

MATURE TIMES

The voice of our generation • 175,000 COPIES EVERY MONTH • ISSUE NO 326 • NOVEMBER 2019

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



**SOCIAL CARE
A NEW VIEW
PAGE 2**



**ENERGY
SAVING TIPS
PAGE 12**



**OUT & ABOUT
AROUND THE UK
PAGE 19**

THE RACE IS ON

FULL STORY – PAGE 4



Image: 10 Downing Street, Flickr

**2 year warranty
and 2 free services**

- On all new stairlifts
- Rent or buy any of our stairlifts
- 14 day satisfaction guarantee
- Buy direct from a British company

**Freephone
0800 715 419
stannahstairlifts.co.uk
Stannah**



Terms and conditions apply.
Excludes purchases via third parties.

Or complete and return the coupon to: Freepost RTLC-BGUS-UJYH,
Stannah Lift Services Ltd, Dept. 1590, Watt Close, ANDOVER, SP10 3SD

Please send me a free stairlift brochure and DVD
We would like to give you a call to discuss your enquiry, if you're happy for us to do this please provide your telephone number below:

Tel _____ DEPT. 1590
Name _____
Address _____
Postcode _____

COMMENT

Social Care a new view

The Prime Minister, Boris Johnson, has promised to “fix” social care. But what exactly is he is trying to fix? And for whom?

DIFFERENT PEOPLE have different ideas about what is “wrong” with social care and how to fix it. According to a new report from independent charity, The King’s Fund, the problems boil down to eight issues, consistently identified by service users, carers and families, policy-makers and people working in the sector. These issues are broadly identified in the report as follows:

- Means testing: social care is not free like the NHS
- Catastrophic costs are involved for those that need social care
- There are unmet needs with people going without the care and support that they need
- The quality of care that is provided – 15 minute care visits and neglect
- Workforce pay and conditions – underpaid and overworked staff are not conducive to a good service
- Market fragility with many care homes struggling or going out of business
- The disjointed nature of the care provided
- The postcode lottery and variations in access to care

Let’s look at the issues

No other than the House of Lords Economic Affairs Committee have decreed that the current system of social care funding is unfair. People receive health care free at the point of use but are expected to make a substantial personal contribution towards their social care costs.

Many people believe that social care, like the NHS, is free to those who need it but the fact is it is only provided free to people with low assets and savings (and even then only if they have needs above a defined level)



which is determined by way of an individual assessment. Everyone with assets of more than £23,250 must pay for themselves, rely on family, or go without. The funding of the NHS, by contrast, involves “risk pooling” – everyone contributes to total costs through taxation and people receive the amount of care they need, however expensive that is. This distinction is the problem – for example why should people who have cancer get the treatment they need for free from the NHS while those with dementia must pay for it?

Because many people have to pay for their

own social care, some people with significant care and support needs (the Dilnot Commission estimated 10 per cent of those over 65 years old) will end up paying very large sums – £100,000 and above. Many will have to sell their main asset – their home – to pay these costs. This has been a key focus of concern for many politicians, but none have yet found a satisfactory answer.

Means testing creates one form of unmet need by limiting publicly funded social care to people with the lowest assets. But others are excluded from public support because their

condition (or “need”) isn’t considered serious enough for them to be entitled to publicly funded support.

A further source of unmet need is people who aren’t aware they might be entitled to support or don’t come forward. According to the report, unmet need is considered not just a “moral” issue but one of effectiveness; support for lower-level need may help prevent people’s conditions deteriorating – and avoid putting unrealistic expectations on family carers. There is no agreement about the overall level of unmet need (partly because it depends on what you think people should be entitled to) but Age UK has a widely-quoted figure of 1.4 million older people who are not getting the care and support they need.

The term “quality” covers a wide range of perceived issues. There is basic concern among the public about quality, illustrated by 15-minute care visits in home care but extending to fears of abuse and neglect in care homes. Some focus on the consequences of having an unregistered and undertrained care workforce. Others question the model of delivery itself, particularly a reliance on institutional care and a perceived lack of choice and control for service users.

It is also worth noting that measures of quality such as Care Quality Commission ratings and satisfaction surveys among service users do not suggest any major recent decline in quality.

One of the key problems here is that local authorities’ approaches to commissioning care services for those that they have to pay for have typically been driven by a desire to minimise costs.

Yet, though the effects are hard to prove, this seems likely to drive down quality.

Continued on Page 3

The senior moment

by Andrew Silk, Editor

2019

WE ALL know that 2019 has so far been dominated by Brexit and that looks likely to continue in the run up to the now announced General Election on 12 December. To be perfectly honest that can’t come soon enough and the quicker we can get that out of the way and the country back onto something akin to normality the better.

Winter

WINTER IS now firmly with us, and with it all the problems that this brings for older people, especially those that struggle to heat their homes at this time of year. Many older people have to undergo severe hardships just to pay their bills, despite receiving the winter fuel allowance, and many older people are living day to day in fuel poverty. With the NHS under severe pressure already as always, then a surge in hospitalisations due to adverse weather is the last thing that is needed, not least by those poor souls who are admitted due to illness. Many of them will find themselves

undergoing extended stays because of lack of adequate “after care” in the community that would allow them to be discharged, thus they will “block” beds, putting ever more strain on the already stretched NHS resources.

Let’s hope that whatever government is in power come the end of the year that they make it a priority to end fuel poverty amongst the elderly – just how much would that cost? Well I suspect far less that it costs the NHS to treat all those additional admissions that’s for sure!

Happy Christmas

AS THIS is the final edition of 2019 it just leaves me to wish all our readers and advertisers a very Happy Christmas and a prosperous New Year. Keep safe and warm over the festive period and ensure you spend time with your loved ones and your nearest and dearest. It is the season of good will to all men, so please also spare a thought for those that might be on their own this Christmas and spread some seasonal cheer to them where you can.

IN THIS MONTH’S MT:

- | | | | |
|----|---|----|---|
| 2 | Comment: Social Care, a new view | 14 | Community: Loneliness at Christmas |
| 4 | News: The race is on – 2019 election | 16 | Pot Pourri |
| 6 | Comment: All change – the Brexit election | 18 | Health: Movember – what’s it all about? |
| 8 | Finance: New £20 note to be launched | 19 | Travel & Leisure: Out & About around the UK |
| 10 | Lifestyle: UK fears for finances | 20 | Your letters |
| 10 | Over 65s living alone on the increase | 22 | Travel & leisure: An Italian delight |
| 12 | Lifestyle: Energy saving tips | 23 | Competition crossword |
| 13 | Christmas markets | | |

MATURE TIMES® est. 1991

PUBLISHER

Highwood House Publishing Limited
Suite G, The Old Vicarage Business
Centre, Somerset Square, Nailsea,
Bristol, BS48 1RN

Tel: 01275 852317

admin@maturetimes.co.uk

EDITORIAL

Editor: Andrew Silk
editorial@maturetimes.co.uk

DISTRIBUTION

distribution@maturetimes.co.uk

SALES

Tel: 020 7520 9474

Fax: 020 7520 9475

Landmark Publishing Services
Anne Marie Fox amf@lps.co.uk
Sharon Davies sharon@lps.co.uk

Design: Martyn Davies
design@maturetimes.co.uk

Promotions/Competitions:

promotions@maturetimes.co.uk

PR/Marketing:

marketing@maturetimes.co.uk

Next edition published:

30 December 2019



Follow us on Twitter and Facebook

While every effort has been made to ensure the accuracy of the contents, the publisher cannot accept responsibility for errors or omissions, or for any matter in any way arising from the publication of this material. If you do not wish to receive mail from selected third parties, please indicate by writing NO MAIL on your competition and reader offer entries. Because of the volume of mail received, it is not the publisher’s policy to return mail, unless it has previously undertaken to do so. Copyright ©Highwood House Publishing Ltd.

Registered in England Company Number 5112696 @Mature Times is a registered trademark of Highwood House Publishing Limited.



Care workers are paid on average less than cleaners, shop assistants and health care assistants in the NHS.

One way to change this would be for local authorities to pay more, but of course their budgets are constantly under strain: however, industry bodies recommend setting minimum payment rates for home care and residential care. This would require not just more money but might also require more local commissioning expertise.

To compound the problem there simply aren't enough staff in adult social care – it is estimated that there are 122,000 vacancies at any one time. Most observers believe that better pay is the critical factor in recruiting more: though pay has risen as a result of the National Living Wage, care workers are paid on average less than cleaners, shop assistants and health care assistants in the NHS. Conditions of employment are also a factor, with more than half of home care workers employed on zero-hours contracts. Staff often don't get the training and support they need to carry out complex, difficult tasks

for vulnerable adults and they lack a career structure – care workers with five or more years' experience are now paid on average only £0.15 an hour more than new entrants.

In terms of the market, most social care services are commissioned by local authorities but are delivered by thousands of mainly private companies whose reason for being of course is to make a profit. This market has been in trouble for some time. Local authorities have been trying to limit how much they pay for services but providers have been hit by increasing costs, especially for staff as a result of the minimum wage.

The result is increasing numbers of providers going out of business or handing back contracts. In addition, some providers are focusing on services for people who fund their own care, who will pay more. This can cause supply problems: the report highlights one estimate that suggests the UK needs capital investment in 75,000 new care

home beds by 2030 but this is more likely to happen in wealthier areas with lots of self-funders than in deprived ones.

The disjointed nature of the care provided means that people too often receive fragmented care, which can have a negative effect on their experiences, lead to poorer outcomes and create inefficiency within health and care. Yet efforts to join up the systems have been held back by the fundamental cultural and structural differences between the two, which go back to the establishment of a free NHS and a means-tested social care system in 1948.

The problem is routinely exemplified by patients stuck in hospital while they await social care services but it can also mean people discharged too early into the wrong sort of care, or under-investment in preventive services like re-ablement. The boundary between the two systems is also riddled with complexity and controversy,

exemplified by NHS Continuing Healthcare where, if someone is assessed as having a "primary health need", the NHS will pay their social care costs.

And then of course there's the postcode lottery. Although the rules on entitlement to publicly funded social care are set nationally, access to social care varies depending on where people live. Unlike the NHS, each local authority makes its own decisions about budgets and services, so some spend more per head and/or provide more short- or long-term support than others.

The reasons for these differences can be hard to explain. Some variation may be reasonable responses to local circumstances – postcode choice rather than postcode lottery – and can reflect the different amounts of money local authorities get from government and Council Tax.

This may affect the amount and quality of care providers available, not just for publicly funded care users but self-funders too.

The bottom line

The bottom line is that social care requires significant investment and reform, both for older people and working-age adults with disabilities. The report argues that risk pooling is essential. That requires – at the very least – extending the means test and providing free or subsidised care to more people.

Full reform will also need some form of cap to prevent catastrophic costs for those who need care. The shift towards prevention in health and social care also requires greater access to care and support for those with less intensive needs,

However, the problems in social care are not just about eligibility: wider reform is needed to address other serious issues, particularly quality and workforce. There are no simple shortcuts to improvement in a wide, disparate sector with around 20,000 providers. Change will require not just money but leadership and strategic local commissioning as well.

But better integration of health and social care has the potential to improve people's outcomes and experiences but it will need to fully involve local authorities as equal partners.

You can find out more by visiting www.kingsfund.org.uk.

The 2019 word of the year

The 2019 word of the year has recently been announced by Collins Dictionary, and this year it is "climate strike".

THE DICTIONARY compilers define "climate strike" as "a form of protest in which people absent themselves from education or work in order to join demonstrations demanding action to counter climate change". The term will now receive a listing in the next edition of the dictionary.

The phrase came to prominence last year when Greta Thunberg, the young Swedish activist made headlines around the world, by skipping school on a Friday to protest outside her country's parliament in a bid to stop climate change.

It is the second year running that an "environmental" phrase has been chosen by the dictionary compilers after "single use" was chosen as word of the year last year.

Each year, the dictionary chooses a list of ten new terms that have been widely used in the past year for consideration for inclusion.

Other words or phrases that made the shortlist for consideration this year included cancel, bopo, double down, influencer, nonbinary, rewilding, deepfake, entryist and hopepunk.

FREE TOWEL SET
WITH EVERY BATHROOM

SAFE, EASY-ACCESS BATHROOMS

WET-ROOMS • WALK-IN SHOWERS • WALK-IN BATHS

At Accessibility Bathrooms our stylish range of easy access showers and walk-in baths make bathing safe and enjoyable again.

We pride ourselves on our personal service and will help you step by step to choose the best solution for your needs. We take care of everything from the design through to the expert installation and all with a 15-year warranty for your peace of mind.

- ✓ Choose from our wide range of easy bathing solutions
- ✓ Designed and fitted with a 15-year warranty
- ✓ Complete 24hr customer service
- ✓ Finance options available

AMAZING TRANSFORMATIONS
We can work wonders even in small spaces!

Ref: MAT

Accessibility Bathrooms
MAKING BATHING EASIER

Call now for a FREE brochure or FREE home visit:
0800 024 8522
accessibilitybathrooms.co.uk

NEWS

The race is on

BY ANDREW SILK

THE GUN has been fired, Boris has got his wish and we are heading into another General Election on the 12 December to decide who will become the next incumbent of Number 10.

There is no doubt what will dominate the hustings and the debate over the next few weeks, and that will be the same topic that has essentially dominated all our lives for the last three years or more – and that is Brexit.

But we should remember, a bit like dogs at Christmas, they are for life not just for the festivities – well this government that we vote in now will be for the next five years, not the next five months, and the implications of the way we vote will impact on all of us well beyond the resolution of Brexit, whatever and whenever that might be.

This election is sure to be like no other in recent history, and if truth be told it needs to be because something has to be sorted – the worst outcome would be a hung Parliament with no clear majority which will lead to just one thing, many, many more interminable months and maybe even years of bickering over Brexit.

The cohort of the electorate is also changing and this may well have a huge impact on the way the country votes. Traditionally, younger voters have been against Brexit frequently blaming those of the “older” generations for voting to leave in the first place and there is certainly not merely an undercurrent but more like a rip current amongst younger voters to get Brexit reversed.

And it’s not just amongst younger voters, look at the main political parties. The Conservatives will clearly be for Brexit as they will “follow” the mantra of their leader. We all know that Boris is a staunch advocate for leaving the European Union, although he of course “didn’t die in his ditch when he had to ask for a second extension” and any candidates that don’t back

him in this, and therefore the parties stance will be on uncertain ground to say the least.

Then of course there is the position of the Labour Party whose leader, Jeremy Corbyn must have splinters in his backside from sitting on his fence for so long, in fact given the stated policy of his party, it looks like that fence sitting is going to continue for sometime.

The official line from the Labour Party is that they have pledged to renegotiate the current Brexit deal and then, once such renegotiations have taken place to put that deal to another referendum with the option to Remain being one of the key questions that the public will be asked to vote on. But one thing is certain, their leader is not prepared to come out and commit his party to either leave or remain!

The key flaw with this policy is what if Brussels and the EU refuse to renegotiate further? But whatever the position, the clear implication is that should Labour win a majority then the debates, arguments and friction over Brexit will continue well into 2020 and possibly beyond. As a country do we really want that?

