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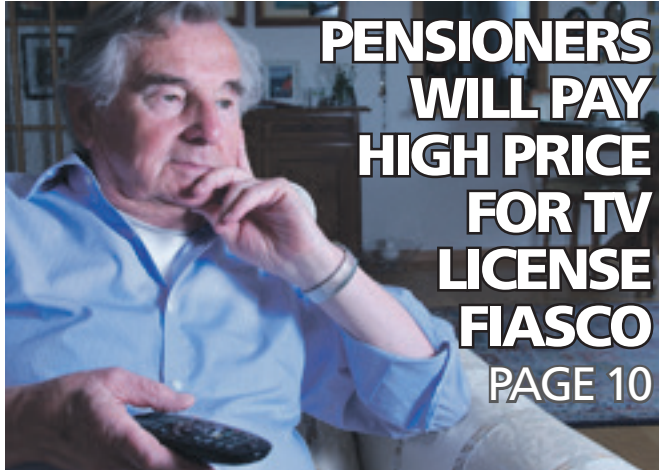
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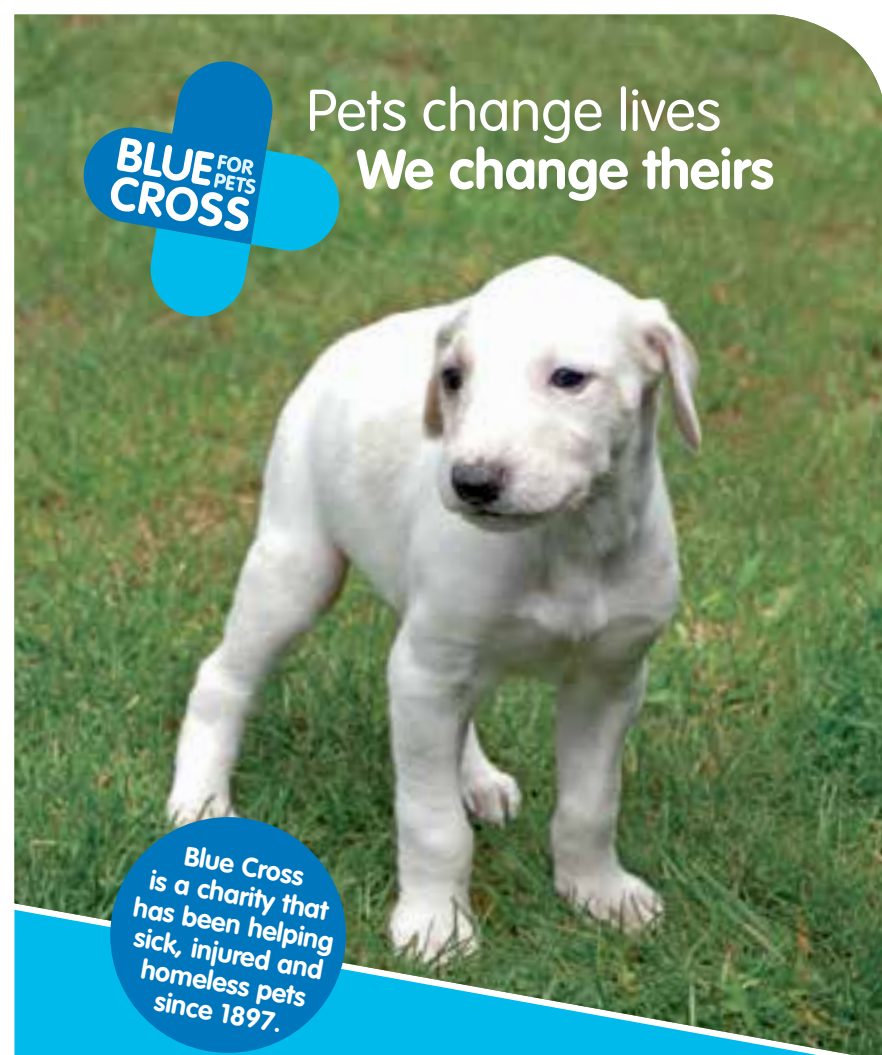
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COMMENT

The senior moment

by Andrew Silk, Editor



Social Care Crisis

IT SEEMS like the crisis in Social Care which we have talked about on a regular basis in these pages is destined to rumble on and on. Boris Johnson made it a pledge in the Queen's Speech to tackle the social care crisis but in a recent interview with the BBC he went onto say that it's a complex issue and that he could not fix the system overnight.

Instead, he has now committed to publishing a social care reform strategy by the end of this year, but in making this promise he admitted that the effects of any such strategy may not be felt for another five years.

Whilst we understand that the system is complex, and that a solution is not easy, how many more people are going to be forced into selling their homes to pay for the care they need and how many more are going to die as a result. Until the system is reformed nothing will change but one thing is certain and that is that people quite simply cannot wait five years for this matter to be sorted out.

Harry & Megan

I CAN'T help but feel a degree of sympathy for Prince Harry following the recent announcements that we are all aware of. Thankfully, none of us can know just how constant media intrusion into everything you do in your life affects you. Just how aggressive it can be, just how hounded you feel and just how difficult it must therefore be to gain a real perspective on life.

Harry, of course, is plagued by what media intrusion did to his mother and his recent struggles, it is fair to say, show that he really has never got over that terrible and tragic loss in his life. Now that he has his own wife and child he is perhaps feeling the pressure of constant intrusion even more and of course it is only right and natural that a loving husband wants to protect his wife and child.

It is clear that Harry is wrestling with his demons. Perhaps it is now right that we all give him the time and space that he so dearly craves, time to think, time

to reflect and time to try and live his life in as normal a way as he possibly can. I just hope that we see him back in public life someday in the future.

Brexit

By the time you read this, Brexit will be over, it will be consigned to history and we will have left the EU. We will be sailing good ship Britannia into new and uncharted territory and who knows exactly where that will take us or what that means at this time.

As I have said before, I for one am glad that the situation has now been resolved and that we have clarity about our future going forward – that can only be good for the country whether you were a remainer or a leaver and whatever your views on Brexit were.

And don't just take my word for it. In a recent survey undertaken by none other than the Confederation for British Industry, it reported that business optimism improved significantly in the quarter to the end of January, and at the fastest pace recorded since April 2014.

And why might that be? Well, because quite simply Brexit has been sorted and the business community now has certainty. This means that those investment decisions that may have been put on hold whilst the whole Brexit kerfuffle was going on can now be dusted off and implemented and that can only be good for the country and of course the economy.

But let's not kid ourselves, there is a long way to go before the full impact of Brexit is known, both on the economy and on the country as a whole, and there is a lot of work to be done and not just by politicians.

But you know what? In life I'm an optimist, and for once I feel pretty relaxed about our future – we have survived major upheavals in the past and I'm sure that we will survive this one. In fact I'm quite positive that we will emerge from all of this a much better and much stronger country and that can only be good for all of us.

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Overdrafts – the latest

FOLLOWING ON from our article “Banking is about to get more expensive” published in last months Mature Times more details have emerged about the way overdrafts will be treated when new rules introduced by the Financial Conduct Authority (FCA) come into effect from April of this year.

It is estimated that around 14 million people use an unarranged overdraft each year, and, according to the FCA all of these users will be better off or see no change. The FCA's work highlighted that unarranged overdraft prices were regularly 10 times – and for some consumers as much as 20 times – as high as for payday loans. Customers at some large banks were charged effective arranged overdraft rates in excess of 80% per year once fees and charges are factored in.

Costs cut...

The cost of borrowing £100 through an unarranged overdraft is expected to drop from a typical £5 per day to under 10p per day. For an unarranged overdraft user borrowing £100 for 7 days the changes to the market could see them better off by as much as £55.35 a month. Those who use their arranged overdraft to borrow smaller amounts, are more likely to be better off. Some borrowers who use their arranged overdraft to borrow larger sums can now see the true cost of borrowing. Where prices have increased, the FCA encourages people to shop around and consider using cheaper forms of borrowing, such as a 0% credit card, other credit card or alternative products.

Firms must now charge a simple annual interest rate – without additional fees and charges for using an overdraft. This means that while headline interest rates have increased, the cost of borrowing has gone down or remained unchanged for most people. It will also be easier for everyone to understand what they're paying, and to compare overdrafts between different providers and different forms of credit. FCA research previously found that four out of five overdraft users couldn't work out which of a range of overdraft models was the cheapest.



Christopher Woolard, Executive Director of Strategy and Competition at the FCA, said: ‘Our changes expose the true cost of an overdraft. We have eliminated high prices for unarranged overdrafts. This will result in a fairer distribution of charges, helping vulnerable consumers, who were disproportionately hit by high unarranged overdraft charges, and many people who use their overdraft from time-to-time.

‘Seven out of ten overdraft users will be better off or see no change. At two banks that figure is nine out of ten. Consumers can now see how expensive overdrafts really are. Those who are worse off should consider shopping around to find a cheaper deal. Credit and other forms of borrowing can be significantly cheaper for long-term users.’

...but not for everyone

Out of the six largest retail banking groups analysed, there are some scenarios where consumers will pay more. People who are likely to pay more for an overdraft are those borrowing larger amounts for longer periods of time, who should consider alternatives to borrow more cheaply.

