the stockpiled medicines. These stocks will continue to be replenished when used.

- **Giving transport priority for medicines** – the government is buying extra space on ferries on which all medicines and medical products will be prioritised for import to the UK. It is also buying an express freight service to deliver medical products where there is an urgent need.

- **Preparing medicines suppliers** – the government is working with medicine suppliers to improve readiness for new border arrangements and has encouraged re-routing how medicines enter the country.

The legal side of medicine supply also has to be considered. In this regard the government is also making sure that medicines, devices and clinical trials licensed or tested in the EU can continue to be used in the UK in the event of a "no deal" Brexit, by amending regulations.

Disruption in supply

It is actually not all that unusual for the NHS to experience temporary disruption to the supply of some medicines so as an organisation it is well versed in dealing with this problem. It has tried-and-tested ways of making sure you get your medicines and medical products, even under difficult circumstances.



However, in the unlikely event your medicine is temporarily unavailable, the NHS and its skilled workers will discuss with you ways to prescribe the best alternative. This could typically be a different brand of medicine or perhaps lower strength medicines to make up the same dose.

On rare occasions it may mean a different medicine to the one that you usually take, but any decision to change your medicines will first be discussed with you by your prescriber who will be provided with all the necessary information on how best to do this. This will ensure your treatment continues as normal. The NHS, through your local GP surgery, pharmacy and/or hospital, will help you to stay informed if there are any changes.

If you are at all concerned then you are urged to speak with your doctor or pharmacist.



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FINANCE

Inheritance tax take on the increase

Whilst those who are liable to pay inheritance tax are fairly modest in overall number terms, just 28,100 estates according to recent figures released by the Inland Revenue, the amount of money that this "death" tax raises is on the increase.



FIGURES RELEASED for the tax year 2016 / 2017 show that the number of estates liable to pay inheritance tax increased by some 15% on the previous year's figures of 24,500. In the tax year 2018 / 2019, receipts from this tax were at record levels and stood at some £5.4bn, up from £5.2bn the previous year, meaning that both the number of deceased estates liable to pay the tax and the amount of tax raised have increased every year since 2009. The average inheritance tax bill is now a whopping £180,000 with approximately 72% of the overall tax take raised from estates with a value of £1m plus.

The increase in receipts flowing into the government's coffers is partly put down to the continued growth in property prices. Total estates liable to the tax were estimated at some £80bn, an increase of around £15bn since 2009, whilst across the same period average property prices have increased by some 50%. However, tellingly, the threshold at which the tax is payable has remained unchanged during this period at just £325,000.

Inheritance tax is payable at a flat rate of 40% on all qualifying assets over and above the threshold level, but it is a tax that many people either simply don't understand, don't want to understand or care little about as they will be dead when it comes to be paid. Meanwhile, the rules and regulations surrounding it mean that people almost certainly need to take professional advice to ensure that any plans they put in place to restrict the amount of tax payable from their estates is minimised.

How does inheritance tax work?

Let's get the simple things out of the way first – if you die and your estate is worth less than £325,000, known as the nil rate band (NRB) then there is no inheritance tax to pay. The whole value of your estate will pass to your dependents free of any tax.

If your estate is valued in excess of the £325,000 threshold and you leave anything above this figure to your spouse, civil partner, a charity or a community amateur sports club then again no inheritance tax will be payable.

However, if your estate is valued in excess of £325,000 then your surviving relatives could be liable to pay tax on the value of what you leave, this tax is levied at a flat rate of 40%. The NRB figure is fixed at the £325,000 level until 2021, although this can be increased if you are a widower or a surviving civil partner. This is because couples are allowed to transfer any unused NRB to the survivor upon the death of the first partner. The effect of this is that if your spouse or civil partner leaves their estate to you, then no inheritance tax is payable until you die, but you are able to benefit from their unused NRB allowance meaning on the death of the second partner a total of £650,000 can be left tax free.

To further complicate what you can leave without paying tax an additional allowance was introduced during the 2017 / 2018 tax year known as the additional main residence allowance or the "residence nil rate band".

This allowance is only applicable to your main residence and where this is left to a direct descendant in your will – a direct descendant is defined as children, step-children and grandchildren. For the current tax year ending in April 2020 this allowance is an additional £150,000 per person and will rise to £175,000 per person for the following tax year. The effect of this means that by the 2020 / 2021 tax year you can leave a maximum of £500,000 (£1m for a couple) to your descendants before inheritance tax becomes payable.

Inheritance tax is an emotive issue for those who have to pay it. People often cite the fact that they have already paid taxes on what they have earned throughout their working lives and that therefore a further tax on death is unfair.

At the recent Conservative Party Conference, Chancellor of the Exchequer, Sajid Javid was asked if he would scrap inheritance tax altogether. His reply hinted that reforms to the tax may well be on the cards but he made no firm commitment to make any changes at this stage.

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LIFESTYLE

Thousands being targeted by TV licence fraudsters

Charity predicts the number could rise significantly from June 2020 and calls on the next government to restore free TV licences for over-75s

MORE OLDER people are likely to be targeted by fraudsters from next June when they have to buy a TV licence, prompting national charity, Age UK to issue a warning for older people and their families and friends to be extra vigilant if the rule change comes to pass.

With 3.7 million more older households requiring a TV licence from next June following the BBC's decision to introduce means-testing, and assuming the current rate of fraudulent activity and reporting, Age UK is estimating that fraudsters could see a 13 per cent increase in the number of successful scams, and could make off with a further £320,000 from the over-75s alone resulting in yet more chaos and distress for many of the very oldest in society.

A growing problem

Statistics obtained by the charity show that over the past year alone, there have been almost 18,000 reports of people [of all ages] receiving fraudulent TV licence emails and hundreds of crime reports in which the victim has lost out financially. Figures from Action

Fraud, the UK's national reporting centre for fraud and cybercrime, show the average financial loss per victim in 2018/19 was nearly £8,000, with the total reported financial loss coming in at over £2.2 million.

Added to this, over recent weeks more than 16,000 of those [people of all ages] who signed Age UK's petition to save free TV licences have told the charity they have been targeted by fraudsters posing as TV Licensing – the body responsible for collecting the licence fee. The scammers are typically contacting people by letter, email or text, to say that there's been a problem with their TV licence fee payment, or that they need to pay up now.

Bearing the brunt

Age UK has long-been campaigning for the Government to take back responsibility for funding free TV licences for ALL over-75s. Research for the charity has shown time and again that large numbers of older people suffering from loneliness, poverty or health and mobility issues will bear the brunt of the decision to scrap free TV licences. For many older people across the UK, the television is their main form of companionship, their only way to stave off chronic loneliness, yet risks being lost to them if they fail to apply for either a licence or an exception.