We all know the stated aim of the Liberal Democrats. They are clearly campaigning for the UK to remain within the European Union and that means stopping Brexit. They are committed to putting the Brexit deal to a vote in a referendum with the option of staying within the EU being a key question on the ballot paper. In essence they want to stop Brexit in its current form, hold another referendum and give the people the democratic final say.

And then of course there is the position of the SNP to be considered and their position is not without force, after all they currently are the third largest party in terms of sitting MPs behind the Conservatives and Labour.

We all know that Scotland voted overwhelmingly to remain within the European Union and the SNP have made this, along with a second Independence Referendum their



Image: 10 Downing Street, Flickr

main campaigning points. Their ultimate objective is for an independent Scotland that is and remains a full member of the European Union.

So what does all this mean?

Whether we like it or not, the fact of the matter is that this election is going to be decided over Brexit, but like I say earlier, the problem with this is that Brexit is not the only issue of concern that faces our country.

Granted, it is perhaps the most divisive issue that we have faced in politics for many a year and therefore it is right that



We are here for you...

The National Federation of Occupational Pensioners (NFOP) is one of the largest pensioner organisations in the UK. Since the 1930s NFOP has been providing a number of valuable services designed to make their members feel protected and supported through their later life stages - approaching, at and during their retirement.



Membership Benefits

- Initial help from experts covering: legal, tax, financial, benefits, computer matters
- Magazine for members sent throughout the year
- NFOP Travel Club - holiday, cruise, insurance
- E-newsletter - information, updates, news



- Free motor services quotes via a specialist online provider with accident aftercare service
- Dedicated team at Headquarters for support
- And much more for as little as £24 a year for an individual membership

Members are also able to take advantage of one of the independent member-run local groups located across the UK

INFORMATION REQUEST VOUCHER: Please send me details. (MTNV19)

Name:

Address:.....

.....

Postcode:.....

Email:

SEND TO: Freepost RRY5-YTHH-JELC, NFOP, Unit 6, Imperial Court, Laporte Way, Luton, LU4 8FE

For further details, please call 01582 721652, fill out the voucher above or visit the website www.nfop.org.uk

Join online at www.nfop.org.uk/join-us. Joint membership is available.

The NFOP privacy policy can be viewed at www.nfop.org.uk/privacy or available on request from NFOP Headquarters.



this should be debated, but what about all the other issues that, as we have rightly said in these pages over many months now, have been put on the back burner whilst our politicians spend all their time and energy on resolving the Brexit issue – clearly time well spent (not) given the absolute mess we currently find ourselves in.

What other issues matter?

As we write this, the manifestos of the various parties have yet to be published. However, from what we have already seen and heard from the main protagonists we can already see some of the key policies that they will be campaigning on. Let's look at some of them.

Giving with one hand.

We perhaps shouldn't be surprised, it is an election after all, that the headlines are likely to be about how much each party is going to spend to help our economy, to help you the public and to improve the country, its infrastructure and if you believe the rhetoric, our quality of life. A cynic would call it trying to buy votes, but then it was ever thus, but does it actually feel a little different this time round?

Perhaps our politicians have actually taken on board the fact that we are all fed up to the back teeth with Brexit and realised that they have to do something special if they are going to prevail this time round and get a working majority that actually allows them to get things done.

It would appear that the two main parties focuses are on spending but in contrasting areas. The Conservatives are following up on the PMs promise to better fund the NHS and invest significantly in its infrastructure with plans already announced to build up to 40 new hospitals around the country at a predicted cost of around £13bn.

But beware, as always, the devil is in the detail with only six of these likely to go ahead in the first phase at a much reduced spend of just £2.8bn.

Meanwhile Labour is expected to announce the scrapping of prescription charges for all, to increase the number of GPs in the country and to extend personal care for the over 65s. This is in addition to increasing spending on the NHS as a whole. They are expected to pay for this through increases in income tax, particularly on high earners, a regular target for the party.

However, neither party appears to have adequately addressed the key issue for older people here and that is the continuing crisis in social care, a crisis that has been going on for years and years now and for every week, month and year that goes by more and more older people are faced with suffering and financial hardship as a result.

The TV licence issue has also raised its head again with Labour stating that it will save the free licences for over 75s if they prevail in the election, a policy that is estimated to benefit some 3.7 million people. This is a policy that is supported by the House of Commons Digital, Culture, Media and Sport Committee who have called for free TV licences for all to be restored saying that: 'The BBC agreed to fund a pensioner benefit that it couldn't afford and, as a result, false reassurances were given to the over-75s that their free licence fees would be maintained.'

It looks like our transport infrastructure is also going to become a key election pledge for both major parties and some would say about time too. As the population of the country continues to rise, even more pressure is being applied to our already over capacity and under-funded transport sector.

Labour has previously pledged to re-nationalise the rail companies and given some of their performance records, few would probably argue against this, especially if you are one of those regular users that find themselves travelling on a network that is over capacity in terms of passenger numbers and under resourced in terms of infrastructure investment.

But is this a realistic and sensible use of money? It could be argued that there are more important areas of the transport system that need looking at before renationalisation, no matter how bad performance is deemed to be.

HS2 is also likely to be raised, it's seen by many as a complete white elephant and right now nobody knows what budget is going to be required to complete it. All we do know, if we are being realistic, is that it's far ahead of those figures that we have already seen published. We already know that Boris Johnson is not a supporter of the project but a full review of the project has been put on hold until after the election.

The Conservatives have already announced major investment in our strategic road network, again something that is well overdue, but what a lot of older people, want to see is increased investment into bus services especially in those rural areas that have borne the brunt of the savage cuts of local authority funding over recent years.

It will be bloody

It's fair to say that, as always, the key is not what is promised before the election, but what is done after the election is over and the government is in power. In reality, it comes down to who do you trust to deliver on their promises and to run the country in a way that is beneficial for all? A clear result and a government of whatever colour will give us all the answer to that question, and like the outcome or not at least we will have a working way forward and to be able to move out of the morass and mess that we find ourselves currently in.

However, the worst result would be a hung parliament with no one party having a clear majority. That would tell us one thing and that is that we just simply don't trust our politicians and then what we will do to get out of this mess then god only knows! Let's hope that does not come to pass and that this election sorts out the unholy mess once and for all.

Safer bathing from the mobility experts

NOW WITH A
15 YEAR
WARRANTY*

Approved Service

Which?

Trusted traders

Premier Care installation service

Premier Care in Bathing - the UK's No.1 for stylish wet rooms, easy access showers and walk-in baths

- A complete service that will transform your bathroom and your life.
- The UK's leading specialist for easy access walk-in baths and showers.
- Peace of mind - helping tens of thousands of people for over 30 years.

For your **FREE** brochure call us today:

0800 090 1383

Ref S91103H

* Call 0800 090 1383 for more details

Premier Care
in Bathing

www.premierbathrooms.co.uk

BRITISH INSTITUTE OF KBB INSTALLATION PARTNER

Integrated riser grab bar

Stylish folding seat

“My husband and I would like to thank you for the superb makeover. We are delighted with your service”

Mr & Mrs R Pleasants

COMMENT

All Change!

AS WE head towards December 12 and the day that you, the electorate will have the final say over who will drive us towards Brexit (or maybe not – only time will tell), one thing is for certain and that is that the make-up of the House of Commons will look completely different from how it looks right now.

The last three years of arguing over Brexit have been exhausting, not just it seems for us, the general public, but also for our politicians. So much so that over 60 of the current sitting MPs have announced that they are not going to defend their seats on the 12th of next month, that's approximately 10% of the whole house. We currently elect 650 MPs in total.

Some cite the continued abuse that they receive on social media and through other channels from their constituents and the public in general as their reason for standing down, some cite the fact that they have received death threats whilst in office, and some cite their lack of belief in the system going forward. Some are retiring because they feel the time is right and no doubt there are a few that are taking the decision into their own hands because they already sense that their constituents have little intention of voting them back into office – thus saving themselves the ignominy of losing their seat.

So who's standing down?

Well, at the time of writing, some 63 MPs have declared their intention not to stand although this may well increase further over the coming days as the closing date for nominations approaches.

Of those 63, some 28 are from the Conservative party, 20 are current Labour MPs, nine are classed as independents, three are Liberal Democrats two represent Change UK and the final MP standing down is the Speaker, John Bercow.

Some of the high profile names that have already declared that they will not stand for re-election include Father of the House, a title given to him as the longest serving MP and that is Kenneth Clarke. Mr Clarke has been a serving MP for over 50



years now, but controversially had the Tory Whip removed from him by prime minister, Boris Johnson recently when he was one of 21 Tory MPs who rebelled against the government in a Brexit vote in the commons.

Amongst other high profile Tory MPs to announce that they would stand down was Amber Rudd, former Home Secretary and recently a member of the Cabinet as Works & Pensions Minister. She was another that lost the Tory Whip after voting against the Government recently, although she did say that her time in politics was not finished. Alongside her, was the former Culture Secretary, Nicky Morgan, David Lidington who for 18 months was effectively Deputy Prime Minister to Theresa May until her resignation earlier this year and Rory Stewart who stood in the recent election to replace Mrs May as leader of the party and therefore prime minister. Mr Stewart has stood down to concentrate on his bid to become London Mayor.

On the Labour benches, some high profile names are also standing down, amongst them former Sports Minister, Kate Hoey who was elected as an MP in 1989 and served in Tony Blair's government. She is a strong Brexiteer, despite the fact that her constituency voted emphatically to Remain in the referendum and had recently faced criticism, including a vote of no confidence from her constituents for taking a stance that was opposite to the views of the majority of the people she represents.

Another long standing Labour MP who is standing down due to ill health is Geoffrey Robinson who has served Coventry North for some 42 years having first been elected to Parliament in 1976.

And on the Liberal side, the name that most people will recognize who is quitting Parliament at this election is Sir Vince Cable, former leader of the party who was succeeded by current leader Joe Swinson in July of this year.

But is it unusual?

Well the simple answer to that is no. The 66 announced so far is not, generally speaking, a high number. For example, for the 2010 election some 149 sitting MPs decided not to stand again, although cynics might say that this was as a direct result of the "expenses" scandal that rocked parliament the year before. The 2015 election saw 90 MPs stand down.

Is it a good thing?

Well, the answer to that question is only time will tell. What it will mean though is that a new breed of MPs will enter parliament who will have new ideas and no doubt new ways of doing things. That might help us get over the current impasse that we see over Brexit or it may not – whatever happens though, one thing is certain – and that politics in this country is changing and that can only be a good thing!

10% off*
for Mature Times
readers

Revitalising holidays for disabled people and their carers

Revitalise



Quote **MT911*** to get 10% off your first Revitalise holiday!

Call 0303 303 0145 Email bookings@revitalise.org.uk Visit revitalise.org.uk

PLEASE SEND ME MY FREE REVITALISE HOLIDAY BROCHURE

Please complete the form below with your details and return in an envelope to:

Freepost **REVITALISE HOLIDAYS** (No stamp or any other address details are required)



NAME: _____

ADDRESS: _____

POSTCODE: _____

TEL NO: _____

EMAIL: _____

We would like to continue sending you our latest brochures, let you know about offers you are eligible for, and ask for your feedback.

By Phone Y N By Post Y N By Email Y N

MT911

- ✓ Accessible excursions
- ✓ Brilliant live entertainment
- ✓ Daily in-house activities
- ✓ 24h on-call nurse-led care
- ✓ Fully accessible facilities
- ✓ Full board included
- ✓ Financial support available†

Discover our three holiday centres located in Chigwell, Southampton and Southport.



Jubilee Lodge, Chigwell, Essex



Netley Waterside, Southampton



Sandpipers, Southport

*Please contact our friendly holiday advisors for full terms and conditions.
†Subject to eligibility. Registered charity number: 295072.



INTRODUCTORY OFFER FOR MATURE TIMES READERS

Revolutionary, Wholesome & Tasty Meals Delivered to You for just £1.99 a meal

Plus a Lovely Glass of Merlot!

No Fridge. No Freezer. Innovative vacuum seal means you can store our meals in your cupboard for 6 months!



10 MEAL OFFER PLUS 2 Wines
£19.99
 RRP £35.88
SAVE 44%

- ✓ **Easily heated in microwave**
Takes only 3 minutes
- ✓ **Only wholesome ingredients**
No preservatives!
- ✓ **No subscription**
Order only when you need us
- ✓ **FREE Next Working Day Delivery**
Order before 3pm Monday-Thursday for Next Day Delivery, excluding UK Highlands and Islands

Parsley Box is the great new way to enjoy wholesome tasty meals at home. Our state of the Art 'Sous-Vide' Cooking uses an innovative vacuum seal that keeps the freshness, nutrients and flavour locked in **allowing you to store our delicious meals in your cupboard for 6 months.**



Serving suggestion

WHAT YOU GET...



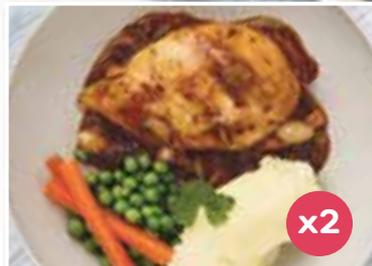
x2

2 x Cottage Pie



x2

2 x Chilli Con Carne



x2

2 x Coq au Vin



x2

2 x Lamb Hotpot



x2

2 x Lasagne

Prefer another dish? Call our friendly operators & choose from our full range of over 50 dishes.

PLUS 2 WINE SERVINGS

For a limited time only

Place your order by December 11th 2019 to guarantee 2 wine servings with your order



1 x Merlot (187ml)



1 x Sauvignon Blanc (187ml)



Our customers love us!
Over 6,000 online reviews



"Excellent value meals that are stored in the cupboard rather than freezer. Ordering is simple and delivery very swift"

Mr Wilkes from Buckinghamshire

Call FREE: 7 days a week
0800 612 7225

Quote Your Offer Code
MT7

Visit www.parsleybox.com/MT7
Or use our FREEPOST coupon (see below)

FREEPOST Coupon

Please send me 10 meals & 2 wine servings plus FREE delivery for £19.99

CUSTOMER DETAILS: Please use BLOCK CAPITALS throughout

Title Name

Address

Postcode

Tel. No.

PAYMENT METHOD:

Card No.

Valid from / Expiry / Security No.

Signature

Send to: **FREEPOST Parsley Box (MT7)** No stamp required!

Please advise if you do not wish to receive further special offers. Reg no. SC561983

All customers must be over 18 to purchase this offer



Don't leave it to chance, leave it to your loved ones.

Wills

From only **£99***

SAVE
UP TO
£150

FREE no-obligation consultation and recommendation on your Will and any Trusts you should consider.

After this, if you'd like to proceed, Key will write or rewrite a single Will for £99 (save £100) or Mirror Wills for you and your partner for £199 (save £150) excluding Trusts.* Offer expires 31.12.2019

* Usual price is £199 for a single Will or £349 for Mirror Wills including VAT. Excludes writing Trusts into a new Will or adding Trusts not already included in an existing Will, the cost of which will be quoted and only charged for if you instruct Key to proceed.