Christopher Woolard continued: ‘Overdrafts were not designed to be used for large amounts for long periods of time. Consumers should consider other methods of credit if they find they need to borrow for longer. In addition to this, we have made it clear that firms have to treat all customers who are affected by changes to their charging structures fairly. In particular, firms must identify customers adversely impacted and take steps to support them if they're in difficulty.’

So what will your bank charge you under the new rules? Well, as reported last month HSBC has already announced that it will charge a flat rate of 39.9% matching the rate that was introduced by Nationwide Building Society for its customers and which took effect from November last year. Santander has also recently announced that it will charge the same flat rate of 39.9% to its customers.

Customers of NatWest and RBS will also find that their flat fees are scrapped, and the interest rate charged will vary from 19.49% to 39.49% dependent on the type of account that they have. However, the group did admit that under these changes most accounts with an overdraft would be charged at the higher rate.

Meanwhile, Lloyds Banking Group which includes Halifax and Bank of Scotland has now joined the fray and announced its new charges for its millions of customers – it has around 22 million current account customers although not all of them use an overdraft facility. The group announced that it would charge overdraft rates of up to 49.9%, with those customers who have a poor credit record likely to be the ones that are charged the most.

A spokesperson for the group said the majority of its customers would be charged the standard rate 39.9%, but that some would receive a higher rate of 49.9%. According to its figures, the bank estimates that the changes to its overdraft charging structure will see some 90% of customers who have an overdraft pay less than they do today.

Coronavirus – what you need to know

YOU WILL all be aware of the infectious coronavirus that is currently spreading through Asia as a result of the daily reports seen in our media.

The virus is part of the same family as the SARS virus which killed over 600 people in the early part of this century and there currently is no known cure.

The Centre for Disease Control and Prevention describe the virus as causing “mild to moderate respiratory tract illnesses that are similar to the common cold”.

Symptoms of the virus are also similar to those for the common cold and may include a runny nose, coughs, a sore throat, headaches or a fever.

The danger with coronavirus is that it can quickly develop into more severe diseases such as pneumonia and bronchitis, both of which are major killers in older people, especially around this time of year. People who already suffer from weakened immune systems are also potentially at risk.

Like a cold or flu, the virus is most commonly spread through the air as a result of people coughing and sneezing, it can be spread through close physical contact such as shaking of hands and it can also be contracted by touching a surface area that is already contaminated with the virus.

Whilst the risk of infection in the UK is small and there are no confirmed cases in this country at the time of writing, it makes sense to be alert and to follow some simple, but effective advice on how to keep safe. These include making sure that you



regularly wash your hands in warm water, using soap for at least 20 seconds, avoid touching your eyes, nose or mouth with unwashed hands and avoiding close contact with people who currently have a cold or flu. In essence, everything that you should probably be doing anyway to stave off cold or flu at this time of year.

Likewise, if you are currently suffering from a cold or flu like symptoms then it is best to stay at home to avoid the risk of passing on your symptoms to others and of course, always cover your mouth when coughing or sneezing.

The NHS have robust systems and procedures in place to cope with any emergency like this that can strike from time to time. The risk of infection in the UK is currently considered low but people are urged to remain alert and vigilant.

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Typical age-related changes



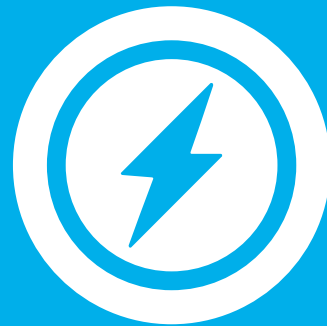
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Possible signs of dementia



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Typical age-related changes



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Possible signs of dementia



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Struggles in the NHS still continue

The performance statistics released by the NHS over recent months make dire reading, not just for the profession but also for those who are reliant on its services in their time of need.

QUITE SIMPLY the NHS is at breaking point after years and years of under investment, under investment that is now coming home to roost. And that is not to blame or lambast the doctors, nurses and all the other staff who do a fantastic job under very, very difficult circumstances.

Performance figures recently released on A&E waiting times, shows that patients are having to wait longer and longer just to be seen, never mind treated, in fact recent figures are amongst some of the worst in the NHS history.

Figures down again

December figures showed that 79.8% of all patients were seen within the NHS four hour target in England. That was a decline of 1.6% from the November figures. If you look at the comparable figures for December 2018, when 86.5% of patients were seen within the target period the shocking and true extent of the decline can be seen.

In fact December's figures were so bad that it was the lowest performance ever recorded since the collection of data began. A further damning statistic is the fact that the last time that the acceptable NHS performance figures of 95% treatment within four hours of admission was met was way back in July 2015.

Meanwhile, in Wales, figures released reveal that admissions at A & E departments across the country were the highest of any December for which records have been held. They further show that only 72.1% of all patients were seen

within the designated four hour target, the lowest figure ever recorded. The decline on November figures, at 2.3%, was even greater than in England. Meanwhile, the comparable performance figures for December 2018 were 77.8% mirroring the experience of A&E Departments in England.

Too little

The figures for Scotland, which at the time of writing are only available up until the end of November, show that just 85.5% of patients were seen within the four hour target, again well short of the 95% standard demanded.

Apparently the delays don't just extend to patients once they are in A&E Departments. In fact figures show that ambulances are having to queue before they can discharge patients in the first place with figures showing that one in six crews had to queue outside A&E units for more than 30 minutes to handover patients to hospital staff – the target wait time is no more than 15 minutes.

Too late

Add to this the fact that in many areas, waiting times for both urgent and non-urgent procedures are also under pressure with stories of patients waiting months for operations, regular cancellations being seen because of lack of capacity and the lack of availability of beds all adding to the ongoing crisis. Then there are the awful pictures of patients having to wait on



trolleys in hospital corridors for hours on end until beds become available and you could be forgiven for thinking that we are living in some third world country.

The pressure currently being seen only makes it more and more pressing that prime minister, Boris Johnson, starts to deliver on his promise made in the Queens Speech to inject an additional £34bn a year into the health service to improve its facilities and to increase its performance levels. He also needs to urgently address the problems facing social care and the funding thereof, as many hospital beds are being "blocked", through no fault of their own, by elderly patients who should rightly be being

cared for in places other than hospital. But that isn't going to help the NHS now and its overworked staff, many of whom are quite simply at breaking point. The fact that it has got to this state shows the years and years of under investment that the NHS has seen under both Conservative and Labour governments. And with our population continuing to rise, as well as age, the pressures are only going to get worse in the immediate future before they start to get better.

Put quite simply, the NHS does not have enough staff, or enough equipment, to meet the needs of the population it is supposed to look after and protect.

The question is, is the additional funding that has been announced enough to solve the problem? Well, quite simply it's hard to see that being the case, especially from the anecdotal evidence that you hear when speaking to people that are on the front line.

In fact it appears that there is only one solution, at least in the short term, and that is for us to live with and accept the current failings as we see them and just hope that improvements start to come on stream and make a difference sooner rather than later – one thing is for sure – and that is if we are in this current situation this time next year, and little or no improvement has been seen, then Boris and his government will have a lot of difficult questions that will need to be answered – let's hope for all our sakes that that is not the case!

In the meantime, we should, as always applaud those key workers who keep the service going and who provide the care that the population needs to the best of their ability in extremely trying circumstances.

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NEWS

Oxford professor wins age discrimination case

AN OXFORD professor has recently won a landmark legal ruling against his employer, the University, claiming that he was forced to quit his post because of his age.

Professor Ewart, a former head of atomic and laser physics at the university was forced to retire from his post after 38 years because of the policy in force that means all senior academics must retire their positions at age 68 – a policy that is now likely to be reviewed in light of this ruling.

The university introduced a new policy, the Employer Justified Retirement Age policy (EJRA) in 2011 in an attempt to bring younger and more diverse staff into posts. It defended its policy by saying that it is aimed at promoting “inter-generational fairness and improvements in diversity amongst its staff”.

However, part of Professor Ewart’s defence included official university statistics that showed the university’s forced retirement policy had a “trivial” effect on its stated aim of creating vacancies for younger and more diverse staff.

As a result of the ruling it is rumoured that several senior professors at the university are now also planning to resist demands by Oxford to make them quit.

At his employment tribunal, which took place in Reading, it was ruled that Professor Ewart was discriminated against on the grounds of age when his contract was not renewed in September 2017.

In its judgement, which ran to some 84 pages, the tribunal in Reading said the EJRA was highly discriminatory and it was “hard to think of a more severe discriminatory impact”.

“There can hardly be a greater discriminatory effect in the employment field than being dismissed simply because you hold a particular protected characteristic,” it said.

The tribunal also said the university had failed to justify its policy and that Professor Ewart had been the victim of “unlawful age discrimination” and as a result “unfairly dismissed”.

Prof Ewart was reported to have said “It is not right that academics are being prevented from doing their work on the basis of their age. That is outrageous. The implication is older people cannot contribute as much as younger people and that is ageist.”