Since its introduction in 2000, the free licence has been a highly valued, universal entitlement for the over-75s. Evidence shows that television is the main form of company for two in every five (38 per cent) of people aged 75+ and nine out of 10 in this age group watch TV every day. It is particularly important

for the two million over-75s who live alone – many of whom may well struggle to bear the additional cost of a TV licence on a single income – and the 1.5 million over-75s who are sometimes or often lonely.

Call for action

With a general election looking ever more likely, the charity is also calling on all the political parties to commit to restoring free TV licences for all over-75s if they win the vote. It argues that the benefits to the older generation in terms of alleviating loneliness, providing a precious window to the world and a means to stay informed and entertained, far surpass the benefit to the Government's coffers.

Caroline Abrahams, Age UK's charity director, said: 'Fraudsters are always searching for new opportunities to part us from our cash and it seems that the BBC's decision to make millions of older people buy a TV licence from next summer could be a bonanza for them.'

A very real risk

'Fraud in all its guises is a real risk to older people's finances and to their wellbeing too, and the reality is that fraudsters are merciless and it's all too easy to be taken in. As though the prospect of losing their free TV licence wasn't bad enough for our over-75s, this expected upsurge in fraudulent communications adds insult to injury and will be a further kick in the teeth for anyone unfortunate enough to be caught out.'

'Our advice is to be ultra-cautious about any communications you receive linked to TV licences. Of course this problem is only arising because the Government passed responsibility

for free licences to the BBC without the money to pay for them, and this enhanced risk of scams is just the latest in the long list of reasons why the Government should stump up the funding to allow TV licences to remain free for all our over-75s.'

Age UK has been flooded with calls and emails from people across the country worried about losing their free TV licence, or concerned for others who may be affected, since the BBC made its announcement to means-test TV licences for the over-75s in June. The charity has also been inundated with support for its #SwitchedOff campaign and its petition, handed in to the new prime minister last month, topped 630,000 signatures – demonstrating a huge groundswell of public support for the continuation of free TV licences for all over-75s.

Protecting yourself

Age UK has developed a range of resources which provide practical steps to help older people to protect themselves against being scammed. Older people and their families can find advice on Age UK's website: www.ageuk.org.uk/scams including links to free, downloadable guides such as *Avoiding Scams*, *Staying Safe* and *Internet Security*. People looking for advice can also call Age UK's free national advice line all year round on 0800 169 65 65 (lines open 8am – 7pm).

The charity is also urging anyone who thinks they may be entitled to Pension Credit, and therefore eligible for a free TV licence if they are also 75 years and over, to get in touch by calling Age UK's advice line or contacting their local Age UK.

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POT PORRI

Meritocracy – what is it?

THE GENERALLY accepted definition of a meritocracy is “a society that is governed by people that are selected according to merit and not privilege”. What this means, in essence, is that anyone with a degree of skill, imagination and hard work can aspire to reach the highest level of society.

In other words, in a meritocracy a person can achieve respect, earn money, assume responsibilities and gain social standing through hard work – in fact through merit alone. The opposite of a meritocracy is nepotism where you achieve all of the above things not through your own endeavours, but simply through the lucky accident of your birth and therefore your place in society.

Drive

An intriguing subject, and one that tells us a lot about our society and the life we lead. Many people strive to better themselves through their own efforts and quite rightly this is seen as a virtue, wanting to get ahead and improve your life for the benefit of yourself and your society. But if you actually sit down and think about things is this always a good attribute to have and is it always good for us all or for society in general?

This is one of the central questions of a fascinating new book from author Daniel Markovits called *The Meritocracy Trap* who actually argues that meritocracy is bad for society, that it creates new elites that allows families to hoard wealth and privilege across generations.

The argument goes that because we all strive to “better” ourselves, we all compete against each other and from that there are two basic outcomes that we can achieve. The first is that all our efforts and work results in us not actually improving ourselves, but actually in, at best, retaining the status quo of our position, but having to work harder and harder to do so as everyone else also strives around you.

Trap

The second is that the drive to better yourself actually ensnares you, both in the efforts you have to undertake to achieve your meritocratic rise in society and once you have achieved this, in the efforts that you have to undertake to maintain your elite and privileged position. This means that when you actually get there you can't enjoy it because you have no time to do so, your time being constantly gobbled up in your desire to maintain your position and status.

Markovits argues that meritocracy does not actually serve anyone well and that in fact escaping the meritocracy trap would benefit virtually everyone. Emancipation from meritocracy, he argues, would restore the aspiring middle classes of society to full participation on both economic and social life.

As a commentary on society today the book makes fascinating reading, not all of it pleasant and it makes you wonder just where we are heading as a society!

The Meritocracy Trap by Daniel Markovits is published by Allen Lane. RRP £25 hardback.

Never forget

IT'S THE time of year when thoughts start to turn the annual Poppy Appeal organised by The Royal British Legion as we move towards Remembrance Sunday which this year will be the 10 November.

Every year, the Legion organises a countrywide network of Poppy Appeal collectors, volunteers who give their time willingly to help raise money for this wonderful charity, that honours our servicemen, past and present.

But why the poppy?

The significance of the poppy as a lasting memorial symbol to the fallen was first realised by the Canadian surgeon John McCrae in his poem *In Flanders Fields*. The poppy came to represent the immeasurable sacrifice made by his comrades and quickly became a lasting memorial to those who died in World War One. Inspired by McCrae's poem, an American War Secretary, Moina Michael, bought poppies to sell to her friends to raise money for Servicemen in need after the First World War. It was adopted by The Royal British Legion in 1921 as a symbol for the Poppy Appeal in aid of those serving in the British Armed Forces. The symbol of the poppy today represents Remembrance of the past and hope for the future.

The appeal

This year, The Royal British Legion is asking communities across Britain to come together, join together and remember together the service and sacrifice, friendship and collaboration of the men and women of Britain, the Commonwealth and Allied

nations who fought together 75 years ago.

Allies from the Commonwealth and other nations had fought shoulder to shoulder with Britain since the start of the Second World War, but in 1944 this collaboration would result in victory in three critical battles; Monte Cassino, D-Day, and Kohima and Imphal.

Three campaigns, many nations

At Monte Cassino, a 240,000 strong Allied Army with contingents from six continents, opened the way to the liberation of Rome; at D-Day thirteen nations collaborated to land 156,000 men in Normandy; and at Kohima and Imphal one of the most ethnically diverse Armies in history came together to win one of the most remarkable victories of the war.

Where does the money raised go?

The charity aims to support both serving and ex-serving personnel as well as the whole of the Armed Forces community, including dependents and carers. It doesn't matter what service you served in, or in what capacity, the Royal British Legion is there to help you.