LPAs

Only **£399**** pp

SAVE
£250

Lasting Powers of Attorney documents let you appoint someone you trust to make decisions on your behalf, should you become unable to do so.

For a limited time, Key Estate Planning is offering to create both your Property & Financial Affairs LPA and your Health & Welfare LPA for £399 (save £250).** Offer expires 31.12.2019

** Usual price is £649 for both LPAs including VAT. Excludes Office of the Public Guardian registration fee. Products only available in England and Wales. Per person (pp).

To take advantage of these offers, call free on

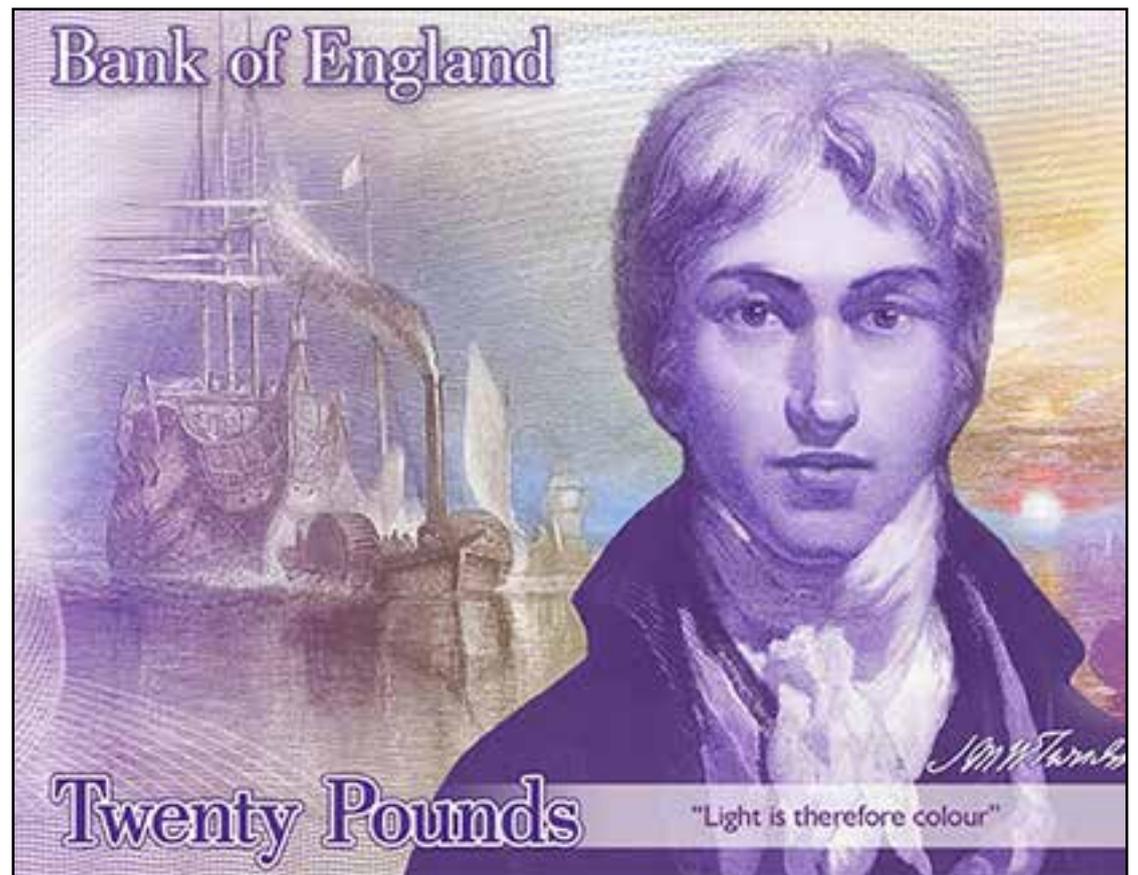
0800 085 5755

Mon to Thurs 9am – 7.30pm, Fri 9am – 5.30pm, Sat 9am – 1pm



FINANCE

New £20 note to be launched in February next year



THE BANK of England (BOE) has recently announced that the new £20 note will come into circulation on the 20 February 2020. The existing note is not only the most popular and numerous in circulation, readers will not be surprised to find out that it is now the most forged of all our bank notes.

The new note will be made of polymer, following the existing £5 and £10 notes now in circulation and will feature the artist JMW Turner. To improve the security of the note, it will feature two see-through windows as well as a metallic hologram. These features are hoped to combat forgery, with 88% of current detected banknote forgeries relating to the existing £20 note in circulation.

Sheer numbers

The BOE estimates that there are currently some two billion £20 notes in circulation. Put this in context, this figure is double the number of £10 notes that are currently circulating whilst the £5 note is even more elusive with just 396 million in circulation and perhaps rather surprisingly the £50 note of which some 344 million exist. The existing £20 note has been the most commonly forged for each of the last ten years, according to BOE records.

The new note

It has been revealed that the new note will feature Turner's self-portrait from 1799 which is currently displayed in the Tate Gallery and it will also feature *The Fighting Temeraire*, long considered one of his most important paintings and a tribute to the ship HMS Temeraire which played a distinguished role in Nelson's victory at the Battle of Trafalgar in 1805 and which can be seen in the National Gallery.

The note will also feature a quote from Turner – "Light is therefore colour" – which is from his 1818 Royal Academy lecture as well as his signature, which is an exact replica of the one that appeared in his will in which he bequeathed his work to the nation.

Other features of the note will also include a large see-through window that is based on the shape of the fountains in London's Trafalgar Square.

It will also contain a blue and gold foil on the front which depicts Margate lighthouse and the Turner Contemporary gallery in the town. A smaller see-through window in the bottom corner of the note is inspired by Tintern Abbey.

BOE governor Mark Carney said: 'As the new Turner £20 testifies, money can be a work of art in everyone's pocket.'

Turner

Turner was chosen as the new face of the note after the Bank conducted a poll amongst the general public. Some 590 different artists were nominated in the poll with Turner receiving approaching 30,000 nominations in total.

From the poll a shortlist of just five was drawn up for consideration which included, as well as Turner the filmmaker Charlie Chaplin, sculptor Barbara Hepworth, painter William Hogarth and designer Josiah Wedgwood. The final choice of Turner was made by BOE governor, Mark Carney.

Turner was known as "the painter of light" and described by artist Tracey Emin as a "wild maverick". The unveiling of the note was held at the Turner Contemporary in Margate, Kent. It was in the town that the London-born Turner, the son of a barber and wig maker, lived and more than 100 of his works were inspired by the East Kent coast.

New £50 note

The introduction of the new £20 note will be followed by a new £50 note, also in polymer, in 2021 which will feature Alan Turing.

Withdrawal

The existing £20 note will continue to be accepted after the introduction of the new polymer note on the 20 February next year but will gradually be removed from circulation as they are banked by businesses and individuals. No date has as yet been announced for the formal withdrawal of the old £20 note so there's no need to panic just yet and the Bank has pledged to give at least 6 months notice of its withdrawal from circulation in any event.

How Turmeric+ is helping Anne to enjoy life



WHEN your passions in life revolve around being active, looking after yourself becomes vitally important, especially as we get older. This is how dressage and fitness enthusiast Anne Evans came to discover the power of Turmeric+.

Anne, aged 57 from Cirencester, has been riding horses for 20 years as well as having a keen interest in gardening. Despite leading an active lifestyle, Anne had started to feel her years, which lead her to investigate the ranges at various supplement companies.

"I consider myself to be fit and active, however age does eventually creep up on you which can have an impact on the amount of fun you have. I was determined that was not going to happen to me."

It was over a year ago that Anne's search for a

solution got underway and that led her to Turmeric+, a supplement developed by Cambridge based brand FutureYou. Anne commented, "After much research I decided that Turmeric+ was something I should try."

The key active component of turmeric is curcumin. Around the world millions of people introduce curcumin into their diet by using turmeric in their cooking. The average daily intake of curcumin in the Indian diet is over 160mg (for an adult), usually consumed in an oily matrix such as ghee or coconut milk which helps to aid the absorption of the curcumin.

In order to consume the equivalent levels of an average Indian diet some people, like Anne, choose to take a supplement. Turmeric+ is a patented combination that allows the curcumin to be absorbed

"I decided that Turmeric+ was something I should try."

by the body. Studies have shown that the formulation is 30 times more absorbable than standard turmeric.

Anne noted: "It was the research at the Olympic Training Centre in Barcelona that really caught my eye. Knowing it was used by international footballers and elite athletes made me think it must be able to do something for me."

It is now over a year since Anne started taking

Turmeric+ and it is proving to be a real winner. Anne is horse riding, attending the gym, taking part in pilates and much more on a weekly basis. On top of that she is keeping up with day to day activities.

Anne said, "I love the product and have told many of my friends about it. When you discover something this good, you need to share the news. This fits my mantra of being fit for your life."

Turmeric+ contains Vitamin C which contributes to normal collagen formation for the normal function of cartilage and bones

Try Turmeric+ Before You Buy It

FUTUREYOU, a Cambridge nutraceutical company known for its popular turmeric supplement, has announced that it is offering new customers the chance to try its flagship product for just the cost of the £1.50 postage.*

The formulation for Turmeric+ also contains vitamin C which contributes to normal collagen formation for

"I will take these tablets for the rest of my days. Obviously I intend to be a VERY long term customer."

the normal function of cartilage and bones. The company has built a large following of customers, most of whom are over 50. The offer is aimed at the

over 50s, but is open to people of all ages. It comes after the Cambridge firm received a flurry of positive reviews for its product on Trustpilot, the independent online review platform.

'I have taken your Turmeric+ for two years now,' wrote one reviewer. 'I will take these tablets for the rest of my days. Obviously I intend to be a VERY long term customer. Thank you so much,' said another.

Adam Cleevely, FutureYou's CEO, explains the thinking behind the offer: 'After receiving so much positive feedback on Turmeric+, our team is confident that people will love it within their first pack.

'So we've decided to offer that first pack for free, because our team is excited to spread the word about Turmeric+ with as many



IMAGE CREDIT: FutureYou TURMERIC+

people as possible – as excited as our customers, who often pass

on Turmeric+ to their friends after experiencing it for themselves.'

How to claim your FREE box Just pay £1.50 postage

To get hold of your free pack, quote the code **MT83** when you visit www.FutureYouOffers.co.uk or call on **0800 808 5740**.

*You only need pay £1.50 postage and your free box worth £15 will be shipped out via Royal Mail 1st Class. After your trial pack, your subsequent packs will cost £15 (inc postage) and be delivered automatically every 28 days.

If it's not for you, simply cancel within your first pack, without obligation. Call 0800 808 5740 for free or visit www.FutureYouHealth.com to cancel your subscription.

FutureYou
CAMBRIDGE

Claim your free trial online at
www.FutureYouOffers.co.uk

Or call on **0800 808 5740**
And quote code **MT83**

★ Trustpilot
★★★★★ Rated *Excellent*
by our customers

Discount valid until 31st December 2019. Turmeric+ contains vitamin C which contributes to normal collagen formation for the normal function of cartilage and bones. New UK customers only. One free trial per household. Your first box is free (Just pay £1.50 postage) and you will be enrolled into a flexible subscription (£15 every 28 days). We regret but we cannot take payment for this offer by cheque. You can stop deliveries at any time without obligation. See website for more information on our subscription service. Turmeric+ from FutureYou Cambridge should be consumed as part of a healthy and balanced diet and lifestyle. If you are taking any prescribed medication or have any medical conditions always consult your doctor or pharmacist before taking vitamins or supplements. Trial pack promotion cannot be used in conjunction with any other promotions.

LIFESTYLE

UK fears for finances

New polling reveals a sense of financial pessimism and a reluctance to talk about money worries

ALMOST ONE in three Brits (29%) expect their finances to get worse in the next year, while only 14% believe their financial situation will improve according a new YouGov poll for StepChange Debt Charity.

Of those expecting to be worse off, 38% cited uncertainty in the wider economy as the cause, something that should sound alarm bells for policymakers, particularly given a record 331,337 people contacted StepChange for help with their debts in just the first six months of 2019.

We hear you

The release of this data coincides with the launch of StepChange's *We Hear You* campaign, which is aimed at encouraging people who may be suffering in silence with their finances to get help via its free and confidential online debt advice service.

The polling shows people are split on how they deal with money problems. Nearly two in five respondents (38%) said they would want to deal with financial difficulties privately,

with only half (52%) saying they would talk to their partner or family about them. Men are also more reluctant than women to share their financial worries, with 42% preferring to deal with them privately, compared to 34% of women.

Reluctance

Those who expressed a preference to deal with their financial worries privately also showed a greater reluctance to discuss money with their partner or close family members, with 45% "never", or "rarely", broaching the subject, compared to 30% of all respondents.

The poll also highlights the varied ways Brits deal with life problems. While some people prefer the idea of face-to-face or telephone advice, others prefer the idea of online services if they are facing a problem.

A third of people said they would feel "most comfortable" seeking general advice through an online service, rising to 42% among those aged under 50. Clearly, within



the debt advice sector there is a place for all these different ways of providing advice – and it's particularly important that those who find it hard to talk are aware of they can find help online.

Richard Lane, Director of External Affairs at StepChange Debt Charity, said: 'The number of people seeking debt advice from us is growing every year, but we understand that the way individuals prefer to get help varies.'

'We know that for some, money can be a tricky thing to discuss. Online debt advice allows individuals to tackle their money problems discreetly and efficiently – an

absolute necessity in the digital age. The more people who can access debt advice in the way that feels easiest for them, the quicker we can reduce the number of people facing problem debt.'

'Debt is a problem which can affect each and every one of us, so it's only right that the services to tackle debt should therefore be accessible to all. If you find it difficult to talk about debt, don't worry, we hear you – and we're here to help.'

To find out more visit the charities website at www.stepchange.org.

ARE YOU SITTING COMFORTABLY?

With the Backfriend® lightweight portable back support, you can get positional relief from back pain wherever you sit.



NEW
BACK PAIN
CATALOGUE
REQUEST YOUR
FREE COPY
NOW



LIGHT AND
PORTABLE

- ✓ Backrest adjustable for height and angle to suit user
- ✓ Lightweight and portable – use it everywhere
- ✓ More than half a million users in 37 countries
- ✓ Manufactured by MEDesign right here in the UK
- ✓ Available in 8 colours

★★★★★ Best back help ever!

I have been using a Backfriend for driving and wouldn't be without it. It has given me back my joy of driving, which had disappeared in the years I struggled with persistent low back pain. Mrs H, Cumbria

14 day
money back
guarantee

Request your free Backfriend literature and price list now.
You can relax knowing no sales people will call and we NEVER pass on enquirers details.

Simply fill out and post free to: MEDesign Ltd, FREEPOST, Southport, PR8 1BR

Name: _____
Address: _____
Postcode: _____

mt@medesign.co.uk 01704 542373

Over 65s living alone on the increase

THE TOTAL number of over-65s living alone is on course to outnumber those aged under-65 who live alone for the first time on record within the next three years, according to new findings by the Equity Release Council (the Council), the representative trade body for the equity release sector.