He is the second Oxford professor to challenge the university’s retirement policy. Professor John Pitcher, who taught English at St John’s College in Oxford, claimed that the university’s EJRA policy amounted to age discrimination when he was forced to retire at age 67 but he lost the case.

The default retirement age of 65 was removed by the Government in 2011 through legislation but it leaves an employer the right to set its own compulsory retirement age if it is deemed to be in the interests of the employer.

Research project looks at abuse of parents

Study is the first in the country to focus on abuse by adult sons and daughters

ANGLIA RUSKIN University (ARU) is carrying out the first study of its kind in England and Wales into the abuse of parents by their adult children.

Led by ARU Doctoral Researcher Thien Trang Nguyen Phan, the *Dark Side of Families* project aims to shed light on an under-researched and under-reported issue. Most research to date has focused on abuse carried out by adolescent children rather than by children aged 16 and over.

The *Dark Side of Families* study will examine the dynamics of adult child to parent abuse, which may include verbal, emotional, financial, physical and sexual abuse.

By better understanding the experiences of parents, the research aims to strengthen the support offered to victims and improve the responses of police and social services.

Thien Trang has spent many years working as both a domestic violence advisor and a specialist domestic abuse court support officer, and is based within ARU’s Policing Institute for the Eastern Region.

She said: ‘Very little research has been done into adult family violence and in particular violence



perpetrated by adult children against their parents. This has led to a lack of guidance for those dealing with this issue.

‘My experience has shown me that parents experiencing abuse from their adult children might face additional and unique challenges in seeking help and accessing support. Yet theirs remains the missing voice in this area.’

‘Unless we increase the knowledge around adult family violence in general and adult child to parent abuse in particular, professionals will not have the most appropriate tools to work with in order to improve survivor safety and perpetrator accountability.’

Anyone interested in participating, by taking part in a short interview, should contact Thien Trang by email at thien-trang.nguyen-phan@pgr.anglia.ac.uk or by calling 07872 608 021. Personal details will be kept confidential in all cases.

Immigrants to be subjected to points-based system

IF THE government is going to meet its ambitious targets in regards to the NHS whilst at the same time addressing the crisis that we all know exists in social care then its future policy, post Brexit on immigration is going to play a big part in helping to achieve that.

This is because both the NHS and the care industry are heavily reliant on non-British nationals just to keep running. In fact data from the influential Kings Fund reveals that one in six people working in adult social care in England alone have a non-British nationality.

These workers are considered crucial for the viability of social care services which we all know are struggling to cope with demand with the Kings Fund going on to estimate that there are around 122,000 job vacancies in this sector at any one time.

Post Brexit, it appears that prime minister, Boris Johnson is looking to implement an “Australia-style” points based immigration system for new migrants who don’t have a job offer looking to enter the UK. But what does this actually mean?

Well, let’s first try and understand what a points based system is. In essence, this means that people who apply for entry into the UK will be given “points” for different characteristics that they possess and these “points” would then be tallied up to give a total score for each applicant. If that score was greater than the minimum required then they would be considered for entry to the country.

The system is overseen by the Migration Advisory Committee (MAC), and is aimed at those people who want to enter the UK without a firm job offer to go to. It is anticipated that it could well affect many potential immigrants from EU countries as well.

Under the system “points” would be awarded to applicants for some of the following:

- Those who have language skills that are deemed to be in demand in the UK.
- Skills in sectors that the Government deems are important to encourage into the country such as in the STEM sectors (science, technology, engineering and maths).



Both the NHS and the care industry are heavily reliant on non-British nationals just to keep running

- Those who have high-level education qualifications with priority given to those that possess UK degrees.
- And the catch all, for younger people who show “exceptional promise”.

The MAC has put no firm figures on the number of migrants that it wants to attract into the country, but it is thought that firm quotas are supported but at what level is not known. The likelihood is, that if quotas were applied, then only those applicants that scored highest on the “points” test would be considered for entry into the country.

So how does it work in practice?

The first step is for those wanting to migrate to the UK to make an application through what is known as an “expression of interest” form. This asks for certain information about an individual but falls short of a full application for entry into

the country. These would then be considered, and from those expressing an interest, a set number would be invited each month to submit a full application for entry into the country – however, it should be stressed that at this stage there is no certainty of acceptance.

In fact, the MAC believes that the current rules sets “too high a bar,” as figures show that only 600 applicants out of some 2,000 were granted visas last year.

What if a potential migrant already has a job offer?

If a potential migrant already has a job offer when applying to enter the country then the rules are different. People with job offers tend to be granted entry under what are known as “Tier 2 General Visas” and the MAC is recommending that the rules that already apply remain in place and in fact are extended.

Tier 2 General Visas are currently open to non EU workers that are looking to move to the UK, but it is anticipated that EU workers will be eligible to apply for these visas once free movement ends post Brexit.

To qualify for this type of visa, an applicant must be in possession of a job offer that provides a salary of at least £30,000 (although the MAC recommends this be reduced to £25,600) and must be in a job that is defined as either medium or high-skilled. It is anticipated that exceptions to the salary cap would be made for some roles in health and education. But the thresholds would be even higher and reviewed annually in sectors where average pay is higher.

Do we need migrants?

The simple answer to this question is yes. But we don’t just need highly skilled migrants, we need those that want to come to the UK to work who are prepared to take on some of the lower skilled and lower paid jobs that employers currently have difficulty filling. No matter how much money the government throws at the health and social care sectors if it cannot make inroads to those 122,000 vacancies then any potential improvements are going to long and painful in being achieved.

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FINANCE

Grant-giving organisations facing increased demand for financial and non-financial aid



Emily received help to get back on her feet after losing her job due to illness from an ACO Member organisation

WITH JANUARY intensifying the difficulties people face financially and emotionally, new research has revealed nearly half a million people turned to charities for help in just one year.

Data from the Association of Charitable Organisations (ACO) shows the number of people seeking help from charities and benevolent funds because they have nowhere else to turn following an unexpected change in circumstances has risen over the last four years.

The ACO represents more than 120 charities that provide financial support in the form of grants, which help thousands of people across the UK. A recent survey of members showed more than 100,000 people applied for financial help in the last financial year. When extrapolated across its entire membership base, it is estimated ACO member charities will have supported at least 400,000 people in need. In 2015, the charities distributed more than £56 million in grants. In comparison, this rose to more than £60 million last year – £216 million when applied to its entire membership base.

Positive impact

The ACO is highlighting the work done by its member charities across the UK by sharing the stories of people whose lives were turned around thanks to the support they received.

Its campaign, *One Day Changes Lives*, will show how an individual act of support granted by a charity one day can have a huge impact in improving someone's life. Together, individual acts by ACO charities amount to a colossal positive impact on society.

Donal Watkin, Chief Executive at ACO said 'These figures show the increasing levels of support needed by people with nowhere else to turn. Today we're highlighting the big difference our members make to people's lives through financial and non-financial help, and the role charities continue to play in the UK.'

'Some of the people helped never expected to face tough times. Perhaps they've been made redundant and their savings have run out as they've struggled to find employment. Perhaps they're receiving cancer treatment and are off work with no pay while the bills keep coming in and mount up. On a single day, our members help hundreds of people across the country, and collectively they have a real societal impact.'

Unforeseen circumstances

Those supported by the charities were driven into a crisis for reasons including them or a family member facing sudden illness or disability, incurring costs for unexpected household repairs or bills, being unable to pay the high costs associated with a health condition, poor mental health, being involved in an accident, family breakdown, or redundancy.

Whilst ACO members are predominantly grant-

making organisations, they also provide practical assistance, employment support, befriending services, and mental health and wellbeing support. Members are seeing an increase in supporting applicants with non-financial aid, rising from 60,584 people helped in 2015 to 93,308 in 2018.

Help can include the purchasing of fridges, clothes and food, and support with the costs of childcare, healthcare and household bills. Some of the people supported needed help to buy wheelchairs, hearing aids, medical equipment and respite care. The charities also provide legal, debt and/or employment advice.

Emily began working as a pharmacist four years ago, but a severe health relapse made finding paid work extremely prohibitive. Covering basic living costs was becoming overwhelming and Emily was finding it increasingly difficult to make ends meet. She said 'I'd cut back on all expenses to the point where I had no TV licence and no home phone. I was having to decide which of the very basic necessities to pay for and which I could go without. I was skimping on food and at one point I switched off my fridge to save money as it was empty from not being able to afford food shopping.'

Mental health affected

'I kept burying my head in the sand when it came to my financial situation and it was having a negative effect on my mental health. I felt trapped, hopeless and couldn't see a way out. I also felt abandoned and forgotten about, and just left to struggle. Within days of contacting Pharmacist Support, all that changed. It felt like I had been picked up and carried out of a horrible situation, and was reminded that people do care. Thanks to Pharmacist Support I have received three forms of help, by paying my General Pharmaceutical Council fee for a year, a referral to a benefits adviser to support me in getting the benefits I am entitled to, as well as help with living costs to tide me over while I reapply for them. I was successful in my reapplication for benefits, so I'll now be able to manage.'

Donal Watkin added: 'I would urge anyone who may need support to get in touch and see how our charity members can help them. Whether it's helping someone struggling to make ends meet buy a suit for a job interview or helping a family on a tight budget buy a new fridge, our members give tailored support at times of desperate need.'