As such, full service personnel are of course supported but so are reserve or auxiliary personnel and those who have previously served. For many, the Legion provides invaluable help and assistance and in a wide variety of ways.

We should never forget the sacrifice that many, many people made to serve their country and to keep its citizens safe. Supporting the Poppy Appeal is one way of doing this. To find out more visit www.britishlegion.org.uk.

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LIFESTYLE

It's time for your flu vaccination

As we head into autumn, we start to notice the return of sniffs, tickly coughs and colds. In fact, October has so far found many people suffering from the symptoms of colds.

OCTOBER HERALDS the start of the annual campaign by the NHS to encourage people that are eligible to have their flu jab. Figures from Public Health England show that, on average, some 8,000 people a year die as a result of contracting flu.

Flu vaccination has been recommended in the UK since the late 1960s, and everyone who is aged 65 and over is eligible for a free flu jab. Older people are considered high risk because of their age and are assumed to be more likely to develop potentially serious complications should they contract the disease, such as pneumonia.

To be eligible for a free flu vaccine this year you need to have been born on or before 31 March 1955. You can get your vaccination at your normal GP surgery or at a local pharmacy – many community pharmacies offer this service. The vaccine is also available free for those with certain health conditions – for example asthma, diabetes and heart complaints – regardless of age. If you think you are eligible, please speak to your community pharmacist or GP.

There are a lot of myths surrounding

the efficacy of the flu vaccine, most of which are anecdotal. Put quite simply, the flu vaccine is the best protection available against this unpredictable virus; one that can cause unpleasant, and sometimes severe, illness amongst at-risk groups, including older people, or those with an underlying medical health condition.

Studies have shown that getting the flu jab will not stop all flu viruses, and the level of protection may vary. It is not a 100% guarantee that you'll be flu-free, but if you do get flu after having the vaccination, it's likely to be milder and shorter-lived than it would have been had you not had the vaccine. Over time, protection from the injected flu vaccine gradually decreases, and flu strains change. This is why new flu vaccines are produced each year, and why those eligible to have the vaccine for free are advised to have the flu vaccine every year.

There's also evidence to suggest that the flu vaccine can reduce your risk of having a stroke.

Many people say that they suffer from side effects after having had the vaccine. However, serious side effects of the injected flu vaccine are very rare. Many people may have a mild fever and aching muscles for a couple of days after having the vaccine, and your arm may be a bit sore where you were injected, both of these symptoms are perfectly normal.

So, if you eligible don't put it off – visit your GP or pharmacy and get your free flu jab as soon as possible – it's the best way of protecting yourself against the disease this winter.

ADVERTORIAL

Methodist Homes (MHA) is a national charity passionate about enabling people to live later life well. They create a safe and welcoming environment that allows all their residents to truly feel at home, while retaining a sense of independence.

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MHA have an unwavering commitment to providing quality care, with 90% of their care homes in England inspected by the Care Quality Commission (CQC) achieving a "good" or "outstanding" rating. They have been independently assessed as one of the best performing care providers by the "You Care" survey, with residents rating their overall satisfaction at 97%.

MHA care homes combine compassion with stimulation. They offer residential, nursing and specialist dementia care, as well as weekly activity programmes and home cooked meals for all residents. Resident social interaction is aided by their "buddy system",



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SMART HOMEOWNERS

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

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

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

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

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

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

FUTURE-PROOFED HOMES

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

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

UNOBTRUSIVE

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

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

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

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HOBBIES & PASTIMES

Jam and preserve making

AUTUMN IS the time of year when our gardens and greenhouses produce a glut of fruits and vegetables, and when our hedgerows are full of berries.

It will come as no surprise that it is now that many people set about the traditional craft of making jams and preserves. You might be experienced at doing this yourself and it may be a staple of your autumn calendar, but if you're not familiar with doing it and would like to try your hand at making preserves, how do you start?

The first thing to do is to work out what you have a surplus of. Apples, blackberries, strawberries or damsons – or any other soft fruit – along with tomatoes, runner beans or courgettes all make excellent jams and chutney. If you have a crab apple tree and have always wondered what to do with the fruits, now's the chance to create something delicious.

Whatever you have will determine what you make. You might want to make a jam with those surplus fruits, a chutney with the surplus vegetables or a jelly with those crab apples.

So what do you need?

You only need a few basic implements to get started. Once you have identified what you want to preserve then you need to find a recipe. Many of us have an old recipe book knocking about so have a look to see what recipes might be hidden in its depths. You may have a friend or neighbour who is a dab hand at jams and chutneys so ask them nicely for their recipe. Alternatively, there are plenty available on the internet, so do your research and find one

that you are reasonably confident that you can follow.

You will then need a preserving pan (if you don't have one a large saucepan will do); a long handled wooden spoon; a jam makers thermometer (which are readily available in cook shops and supermarkets if you don't already have one); and a jam funnel (a wide funnel that makes getting the preserve into the jar a whole lot easier). Finally, you will need some jars to store your finished produce in. There's no need to buy these as second hand or used ones are fine provided they have been properly sterilised – a chance to do your own recycling. You'll need some waxed jam seals and some labels so that you know what you have made and when. If you are making a jelly you will also need a straining bag, again these things are readily available at cook shops or on-line.

When making jams and jellies you will need sugar and sometimes pectin, the exact amount will differ from recipe to recipe. Sugar is used to sweeten the jams and preserves, but it also acts as a preservative whilst the pectin – together with the natural acids that are present in the fruit and vegetables – will set the jam or preserve once it has been boiled for long enough and has reached its setting point. Don't be afraid of this term – this is when the jam comes together to create a set preserve when cooled. There are a number of ways to do this and again, check your recipe books and the internet for helpful hints and tips. As well as sugar, most chutney recipes also call for vinegar and sometimes

spices. Chutney doesn't set in the same way as jams and jellies and your recipe will tell you how to judge when chutney is ready for putting into jars.



You then need to follow the recipe, bring the mixture to the boil and let the ingredients do their magic as they meld and bubble together to produce the finished product. When you are confident that you have the desired setting point (for jams and jellies) or that the chutney is the right consistency, then you have finished and you can then transfer the produce to the sterilised jars and let it cool.

It is important to sterilise any jars you use to prevent germs from contaminating the preserves. To do this you should first of all wash them in warm soapy water, rinse them well under a hot tap to remove all the traces of the soap, and then put them in the oven and heat them for about 20 minutes, or until you are ready to fill them. Always make sure you have warm jars when you are transferring warm

jams and preserves into them – if they are cold you risk the chance of them cracking as the hot produce is added.

And don't worry too much if you get it a bit wrong and what you end up with doesn't set properly. This will simply be because you didn't let it boil long enough before transferring it to the jars. If it doesn't set properly it will still taste good and you can still use it – it just might be a bit runny on your toast or with your cheese and cold meats!