Their analysis of official population estimates suggests that there will be more than four million over-65s living alone by 2020, with this age group making up half of all single-person households by 2022 as life expectancies and the rate of divorce in later life increases.

Rising numbers

The number of over-65s living alone in the UK has already risen by 15% in the last decade from 3.4 million in 2008 to 3.9 million in 2018. As a result, the percentage of single-person UK households that are aged 65+ has increased from 45% to 48% over the same period.

While the loss of a partner will account for a substantial proportion of these single person-households, the growing number of over-65s living alone might also be attributed to the rise in divorce among couples in later life. Since 1999, the average age of divorce has increased by 5.5 years for both men (46 years old) and women (44 years old).

With more over-65s living alone, the Council is witnessing an increase in the number of single equity release plans being taken out by people

to help meet their later life financial goals. Equity release enables homeowners aged 55+ to draw a lump sum or regular sums from the value of their home, while remaining in their homes and without having to make monthly repayments. The market has grown considerably in recent years with £3.94 billion released during 2018 alone.

Jim Boyd, Chief Executive Officer of the Equity Release Council, comments: 'There has been a dramatic increase in the number of single households lived in by pensioners. This is increasing as ever longer lives are spent alone in retirement following the death of a partner, or where people have chosen not to marry. However, the rise of "silver splitters" is now becoming a striking feature of ageing-Britain leading to increases in the number of people living alone in later life.'

'Living alone can be costly as sole incomes are expected to stretch just as far to cover many of the day-to-day household bills. Added to this pressure is the fact that many of the retirees of today are set to face record long retirements as life expectancies increase, putting even greater demand on their pension pots which are expected to stretch further.'

'In response to these trends, we're seeing an increasing number of homeowners that live alone turning to equity release to supplement retirement income and help meet both day-to-day and long-term financial priorities.'

Hearing well again makes me feel more confident and empowered.

Hazel Lewis describes having hearing aids as like seeing a picture in colour for the first time

Retired teacher Hazel Lewis used to have to stand at the front of her Tai Chi class so she could hear what the instructor was saying. When her hearing problems in both ears were first diagnosed at the age of 40, she admits to being devastated.

Now, though, she says she feels empowered – and it's all thanks to global hearing specialist Amplifon.

"I used to feel shut out but I'm absolutely astonished by the difference with Amplifon," says Hazel, now 65. "I feel empowered and more confident now I've overcome my hearing issues - they don't rule my life anymore."

"Thanks to Amplifon I can now pick up every sound"

Like many people who encounter issues with their hearing, Hazel says others were first to notice. She frequently had to ask people to repeat themselves, struggled to listen to music and missed the punchlines of jokes. During a phone call with her mother, she realised she needed to seek help.

"I hadn't heard the phone ringing and when I finally picked it up she was annoyed," Hazel says. "Other people were becoming frustrated because of this hearing problem I didn't think I had."

There had also been struggles in her working life as a primary school teacher, although she admits she had developed coping mechanisms to deal with them.

"If a child was reading a story out loud from the back of the classroom I'd ask them to come to the front and then look over their shoulder to see the text," she says.

After an initial test 25 years ago, she was given hearing aids, but said they did little to improve the situation. The over-the-ear aids were bulky and uncomfortable and made her feel self-conscious, while the volume control was not designed for her high-frequency deafness. She went through two other sets of aids until she walked past her local Amplifon branch and decided to go in.

"I'd been having problems with the aids I had so I thought I'd go in," she says. "I was pleasantly surprised when they said they could test me there and then."



Hazel Lewis, Amplifon customer

Immediately, Hazel says she could see how thorough and accurate the testing process was. "What astonished me was my audiologist was able to show me on a screen what the inside of my ear looked like and a complete breakdown of all the consonants I couldn't hear properly."

"I don't have to use subtitles on TV anymore"

Although she was offered a free trial, Hazel says she knew straight away that these were the hearing aids for her. "It was like seeing a picture in colour for the first time," she says. "They enhanced the quality of the sounds I was hearing and the audiologist said he could see the difference in me when they were switched on."

She soon found she was hearing noises she had not experienced for a long time.

"I was having a coffee in a café and discovered I could eavesdrop people's conversations," she laughs.

With her iPhone, Hazel can easily adjust the settings of her hearing aids to suit different situations, such as busy restaurants. It means if she can't hear what someone is saying she can simply turn down the background noise so they become clearer. When her phone rings, the sound goes straight to her hearing aids, which also act as headphones if she wants to listen to music.

All in all, the effect has been life-changing. "I don't have to use subtitles on TV anymore, which is really beneficial for my family, she says. "My son, who lives in Australia, got married recently and I was able to cope really well with lots of people around."

The aftercare service offered by Amplifon was also a huge bonus and Hazel says she would not hesitate to recommend others to seek help.

"I'd say go for it, you can pop into a shop and get a friendly welcome from people who are professional and courteous," she says. "I used to be embarrassed about my hearing problems but thanks to Amplifon I can pick up every sound!" ■

OUR HEARING AID PACKAGE INCLUDES:

- ✓ Invisible hearing aids
- ✓ No obligation free 7 day trial
- ✓ A free on demand service and support
- ✓ Affordable & Personalised payment plans

Book your FREE hearing test & 7 day trial today!

FREEPHONE 0800 912 7845 quote MTIII19

We're on a high street near you

Rated 'Excellent' on ★ Trustpilot

amplifon

Hearing. It's all we do.

Give the gift of light this Christmas

A Serious Light will make words leap off the page again with breathtaking clarity.



Choose from Floor or Table models

“My husband says this is the best present I’ve ever given him.”

Mrs Harbour Oxfordshire

If you have a friend or close one who loves to read or has a hobby that involves close work, then a Serious Light could be the perfect present this Christmas. Offering a level of clarity and colour unmatched by any conventional light, a Serious Light makes focusing on small print and fine detail so much easier.

TVs aren't the only technology to use high definition.

A Serious Light offers incredible clarity and brightness. In fact, our lights are used by surgeons, forensic scientists and fine art restorers – basically anyone who needs to see clearly and accurately.

A light for every reader and every room.

Because everyone's eyesight is different, we offer a range of Serious Lights including ones designed for anyone with an eye condition. Available in floor, table top or wall mounted styles also means wherever you prefer to read or work in your home you'll find one to suit.

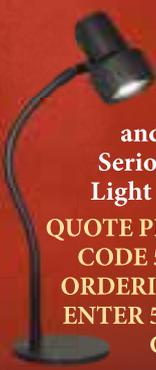
See the difference for yourself risk free for 30 days

Delivery before Christmas*

Special Offer WORTH £150

Purchase a Serious Light by 09.12.2019 and get a FREE Serious Compact Light worth £150.

QUOTE PROMOTION CODE 5848. WHEN ORDERING ONLINE ENTER 5848 AT THE CHECKOUT.



*Order before 16.12.2019 to ensure delivery before Christmas.



Light up your life indoors™
Serious Readers

LIFESTYLE

Energy saving tips



WITH WINTER now upon us you will no doubt have started to rely on your central heating system to keep your house warm at most times of the day. During winter, energy usage is at its highest as not only do you need to keep your home warmer, you also need more artificial light as the days are shorter.

Many people, quite rightly, worry just how much keeping their homes warm, safe and dry is going to cost them and many people stress about paying energy bills when they drop through the letterbox. But keeping safe and warm is essential if other conditions such as ill health are not going to kick in and afflict you over this time.

So what can you do to mitigate the cost this winter? Well here are a few of our tips that could help you save some money and keep your home warmer for longer.

Attend to your thermostat

The optimum temperature for your home is around 18°C, maybe slightly higher if you suffer from poor health or poor circulation. However, research has shown that reducing the temperature on your thermostat by just 1°C can save up to 10% on your heating bills.

Also, look at your hot water tank as you could, without your knowledge, be heating this much higher than you need to. An optimum temperature for your hot water tank is around 60°C. Setting the temperature to this level can help you save money not just on your energy, but if you are on a meter then on your water bills as well as you will not need to add as much cold water to your mix to make the temperature bearable enough for when you have a bath or a shower.

Don't leave your electrical appliances on standby mode

This applies to appliances such as your TV, DVD player, mobile phone chargers, set-top boxes or any other device that has a standby function. Instead make sure that they are switched off completely. By doing so you could save an estimated £30 a year on energy costs.

Switch to energy saving LED bulbs

These bulbs have two main advantages – the first is that they have much longer lives than standard bulbs with some having an advertised life of up to 50,000 hours usage – put that into context, in winter if you have your lounge light on from 5.00pm to bed at 11.00pm then a single bulb would be estimated to last around 22 years. They also use less energy than standard bulbs as well – so a double saving.

You should also get into the habit of turning off the lights when you leave a room as this will also save you money over the long term.

Fix any drafts

Drafts have a sneaky habit of letting warm air out and cold air in. Whether these are in doors, windows or floors they should be looked at and plugged wherever possible. Check that your doors and windows have properly functioning draft excluders fitted.

Make use of nature

On winter days whilst it may be cold outside, the sun can often be shining. This can be a valuable and free source of heating for your home – when the sun is shining make sure all your curtains are open so that maximum sunlight can penetrate your home. However, as soon as it starts to get dark go round and close all your curtains, not just those in the rooms you are in as they will stop heat seeping away through cold windows.

Make sure your boiler has been serviced

An annual service will not cost that much, around £40, but it is well worth it to ensure that your boiler is operating as efficiently as it possibly can. This will help to improve performance and reduce energy usage both of which will help you save money.

Make sure you have adequate insulation

If your home is properly insulated then the energy savings that you can make can be quite substantial. For example, did you know that if your roof is not properly or is poorly insulated that you can lose some 25% of your homes heat this way. You can get grants to help you do this if you are worried about the cost, more information on grants can be found on the government website at www.gov.uk/improve-energy-efficiency.

You should also check that your hot water tank and pipes are properly insulated as this will keep your water hotter for longer and again save you money – it is estimated that the cost of a jacket to lag your water tank will be recouped in energy savings within twelve months.

And finally

Check your energy tariff, especially if you haven't done this for a while. There may be better contracts out there for you that could save you a considerable amount of money and in this day and age switching energy supplier is relatively straightforward and easy!

Christmas Markets

They may only be a pretty recent phenomena on UK high streets, but the tradition of Christmas Markets actually goes way back, in fact as far back as to 1434 when it is believed that the first ever one was held.

TRADITIONALLY, CHRISTMAS markets are held during the four weeks of Advent and they have their origins in Germany, spreading to German speaking countries as well as parts of the Holy Roman Empire which included many of the eastern regions of France. Nowadays you will find them held in cities all over the world.

The precursor to Christmas markets is thought to be Vienna's Dezemermarkt (December Market), which dates back to around 1300. Emperor Albrecht I granted shopkeepers the rights to hold a market for a day or two in early winter so that townspeople could stock up on supplies to last them through the cold months.

Christ Child Market

But the first designated Christmas market is believed to have been held in Dresden, called the Striezelmarkt and then spread to other German cities as well as other countries. Those held in Germany, Switzerland and Austria became known as the "Christkindels markt" which roughly translates as the "Christ child market".

The markets consisted of a variety of stalls that would traditionally sell food and drink as well as seasonal items relating to Christmas, they would be held outside and would include singing and dancing as part of the revelries. They would have the firm support of the Church, and would in many cases be held in the market squares, close to the said churches that supported them – the aim being to encourage more people to attend the services held therein.

Nowadays, they are firmly aimed at the Christmas market encouraging people to buy presents and to partake in seasonal and regional food that they

wouldn't normally eat or drink the rest of the year. They have become a particular holiday destination for many in the run up to the festivities. You will find stalls selling Christmas decorations of all kinds, candles, handmade figurines and a whole variety of other things that can usefully be used to decorate your home over Christmas.

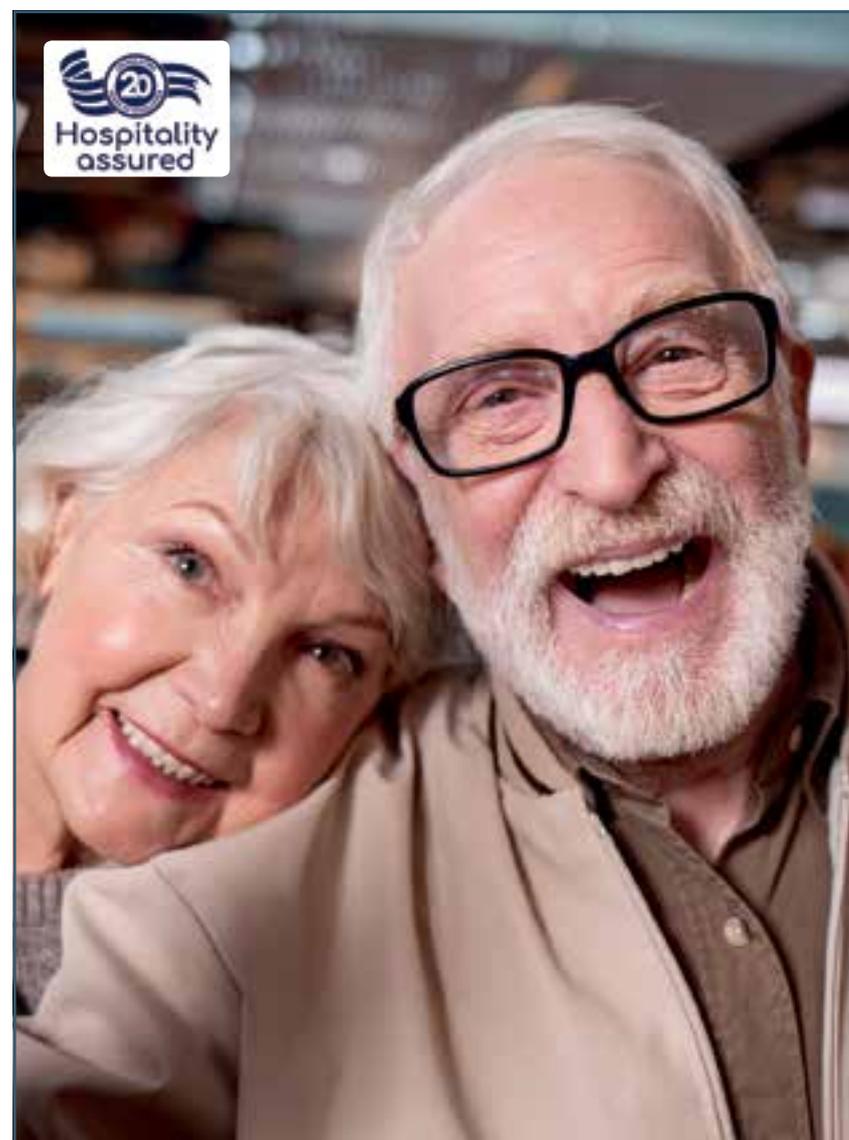
Food and drink also play a big part with the smell of sizzling bratwurst floating over the stalls whilst steaming glasses of Glühwein are drunk. You can also sample fresh gingerbread, a staple as well as roasted chestnuts and toasted almonds amongst some of the other delicacies.