'Many ACO charity members were established to help people hundreds of years ago, but their work is more relevant than ever in today's climate. Our charity members have always and will always be around to support individuals in need, no matter what the future looks like.'

For more information about the campaign and ACO charity members visit www.aco.uk.net/page/One-Day-Changes-Lives

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FINANCE

10-Year strategy to help people make most of their money and pensions launched

A NEW 10-year strategy to improve the nation's financial wellbeing has been launched by a Government-backed body.

The UK strategy for financial wellbeing sets goals to be achieved by 2030, including encouraging the nation to build a savings habit, expanding financial education and improving people's understanding of later life and retirement planning.

It has been launched by the Money and Pensions Service (MaPS), which was set up in 2019 and is sponsored by the Department for Work and Pensions (DWP).

The new strategy sets five goals to be achieved by 2030. These are:

- For 6.8 million children and young people to be getting a meaningful financial education – an increase of two million from 2019.
- For 16.7 million working age people who are financially squeezed to be saving regularly – an increase of two million.
- For two million fewer people to be often using credit to pay for food or bills. Currently, it is thought that nine million people often use credit to pay for food or essential bills.
- For two million more people to be getting the debt advice they need – up from 1.7 million. Currently only 32% of those who need debt advice access it.
- For 28.6 million people to be understanding enough to plan for their later lives, and during them – an increase of five million.

Over the first half of 2020, the MaPS will work with other sectors to firm up plans to achieve

the five goals, with specific plans for England, Scotland, Wales and Northern Ireland.

The strategy will also look at factors which can make people particularly susceptible to financial harm, such as mental health conditions.

The Service said poor financial wellbeing has knock-on effects for mental health, physical health and relationships.

It said 11.5 million people have less than £100 in savings to fall back on.

People who enjoy good financial wellbeing tend to be more productive at work, and businesses also benefit from having customers who can afford to keep up with bills and payments, the Service said.

The wider economy also benefits from people being able to invest money for retirement.

Caroline Siarkiewicz, acting chief executive of the Service said: 'Financial wellbeing underpins personal health and happiness but it doesn't happen by chance.

'We're launching a strategy for entire lifetimes, aiming to expand financial education for children while ensuring everyone is equipped to plan for and enjoy their retirement.'

Sir Hector Sants, chair of the Service said: 'The UK strategy for financial wellbeing will only be successful for individuals if it is supported by the right products, regulation, services and corporate culture.

'Achieving the strategy will thus require the support and, in many cases, action by both the private and the public sector.'

Guy Opperman, Minister for Pensions and Financial Inclusion, said: 'The Government wants to make it easy for those who need it most to get help to make confident financial choices.'

UK cinema-going boom continues

UK CINEMA admissions amongst the highest in the past 50 years, with box office surpassing £1.25 billion for the third consecutive year

Cinema First, the UK cinema industry body, has recently issued figures that confirm that UK cinema admissions for 2019 exceeded 176 million in the UK, worth over £1.25 billion at the box office. Those admissions figures put the year on a par with 2018, when – at 177 million attendances – cinema-going reached its highest level for 50 years.

This is the third consecutive year that UK box office has exceeded £1.25 billion, with 2019 proving to be another exceptional year, confirming the British public's appetite for watching films on the big screen and the extraordinary health of the UK cinema sector.

The landscape of cinema has changed dramatically over the last decade with technological innovation, a golden era of storytelling and a wide choice of high quality cinemas all contributing to the 27% increase in the UK box office from £988 million in 2010 to over £1,251m in 2019.

The box office boom was led by *Avengers: Endgame*, *The Lion King*, *Toy Story 4*, *Joker* and *Jumanji: The Next Level*, in addition to British films successes including *Downton Abbey*, *Rocketman*, *Last Christmas*, *A Shaun the Sheep Movie: Farmageddon* and *Yesterday*. Complementing these blockbusters were break-out successes such as *Judy*, *Knives Out*, *Once Upon a Time in Hollywood*, *Stan and Ollie*, *Fishermen's Friends*, *Blue Story* and *Pain & Glory* alongside a burgeoning trend for successful big screen reissues of restored classic films, including *Apocalypse Now*, *Alien* and *The Matrix*.

Cinema-going gained strong momentum throughout 2019 with a diverse film slate that culminated in the final six weeks delivering 23% more box office revenue than the same period

in 2018.

Last year, 900 films were released in UK cinemas, with more independent films than ever receiving a theatrical release. British films again represented a significant proportion of the total box office, confirming audiences' appreciation of homegrown stories and reinforcing the UK's excellent reputation as a global leader in film and TV production.

2019 also saw a continuation of ongoing and massive investment by UK cinema operators in refurbishing and growing the country's cinema infrastructure, with over 20 new sites opening across the country and many more planned for 2020 and beyond, ensuring audiences will continue to enjoy the best possible cinematic experience.

2020 is off to an incredibly healthy start with holiday titles *Star Wars: The Rise of Skywalker* and *Little Women* continuing their strong runs at the box office; whilst Sam Mendes' homegrown World War 1 epic *1917* has ridden a wave of acclaim to top the latest box office charts, delivering a £7.3m opening weekend, all contributing to a 25% increase in box office over the same period in 2019.

Commenting on these latest numbers, Iain Jacob, Cinema First Chair said:

'The 2019 figures prove that cinema is alive and in remarkable shape with audiences having better access to a diverse film slate and massive investment making the big screen experience better value than ever. As we enter a new decade, the film production sector in the UK continues to flourish, generating significant value to the UK economy and British films continue to captivate audiences both at home and abroad. With a phenomenal roster of upcoming films already scoring big at the box office, 2020 is off to a great start.'

Pensioners to pay a high price for TV licence fiasco

WITH FEWER than 130 days to go until free TV licences for the over-75s are due to be scrapped, if current plans are allowed to go ahead, the charity Age UK is warning that the cost of funding their own licence may be too much for many pensioners – the equivalent of over three monthly gas/electricity bills or over five monthly water bills.

Currently standing at £154.50 per year, the annual charge will be a shock to the budgets of many older people across the UK who can already barely afford their regular utility bills.

Official figures show that over-75s households are already spending an average of £46 per month on electricity, an average of £43 per month on gas and an average of £28 per month on water.

The charity is urging the Government to step in before the plans come into effect from June and right the wrongs of the earlier administration that handed over responsibility for this important welfare benefit to the BBC back in 2015. Firm Government action now could ensure the continuation of the free licence for all over-75s, not just for the relatively small number who are eligible and able to apply for a concession because they are claiming Pension Credit as is set to be the case under the BBC's plan.

Most vulnerable hardest hit

The Charity is also warning that it will be the most vulnerable older people – those struggling on a low fixed income as well as many who are battling loneliness, ill health and disabilities – who will be hit hardest if the decision to scrap free TV licences remains in place.

With millions of older people missing out on Pension Credit and other means-tested benefits every year, the plan to means-test TV licences for over-75s will only serve to exclude some of the very poorest and oldest pensioners from watching TV at all. The groups at greatest risk of missing out include the 2.2 million over-75s living with a limiting long-standing illness – meaning in many cases they are largely confined to home – and two million over-75s living alone, many of whom will struggle

to pay a hefty extra bill.

For many over-75s, the benefits of ready access to TV in terms of a precious window on the world, and a means of staying informed and entertained, as well as the companionship TV provides, are invaluable. For many older people their TV is so much more than "the box in the corner of the room" Research shows that half of all over-75s say they watch TV for more than four hours a day and in many older people's homes the TV goes on when they get up and off only when they go to bed, if it goes off at all.

Time running out

Caroline Abrahams, Age UK's Charity Director, said: 'There are less than 130 days to go now before the free TV licence for all over-75s is due to be scrapped under the BBC's plan, so it's more important than ever that the Government steps in and the BBC steps up to sustain this important welfare benefit. They should sit down together now and broker a solution, or both will be responsible for the hardship & distress to our oldest citizens that will inevitably result.

'All the evidence is that if the BBC's plan goes ahead, hundreds of thousands of over-75s will struggle to pay for their TV licence. As winter bites we know that many pensioners are worried about their heating bills & cutting back spending on other essentials, including food, to save money wherever they



possibly can. The last thing older people in this situation need is to be hit in the pocket again in a few months' time and every year thereafter because they have to find the money for a TV licence too. They are already shelling out a lot on their utilities and for some an extra £150 plus a year will be a bridge too far.

'Although the poorest older people, those eligible for Pension Credit, would supposedly continue to be entitled to a free TV Licence under the BBC's proposed scheme, we know that some two in five of all those eligible don't claim, in which case they and others whose incomes are only just above the line are set to face horrible decisions over whether they can afford to continue to watch TV at all. It's completely wrong to put the oldest people in our society through this. We urge the Government to act now to save the free TV licence and put millions of anxious older people's minds at rest.'



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Recycling – how to make sense of it!

WE ALL know that it makes sense for us to recycle as much waste as we possibly can and we are all now used to putting out our recycle bins each week for the local council to collect, take away and recycle for us.