So, if you've never tried making preserves why not give it a go – you might be pleasantly surprised by the results!

Birmingham scheme to tackle social isolation nominated for national award

A unique initiative developed to tackle social isolation amongst over 65s has been nominated at the national Charity Times Awards.

LIVING STREETS, the UK charity for everyday walking developed a unique initiative in Birmingham which aimed to support staff from a local company to tackle social isolation amongst over 65s. "Wythall Walking Friends" saw a group of staff volunteers from life and pension firm, Phoenix Group trained by Living Streets to run a series of led walks in their local community for older people.

Their statistics show that there are over 10.8 million older people in the UK, 3.8 million of whom live alone. Research from Age UK found that one million older people say they always, or often, feel lonely, and nearly one in five see their family, friends or neighbours less than weekly.

The "walking friends" concept builds on the idea that establishing community programmes based around the simple act of going for a walk could tackle loneliness by reducing isolation and encouraging new

friendships – helping in the fight against depression and dementia.

Wythall Walking Friends was shortlisted for Corporate Social Responsibility Project of the Year at the Charity Times Awards, which celebrates best practice in the UK charity sector.

Following the successful trial of the Walking Friends initiative in Birmingham, it was launched nationwide by Living Streets. Joe Irvin, Chief Executive, Living Streets said: 'Loneliness is one of the biggest social challenges of our age. Wythall Walking Friends showed how much of an antidote to isolation a local walk can be, with those who joined us on the walks saying they felt more cheerful and connected afterwards.'

'Wythall Walking Friends gave birth to something much bigger. The fantastic results enjoyed by the local community and Phoenix Group staff in Wythall left us very excited to see what could be achieved nationwide with a network of Walking Friends. We're now seeing this happiness-inducing initiative spread across the UK, so I'm thrilled to see its pilot recognised at these awards.'

Businesses which wish to meet their corporate social responsibility targets, whilst boosting the lives of the local communities in which they operate, can find out more about Walking Friends at livingstreets.org.uk/walkingfriends

ADVERTISING FEATURE

Time to Veg Out!

YOU MAY be surprised to learn that there's a charity for older vegetarians and vegans! Vegetarians for Life (VfL) was established in 2008 to promote that no-one should be forced to give up on their dietary preferences (or needs) just because they are older.

The Hawthorns Group is a proud member of VfL's directory, a 1,300 strong list of veggie-friendly organisations in the UK. Even as a recent member, the company has been nominated in VfL's 2019 Awards for Excellence in Vegetarian Care Catering, with the finals in London in October.

Amanda Woodvine, VfL Chief Executive, commented 'The number of vegetarians and vegans has trebled in the last five years. They and their families have understandable concerns that their dietary needs and preferences can be met throughout their retirement, with food prepared separately to meat products, and a variety every day from a chef who takes the time to understand their needs.'

Chefs at The Hawthorns provide first-class vegetarian and vegan options, which take into account religious and cultural dietary needs as well as resident dining preferences and awareness. Many residents enjoy that it is a lighter option to eat vegetarian, whilst others see its importance in reducing our dependency upon meat and moving towards a more vegetarian diet to support planet resource sustainability.



The Hawthorns Group operates four premium retirement villages and communities and have honed this into a fantastic offering with many years experience delivering an all-inclusive rental model with a single monthly charge that covers everything, a worry-free and active lifestyle with all the chores done for you.

Combine all this with all four communities holding the coveted Hospitality Assured Award for extraordinary levels of service and your active and healthy retirement is just around the corner.

For more information call 01603 294258, or search 'Hawthorns Retire' on-line.

“How can I tell the difference between dementia and normal ageing?”

Typical age-related changes



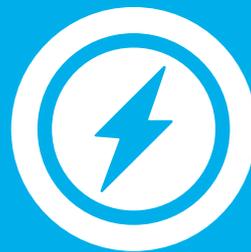
Forgetting where you parked your car or put your glasses.

Possible signs of dementia



Putting things in unusual places, losing items or getting lost.

Typical age-related changes



Becoming irritable now and then. E.g. when your routine is disrupted.

Possible signs of dementia



Changes in mood and personality - becoming confused, suspicious or aggressive.

Many people have questions about dementia.

That's why we have created this FREE pack. It will tell you about the different types of dementia, as well as showing you how to spot the signs and the steps you can take to reduce your risk.



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HEALTH

October is National Cholesterol Month

OCTOBER IS National Cholesterol Month, a month dedicated to raising awareness of cholesterol, what it is, what it does and how it can impact on your life.

So what is cholesterol?

Cholesterol is a fatty substance which is made in the liver. It is also found in some foods too. Everyone needs some cholesterol in their bodies just to keep them ticking over but having too much can clog up your arteries and lead to health problems in the future. But do you know what your cholesterol level is? If you don't, it's simple to find out. You just need to go to your doctor and ask for a simple cholesterol test and from this you will be able to determine how much cholesterol there is in your body.

Why do we need it?

Put simply, cholesterol plays a vital role in how your body works. You might not know this but there is cholesterol in every cell in your body, but it's especially important in your brain, nerves and skin. Essentially cholesterol has three main jobs which are:

- It's part of the outer layer, or membrane, of all your body's cells.
- It's used to make vitamin D and steroid hormones which keep your bones, teeth and muscles healthy.
- It's used to make bile, which helps to digest the fats you eat.

We get some of our cholesterol from the food we eat, but most is made in the liver. After a meal, the fat in your food is broken down into triglycerides. These triglycerides are absorbed into the blood from the intestines and transported around the body. Cholesterol and triglycerides cannot circulate loosely in the blood, so the liver packages them into "parcels" called lipoproteins. The lipoproteins are then released into the blood and carried around the body to wherever they're needed.

What are the different types of cholesterol?

As we have already said, cholesterol is a type of blood fat and blood fats are known as lipids. Cholesterol is carried in the blood from the liver, where it's made, to wherever it's needed in the body. It's carried attached to proteins and other fats, and together they form tiny spheres, or balls, known as lipoproteins – lipids plus proteins. There are two main types of lipoproteins which you might see more commonly referred to

as "good" cholesterol or "bad" cholesterol:

- **LDL Cholesterol (low density lipoprotein)** – This is the one that is often called bad cholesterol, because too much in the blood can lead to health problems. They contain lots of cholesterol. LDL cholesterol's job is to deliver cholesterol to the cells where it's needed. But if there's too much it can build up in the arteries, clogging them up.
- **HDL Cholesterol (high density lipoprotein)** – This is the one that is often called good cholesterol because it helps your body stay healthy and prevents disease. They contain lots of protein, and very little cholesterol. HDL cholesterol's job is to carry cholesterol away from the cells, back to the liver, where it can be broken down and removed from the body.