You will now find Christmas markets in many towns and cities across the UK, one of the largest is held in the centre of Bath each year with in excess of 180 stalls. If you are planning on visiting, beware, because of the narrow streets it can get exceedingly busy at times so do plan your visit.

Winchester is also a favourite as it is held in the shadow of Winchester Cathedral itself and is rightly regarded as one of the best in Europe. It also has a covered ice rink so you can watch the grandkids skate away to their hearts content!

Meanwhile, Manchester holds the claim of being the first ever Christmas market to be held in the UK, having been held continuously since 1999. It has around 300 individual stalls and is believed to attract an astonishing 9 million visitors each year.

But most major towns and cities will be holding Christmas markets this year including Birmingham, Belfast, Cardiff, Edinburgh and of course London. They are easy to find and are great fun to attend so why not make the effort this year?



The Hawthorns

THE PREMIER INDEPENDENT RETIREMENT COMMUNITIES

WE DIDN'T THINK WE WERE READY.

Enjoy a worry-free and active lifestyle with all the chores done for you. The Hawthorns is an all-inclusive rental model that covers your weekly housekeeping, property and garden upkeep, all dining and refreshments daily, plus your heating and hot water.

"If I could speak with potential residents who aren't sure if they are ready, I would advise them not to leave it too late, make the move whilst you are still able to enjoy all that is on offer! I'm glad that I moved here when I did. I love my apartment and all the activities that are provided." **Valerie Stokoe**

"The amenities are great with something to do every day and staff are very caring. I am so pleased that I decided to come to The Hawthorns but wish I had done it earlier, at least 6 to 7 years ago." **Bruce McDonald**

What are you waiting for? Call 01603 294258

or search 'Hawthorns Retire' online or on 

COMMUNITY

Travel Insurance with No Age Limits!

Peace of mind for your next holiday

- ✓ No Upper Age Limit
- ✓ Experts in Cover for Medical Conditions
- ✓ Up to £10 Million Medical Emergency & Repatriation
- ✓ 24 Hour Medical Emergency Support
- ✓ Cover for Cruise Holidays

Call us today FREE for an instant quote - It's easy!

0808 196 2119

Open 7 days a week
Friendly UK based team



goodtogoinsurance.com

Goodtogoinsurance.com is a trading name of Ancile Insurance Group Limited.
Authorised & Regulated by the Financial Conduct Authority - No. 471641

ADVERTORIAL

Get Ready for Winter with Seasonal Supplements from FutureYou Cambridge

GETTING ENOUGH sleep, exercising regularly and eating a balanced and varied diet are key to maintaining good health. As we get older, our body's ability to absorb vitamins and minerals changes, so it's a great idea to supplement a healthy diet and lifestyle with specific nutrients, especially in winter.

The NHS website says that "adults aged 19 to 64 need 40mg of vitamin C a day." It is vital to lots of important functions in the body, however it cannot be stored by the body so must be taken in every day. You can do this by eating foods such as citrus fruits, kale, broccoli and spinach.

If you are unable to get all the vitamin C you need from your daily diet you may want to consider taking a good quality food supplement too.

We are offering *Mature Times* readers the opportunity to purchase our Winter Wellness Bundle, that includes a 28 day supply of both Immunity+ and Daily Shield+, for just £14.00 (usual price £29.00)

Immunity+ will help you reach optimal levels of both vitamin C and zinc to keep the immune system supported. This premium quality supplement contains 1,000mg of Ester C, an easy-to-absorb source of this important vitamin, plus



bioflavonoids to ensure you

get more of the good stuff.

Daily Shield+ contains a unique whole yeast fermentate that is rich in beneficial nutrients and minerals. This scientifically researched supplement helps to improve your wellbeing and is especially popular during the winter months.

Purchase your WINTER WELLNESS BUNDLE containing IMMUNITY+ and DAILY SHIELD+ for just £14 today.

You can buy your bundle online at www.FutureYouHealth/winter or call us for free on 0800 808 5740

Girlings
RETIREMENT RENTALS



Retirement living with the freedom of renting...

- 🏠 All the benefits of **retirement living**
- 🏠 Long term **assured 'lifetime' tenancies**
- 🏠 **No service charges** to pay
- 🏠 **No property ownership** responsibilities
- 🏠 Landlord is responsible for **maintenance**
- 🏠 **Specialist** retirement property letting agent
- 🏠 Hundreds of **age exclusive properties** available to let across mainland UK.

Register with us to find your new home today...

0800 525 184
www.girlings.co.uk

Loneliness at Christmas

AN APPEAL BY YOUR EDITOR

AS WE head towards the festive season, and I know it will be here before you know it, it's time to start to spare a thought for those who will be on their own over the Christmas period.

Last year, the charity Age UK estimated that around half a million people across the UK expected to feel lonely at some point over the Christmas period and that for many of those Christmas isn't something to look forward to because it brings back too many memories of people who have passed away or of happier times in their lives.

They also estimated that more than 230,000 older people will be on their own for at least one or more days over the Christmas period (from Christmas Eve to New Year's Day) and that for many older people Christmas is "just another day".

It is a fact of life that as you get older your social network reduces. This is because you may suffer mobility or health problems making it harder for you to get out, or because you may find that as time passes, so do many of your friends meaning that year by year your social circle diminishes. And with family dynamics now so different from what they were even twenty or thirty years ago, with many children living large distances from their parents the sense of isolation can increase further.

This is the time of year to consider those around you. Who in your social circle or of your acquaintances live alone? Who are likely to be on their own over the Christmas period and what can you do to help them?

The answers to these simple questions could provide a happy lifeline to people in your local community. Why not knock on your neighbours door and ask them if they want any festive shopping doing? Why not pop round with a mince pie or two for a chat and a cup of tea, or better still why not lay an extra place at your Christmas table if you are cooking dinner at home and invite them round to join you - I'm sure there will be more than enough to go around.

Likewise, if you are an active member of a club or a society,



look at those members that you know who are lonely or are unable to get out over the festive period and why not try and make the effort to visit or engage with them in some way. They will be immensely grateful.

We all need to do our bit to combat loneliness over the Christmas period - and I therefore urge you all to think of just one good deed you can do - I guarantee that if all of us did just one thing many people would be grateful and would find the festive period just that little bit more tolerable!

A Low Tech Solution to Mobile Phone Problems

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

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

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

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

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

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

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

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

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

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

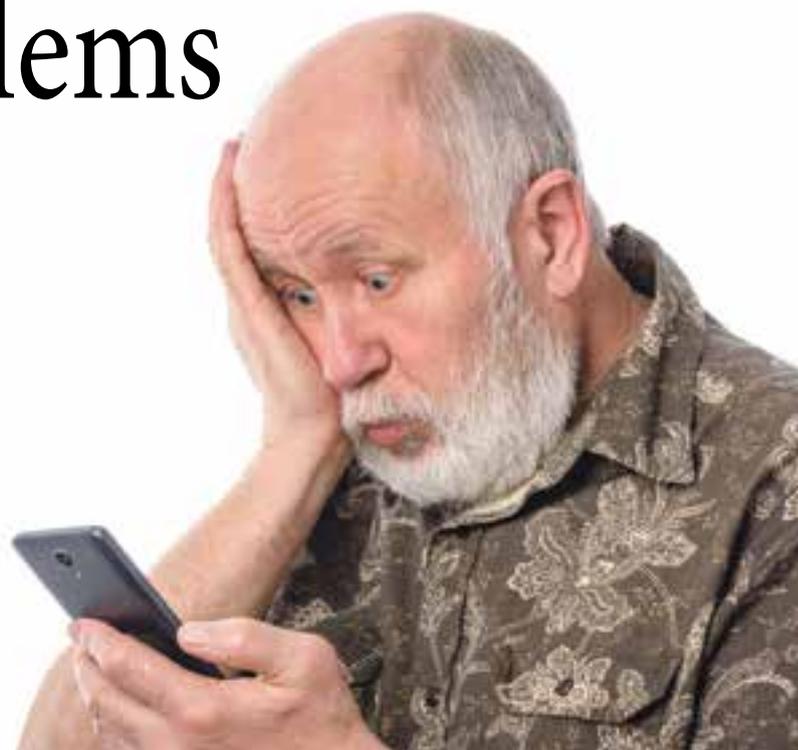
smartphones One Step at a Time - and these books have proved hugely popular with all sorts of people who have a smartphone - but who aren't experts at using it.

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

"Plain English without the confusing jargon & gobbledegook"

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

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



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

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

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

An End to Getting Frustrated with your Smartphone

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

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

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

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

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

Do the manufacturers do it on purpose?

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

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

Whether you have similar problems or

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

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

Plain English... and that's not all

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

What's covered?

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

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

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

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

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

What one reader had to say:

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

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

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

Only half the story

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

What's more the books also come with a free gift - no room to explain that here either.

Don't buy now, do this instead

The books aren't available in the shops or on Amazon. Instead, send off now to get a completely free, no-obligation information pack. It'll explain what the books cover, who they're suitable for and so on - showing you just how it could help you.

Call Emma, Jade or Alicia on **01229 777606**. You can call us 7 days a week.

Or if you prefer, email your postal address to MT1119@helpfulbooks.co.uk

Or post the coupon to: The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS today to get your full information pack - we'll put it in the post to you straight away (and we'll keep your details private - we won't share them).

Even if you don't know what type of smartphone you have, the information

Suitable for iPhones, Android phones ...and we cover Doros. (Not sure what phone you have? Best send off for the free info pack)

pack will show you how to tell.

Best order your information pack now and soon you could be getting so much more from your phone - with much less hassle.

Simply tear out this coupon and send it to the address below for information on the smartphone books Or call **01229 777606**

Name Quote 'MT1119S'

Address

Postcode

Call: **01229 777606** or Email your address to MT1119@helpfulbooks.co.uk
Post to: The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS.

We use the details you give us to send you information on the products mentioned. We store the details securely and only share them with the Royal Mail for posting the information. Full privacy notice at www.helpfulbooks.co.uk/privacynotice

POT POURRI

The damaging effects of air pollution

DATA RECENTLY released by King's College, London shows the devastating impact on people's health of air pollution.

The study, by researchers at King's College in conjunction with UK100, a network of local leaders, revealed that on days when air pollution is higher than normal, more cardiac arrests and hospitalisations are triggered as a result.

The survey shows that hundreds of children and adults suffer out-of-hospital cardiac arrests, or are being sent to hospital as a result of strokes and severe asthma attacks on days when air pollution levels are higher than normal in nine major cities across England.

The cities in which the data was gathered include London, Birmingham, Bristol, Derby, Liverpool, Manchester, Nottingham, Oxford and Southampton and show that on high air pollution days an additional 124 out-of-hospital cardiac arrests were recorded, 231 hospitalisations for strokes and 193 additional adults and children hospitalised for asthma.

The data, which will be published in full later this month, indicates the extra pressures that "high" air pollution days inflict on our already over-stretched NHS and emergency services.

Simon Stevens, the chief executive of NHS England, said: 'These new figures show air pollution is now causing

thousands of strokes, cardiac arrests and asthma attacks, so it's clear that the climate emergency is in fact also a health emergency.'

'Since these avoidable deaths are happening now, not in 2025 or 2050, we need to act now. For the NHS that is going to mean further comprehensive action – building on the reduction of our carbon footprint of one fifth in the past decade.'

Dr Heather Walton from King's said: 'The impact of air pollution on our health has been crucial in justifying air pollution reduction policies for some time, and mostly concentrates on effects connected with life-expectancy. However, health studies show clear links with a much wider range of health effects.'

'We have released a sample of these statements about the effects in a number of UK cities, ahead of publication of the full report later this month. This wider range of impacts on our health provides additional evidence of the important need for further action to help reduce air pollution.'

UK 100 network, which is involved in the research along with King's College is a network of highly ambitious local government leaders who have pledged to secure the future for their communities by shifting to 100% clean energy by 2050.

Road Safety week

EVERY 20 minutes, someone is killed or seriously injured on a British road and each of these tragedies is preventable.

That is the key message being promoted this year during Road Safety Week which takes place up and down the country between the 18th and 24th November. The theme of this year's event is "Step up for Safe Streets" and it is aimed at allowing people to learn about, shout about and celebrate the amazing design-led solutions that allow us all to get around in safe and healthy ways, every day.

Safe journeys

Safe journeys happen when our road transport network is designed so that human error doesn't result in death or serious injury. This approach of safety by design is known as safe systems and the good news is that these solutions are already known and available to us now! From safety technology in vehicles, to speed limits that reflect the safety of the roads, everybody can learn about, shout about and celebrate these proven solutions.

Healthy journeys

Healthy journeys are also important to help keep us healthy, fit and happy. As a society we need to make sure that if people choose to walk or cycle instead of getting in their car that that decision doesn't put them at increased risk and that the air people breathe on their journeys is clean. The solutions are here too – but it also needs policy-makers to step up and prioritise safe spaces for travel on foot and by bike and ensure that the vehicles that remain on our roads use ultra-low emission technology.

Step up

Everybody can step up and play a part in the celebration of safe system solutions and the creation

of a safe and healthy future. These are some of the things that individuals can do:

- They can step up by pledging to use roads safely, minimise vehicle use and shout out for safe system solutions.
- Schools can help young people step up and learn how to create a safe and healthy future and shout out for change.
- Organisations can step up their policies and procedures to ensure they choose safe systems solutions.
- Emergency service professionals can step up to highlight their vital role in helping keep us safe.
- Policy-makers can step up by developing and mandating safe systems solutions.

The aim of Road Safety Week is to inspire thousands of schools, organisations and communities to take action on road safety and promote life-saving messages during the Week and beyond. It also provides a focal point for professionals working in road safety to boost awareness and engagement in their work.

Road Safety Week is organised by Brake which is a road safety charity that works to prevent road death and injury, make streets and communities safer, and supports the victims of road crashes. Road Safety Week was founded in 1997 as an annual event to raise awareness about road safety and promote steps that everyone can take to stop these needless deaths and injuries year-round.

For more information and details of how you can get involved visit www.roadsafetyweek.org.uk and for more information on Brake visit the charity's website at www.brake.org.uk.

Change your old, uncomfortable bath for the revolutionary, all new Marquis shower module from Bathing Solutions in under a day* – it's that EASY!

EASY for us to install, EASY for you to look after and, best of all, EASY on your budget; the new Marquis shower module has it all.

* dependent on fit

Get rid of bathing difficulty

24
HRS



bathing solutions
it's who we are;
it's what we do

Approved Service

Which?
Trusted traders

Bathing Solutions
Installation
service

- 1 Low threshold tray makes getting in and out safe and easy.
- 2 Optional sliding glass doors or splash guard makes showering safe and secure; no splashes on the floor either!
- 3 Fold up seat - for even more comfortable and safe showering.
- 4 Easy-clean, tile-effect walls - so there's no messy grout and keeping it clean is simple.
- 5 Fits where your existing bath is now.