But what should we recycle? What can we recycle? What can't we recycle and why? All these are questions that no doubt we have all asked ourselves from time to time – and quite frankly, given the myriad options that we are faced with, who can blame us for being confused?

The simple fact is that recycling can be difficult with the regulations differing from council to council depending on what each of them are actually capable of recycling – and the codes that we see on the back of packaging can also be difficult to understand – some waste products that we may think are capable of being recycled can't be whilst others that we may think are easily recycled can be more difficult than we assume.

So let's try and make sense of some of the things that we can and cannot recycle by looking at some of the symbols that are used and that may be considered to be confusing.



We will all be familiar with the symbol on the left and will probably assume that when we see this that the product on which it appears is widely recyclable. Well think again. This symbol indicates that the producer of the packaging is pro-recycling, but it doesn't necessarily mean that the

product itself is recyclable.

In fact what this symbol actually means is that the producer of the packaging has made a financial contribution to the recovery and recycling of it, but not necessarily that it is recyclable.



The next confusing symbol is what is known as the Mobius loop – as shown on the left.

Again we will all probably assume that if packaging carries this symbol that it is widely recycled and generally speaking that may well be true. However, what this symbol actually means is that the item is capable of being recycled,

but not necessarily in all systems.

The widely recycled symbol on the right is again another one that we are all familiar with.

But again, beware because this actually means that packaging carrying this symbol is collected by in excess of 75% of local authorities across the UK – but not all of them. You should also look at the symbol carefully because it may carry further restrictions – for example it may include the word "rinse" above the symbol or the words "lid on".



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If rinse is present then the packaging should be rinsed before recycling to avoid contamination and if lid on is present then you should do exactly that otherwise when the packaging is recycled this could cause the recycling machine to malfunction.



The next confusing symbol is the check locally symbol. This is perhaps one of the most misleading of all because many people will just assume that their local authority is unable to recycle products that carry this symbol when actually that may not be the case. What this actually means is that between 20% and 75% of local authorities

can actually recycle products that carry this symbol. You will all probably have seen the black triangles with a number in the middle of it like the example below.



made of and therefore whether or not it is recyclable. The number five indicates that the product contains polypropylene and in this case it is widely recycled.

But do you actually know what these symbols mean? No, I thought not because this is where recycling actually starts to get very, very confusing, especially if the triangles also have letters below them as well. In the example above, the number actually determines what the product is mainly

If the triangle contains the numbers 1 and 2 then they will be widely recycled. The number 3 indicates a product that is rarely recycled whilst the number 4 means that the product almost certainly won't be recyclable. Getting confused? Well, the numbers 6 and 7 are also difficult to recycle whilst the numbers 8, 9, 11, 12 and 13 indicate that the product is recyclable but only at specialist centres or collection points.

If the triangle has letters below it that indicates that it is made predominantly from a certain type of product or material. For example, the letters GL signify it is made predominantly from glass, TEX signifies predominantly textiles and PAP signifies predominantly paper or card.

If you are at all unsure what you can and cannot recycle then it is best to check with your local authority or your recycling centre, after all we all have a duty to recycle as much as we can and to prevent as much waste as possible from going to landfill.



If “rinse” is present then the packaging should be rinsed before recycling to avoid contamination and if “lid on” is present then you should do exactly that otherwise when the packaging is recycled this could cause the recycling machine to malfunction.



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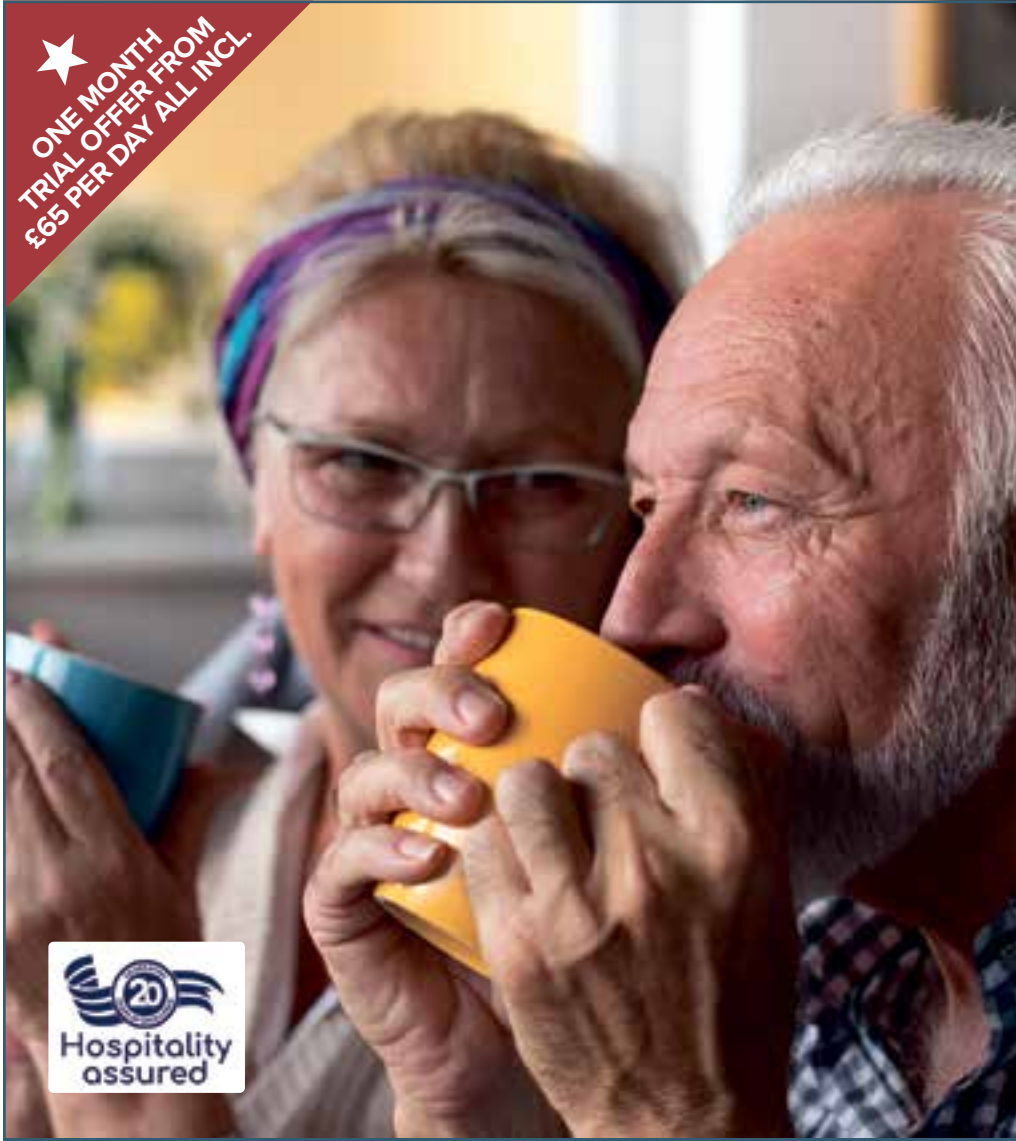
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COMMUNITY

Baby Boomers to Generation Z – but what does it all mean?

IT'S NOT just the media, but it's also society that likes to apply labels to things – perhaps it's in the belief that giving something a label makes it somehow more believable or more realistic – or perhaps it's just a way of grouping things together, to make them easier to understand for us all?

Whatever the answer, labels are a fact of life, and we are all defined by them in one way or another, especially in the media. Take Baby Boomers and Generation Z's, both labels that are given to elements of our society that you may well have heard of, but do you have any idea what they really mean?

And what about those other labels that fall between these two such as Generation X's and Millennials? And then what about the silent generation?

I'm sure, like me, when you were growing up you referred to generations, you and your school friends, brothers, sisters and cousins were of one generation whilst your parents, aunts and uncles were another and your grand-parents another. This tends to fall in line with the traditional definition of a generation which loosely speaking is a period of between 25 and 35 years in which babies move through their life stage to children then adults and then have their own children.

Knowledge gap

But that isn't enough anymore it seems. So how many of you actually know what these

labels mean? And what does the label actually mean or signify to people? Well, read on and find out the answers.

So, let's start with baby boomers, probably the most common label that we all know. A baby boomer is typically described as a person that was born between the years 1945 and 1964 just as the world emerged from the devastating effects of the Second World War. The reason "boomers" is used relates to the growth in the birth rate that was seen straight after hostilities ceased and as nations started to replenish their populations after the massive losses that many sustained during the fighting.

In the early years, the boomers were faced with post war austerity but have since come to symbolise privilege and money as they grew up in the years when the world started to get wealthy as governments invested in their infrastructure and industries in a bid to generate income to invest in re-building their post war infrastructure and economies.

Boomers are generally seen to have enjoyed great advancements in life expectancy, health and fitness as society moved forward and re-built itself.

Generation X (not the band)

Next comes the Generation X who typically are those people born from around 1965 to 1984. This generation saw major changes in their early years as society's attitudes started to change and broaden and as the roles of

family started to loosen. Many children were known as "latchkey kids" due to the fact that this generation saw increasing numbers of parents of both sexes enter the workplace, and divorce started to become more commonplace. Likewise societies attitudes started to soften and their lives became more and more affected and altered by technological advancements.