How is cholesterol broken down?

Some cholesterol will be returned to the liver and broken down. It's used to make bile acids which are released into the intestines to help with digestion. Here they break down fats in food. A small amount of bile acids will also be removed from the body as a waste product. But most will be absorbed back into the blood, returned to the liver and used again for digestion.

What raises your cholesterol?

Your lifestyle can have a major effect on your cholesterol levels. Some of the things that can contribute to raised levels include eating too much saturated fat, smoking and drinking more alcohol than the recommended levels. Likewise if you are not active enough meaning that your body does not use up the fats in your blood to create energy. Genetic conditions can also impact on your cholesterol levels which may mean that your body fails to process the fats in the normal way.

Other factors that can have an impact on your cholesterol levels include your weight, especially if you are overweight or carry too much excess weight around your middle. Existing health conditions can also impact such as an underactive thyroid gland. If you suffer from type 2 diabetes this can also lead to higher cholesterol levels as can liver and kidney disease.

Increased cholesterol levels also come with age – the older you are the more likely you are to have raised cholesterol and

damaged arteries. If you are lame then your chances of raised cholesterol are greater as is your ethnic background. The problem is particularly prevalent in people of South Asian origin.

What does high cholesterol mean?

In simple terms, high levels of cholesterol in your blood can clog up your arteries – the large blood vessels that carry blood around your body. Over time, this can lead to serious health problems. If you have too much cholesterol in your blood, it can be laid down in the walls of your arteries. Fatty areas known as plaques can form, and these become harder with time, making the arteries stiffer and narrower. This process is called atherosclerosis. When the arteries become narrower, it's harder for blood to flow through them. This puts a strain on your heart because it has to work harder to pump blood around your body. Eventually, the heart can become weak and can't work as well as it should.

Alternatively, blood clots can form over the fatty, hardened parts of the arteries. The blood clots can block the artery completely, cutting off the blood flow. Bits of the blood clots can break away and become lodged in an artery or vein in another part of the body, which can cause a heart attack or stroke.

How can you lower your cholesterol?

Well, the first thing to look at is your diet. Adjusting your diet so that it is low in saturated fat will help keep your cholesterol levels down. As well as eating well, there are other things you can do to look after your health and lower your cholesterol even further. These include exercise more, quit smoking if you are a smoker – research shows that you reduce the risk of heart disease by about 50% after 12 months of having quit smoking – and make sure that any other health problems that you might have are well monitored and treated with appropriate medicines under the supervision of your doctor.

For more information on cholesterol and National Cholesterol Month visit the Heart UK website at www.heartuk.org.uk or call their cholesterol helpline on 0345 450 5988.

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Brexit

THE BREXIT fuddle beggars belief. Remainers and leavers both highlight aspects of the full picture, each valid up to a point.

Remainers argue Britain is part of Europe geographically, culturally and commercially. Leavers insist the EU's centralised bureaucracy inhibits freedom and trade. Yet Whitehall is hardly less centralised and bureaucratic, while few doubt that the EU needs reform.

Britain relies on trade for its existence and needs both Europe and the rest of the world. Impediments to freedom, trade and, of course, security make no sense.

Squabbling among ourselves is time ill-spent and ultimately self-defeating.

Dennis Coulson, Kenilworth.

State Pension Age

REGARDING YOUR article *State Pension Age Has To Rise Further* I am not in the least surprised that a think tank headed by Iain Duncan Smith is proposing the idea. IDS is opposed to the concept of the welfare state including pensions.

He is also the father of the Universal Credit system which puts people either in debt or on the streets! As a 63 year old

disabled person on benefits, I fear the re-introduction of the workhouse and abolition of the Welfare State whilst IDS is anywhere near the system.

Adrian Rimington, Chesterfield.

Making Do

THIS MORNING, as I was making my morning cup of coffee I realised the various economies I was practicing without any hardship or much thought.

I use a small plastic kettle – no water, time or power wasted.

Using a drinking glass to measure liquid, I find there is enough to cover the element leaving a small amount not used, which I drink – apparently we older citizens don't realise when we are thirsty and do not drink enough water normally.

Time saved, waiting for a too large amount to be boiled.

Said small kettle was purchased very cheaply in a local charity shop.

I feel these small economies are my modest effort to making the best use of what we have.

Many thanks to those contributors to the magazine who keep us in touch with the times, which are always "a'changing".

Mrs P Colin, Sinning Common.

Foraging Article

THERE ARE chestnuts trees in London but most of them produce chestnuts which are thin as wafers – I know for a fact that Chinese people know where the good, plump chestnuts are but it's a closely guarded secret.

As for hazelnuts, I can dream. For the first time in my life I have found medlars at the Imperial War Museum Orchard – no hazelnuts or chestnuts there.

All the best, keep up the good work.

Emilce Rees, by E-mail.

Downsizing

I WAS very interested in the article about older people not wanting to move.

Downsizing is difficult and so is moving to be near children, as one has to leave a familiar area and perhaps brothers and sisters or friends. We managed to find a bungalow but had to buy it before we sold our own home and had to pay second home stamp duty. We had great difficulty claiming this back when we sold our first house seven months later.

Everything had to be done on the internet and we had to wait on our son to do it as we are in our eighties and not that good with computers. Now there is talk of capital gains tax if the sale of the first property takes over a certain time.

No one wants property sales to overlap as there is extra council tax to pay and also the worry about leaving an empty property.

Margaret Martin, Ilkley.

DOWNSIZING CAN be easily resolved – if the "will" was there. We need factory built, modern material "prefabs". I recall these just after the two world wars and they were very advanced, with fitted kitchens and also a fridge – virtually unheard of at that time.

They were lifted off their transport facilities onto prepared sites with utility connections built to precision for precise connections.

As there is no "red tape" our supposed "betters" in the House would refuse even to sanction so simple a policy.

G B Butler, Stockton.

I WAS very interested to read the article in your September newspaper. I would very much like to downsize to a 2-bedroom flat with living room, bathroom and kitchen.

Unfortunately I live in Exeter where the city council's priority appears to be to authorise building of flats for students, particularly for university students the majority of whom come from abroad. Trying to persuade the "city fathers" to start looking at good quality accommodation for the elderly is hard work; I have even tried to persuade them that a mix of accommodation to cater for students/people starting on their career ladder/older residents wishing to downsize with no positive reply. I became accustomed to "community living" when I was abroad. The different age groups blended in well and if anyone was ill, short of milk, or having a special birthday all of us chipped in to help out – especially with the birthdays!

The idea that the government might be amenable to reducing, or even cancelling, stamp duty land tax to enable this to happen, would certainly be a sensible move.