For a copy of our brochure, call free on

0800 542 1528
www.bathingsolutions.co.uk

PLEASE QUOTE
REFERENCE **SI91102**

With this Multi-Focusing Totally Automatic Hearing Aid

...these come FREE

AT LAST a hearing aid that almost thinks for itself. With the multi-focusing Opn you don't fiddle with the hearing aid to catch the rise and fall of conversations. Opn is an entirely new design concept in hearing help and compensates for individual hearing loss - automatically.

When soft sounds are detected, such as conversation, the sound is automatically increased to make it audible and understandable, even in background noise. Opn's built in multi channels and directional microphones continuously analyse incoming sounds so you receive a totally new quality of sound.

And Now You Can Sample Better Hearing FREE of Charge

The multi-focusing Opn adapts its sound amplification to each individual situation - instantly and automatically, and so loud sounds are never too loud.

And as there are no controls to worry about, Opn frees you to concentrate on your hearing rather than your hearing aid, so you can start enjoying life again.

World leading technology

Manufactured by a world leader in hearing aid technology, especially for Hidden Hearing, this remarkable system is now available in the United Kingdom.

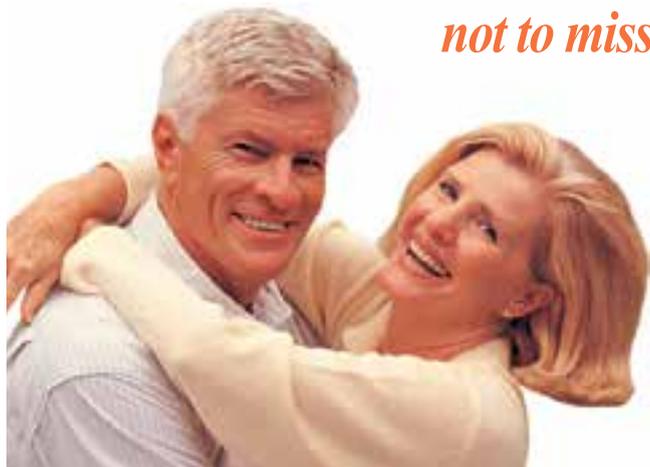
**Thousands of Working
Hearing Amplifiers to Give Away**

**YES! You can improve your
life with clearer hearing.**

*Apply today for
this Special Offer*

Free hearing test required

*We are giving away 10,000
Real Working Hearing Amplifiers
- absolutely FREE.
It's an opportunity
not to miss!*



If you've ever wondered whether your hearing could be better, or if the aid you have is what you need - here's an unbeatable opportunity.

HIDDEN HEARING is delighted to offer you a working sample totally **FREE OF CHARGE** and without obligation when you have a free hearing test. There are **10,000** listening devices to give away so that you may sample the benefits of better hearing - **FREE**.

10,000 to give away

The free hearing amplifier is simplicity itself to use and will let you see what it's like using a clever device specially designed for those who need just a little help with their hearing.

It's so sensitive that you can even hear whispers with it and comes complete with its own built in power source and carrying case.

Apply today for your **FREE** hearing amplifier voucher plus a nationwide list of hearing centres at which it can be exchanged.

Anyone over the age of 55 may apply for a FREE voucher to be exchanged for a hearing amplifier at hearing centres nationwide. These are special listening devices that actually work, not just replicas.

This is a very special opportunity and numbers must be limited, so do not delay, apply today.

**• SPECIAL OFFER • SPECIAL OFFER •
FREE VOUCHER = FREE AMPLIFIER**

Without obligation please send me my **FREE** hearing amplifier voucher, full branch list and details of the Opn, **AUTOMATIC HEARING AID.**

Title First Name

Surname

Address

Postcode

Tel.....

NO STAMP REQUIRED. Simply address your envelope to:
**FREEPOST RTKE-UJBU-EYSU, HIDDEN HEARING,
MEDWAY ST, MAIDSTONE, ME14 1BR.**

OR PHONE FREE 0800 740 8793.

MFPP5331



**For more information FREEPHONE
0800 740 8793**

Please quote ref. number: **MFPP5331**
or go to **www.automatichearingaid.co.uk**

Terms & Conditions: No purchase necessary. One TV amplifier per person. Free hearing test required. Hidden Hearing reserve the right to withdraw this promotion at any time. Over 18s only.

We never sell your personal data and only share data as set out in our privacy policy. Hidden Hearing cares about your privacy. For more information please see our privacy policy at www.hhppuk.co.uk

HEALTH

Movember – what's it all about?

NOVEMBER HAS now been re-named – yes, it's official, November has now become Movember and that's all thanks to the fantastic work that is done each and every year by the charity Movember, the leading charity who's stated mission is to change the face of men's health in the UK and abroad.

Now we all now, I'm sure, of those men who refuse to "man up" when it comes to health issues, who fail to discuss with their significant others when they are not feeling great, who put off going to the doctor's through a senses of embarrassment or quite simply not wanting to cause a fuss, thinking that the symptoms they are experiencing will pass with time.

Well sadly that's not always the case as we all know too well and that's where Movember steps in to encourage more men to talk about their health and to seek help and assistance when it is needed. Their stated aim is to reduce the number of men dying prematurely by 25% by the year 2030 – that's just over 10 years away!

Men's Health

The charity focuses on those areas of men's health that are often difficult for men to deal with, or in many cases to even know that they have a problem until it's too late. Their main focus is on prostate cancer, testicular cancer, mental health and suicide prevention. The statistics that highlight their campaign are quite chilling.

I'm pretty sure that many *Mature Times* readers will find it no surprise that men tend to die younger than women – the current figures show that this is on average some 3 ½ years, closing that gap is one of the key aims of the charity.



The figures on suicide through are even more chilling – each year more than 4,300 men die in the UK this way, a number that accounts for 3 out of every 4 suicide's recorded and it is the leading cause of death amongst 15 to 49 year old men.

And if we look at prostate cancer, the statistics show that one man dies from prostate cancer every 45 minutes in this country and it is the most commonly diagnosed cancer amongst men in the UK. The figures show that with testicular cancer, there are

over 35,000 men that are currently living with or beyond a testicular diagnosis.

This is why Movember is so important as it aims to give men the facts about these killer diseases whilst looking to change behaviour for the better, encouraging men to look after their health more, to seek assistance when it is required and not to hide away and do nothing about symptoms that could, in many cases, take their lives if they are not dealt with.

As always, the main form of support that men can provide the Movember campaign is through the growing of moustaches, but it is also looking to encourage men to look after their health in other ways.

Sixty

This year the campaign is encouraging men to take the Move for Movember challenge where it encourages people to move an additional 60 kilometres across the month, either by walking or running – that's an additional 2 kilometres a day – try it, it's surprising just how easy this is to do if you put your mind to it, especially if you go at a pace that suits you. The figure is significant as the number 60

represents the number of male lives that are lost to suicide across the world each hour of every day.

The first Movember took place in Australia in 2003 when just 30 men grew moustaches in support of the fledgling campaign. It's been so successful that some 16 years later, over 5.5 million men and women have taken part in some way and during this time over £440 million has been raised to help fund men's health projects. To find out more or to take part visit www.uk.movember.com.

ADVERTISEMENT

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

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

SMART HOMEOWNERS

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

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

SMALL FOOTPRINT

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

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

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

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

FUTURE-PROOFED HOMES

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

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

UNOBTRUSIVE

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

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

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

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

Call Stiltz today and stay in the home you love.



AS SEEN ON TV

UNIQUE THRU-FLOOR SYSTEM

A stylish and unique through-floor homelift designed to transform your home

Key Features

- The UK's No.1 Homelift
- Installs in a day*
- Cost-effective
- Small footprint
- Freestanding design - no wall needed
- Wheelchair model available
- Fast Installation
- Manufactured, installed and fully guaranteed by Stiltz

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

Call FREE on 0808 296 2092

For a FREE brochure or no obligation survey or visit www.stiltz.co.uk

Stiltz
The homelift company

Out & About – around the UK

Gauguin Portraits

Where: The National Gallery, Trafalgar Square, London, WC2N 5DN
Open: Daily 10.00am – 6.00pm
 Friday until 9.00pm
 Until 26 January 2020
Cost: £22.00 weekdays / £24.00 weekends
Tel: 020 7747 2885
 More Information: www.nationalgallery.org.uk

This is the first-ever exhibition devoted to the portraits of Paul Gauguin.

Spanning his early years as an artist through to his later years spent in French Polynesia, the exhibition shows how the French artist revolutionised the portrait.

By adding carefully selected attributes or placing the sitter into a suggestive context, Gauguin was able to make portraits that expressed meaning beyond their personalities. A group of self-portraits, for example, shows how Gauguin created a range of personifications, including his self-image as *Christ in the Garden of Olives* (1889).

Bringing together a number of works of the same sitter from different collections, the exhibition shows how Gauguin interpreted a specific model in different media and over time.

Around 50 works are featured, including paintings, works on paper and three-dimensional objects in a variety of media from public and private collections worldwide.



Buddhism

Where: The British Library, 96, Euston Road, London, NW1 2DB
Open: Mon – Thu – 9.30am – 8.00pm
 Fri 9.30am – 6.00pm
 Sat 9.30am – 5.00pm
 Sun 11.00am – 5.00pm
 Until 23 February 2020
Cost: £14.00 / £12.00 Concessions
 10% discount if you book online
Tel: 01937 546546
 More Information: www.bl.uk

Encounter the outstanding beauty of Buddhist manuscripts and works of art in the largest exhibition of its kind ever held at the British Library.

How did Buddhism grow from its beginnings in 6th-century India to having over 500 million international followers today? How did the life of the Buddha unfold, and what inspires Buddhist practice?

The exhibition presents rare treasures from the library's collection, including colourful scrolls, artefacts decorated with great detail and lavishly illuminated books spanning 2,000 years and 20 countries. It includes a natural soundscape and handmade artefacts in a setting inspired by a Buddhist temple.

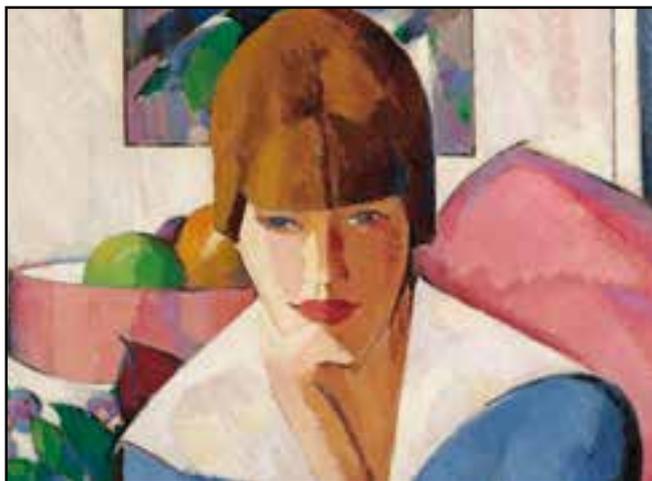
The life of the Buddha and his previous incarnations is traced through objects including sacred texts written on tree bark, palm leaves and gold plates, and exquisite silk scrolls of major Sutras. The exhibition also shows how Buddhism was pivotal in developing writing and printing techniques to transmit ideas

and stories across Asia.

Contemporary art from Hong Kong, Singapore and Taiwan and ritual objects used in contemplative practice provide a window into everyday life in Buddhist communities in the 21st century. Visitors can explore current customs and beliefs, gain insight into meditation, and experience the feeling of stepping into a monastic library.

Burning Bright: The Scottish Colourists

Where: The Lightbox, Chobham Road, Woking, Surrey, GU21 4AA
Open: Tue – Sat 10.30am – 5.00pm
 Sun 11.00am – 4.00pm
 Closed Mondays
 Until 12 January 2020
Cost: £7.50
Tel: 01483 737800
 More Information: www.thelightbox.org.uk



This exhibition brings together a true blaze of colour in the work of four artists who collectively became known as the Scottish Colourists.

The show is a comprehensive survey of paintings by SJ Peplow (1871-1935), JD Fergusson (1874-1961), GL Hunter (1877-1931) and FCB Cadell (1871-1935).

The Scottish Colourists are now amongst the most admired of early 20th-century British artists. Their early appreciation of continental developments injected a modernist verve into their paintings, which put them ahead of almost all their British contemporaries. During their lifetime they developed an international reputation, exhibiting in London, Paris and New York, as well as Scotland.

In the last 35 years, there has been a dramatic revival of interest in their work, and the exhibition includes over 40 paintings and drawings which represent the favoured subjects of the four artists, such as still-life, portraiture, the female nude, landscape and urban scenes. In addition to the paintings and drawings, the exhibition also features sketchbooks, notebooks and related memorabilia in the form of press-cuttings and photographs.

Henri Matisse: Master of Line

Where: The Holburne Museum, Great Pulteney Street, Bath, Somerset. BA2 4DB
Open: Mon – Sat 10.00am – 5.00pm
 Sun 11.00am – 5.00pm
 Until 05 January 2020
Cost: £12.50
Tel: 01225 388588
 More Information: www.holburne.org

Marking the 150th anniversary of the birth of Henri Matisse, this exhibition presents 20 of the master's etchings.

Matisse first made etchings around 1914/15 and there are several examples from that period in the exhibition. The sitter for one of those works recalled how the artist captured his likeness in just five minutes working straight on to the copper etching plate.



The larger part of the exhibition comes from the late 1920s when Matisse was intensely engaged in printmaking. Again, these were achieved by the artist working directly on the plate in front of his subject. The images reflect the themes of this period of his career: female nudes in interiors furnished with fabrics and objects from North Africa and a goldfish bowl.

The etchings are remarkable for the fact that they preserve the vivacity and clarity of Matisse's drawing, giving them an immediacy that is especially striking in dialogue with the etchings of Rembrandt – a selection of which will be on display in the exhibition Rembrandt in Print, running concurrently at the Holburne.

Cézanne at the Whitworth

Where: The Whitworth, The University of Manchester, Oxford Road, Manchester, M15 6ER
Open: Daily 10.00am – 5.00pm
 Thurs 10.00am – 9.00pm
 Until 01 March 2020



Cost: Free
Tel: 0161 275 7450
 More Information: www.whitworth.manchester.ac.uk

This exhibition celebrates an extraordinary collection of drawings and prints by Paul Cézanne (1839–1906).

The works, which have been gifted and placed on long-term loan to the Whitworth, mean that the gallery now holds the best collection of Cézanne works on paper in the UK, including a version of every print produced by the artist.

Cézanne is widely considered to be one of the most influential artists of the 19th century, described by both Matisse and Picasso as "the father of us all". Renowned for his accomplished approach to building form with colour, the exhibition places focus on his drawings and prints, revealing Cézanne to be a draughtsman of great range and complexity.