Generation X is typically credited with being hardworking but having a laid back attitude to life and enjoying, to the full, the opportunities that their endeavours and increasing prosperity brought them.

Millennials

And so to the Millennials which many people mistakenly attribute as being those people that were born around the turn of the millennium. In actual fact Millennials, or Generation Y as they should technically be called (as they come after Generation X and precede Generation Z) are loosely defined as those people that were born between 1984 and the early 2000s – they are often called millennials because the first of them entered adulthood at the turn of the millennium.

Another name attributed to millennials is often "echo boomers" because there was a major surge in birth rates in the 1980s and 1990s, and of course many millennials are the children of baby boomers.

Millennials are defined as being the first cohort to really grow up with technology and

in particular the internet and as such are the first real children of the so called "information age" and the first real adopters of social media.

Generation Z

And so to Generation Z or Gen Z as they are often known. These are the people born shortly after the millennium continuing to today. Many are the grandchildren of baby boomers and the actual children of Generation X's. They are the first generation to have grown up entirely with modern technology hence why they are probably so proficient with it and social media forms an integral part of many of their lives.

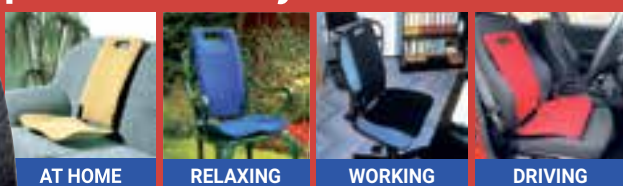
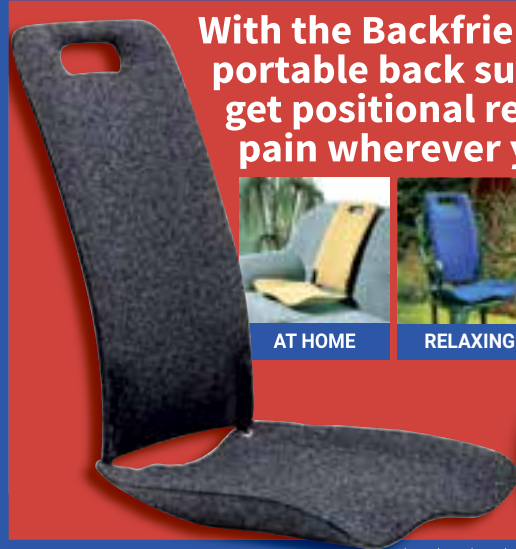
Generation Z is often credited with making the world face up to its climate crisis and blaming previous generations for the mess that they feel that the planet is now in. Activism amongst this group seems to be more pronounced than in previous generations.

Silent minority

And finally to the silent generation who are typically those born between the mid twenties and the start of the Second World War. Sadly, as a generation they are dying out very quickly as they reach their 80s and beyond. They are known as the "silent generation" because they were taught to remain silent and not speak openly about their views on current affairs and other issues.

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HEALTH

Older people encouraged to ditch "stiff upper lip" approach to mental ill health

NHS ENGLAND and Age UK have joined forces in a campaign to encourage older people to access treatment for mental health conditions, as new analysis shows a majority of older people do not seek help.

New data reveals that more than six in 10 people in the UK aged 65 or over have experienced depression and anxiety.

Of these, more than half did not seek help as they thought "they should just get on with it" and nearly a quarter relied on support from friends or family.

NHS talking therapies – delivered through world-leading programme IAPT – for common mental illnesses, have high recovery rates, with more than nine in ten people getting care in good time.

Mental health deemed less important than physical health

Despite effective treatment for mental health problems being available across the country, only around one in ten (13%) of people surveyed by Age UK said they would put their mental health before their physical health, with ingrained attitudes towards mental health a possible factor in preventing older people from seeking help for emotional problems.

The campaign aims to boost the number of older people getting the help they need by writing to GPs to urge them to look out for

the symptoms of mental health problems in older people, along with making them aware of the NHS support services available.

Alistair Burns, National Clinical Director for Dementia and Older People's Mental Health at NHS England and NHS Improvement said: 'Older people sometimes feel they have to have a "stiff upper lip" towards health, but we all have our own battles to fight and seeking help is a sign of strength, not weakness, so anyone out there who is feeling down and needs help, can and should get it from the NHS.'

'We should remember that loneliness and isolation can be linked to physical health problems, so getting support through a talking therapist is good for mind and body.'

'Depression shouldn't be seen as a normal part of ageing and we need to challenge the assumption that older people should just put up with it, as evidence shows it can be treated.'

Help not sought

Although the NHS is treating more people for depression and anxiety than ever before – with the Long Term Plan expanding access to talking therapies for hundreds of thousands more people – evidence shows that older people aren't always seeking the help they need.

This comes despite evidence showing



to be open about mental ill health, which is an essential pre-condition to people getting help, but it's one that may well have left many older people behind. They grew up in an era when there was a real stigma associated with mental illness, so for many, these attitudes are deeply engrained and still driving their behaviour today.

Lack of awareness

'A further barrier to seeking support is a widespread lack of awareness about the effective treatments that are available, beyond "taking pills", which many older people feel they do quite enough of already.'

'And finally, it is understandable if a lot of older people, having experienced so many ups and downs through life, take the view that feeling depressed or anxious are not illnesses that are just as deserving of a proper medical response as a physical problem like a chest infection. Without targeted action to support older people as a distinct group they are at risk of being left further behind when it comes to mental health.'

As part of wider drive to address inequalities in access to mental health care, the NHS Long Term Plan will also help local areas ensure that talking therapy services meet the needs of older carers and people living with dementia and frailty, including those in care homes.

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HEALTH

Sleeping as we get older – some helpful advice

BY LISA ARTIS



SLEEP, REGARDLESS of age, is extremely important to a healthy lifestyle and should not be taken lightly. It is a basic and fundamental human requirement and has restorative functions.

Just one bad night's sleep affects your mood, concentration and alertness while long-term sleep deprivation has far more serious consequences: it's been linked to a number of serious health problems such as high blood pressure, heart disease, diabetes and stroke. Chronic sleep disturbances can result in frustration and discomfort at night, and exhaustion and irritation during the day.

Achieving a good night's sleep is a problem for an awful lot of people, in particular for the older generation or those who suffer with a medical condition or disability.

Changes in hormone levels as we age can cause sleep disturbances, and sleep disturbances can alter hormone levels, turning into a vicious cycle. In peri and post-menopause, many women have trouble getting to sleep and staying asleep. This can be accompanied by hot flushes (due

to fluctuations in oestrogen and progesterone levels) which cause more awakenings, restless legs syndrome and sleep disordered breathing such as obstructive sleep apnoea.

The average adult (regardless if they're 25 or 65) should be getting around seven to eight hours a night. However, it's important not to get too hung up on the number of hours as one size doesn't fit all. Some may feel they need nearer to nine hours, some cope really well on just six and a half hours a night. Go by how you feel the next day. If you're tired then chances are you are not sleeping well.

It is also a common misconception that sleep needs decline with age. It's not about needing less sleep, but unfortunately as we get older sleep quality declines and we experience a change in sleeping patterns –

- The older adult experiences numerous brief awakenings in the night.
- There is a loss of deepest levels of non-REM sleep.
- There is more daytime napping.
- There is less of a drop in body temperature during sleep for the elderly.
- They prefer earlier bedtimes and earlier wake-up.

There are all sorts of ways in which older people can help themselves to a better night's sleep – all of them are really based on good old-fashioned common sense. Mostly it's just a case of adjusting daily routines as sleeping patterns change – and trying to limit the cat naps!

Some tips from The Sleep Council

Exercise: 20 – 30 minutes at least three days a week can aid better quality sleep. A brisk walk or gentle swimming will do – but not too close to bedtime. Sometimes sleeplessness can be caused simply because we have not been active enough during the day.

Limit naps: Taking long afternoon naps can

interfere with night-time sleep patterns. If you need a nap, don't take longer than 20 minutes. Any longer and you will put yourself in deep sleep which will leave you feeling groggy when you wake.

Get out in the fresh air: Studies show people who get adequate natural daylight tend to sleep better at night. Natural light, which can still be effective on a cloudy or grey day, helps reset our internal body clock. It helps us get over feeling groggy when we have just woken up and makes us more alert.

Create a good sleep environment: Sleep in a cool, dark, quiet bedroom. Invest in blackout blinds or heavy curtains to keep your room dark. Light suppresses melatonin (the sleepy hormone) that relaxes your body helping you to drift off. If noise wakes you consider purchasing earplugs.

Invest in a new mattress and pillows: If your mattress is over seven years old and is past its best, it may be time to invest in a new one that is more suited to your needs. Beds deteriorate gradually and if you've reached the point when you know yours is uncomfortable, you've already been compromising your sleep quality for some time. If you suffer with neck and shoulder pain, you may find your pillow's the culprit. A good one should hold your head in the correct alignment – that is, in the same relation to your shoulders and spine as if you were standing upright with the correct posture – and be tucked well into the neck and shoulder to support your head fully.