Caroline Witts, Exeter.

TV Licences

TO ADD to the correspondence in the September issue, please note that the proposal for free TV licences is that they are for people who receive Pension Credit.

Have a good look and see if you qualify for this credit, bearing in mind that it can also help with your council tax and a variety of health benefits. Damn the paperwork involved – your overall funds may benefit.

Leonard Lean, Milton Keynes.

ROGER PHILPOTT considers the BBC to be "one of our few remaining success stories". Is he, I wonder, happy with the Britain he sees around him today? Personally, I think our country is in a grossly degraded state, and I seriously believe that the relentless left-wing bias of the BBC over the past fifty years or so has been a major factor in bringing that situation about.

On both TV and radio, in every branch of its output – drama, entertainment, music, politics, current affairs and news – the BBC ceaselessly crams liberalism down the throats of its audience. This is in spite of a legal requirement to be impartial.

It is chiefly for this reason that I strongly object to paying the TV licence. The BBC takes our money and uses it against us in its remorseless indoctrination drive. Any government worthy of the name would insist that the BBC cease its wall-to-wall social engineering.

Peter Dyde, by e-mail.

Cash

YOUR ARTICLE on cash highlighted risks to vulnerable people.

In my area Costcutter have had a Link machine for some years that charges a high amount. This is a poor area with vulnerable people and the other shops all take cash only. About a year ago one of those shops installed a "free" cash machine which was obviously very welcome, and much used mainly by pedestrians. However the Tory council decided it was causing parking problems – I'd never seen a car parked there! It was out of action for some time while the process of that objection went through and eventually was put inside the shop. Of course, with their "allowance/salary" often a second income there aren't poor councillors!

Ms B. McQuillan, Halesowen.

Unretirement

I HAVE just read the article on unretirement, and have a hard time understanding why anyone would want to unretire. I retired seven years ago at aged 60 and was one of those annoying people who couldn't understand how I found time to work. Since retirement I have moved to a new city and now to a new country and with each move I have gone out of my way to find out what is happening and what the opportunities are in my new community.

I feel sorry for those who feel they have no purpose in life, or no routine. No-one will give you a purpose or routine, you have to do that yourself. If you're going to sit at home feeling sorry for yourself, obviously things will not change. So, set the alarm, get up and get moving. Go for a walk while the air is still clean, meet friends for breakfast (not every day, obviously), make yourself a healthy breakfast or work on a crossword, Sudoku or Word search. When I retired I decided I needed to go to the Gym (something I'd never done before) in order to help maintain my health. Although it was hard at first I stuck at it and now go 3 times a week for an hour and feel much better. As a bonus I have made several new friends.

As for travel, most pensioners have a bus-pass. Admittedly a day in Bradford or Skegness is not the same as a trip to the USA or Australia, but at least it will get you away from the hum-drum. If you haven't got enough to do and are lonely there are various volunteer opportunities at charity shops etc and various social clubs to attend. Take up a hobby and meet with other hobbyists. With a little thought the world is your lobster!

In summary, take charge of your life and enjoy your retirement. You've earned it.

Ants Aug, by e-mail.



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

If you've lost a loved one to terminal illness, you 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, caring for people who have a terminal illness through the night. 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 precious 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.



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

A wonderful memory

I always remember one kind 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 was 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 was not only me she was thanking. It was also all the people who chose to 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.

The power of your gift

With the UK's ageing population, gifts left in people's Wills could also help Marie Curie Nurses like me to meet the increasing demand. These gifts will help ensure that we will 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.

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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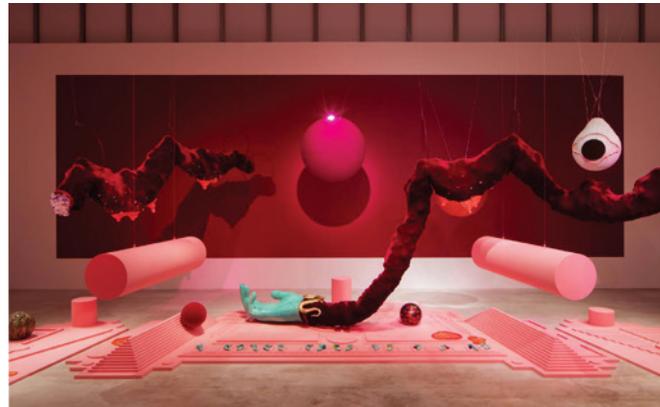
ONE OF the world's best-known prizes for the visual arts, the Turner Prize aims to promote public debate around new developments in contemporary British art.

Established in 1984, the Turner Prize is named after JMW Turner (1775-1851) and aims to encourage public interest in contemporary British art. It is awarded to a British artist for an outstanding exhibition or other presentation of their work in the past 12 months.

The four artists that have been shortlisted for the Turner Prize 2019 are: Lawrence Abu Hamdan for his exploration of sound as an architectural element and the way he recreates particular situations through sound and performance; Helen Cammock for the timely and urgent quality of her work which looks at the history and the role of women in the civil rights movement in Derry Londonderry; Oscar Murillo for the way he pushes the boundaries of materials in his work and his reflection on his own experience of displacement; and Tai Shani for the compelling nature of her project *Dark Continent* and particularly the work's ability to combine historical texts with contemporary references and issues.

The winner will be announced in December at an award ceremony live on the BBC.

Tai Shani, DC Semiramis, 2019, installation, Turner Prize 2019 at Turner Contemporary. Photo by David Levene



Coventry Biennial: The Twin

Where: The Herbert Art Gallery & Museum, Jordan Well, Coventry, Warwickshire, CV1 5QP
Open: Mon to Sat 10.00am – 4.00pm
 Sun 12.00pm – 4.00pm
 Until 26 January 2020
Cost: Free
Tel: 024 7623 7521

More Information: www.theherbert.org

THE BIENNIAL'S title this year is *The Twin* and it comprises a series of exhibitions, events and activities about relationships.

Coventry and Volgograd, Russia, were the first modern twin cities in the world and this year marks the 75th anniversary of that historic bond of friendship. Coventry now has 26 twins around the world and is known as a city that welcomes migrants and refugees.

The artists and groups exhibiting in *The Twin* all explore themes, ideas and processes which resonate through this international city, including translation, collaboration and togetherness while also exploring some of the difficulties presented by globalisation, political inequality and conflict.

Artists presenting work include: James Bridle, Lorse Camps, David Cheeseman, Anna Columbine, Stephen Cornford, Maud Cotter, Katrina Cowling, Paul Crook, Anne Forgan, Dylan Fox, Mona Hatoum, Andrew Jackson, Ioana Marinescu, Adele Mary Reed, Lorna Mills, Alexandra Müller, Mathew Parkin, Parmar & Piper, Matthew Picton, Duncan Poulton, Lis Rhodes, Rafaël Rozendaal, Richard Scott, Mhairi Vari, and Grace A Williams.