His lively, deeply personal drawings were never exhibited during his lifetime and were barely mentioned in his correspondence, only being discovered after his death. This exhibition is the first in the UK since 1973 to focus exclusively on Cézanne's drawings and prints, giving new insight into the complexity of his artistic practice and his dedication to overcoming his artistic limitations through careful study of the Old Masters. A portrait of Cézanne by the Impressionist painter Camille Pissarro is also on display.

YOUR LETTERS



NHS

MY PARTNER unfortunately recently suffered a stroke losing the movement in her left arm, hand and foot. The superb ambulance crew completed their diagnosis in good time and she was admitted to hospital to undergo the routine MRI scans and other procedures.

Some days later she was transferred to a nearby rehabilitation unit where her recovery proceeds slowly. As many of your readers will appreciate stroke recovery is purely a matter of time while the body re-establishes the nerve paths, synapses and connections to the brain and there is little that can be done to hasten this process, although it is fair to say that ongoing therapy must be beneficial.

However, as a direct result of budget cuts around 4.30 each Friday the nursing staff depart for the weekend, leaving a skeleton staff of porters and carers with the patients trapped in their wheelchairs for the weekend.

Derek Mander, Chesham.

Social Care Crisis

WITH REGARD to the article *The Social Care Crisis Goes On* one aspect not mentioned was that of labour i.e the people who provide the Social Care.

There is a stigma to working in the industry which started in the 1980s. The job of choice for relatively un-skilled labour is shop work as opposed to carers. The industry has a reputation for low pay, low status and pressured work.

Clearly money needs to be found for social care and when it has been achieved, the status, pay and conditions of workers needs to be addressed.

Mr A Rimington, Chesterfield.

MR SILK wrote a good article on social care that is on the ball. Sadly in my view it is all election talk – everyone is going to do something for the elderly. Mr Johnson promised on the steps of number 10 and some MPs have spoken out that he has not even mentioned it since that day.

No matter who gets in power it will probably be lost at the bottom of the pile. The Westminster system is broken. I and others do what we can to speak out but I am not a councillor or in government only an advocate for the people that need social care and free TV licences at 75.

Victor Rones, Bracknell.

Meritocracy

I READ with interest *Meritocracy – What is it?* The claim in *The Meritocracy Trap* that

meritocracy is detrimental to society is unconvincing. If meritocracy ever really existed it would widen the pool of privileged people. So who benefits from keeping the pool small – certainly not the aspiring working class? The beneficiaries are those defending privilege given by right of birth as opposed to privileged gained by merit. It is a case for keeping the status quo where unearned privilege heavily outweighs that which is earned.

Dr. Pat Bidmead, Nuneaton.

Standing Charges

WHAT'S THE point of saving electricity? My supplier charges 29 pence a day standing charge. Even if you go on holiday for a week you still owe that supplier £2.03 even though you haven't used the service. It's like printing your own money or a guaranteed income!

G Laidler, Redcar.

Pensions

I am 63 year's old and had been looking after my WWII veteran parent's for a number of years who both died just a few year's ago. Now I am looking for work signing on the doll every two week's only to retire at 66 which used to be 65 now it is going to be put up to 67 what next 68 ,69 70 and so on!

I would like to retire now considering as we are told robot's will be taking over many a job, so why is the state pension retirement age for women and men being put up?

The Back to 60 ladies group are trying to get the

state pension retirement age for ladies to 60 there should be a Back to 60 group for ladies and men together. Retirement state pension age should be the same for women and men.

Mr T Warner, London.

Old Age

I HAVE got to a ripe old age of 68 years and in relatively good health as I keep fit. I live alone but it's not a problem.

I do count my benefits and blessings now that I'm retired. A contented retiree for the most part. I try to avoid grumbling and complaining and just get on with it. I look at the bigger picture of society and what's on offer. If you are aware there are many opportunities and some of them are free. I say get up if you are able and do something – stop feeling sorry for yourself and being lazy.

Patrick Waller, Westcliff On Sea.

Nursing Homes

I WENT to visit a friend who is now in a nursing home – what a place! There are about 50 people in it, they lose their pension and are given just a bit of spending money. All they do is sit in a chair all day and nod off and what's more the place needed a good clean!

I am 80 and live alone but I've got my friends and have a bit of help. I feel sorry for people that have to go into a place like that. My friend was very tearful and said I don't know what will happen to me in here?

Name and address supplied.



The
Independent
Funeral Director
With YOUR Interests At Heart



Green Willow Funerals

Offering a
Traditional
and Eco Friendly
Funeral Service

We Specialise in
Tailoring Funerals
to your exact needs
and budget



Family Assisted
Funerals.
Female Attendants
Woodland Burials.

Profits are
given to local
Charity

Personal Care Day or Night
Golden Charter Funeral Plans Available

For Compassionate & Caring Service Call Now
Cardiff 029 2075 5555
31-33 St Isaac Road, Heald, Cardiff CF14 4LU

Newport 01633 855350
Pillmawr Road, Newport NP20 6WN

Dinas Powys 029 2051 4627
21a Station Road, Dinas Powys
CF64 4DE



**Many Funeral Companies are run by large
businesses, others are family owned.**

We are family centred.



2005

2005, 2010, 2012

We are solely owned by the Trustees of the Cardiff YMCA,
however we are managed and run independently by a staff
dedicated to caring for your needs and those of your family.

Email: enquiries@greenwillowfunerals.com Website: www.greenwillowfunerals.com

Serving you first, and then the community.

Fancy a laugh?

HE'S A bit of a national treasure, a grumpy old man and has been described by non-other than fellow comedian Jo Brand as "Having a voice like pork scratchings tumbling over gravel and a face you could snuggle into". He also happens to be one of my favourite comedians.

His name is Arthur Smith and he's just released a new book which, to be honest, had me laughing pretty much all the way through! Called *100 Things I Meant To Tell You* it's literally a ragbag of his escapades across the years, part memoir and full of its fair share of rants, jokes and as Smith describes them baffled recollections from bits of his life.

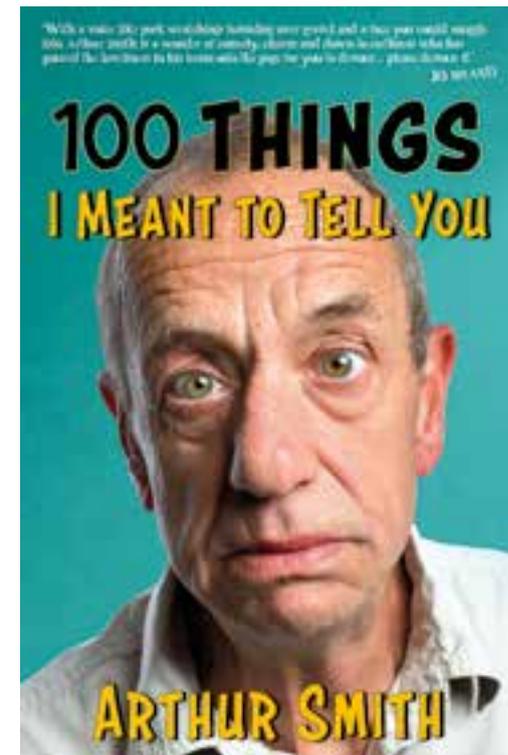
But it's not all about humour either, its also about his own history and that of his family. I won't spoil it but I found the piece about his father's war experiences and subsequent time as a POW especially moving as was the one about his mother's journey into dementia.

Smith is a sprightly 64, but his tales about his "own" Second World War exploits as told to his nephew were lapped up, especially the time he spent six months in France undercover as "Jacques the Boulanger" before fleeing across the Alps to Switzerland and then making it back to England to take part in the D-Day Landings. Of course his nephew and friends didn't twig that Smith wasn't even born when the Second World War ended so I don't know if this anecdote says more about the gullibility of the young of today or about the "naughty" side of Smith's personality – whatever it's still very funny!

And these are just a few of the many such anecdotes that litter these pages. All set out in short chapters, which makes it an easy book to read. I

thoroughly enjoyed spending time with Smith and his life. We are all perhaps a little bit guilty of not laughing enough in life – buy this book and you will go some way to remedying that!

100 Things I Meant To Tell You by Arthur Smith is published by AA Publishing and is out now in hardback priced at £12.99.



Win £18,200!



One word from the word list below is NOT in the puzzle grid. This missing word is your £18,200 answer!

- WORD LIST**
- SHREK
 - TITANIC
 - JURASSIC PARK
 - GLADIATOR
 - JAWS
 - ROCKY
 - PULP FICTION
 - LION KING
 - BRAVEHEART

HURRY! PRIZES DISPATCHED TUESDAY 10TH OF DEC !

To challenge you, we've also hidden a £1,500 'mystery word'. Find it in the puzzle and register your answer on our entry line for the chance to win another £1,500 cash!

Hint:
YOU BANK IT !

Here's your special chance to claim £18,200 cash in our latest wordsearch competition. That's right, we're giving all United Kingdom residents who qualify and are over 18 the chance to **Win Eighteen Thousand, Two Hundred Pounds Cash!** All you have to do is find the MISSING WORD

from the puzzle grid above and activate your entry for the draw now for the chance to win one of the 95 cash prizes available! Simply call our £18,200 correct answer phone line with your answer and you will be told on the phone if your entry has been accepted. But hurry because we have limited the time for entries - Lines close Monday 9th Dec!

CASH PRIZES AVAILABLE:

- ★ 1 x £18,200 ★
- 27 x £1,000
- 67 x £150

CORRECT ANSWER PHONE LINE
0906 635 0364*

Calls cost £3.60 plus your phone company's access charge and last only 1 minute.

As a responder to this promotion, Wynnington Ltd may contact you regarding your entry and similar exciting offers by post. You may refuse such offers by writing to us at Wynnington Opt Out, PO Box 133, Rye, TN31 9EU, or by calling us on 0808 206 4152 or by emailing us at optout@wynnington.co.uk.
*At the end of the call you will be given the option to transfer to another phone line and register your answer for the extra £1500 Hidden Mystery Word Competition. If you choose to do so the second call will last 2 minutes and costs £3.60 per minute plus your phone company's access charge. Maximum call cost £7.20. Maximum call cost to enter both competitions combined is £10.80. The Winter Wonderland may be promoted via different layouts of print and online media and may include various puzzle challenges. Each correct entrant is allocated a unique number between 1 and 513,131. Prizes available: 1 x £18,200; 27 x Secondary Prizes of £1000; 67 x minor prizes of £150. One winning number will be independently drawn for each available prize and if there is an exact match with an active entry the prize will be awarded. Alternative free postal entry: send your name, address and original completed puzzle sheet to customer services, marking your envelope 'Winter Wordsearch'. Approximate odds of winning a cash prize: 1:5401. Draw date: 10/12/2019. The extra £1500 Hidden Mystery Word Competition is run in conjunction with a number of other Wynnington competitions and requires entrants to identify the 6 letter hidden mystery word in any one of these separate Wynnington puzzles. One £1500 winner will be randomly drawn from the pool of correct entries on 29/05/2020. Wynnington are not responsible for errors or circumstances outside their reasonable control and reserve the right to amend competition rules to ensure a fair competition. Should you be a winner, your contact details, testimonial and photograph may be used for publicity purposes. Actors' photos may be used to represent genuine winners. Contact customer service to refuse. Our Registered Office is 23 Shackleton Court, 2 Maritime Quay, London, E14 3QF but all competition related queries should be directed to customer services. © Wynnington Ltd 2019, registered in Great Britain no: 8271507. T/A Winter Wonderland. Wynnington Customer Services, Winter Wonderland, PO Box 133, Rye, TN31 9EU or call 01797 309000. Full T&Cs and our privacy policy can be found at www.wynnington.co.uk.

TRAVEL & LEISURE

An Italian delight

BY ANDREW SILK

DID YOU know that apparently some 7% of all tourists who head to Italy each year make for the shores of beautiful Lake Garda? That may not seem that much, but when you consider that Italy is the fifth most visited country in the world for tourism – with in excess of 58 million visitors a year – then that's one helluva lot of people!

If you've ever been to Lake Garda then you'll know just what attracts people to this beautiful part of Italy. If you haven't been, you simply don't know what you are missing!

Lago di Garda, as it's known in Italian, is Italy's largest lake. It is over 50 kilometres in length – that's about 30 miles to you and me – and is over 10 miles wide at its widest point. The lake's sheer size means that it straddles three Italian regions; Lombardy in the west, the Veneto in the east and Trentino-Alto Adige in the north. It's dotted with many lovely towns to explore, is enclosed by spectacular scenery, and has a temperate climate. It is also within striking distance of many other beautiful Italian tourist destinations meaning there is always plenty to keep you occupied during any visit to this area.

So where to start?

Given the huge size of the lake you can be forgiven for finding it hard to decide exactly where to stay, which town to choose as your base, whether you should head for the north of the lake, the south or somewhere in the middle!

I chose Limone sul Garda as my base. The town lies towards the northern tip of the lake and is famous for its lemons; its mild climate making it an ideal location to grow lemon trees. In fact in the 19th century the town was literally surrounded by lemon groves, and whilst the lemon is still very important to the town's economy, its importance has now been overtaken by tourism. You might be forgiven for thinking that the town derives its name from the lemon, but you would be wrong. The name is derived from the Latin word *limes*, which roughly translated means border because Limone is right on the border between the Lombardy and Trentino-Alto Adige regions of Italy.

Like most towns on the lake Limone has a beautiful promenade and a picturesque historic centre. Away from the lakeside you are quickly walking through tiny streets that wind their way up into the hillside; streets in which you can quite easily lose yourself for a morning or more. The promenade positively bustles with life virtually all day long and well into the evening there are plenty of shops, bars and restaurants making it a pleasant place to sit and enjoy a drink whilst watching the world go by. But the highlight of Limone has to be the footpath / cycle path that has recently been built and which hugs the cliffs above the lake, heading towards Riva del Garda. It has fantastic views of the lake and makes

you feel as though you are floating in space as you walk or cycle – easy to find and well worth the time and effort!

What to do?

The first thing I would recommend you do once you have settled into your hotel, is take a one-day lake tour. This is a great way of getting your bearings and starting to experience the beauty that the lake has to offer. The tours allow you to see the magnificent scenery and experience more of the towns; you will soon start to realise the sheer size of this natural phenomenon.

On the tour I took one of the highlights was the town of Salò, which is the largest city on the western part of the lake and its lakeside promenade is the longest on the lake. It has a fabulous church – Duomo di Santa Maria Annunziata – built in the late gothic style. The church can trace its history back to 1453 and is definitely worth a visit (ladies will need a scarf or shawl to cover the shoulders if wearing sleeveless tops or dresses). Salò is famously where the Fascist state Repubblica Sociale, led by Mussolini, was created in the later years of World War II.

From Salò the ferry took us across to the beautiful little town of Sirmione. The town sits at the tip of a narrow peninsula – some two miles long – that reaches into the lake like a big finger! Sirmione is another pretty town and is famed for the Grotte di Catullo – a vast Roman villa – that now lies in ruins, and is considered by many as the most important Roman site in northern Italy.