Don't worry about falling asleep: Stay relaxed. The more you worry, the less you'll sleep. If you do find yourself lying there awake or unable to get back to sleep in the middle of the night, get out of bed, go into a dimly lit room and read a couple of chapters from a book or listen to some soothing music.

Avoid caffeine in the evening: Although there are significant individual differences in how caffeine affects each of us, give yourself enough time between your last caffeine intake and your sleep time to make sure that it does not interfere with your ability to get off to sleep. Try a warm milky drink instead.

Watch how much you drink: Limit drinking liquids a few hours before bedtime to save being "up and down" all night. And remember that while alcohol may initially help you to relax and sleep, it may keep you awake later in the night with frequent trips to the loo and feeling dehydrated.

Don't go to bed stuffed or starved: While we don't recommend eating a big meal just before bedtime as it can lead to discomfort and indigestion, some people find a bedtime snack a helpful aid to sleep. The best is one that contains complex carbohydrates and protein and perhaps some calcium – which is why dairy products are one of the top sleep-inducing foods.

Keep regular hours: Go to bed at the same time each night and wake up at the same time each morning. Keeping to a routine helps strengthen your biological clock and promotes feelings of sleepiness and drowsiness when your body is ready for sleep.

Develop a sleep ritual: Making the transition from wakefulness to sleep is easier by doing the same things each night just before going to sleep. Avoid screens (mobile phone, tablets and the TV) for an hour before bed as they can keep you awake for longer as the blue lights from these devices has the capacity to prevent the hormones that make us sleepy from being produced.

Check medications: some medications may cause daytime drowsiness while others may cause sleeplessness. Ask your doctor.

Pharmacies role in pancreatic cancer diagnosis

THE ROYAL Pharmaceutical Society (RPS) has launched a plan to increase the role of pharmacies in the early diagnosis of cancer.

What does this mean?

If this plan were to go ahead, staff in pharmacies could assess patients and refer those with red flag symptoms directly to hospital without the need to see their GP. The plans come at a time when average GP wait times have topped two weeks for the first time.

Seeing a highly qualified pharmacist for minor illness, assessment or cancer screening could result in faster referral and diagnosis of cancer as well as freeing up GP time.

Ade Williams, PCA pharmacy ambassador and lead pharmacist at Bedminster Pharmacy, Bristol says 'I see daily, many opportunities to build on this to improve cancer diagnosis and care. Empowering us to make direct referrals will speed up and improve survival from cancers like Pancreatic Cancer'

The majority of the country lives within a 20-minute walk of their nearest pharmacy and 95% of the population use their pharmacy at least once a year. Local pharmacies are accessible and well placed within communities. Patients visiting their pharmacy frequently or with red flag symptoms, who may not otherwise go to their GP may benefit from the plan.

Pilot studies, where pharmacists referred patients to their GP or directly for screening or diagnostics have been successful in the case of lung and bowel cancer. A pilot study of 33 pharmacies in Northern England found that a common pancreatic cancer symptom, unresolved indigestion, was the second most common cancer symptom that pharmacists referred for.

Ade goes on to say, 'With the future role of community



pharmacies in the wider NHS being shaped by the new pharmacy contract, this is definitely the right time to take bold action to help both our patients and the NHS in general.'

Pharmacists are well placed to review patients presenting multiple times for over the counter medication and who present at appointments asking for advice. Equipping pharmacies with the tools and knowledge to identify red flag cancer symptoms and allowing them to make direct referrals could increase early diagnosis of pancreatic cancer in patients who may not have recognised their symptoms or presented at their GP. This route of referral could reduce the number of patients diagnosed late or through emergency presentation.

What do we think?

The RPS fully support the increased role of pharmacists in the diagnosis of pancreatic cancer and work closely with pharmacies to raise awareness of the disease amongst staff and their local communities. They provide free e-learning modules and resources for pharmacists and their teams to ensure they have the knowledge and confidence to suspect and refer for pancreatic cancer.

They will be monitoring this plan closely to see if it is adopted and evaluate its process. Pharmacists are being increasingly relied on to carry out health interventions previously left to doctors and other primary care professionals.

The extra strain on the service may make delivering appointments difficult for pharmacy staff and the workforce needs to be supported through changes to roles and responsibilities.

Furthermore, if patients are using pharmacies for a wider range of health issues, the link between pharmacists, GPs and secondary care must be improved to avoid patients missing follow up appointments or having to present multiple times to different health care providers.

Final thoughts from Ade

'Pancreatic Cancer Action have for a long time worked with community pharmacy teams, up skilling our disease diagnosis knowledge and supporting local awareness initiatives.

Integrated working and partnership working offer us the most cost effective way forward. Unleashing the expertise of community pharmacies will definitely advance the cancer survival goals thereby saving many lives.'

For more information visit the Pancreatic Cancer Action website at www.pancreaticcanceraction.org or call 0303 040 1770.



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YOUR LETTERS

Social Care Crisis

I AM writing to raise some points on Social Care. As a nurse who trained in the 1980s it was clear to me then that there was a social care crisis looming. Complete denial was shown by the Thatcher regime which set about taking a wrecking ball to the Welfare State just when it was going to be needed most.

Social care, to be effective, now needs to be state run and tax funded and needs to be built into society going forward whilst ageism has to be outlawed. Most important of all there has to be an acknowledgment of the disasters of the past so that society can reconcile why it is in its current crisis.

Mr I Brown, Feltham.

Hotpoint

I MUST put pen to paper to say many thanks for printing the article about Hotpoint machines. I'd been putting it off and off for some weeks as my machine is Hotpoint but I'd no idea how to get in touch with them and it was such a great help that you printed the phone number. I rang it that day and actually got through to a real person and not a machine. The operator put my mind at ease as it seems that my machine is not on the list.

Mrs D Walton, Rossendale.

Racism In Society

IT WAS with interest that I read the Senior Moment in the January issue of the Mature Times. I agree with Andrew Silk that racism is a society issue. I can confirm from experience that we seem to be returning to the racial abuse common in the 1950s. Again it is the ordinary people going about their daily lives who are on the receiving end.

Dr. Pat Bidmead, Nuneaton.

LIKEWISE, ANDREW Silk, I'm appalled at the rise in racism in our lives, as per your comments under, "The Senior Moment," in the January edition. The fault lies in large part, with the appalling behaviour of some of our so-called political leaders and powers

that be in all walks of life.

Public discourse has become too toxic in recent years. Boris Johnson and Donald Trump, to name just two such individuals, have made overtly racist comments in the past. The Labour Party's extreme left-wing movers and shakers have a terrible record when it comes to anti-Semitism. The Conservatives do not have an unblemished record either, in terms of Islamophobia.

The rise of right-wing extreme parties in local and national government across Europe, as well as the Brexit debate in the UK (and emergence of the "Brexit Party,"), has also fuelled racist behaviour.

In the sport of football, racism has for too long been at home. At home and away fixtures, I can think of several matches, where such behaviour by some fans, should have led to the last stage of the "Protocols," being enacted – taking the players off the pitch. For me, subsequent to the Protocols, the matches involved should be played behind closed doors and so hurt the football clubs in the pocket.

Football fans (and anyone else in society) found guilty of racist behaviour must be severely punished. Political leaders must take a lead when it comes to racism and not be part of the problem. We must all adopt a zero tolerance to racism and call it out at every opportunity. Racism should be an anachronism in the 21st Century.

J D Milaric, Borehamwood.

Old Age

SURELY WE are demanding too much from our Government. Years ago our kids were our responsibility and in our old age we were their responsibility. Now we find every reason to pass the buck. Why should we not pay for: The freedom pass at least £50 per year, over 65 disabled badge, Dial-A-Ride-£10 per trip minimum, or use subsidised taxi, full TV licence, heating allowance etc?

The War time spirit should be re-installed in all of us and those really in need catered for by the local community.

Mike Dehaan, London.

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Win £20,250!

S Z X F T G F V C X C R O S E B N H G T
D F G H X Z X C F T G H G G J G B F G R
F G H J F C G F X Z H G G O K A H G H T
G H G H V V V D K F C H D L I Z N Y J Y
T G T Y C B H B H X V G H K U A H T L U
G H R X X G J G N C C X J M J L Y G P Y
H Y F C Z F J F X M C V B N K E T F L H
N T V V X V C R J K N M Z B J A H R K G
B R B E G O N I A X C F C V N D G E J F
V F D B V F G Y Z X F T R F B F F R M D
B C S N G G H T G V C X C V V V D F N C
N A C H T R J K J B U T T E R C U P B X
M R V G F D X C V G F R T Y H D F J H X
K N B T D X Z S D F R E D Z T Y G G G V
I A N R F G F E N N E L F G H H H Y F B
J T H T R F D C V Z T Y T G F C J Y D H
U I Z T R F X C V F D S A S E R Y T G J
H O F G V C A S C V G H Y T R F G R F H
J N J H D A I S Y Z X Q A S D E R T G G
H S D X C T Y H G V Z X Z X C F D S D F
B N B V C X C F T Y G H B C H E Q U E H

One word from the word list below is NOT in the puzzle grid. This missing word is your £20,250 answer!