Embedded in the wider Coventry Biennial 2019 programme are opportunities to speak to or eat with the artists, to learn a

new skill, to warm yourself by a fire, to dance through the night or to ease yourself into the day with a yoga session. It is this spirit of care and friendship which marks this as the UK's social biennial.

Drawing on Nature: Taki Katei's Japan

Where: The World Museum, William Brown Street, Liverpool, Merseyside. L3 8EN
Open: Daily 10.00am – 5.00pm
 Until 13 April 2020
Cost: £6.00 (£5.00 Concessions)
Tel: 0151 478 4393

More Information: www.liverpoolmuseums.org.uk

THIS EXHIBITION, part of the UK-Japan Season of Culture, is the first ever of Taki Katei's work outside Japan.

Born in Edo (today's Tokyo) in 1830, Katei was one of the most successful artists of his generation and a master of the genre of bird-and-flower painting. In 1893, in recognition of his service to the imperial court, Katei was awarded the title "Imperial Household Artist". He produced a large body of work in various formats, including hanging scrolls, albums, sliding doors, ceiling paintings and folding screens. Some of his designs were made into lacquerwares and metalwork.

This exhibition examines Katei's unparalleled ability to represent nature, landscape and most commonly, close-up views of birds and flowers. The works on show demonstrate his skill and creativity, while also revealing how centuries-old Chinese culture shaped his artistic vision. Visitors are transported to the artist's studio and given a first-hand exposé of how he created his paintings. Invoking a serene atmosphere through his natural depictions of foliage, mountains, and winding river valleys, the exhibition invites visitors to view an assortment of drawings and paintings on silk.

Central to the exhibition is a consideration of Katei's teaching activities. Separated into five themes, the exhibition looks at the hidden meanings and the symbolism that were prevalent in his works, the techniques he used, and his practice towards perfection. At first glance, his works seem modest, yet on further examination the visual sophistication becomes apparent.

Mary Quant

Where: The V & A Museum, Cromwell Road, London, SW7 2RL
Open: Daily 10.00am – 5.45pm
 Until 16 February 2020
Cost: £12.00
Tel: 020 7942 2000

More Information: www.vam.ac.uk

THIS IS the first international retrospective on the iconic fashion designer Dame Mary Quant.

The exhibition explores the years between 1955 and 1975, when Quant revolutionised the high street, harnessing the youthful spirit of the 1960s and new mass production techniques to create a new look for women.

Quant personified the energy and fun of swinging London; and was a powerful role model for the working woman. Challenging conventions, she popularised the miniskirt, colourful tights, and tailored trousers – encouraging a new age of feminism. The mini skirt would go on to become an icon of the time and spark a new creative scene in London and beyond.

Receiving unprecedented access to Dame Mary Quant's Archive, as well as drawing on the V&A's extensive fashion holdings, which include the largest public collection of Quant garments in the world, the show brings together over 120 garments as well as accessories, cosmetics, sketches and photographs – the majority of which have never been on display before.

Following a call-out to the public to track down rare Quant garments from wardrobes around the country, 35 objects from 30 individuals were selected and are displayed alongside personal stories from the owners and 50 photographs of the women wearing their beloved Quant clothes. These objects include rare examples such as a very early and unlabelled blouse, a hat sold at Bazaar – Quant's experimental shop on Chelsea's King's Road – and colourful PVC raincoats.

The show also explores some of Quant's most memorable moments, from collecting her OBE to the evolution of her rising hemlines. It looks at her collaborations with manufacturers, diversifying into underwear, hosiery and cosmetics, all made to her designs, and packaged with her distinctive daisy logo.

Culture Under Attack

Where: The IWM London, Lambeth Road, SE1 6HZ
Open: Daily 10.00am – 6.00pm
 Until 05 January 2020
Cost: Free
Tel: 020 7416 5000

More Information: www.iwm.org.uk

CULTURE UNDER ATTACK is a season of three exhibitions that explores how war threatens not just people's lives, but also the very things that help make lives worth living.

Curated in partnership with Historic England, the exhibition *What Remains* explores why culture and heritage are attacked during war. The exhibition highlights both historic and contemporary instances where buildings, places, art and artefacts have been deliberately targeted by people who wish to exploit or even erase whole civilisations from history, as well as examples of resistance, protection and restoration.



Taking IWM's own story as its starting point, *Art in Exile* uncovers how cultural treasures in British museums and galleries were evacuated and protected during the Second World War. Presenting that which was saved and referencing that which was not, the exhibition will examine the important wartime role of cultural organisations and the balance they struck between hiding, preserving and displaying collections.

Just as buildings and artworks are threatened during conflict, so too is music. *Rebel Sounds* is an immersive exhibition that reveals how groups and individuals used music to resist, rebel and speak out against war and oppression. Specifically drawing on examples from Nazi Germany in the 1930s, Northern Ireland in the 1970s, Serbia in the 1990s and present day Mali, the exhibition explores the significance of music in relation to cultural and personal identity.

Cut and Paste: 400 Years of Collage

Where: Scottish National Gallery of Modern Art, 73 / 75, Belford Road, Edinburgh, EH4 3DR
Open: Mon – Sun 10.00am – 5.00pm
 Until 27 October 2019
Cost: Free
Tel: 0131 624 6200

More Information: www.nationalgalleries.org

THIS IS the first survey exhibition of collage ever to take place anywhere in the world.

Part of this year's Edinburgh Art Festival, this survey exhibition of collage spans 400 years and a multitude of practitioners, from children to punk artists, 16th-century anatomists to modern masters. Although the technique has been popular for centuries – the Victorians produced do-it-yourself kits, and a huge screen possibly part-made by Charles Dickens is one of the highlights – collage came into its own in the 20th century.

During the early half of the century it was taken up by Dadaists and Surrealists, as well as by artists including Pablo Picasso and Georges Braque. Works from this period include Picasso's *Bottle of Vieux Marc, Glass, Guitar and Newspaper* (1913), Henri Matisse's *Le Clown* (1947), and Eileen Agar's *Fish Circus* (1939).

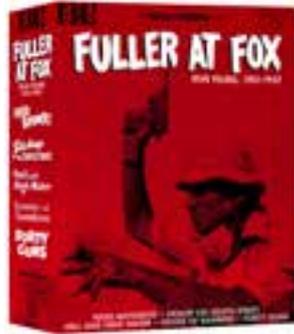
During the 1960s and 1970s, collage became a form of protest. On display are Carollee Schneemann's, Linder's and Hannah Wilke's feminist works, Terry Gilliam's creations for Monty Python, and the library books that sent playwright Joe Orton and his lover Kenneth Halliwell to prison for six months: they secretly doctored the covers in protest at the choice of reading material available at their local library.