With its cobbled streets and being surrounded by water, Sirmione is undoubtedly pretty. But in my opinion it is spoilt by the sheer number of people that crowd into its narrow streets and alleyways; all brought to the town by the numerous day trips – as was I. It's a lovely place to visit – just don't do it in high season!

Malcesine

I would urge you to take a trip to Malcesine, not just for the pretty town and its historic castle – although both are well worth taking time to explore – but to take the cable car to the mountainous plateau high above the town itself. The cable car operates daily for ten months of the year, and takes you to the top of Monte Baldo. You change cars half way up and the second car gives you a spectacular 360 degree view of the lake as it gently rotates as it climbs. Once at the top you are free to do as you wish; have a drink in the Sky Bar; take one of the many waymarked trails that are well laid out and easy to follow; or walk out to the end of the plateau, which gives magnificent views over the lake and surrounding countryside. It is said that on a clear day you can see Venice. You can even watch the paragliders take off and if you are feeling adventurous enough you can actually take a flight yourself – now that would be one hell of a way to see the lake!



Duomo di Santa Maria Annunziata in Salò

If you make the trip to the top of Monte Baldo do make sure that you have some warm clothing with you. The cable car takes you up to an altitude of about 1,750 metres, so the weather can be quite chilly, despite it being nice and warm when you set off!

Getting around

Getting around the Lake Garda area is relatively straightforward and very pleasant. By far the most popular and enjoyable way is to take one of the many ferries that zip across the lake all day long, taking visitors and locals from town to town. The ferries are very frequent and are reasonably priced and you can opt to take a fast ferry all the way from the north of the lake to the south, or vice versa, dependent on where you are based.

Buses are also available – although they are less frequent and the routes certainly aren't anything like as pleasant on the eye as travelling on the ferries – but they are relatively cheap and reliable, so are an option.

Food and drink

As you can imagine (this being Italy) food is plentiful and good. Pasta of course is a staple, but the fresh salads are wonderful, and the fish is very tasty. The area's climate means that it is well known for its food production – especially its fruit and vegetables – and this is reflected in the freshness of the produce that is served. But best of all are the wines – the area is known for one of the best areas for red wine production in Italy – the town of Bardolino on the lake itself. Most of the wines served in the bars and restaurants are from grapes grown on the hills and terraces that surround the lake; there's not many food miles travelled around here that's for sure.

Further afield

Should you wish to see more of the wider surrounding area then you can take a fabulous day trip into the mighty Dolomites. Verona is on the doorstep and a little further away is that tourist honeytrap – Venice. However, to be perfectly honest, if you are only going for a week then there's plenty to keep you occupied just exploring the lake and its many beautiful, little towns. In fact there's so much to see and do that you simply cannot cover it all. The best way to find out is to visit the lake yourself – trust me you won't be disappointed.

Getting there

LAKE GARDA is located close to several airports. The closest is Verona, which is well served by UK airlines. Brescia is also an option as is, slightly further afield, Milan. It all depends on which airline flies to the area from your local airport. My flight from Gatwick was a mere 1 hour 45 minutes into Verona. For more information visit www.visitgarda.com/en.



Limone sul Garda, a historic and picturesque port at the northern end of Lake Garda

CROSSWORD COMPETITION



It's...

This month win the fantastic *Monty Python's Flying Circus: The Complete Series 1*, fully restored in high-definition for the first time!

To celebrate the 50th anniversary of a genuinely iconic series, *Monty Python's Flying Circus* is presented as nature intended! With Graham Chapman, John Cleese, Terry Gilliam, Eric Idle, Terry Jones and Michael Palin now in HD glory, this ground-up restoration has been produced from the best available materials, painstakingly restored, and garnished with larks' vomit...

Previously edited sketches have been returned to their original length while filmed sketch sequences and Terry Gilliam's animations have been newly scanned in High Definition, adding unimaginable depth and clarity to some classic moments.

From the archive come genuine rarities including previously unseen studio outtakes and extended versions of filmed sketch material, making this the ultimate in television restoration and a must-have for every generation of Python fan!

The box set retails at £39.99 and *Mature Times* has a copy of this release to give away to this month's lucky winner. Just complete and return the prize crossword this month and you could be in with a chance of winning.

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 13 December 2019. The first correctly completed crossword drawn out of the pith helmet wins. The winner of the October crossword was: Mrs C Gillham, Newport Pagnell.

COFFEE TIME

ACROSS

- 1 Cordial (relations). (4)
- 4 Cradle. (4)
- 8 Caribou. (8)
- 9 Seasonal sort of log. (4)
- 10 Lowered (tension). (2-9)
- 12 Strive for. (6)
- 13 Tepee. (6)
- 15 A 4 down to accompany a drink at Christmas. (7,4)
- 17 Present. (4)
- 19 "----- Hunting", a film from 1997 starring Robin Williams. (4,4)
- 20 Throw. (4)
- 21 Original meaning of the name 'Peter'. (4)

DOWN

- 2 Diaries. (7)
- 3 Eyes, for a Cockney. (5,4)
- 4 Seasonal song. (5)
- 5 Evergreen plant. (3)
- 6 Salvage. (6)
- 7 Snow vehicle. (4)
- 11 Contests of strength. (4-2-3)
- 13 Surname of both a UK Prime Minister and a US President. (6)
- 14 Cherubic. (7)
- 15 Legal document. (4)
- 16 Traditional county of Scotland. (5)
- 18 Also. (3)

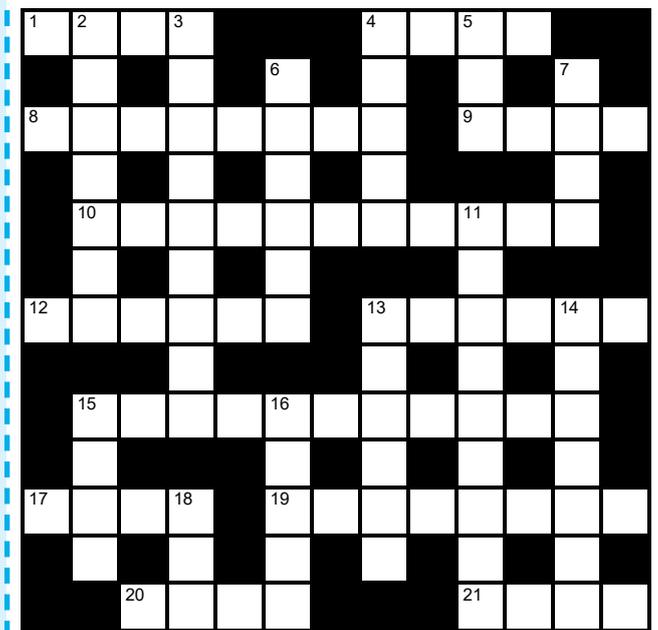
CRYPTIC

ACROSS

- 1 So many bees go south for this sort of climate. (4)
- 4 Head of college to tease cheat. (4)
- 8 Perhaps Cupid could be said to be in charge, love. (8)
- 9 You'll be broadcast at Christmas. (4)
- 10 Perhaps what the Duke of York eventually did reduced tension. (2-9)
- 12 What a church has is hope. (6)
- 13 Wife and mother come back with rug for tent. (6)
- 15 13 down's saga broadcast goes well with a drink at Christmas. (7,4)
- 17 Talent of soldier on foot. (4)
- 19 Kindness you'd hope to get from a solicitor. (8)
- 20 Who cares if you don't give one. (4)
- 21 Heavy music enjoyed by the seaside? (4)

DOWN

- 2 Info in woman's meeting plans. (7)
- 3 Strange specimen I cooked as Christmas treats. (5,4)
- 4 Girl makes herself heard at Christmas. (5)
- 5 Does creeper last only 4 years? (3)
- 6 Secure manoeuvre will make you safe. (6)
- 7 Trotter's travelling back in the snow. (4)
- 11 Battles in which the victors go backwards. (4-2-3)
- 13 PM slow in reforming. (6)
- 14 I glance around, so innocent. (7)
- 15 Summons an author with no hesitation. (4)
- 16 Scotsman unfit in Australia. (5)
- 18 Tie starts scoreless to boot. (3)



NOVEMBER CROSSWORD COMPETITION COMPILED BY NEWBEE

Title: Initials: Surname:

Address:

Postcode: Tel:

E-mail:

OCTOBER'S SOLUTIONS

ACROSS:

1. Coven
4. Howl
8. Feckless
9. Lord
10. Regulation
13. Spooks
15. Seesaw
16. Unoriginal
19. Fang
20. Admirers
22. Soot
23. Spine

DOWN:

2. Overripe
3. Elk
4. Halloween
5. Warn
6. Meal
7. As it is
11. Goodnight
12. Cauldron
14. Scream
17. Gamy
18. Sago
21. Rip

GET MT DELIVERED TO YOUR DOOR

Get a year's subscription (11 issues) for just £22.

Fill in the coupon and send it, with a cheque or postal order for £22.00 made payable to Highwood House Publishing, to:

Highwood House Publishing Limited Suite G, The Old Vicarage Business Centre, Somerset Square, Nailsea, Bristol, BS48 1RN

NAME _____

ADDRESS _____

POSTCODE _____

TELEPHONE _____

EMAIL _____

MT 1119

WOULD YOU LIKE MT DELIVERED TO YOUR GROUP OR ORGANISATION?

For more information contact us at:
distribution@maturetimes.co.uk
or call 01275 852317

INVESTING? SAVING? JUST TRYING TO PAY THE BILLS? MATURE TIMES FINANCE PAGE 8

TRAVEL INSURANCE

Arranged for Mature Times Readers

- A friendly and personal one-to-one service, you will NOT be answered by an automated machine
- Mature Times reader discounts available - please call for our best offers

FULLY COMPREHENSIVE TOP QUALITY COVER

- Annual multi-trip cover maximum age 85
- UK, European and worldwide cover available
- Air Ambulance get you home service
- 24-hour customer support helpline

GET NEXT YEARS ANNUAL COVER AT THIS YEARS PRICE
Buy now to start Dec, Jan, Feb or Mar PLUS an extra
£20 OFF and beat the January price increase

COVER FOR
Atrial Fibrillation/Heart Conditions, Stroke, Cancer, Asthma, High Blood Pressure, High Cholesterol, Diabetes, Arthritis, Osteoporosis, Dementia - PLUS many more
Please call for an individual quote

We are proud to have helped thousands of Mature Times readers with travel insurance over the last 22 years including Mature Times staff and their families - please call if we can help you also.

Most pre-existing, stable medical conditions covered, with a FREE medical screening service

AUTHORISED AND REGULATED BY THE FCA
CONDITIONS APPLY

PLEASE CALL FOR DETAILS

0116 272 0500
Real and friendly people...not machines

ADVERTISE
HERE
FROM £100
01275
852317

PORTHLEVEN CORNWALL

FISHERMEN'S COTTAGES
Open fires • Pets welcome
• Two minutes beach/coastal paths
• Within easy walking distance of some excellent eating places/pubs

01209 860410

Kernow agas dynarghi! - Cornwall welcomes you!

A HOLIDAY MADE FOR YOU!! OUR SPECIAL TINSEL AND TURKEY HOLIDAYS

MERTON HOUSE HOTEL - IS A SPECIAL HOTEL CATERING FOR THE ELDERLY AND PEOPLE WITH DISABILITIES. SITUATED IN THE HISTORIC MARKET TOWN OF ROSS-ON-WYE HEREFORDSHIRE. MERTON HOUSE HAS A BEAUTIFUL LOCATION OVERLOOKING THE RIVER WYE AND ACROSS TO THE BLACK MOUNTAINS OF WALES



Enjoy our amazing Tinsel and Turkey Holidays during November and December - 7 days half board. Celebrate Christmas Eve, Christmas Day, Boxing Day and New Year's Eve in traditional style. Entertainment on 6 nights

OUR SPECIAL PRICE IS ONLY: £410.00 PER PERSON. IN A TWIN OR SINGLEROOM

ALL HOLIDAYS ARE HALF - BOARD AND INCLUDE A FREE TRIP IN OUR SPECIALLY ADAPTED MINI-BUS. ENTERTAINMENT EVERY NIGHT OF THE WEEK IN OUR NEWLY REFURBISHED SUN LOUNGE AND ADDITIONAL SITE - SEEING TRIPS AS REQUESTED. *Don't Delay - book as soon as possible as only a limited number of rooms are available*

TO BOOK TELEPHONE THE HOTEL ON

01989 563252

I rather like ice in winter

with a slice!

Entertain family and friends
this winter, in the warmth
of a McCarthy & Stone
retirement community.

And if you'd like them
to stay over, it's so
easy when you can book
them into our guest suite.



McCarthy & Stone

Rent or buy, we're here to make it happen

One and two bedroom retirement properties available nationwide:

ENGLAND BEDS Bedford BERKS Crowthorne, Maidenhead, Twyford BRISTOL Charlton Hayes, Hanham BUCKS Amersham, Chalfont St Peter, Farnham Common, Hazlemere CAMBS Peterborough CHES Alsager, Audlem CORNWALL Bude, Carlyon Bay CTY DURHAM Darlington CUMBRIA Cockermouth DEVON Exeter, Ottery St. Mary DORSET Poole, Poundbury E. YORKS Beverley, Bridlington, Brough, Pocklington, Swanland ESSEX Chelmsford, Colchester GLOS Bourton-on-the-Water, Gloucester, Moreton-in-Marsh, Stow-on-the-Wold GTR LONDON Chislehurst, Upper Norwood GTR MANCHESTER Bamford HANTS Alresford, Alton, Purbrook, Southampton HEREFORDS Hereford HERTS Borehamwood, Buntingford, Hertford, St Albans KENT Beckenham, Royal Tunbridge Wells, Southborough, Tenterden LANCS Carnforth, Chorley, Lancaster, Penwortham, Poulton-le-Fylde, Thornton Cleveleys LEICS Market Harborough MIDDLESEX Harrow, Isleworth NORFOLK Hunstanton, North Walsham, Norwich NORTHANTS Wellingborough N. YORKS Ripon, Scarborough, Settle, York OXON Chipping Norton, Didcot, Henley-on-Thames RUTLAND Oakham SHROPS Shrewsbury SOMERSET Bath, Nailsea, Taunton S. YORKS Bawtry STAFFS Codsall, Leek, Lichfield, Stafford STOKE-ON-TRENT Alsager SUFFOLK Hadleigh SURREY Cobham, Guildford, Sanderstead, Virginia Water, Walton-on-Thames, Warlingham TYNE & WEAR South Shields WARKS Nuneaton, Stratford-upon-Avon W. MIDS Edgbaston, Solihull, Tettehall W. YORKS Cleckheaton, Ilkley W. SUSSEX Worthing WILTS Devizes, Marlborough, Melksham, Trowbridge WORCS Redditch

SCOTLAND EAST DUNBARTONS Milngavie EAST RENFREWS Newton Mearns GLASGOW Pollokshields

WALES CARDIFF Llanishen DENBIGHS Prestatyn

ISLE OF ANGLESEY Benllech SWANSEA Sketty

Over 50 more developments coming soon

To find out more, call

0800 185 5029

or visit mccarthyandstone.co.uk

SC004589