WORD LIST

ROSE
AZALEA
BEGONIA
BUTTERCUP
POPPY
CARNATION
DAISY
FENNEL

HURRY ! CLOSING MIDNIGHT SATURDAY 29TH OF FEBRUARY

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!

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IT!

Here's your special chance to claim **£20,250 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 Twenty Thousand, Two Hundred and Fifty 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 £20,250 correct answer phone line with your answer and you will be told on the phone if your entry has been accepted. But hurry because we have limited the time for entries!

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67 x £150

CORRECT ANSWER

PHONE LINE

0906 635 0398*

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 Bonus Bonanza 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 £20,250; 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 'Word Winner'. Approximate odds of winning a cash prize: 1:5401. Draw date: 31/03/2020. 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 2020, registered in Great Britain no: 8271507. T/A Bonus Bonanza. Wynnington Customer Services, Bonus Bonanza, 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.

Out & About – around the UK

David Hockney: Drawing from Life

Where: The National Portrait Gallery, St Martin's Place, London, WC2H 0HE
Open: Sat – Thu 10.00am – 6.00pm
 Friday until 9.00pm
 27 February 2020 to 28 June 2020
Cost: £17.00 - £20.00
Tel: 020 7306 0055

More Information www.npg.org.uk

THIS IS the first major exhibition devoted to David Hockney's drawings in over 20 years.

The exhibition explores Hockney as a draughtsman from the 1950s to the present by focusing on depictions of himself and a small group of sitters close to him: his muse, Celia Birtwell; his mother, Laura Hockney; and friends, the curator, Gregory Evans, and master printer, Maurice Payne.

Featuring around 150 works from public and private collections across the world, as well as from the David Hockney Foundation and the artist, the exhibition will trace the trajectory of his practice by revisiting these five subjects over a period of five decades.

Highlights include a series of new portraits; coloured pencil drawings created in Paris in the early 1970s; composite Polaroid portraits from the 1980s; and a selection of drawings from an intense period of self-scrutiny during the 1980s when the artist created a self-portrait every day over a period of two months.



Picasso and Paper

Where: The Royal Academy of Arts, Burlington House, Piccadilly, London, W1J 0BD
Open: Sat – Thu 10.00am – 6.00pm
 Friday until 10.00pm
 Until 13 April 2020
Cost: £18.00 - £22.00
Tel: 020 7300 8090

More Information www.royalacademy.org.uk

THIS EXHIBITION reveals how paper allowed Picasso to push the boundaries of thought and practice – inventing a whole universe of art as he went.

Pablo Picasso rewrote the rules of painting, but he also tore up the rulebook for paper. Bringing together 300 of the artist's works, both on and with paper, this exhibition spans his entire prolific career and represents a significant chapter in modern art.

For Picasso, paper was more than his rehearsal room, more than just a vehicle for nascent ideas. Ever-resourceful, he used everything from café tablecloths and newspaper cuttings to antique papers with distinctive watermarks. He created sculptures with torn and burnt pieces of paper, assembled collages, worked with pastel, gouache and watercolour, and spent decades investigating an array of printmaking techniques – all on the medium of paper.

This groundbreaking exhibition charts Picasso's ingenious use of this universal material. Highlights include *Women at Their Toilette* (1937-8), a 4.8 metre-wide collage that will be shown in the UK for the first time in over 50 years. There will also be Cubist papier-collés (cut and pasted papers), sketchbook studies for his great masterpiece, *Les Femmes d'Alger* (1907), and documentary footage that offers a rare glimpse of Picasso at work.

Grayson Perry: The Pre-Therapy Years

Where: The Holburne Museum, Great Pulteney Street, Bath, BA2 4DB
Open: Mon – Sat 10.00am – 5.00pm
 Sun 11.00am – 5.00pm
 Until 25 May 2020
Cost: £7.00 – £12.50
Tel: 01225 388588

More Information www.holburne.org

GRAYSON PERRY'S groundbreaking "lost" pots will be reunited for the first time to focus on the formative years of one of Britain's most recognisable artists.

This is the first exhibition to survey Perry's earliest forays into the art world, reintroducing the explosive and creative works he made between 1982 and 1994. The show is also remarkable for the fact that many of the 70 items on display have been crowd-sourced from across the UK, following a hugely successful appeal to the public in 2018.

The exhibition begins in 1982 when Perry was first working as an artist, and then charts his progress to the mid-90s when he became established in the mainstream London art scene.

It provides a snapshot of a very British time and place, and reveals the transition of Grayson's style from playful riffs on historic art, such as old Staffordshire pottery, along with crowns – the mixed-media *Crown of Penii* (1982) – and thrones – *Saint Diana, let them eat shit* (1984), inspired by his fascination with Princess Diana – into a style that is patently his own: plates and vases rich with detail that tell tales of our times and experiences, such as 1989's *Cocktail Party*.



Art Deco by the Sea

Where: The Sainsbury Centre, University of East Anglia, Norwich, NR4 7TJ
Open: Tue – Fri 10.00am – 6.00pm
 Sat – Sun 10.00am – 5.00pm
 Until 14 June 2020
Cost: £13.00
Tel: 01603 593199

More Information www.sainsburycentre.ac.uk

THIS MAJOR exhibition explores how the Art Deco style shaped the modern seaside during the 1920s and 30s.

In a new age of mass tourism, new coastal resorts were built and existing resorts modernised using the Art Deco style while the networks of transport – by road, rail, sea and air – met the

needs of the modern traveller.

The show celebrates iconic examples of seaside architecture, from hotels and apartment blocks, to piers, cinemas and lidos, and reveals how Art Deco became the key style for pleasure, leisure and entertainment.

Through some 130 works including paintings, posters, brochures, drawings, photographs, fashion, furniture, ceramics and textiles, the exhibition explores the sports, activities and amusements of the seaside between the wars.



Matisse: Drawing with Scissors

Where: Lady Lever Art Gallery, Port Sunlight Village, Port Sunlight, Merseyside. CH62 5EQ
Open: Daily 10.00am – 5.00pm
 Until 01 March 2020
Cost: Free
Tel: 0151 478 4136

More Information www.liverpoolmuseums.org.uk/ladylever

THIS EXHIBITION features prints of the famous cut-outs Matisse produced in the last four years of his life when he was confined to his bed.

The French painter, sculptor and designer, Henri Matisse (1869-1954) was one of the 20th century's most influential artists. He continued creating highly original works well into his eighties, and the cut-outs of his last years include many of his iconic images, such as *The Snail* and *The Blue Nudes*.

Matisse's vibrant works are celebrated for their extraordinary richness and luminosity of colour. For his cut-outs he used paper that had been hand-painted with gouache, laid down in abstract or figurative patterns: "the paper cut-out allows me to draw in the colour... Instead of drawing the outline and putting the colour inside it... I draw straight into the colour". The colours he used were so strong that he was advised by his doctor to wear dark glasses.



Live life to the full with McCarthy & Stone

According to Later Living UK's 'Healthier and Happier' report, the average person aged 80 living in a retirement community feels as good as someone 10 years younger†.

Here at McCarthy & Stone we could not agree more – and neither can our residents!



Margaret Brannan

Margaret Brannan took advantage of the option to rent an apartment. "There is such a fantastic community here. I feel so secure in my apartment. It gives me peace of mind and I no longer feel lonely as there's always someone around for a coffee and a chat if you fancy."

"I don't feel my age at all and I'm just excited about all the things I can get involved in now and share with my new friends."

When Ann Girling, a McCarthy & Stone resident, turned 70 she wanted to enjoy travel and adventure. Moving to a McCarthy & Stone development gave her the freedom to do just that.

She used some of the equity released by downsizing to fund the African safari she had always dreamed off. Better still, Ann didn't go alone.

Ann explains: "Dorothy, another resident here, and I hit it off from the start. She enjoys her cruises and funnily enough she had one planned to South Africa. Unfortunately, this fell through, so I said to her, how do you fancy coming with me – we'll make an adventure of it!"

"All the everyday tasks that used to get in the way of me enjoying the lifestyle I'd planned, no longer matter"



Ann Girling

With lounges for socialising, on-site guest suites, chef-run restaurants and beautiful gardens, residents enjoy more support, more convenience and more peace-of-mind. It's no wonder so many tell us they wish they'd moved sooner.

In fact, almost 90% say moving to a McCarthy & Stone development has improved their quality of life.



Colin and Pat Mackay

Colin Mackay and his wife Pat have not looked back since moving to their apartment. Mr Mackay says. "I've already been telling my friends that Pat and I are busting the myth that developments like ours are for old people! They're simply not. Our development is as comfortable as a hotel, yet it feels like home with neighbours who are fast becoming friends – what's not to enjoy."

McCarthy & Stone properties are designed to provide independence and security, with Retirement Living PLUS also providing flexible support packages. Customers can choose to purchase an apartment outright, rent, or take advantage of part buy, part rent options.

On selected apartments at participating developments, Customers who reserve an apartment by 29th February 2020 can save £5,000 off the purchase price. If you prefer to rent we're offering one month's rent free*.

"Now that I've moved here, I'm going to say this, I feel younger."

Stella Green, Resident



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