The exhibition also explores how collage continues to play an important part in many artists' practices right up to the present day.

CROSSWORD COMPETITION

This month win the fantastic Fuller at Fox

FIVE FILMS 1951-1957 (*Fixed Bayonets!*, *Pickup on South Street*, *Hell and High Water*, *House of Bamboo*, *Forty Guns*) box set to be won in our crossword competition.



A towering figure of American cinema, Samuel Fuller was a master of the B-movie, a pulp maestro whose iconoclastic vision elevated the American genre film to new heights. After the major success of *The Steel Helmet*, Fuller was put under contract by Twentieth Century Fox after being impressed by Darryl F. Zanuck's direct sales pitch (other studios offered Fuller money and tax shelters; Zanuck simply told him, "We make better movies.")

Over a six-year period, Fuller would produce some of the best work of his career, (and therefore, some of the best films in American cinema), an uncompromising series of masterpieces spanning multiple genres (westerns, war films, film noir, and crime thrillers) that would establish the director as a true auteur, whose influence continues to be felt today.

Collected here are five films from this fruitful period, all presented from stunning restorations. The impossibly tense Korean-War drama *Fixed Bayonets!* (1951); the outrageous and confrontational spy-thriller *Pickup on South Street* (1953); the Cold War submarine-actioner *Hell and High Water* (1954); the lushly photographed, cold-as-ice film noir *House of Bamboo* (1955); and the audacious western with a feminist twist, *Forty Guns* (1957).

EXCLUSIVE TO THE BOX SET ONLY in the UK – A *FULLER LIFE*, Samantha Fuller's touching documentary portrait of her father Samuel Fuller. The box set retails at £47.99 and Mature Times has a copy of this release to give away to this month's lucky winner.

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 Suite G, The Old Vicarage Business Centre, Somerset Square, Nailsea, Bristol, BS48 1RN.** Entries close 01 November 2019. The first three correctly completed crosswords drawn out of the pith helmet win. The winners of the September crossword were: Mr D J Bradley, Walsall; Miss J de Trafford, Broadstone; Mr B Bird, Cwmcaran.

COFFEE TIME

ACROSS

- 1 Meeting of witches. (5)
- 4 Call of the wolf. (4)
- 8 Weak and irresponsible. (8)
- 9 Master. (4)
- 10 Rule. (10)
- 13 Unnerves. (6)
- 15 Playground amenity. (6)
- 16 Hackneyed. (10)
- 19 Sharp tooth. (4)
- 20 Fans. (8)
- 22 Chimney dust. (4)
- 23 Backbone. (5)

DOWN

- 2 Past its best. (8)
- 3 N. American deer. (3)
- 4 Film franchise focussing on Michael Myers. (9)
- 5 Caution. (4)
- 6 Dinner, for example. (4)
- 7 Unchanged. (2,2,2)
- 11 "----- Sweetheart", sitcom starring Nicholas Lyndhurst. (9)
- 12 Big cooking pot. (8)
- 14 Film franchise of four since 1996, of same genre as 4 down. (6)
- 17 Having a strong flavour. (4)
- 18 Starch for puddings. (4)
- 21 Tear. (3)

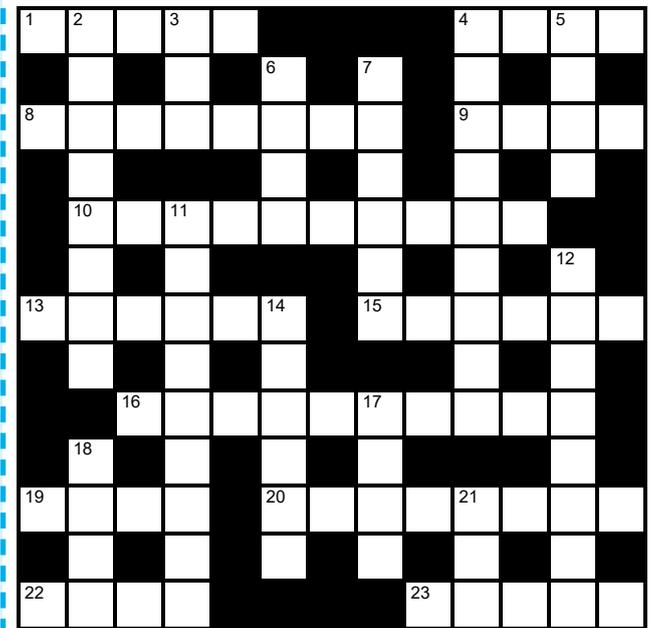
CRYPTIC

ACROSS

- 1 No go Midlands city - witches only. (5)
- 4 Doctor Who left with a cry of despair. (4)
- 8 Take out brown marks, small and ineffectual. (8)
- 9 Peer, humorous mostly with hindsight. (4)
- 10 To gain rule, break the law. (10)
- 13 Spies' number 2 meeting head of KGB on board ship. (6)
- 15 Look at cutting tool, specially for children? (6)
- 16 A drink taken during a French exam is commonplace. (10)
- 19 Supporter starts to get to the point. (4)
- 20 They approvingly observe production of dire arms. (8)
- 22 Sweep's friend one year on. (4)
- 23 Mammals have one leg in Kent. (5)

DOWN

- 2 More than ready to drop. (8)
- 3 Animal that can be kept in genteel kennel. (3)
- 4 When all extremes of outrage are at large? (9)
- 5 Give notice of hostilities up in Scotland perhaps. (4)
- 6 This time I'm going to have a bit of lunch. (4)
- 7 One model exists unaltered. (2,2,2)
- 11 Not bad thing possibly said on retirement. (9)
- 12 Vessel of varied colour and not old. (8)
- 14 Second best? Very funny. (6)
- 17 Sensational? Good girl! (4)
- 18 How to start a pudding race. (4)
- 21 Tear for the recently departed. (3)



OCTOBER CROSSWORD COMPETITION COMPILED BY NEWBEE

Title: Initials: Surname:

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.....

Postcode: Tel:

E-mail:

SEPTEMBER'S SOLUTIONS

ACROSS:

- 1. The
- 3. Sitcom
- 7. Brambles
- 8. Fool
- 9. Handicapped
- 11. Esther
- 12. Scrape
- 14. Malevolence
- 16. Aver
- 18. Glorious
- 19. Cygnet
- 20. Lee

DOWN:

- 1. Torches
- 2. Emmenthal
- 3. Saltier
- 4. Tosca
- 5. Off
- 6. Wood
- 10. Perennial
- 12. Sell out
- 13. Prelude
- 14. Move
- 15. Vegan
- 17. Roy

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