OURPLACEMews

The monthly magazine dedicated to help everyone over 50 get the best out of life!

JANUARY 2020

Inside this issue...

I am railing

Sir Rod Stewart reveals his epic model railway city

Beat the lurgy

How to prevent a cold or lessen the symptoms

On the move?

Top 5 reasons for buying a park home

For better or for worse?

What will 2020 bring for your finances?

Green sky at night, tourist

The 7 best places in the world to see the Northern Lights

PLUS...

What's on Health & Beauty Money & Work Leisure & Travel Food & Drink Arts, Crafts & Hobbies Home & Garden

Letter from the Editor

Welcome to Our Place - The monthly magazine dedicated to help everyone over 50 get the best out of life!

Every month, we bring you news and features on; Health & Beauty, Money & Work, Leisure & Travel, Food & Drink, Arts, Crafts & Hobbies, Home & Garden, plus... our Charity of the Month!

Our Place was founded with a mission to connect the mature online community to a world of news, features, offers and life changing products they may have missed out on. Bring them all into one place, Our Place.

What makes us special is that we are a vibrant team of all ages, from 21 to 65 who are all passionate about living life to the fullest irrespective of age. We have built strong relationships with some of the best UK age related businesses with the aim of brokering discounted rates for our Over-50s community.

Become a Friend of Our Place and receive our exclusive newsletters. They are a great way of keeping updated with the latest news and promotions. We aim to bring a smile to your face every time you open your inbox by selecting exclusive vouchers and discounts just for you.

We welcome you and hope you enjoy Our Place.

The Editor - Our Place

PS. Do you have an interesting story or article? If so, send us an email by visiting: www.ourplace.co

CONTENTS

What's On	3
Health & Beauty News	4-5
Health & Beauty Feature How to prevent a cold or lessen the symptoms .	6-7
Money & Work News	8-9
Money & Work Feature What will 2020 bring for your finances?	. 10-11
Leisure & Travel Feature The 7 best places to see the Northern Lights	12-13
Food & Drink News	. 14-15
Arts & Crafts Feature Sir Rod Stewart reveals his epic model railway .	16-19
Home & Garden Feature Top 5reasons for buying a park home	20-21
Our Charity of the Month	22

Data Privacy

Our Place Newsletter is published by Clearlight Media and will collect and use your data only with your consent or if we are permitted to do so by other lawful means. We work hard to ensure your data is safe and secure at all times. We collect your name and address so that we can ensure your free subscription to our newsletters and entry to our prize draws is uninterrupted and for the purpose of direct marketing based on a legitimate interest. We cannot process your service without this. We Collect your phone number and email address so that we can email you with any queries that may arise on your details and to send you marketing via email with your consent. This data is voluntary, but without it we will be unable to advise you of any changes with your service. This data is voluntary. We need to share your personal data with third parties such as our direct Despatch suppliers and business partners. We may also share your name and address with retailers and charities whose products and services you may be interested in. We will store your personal data for as long as it is required for fulfillment of your service, our statutory requirements or for direct marketing purposes. For full details please visit www.ourplace.co. Please inform us of any changes to the personal data we are holding on your behalf. At any time, you have the right to withdraw your consent for marketing, you can also request that we no longer use your personal data as detailed above for legitimate interests including direct marketing. Please email your request to support@ourplace.co, or phone 01989 564468 or write to us at the address below







RSPB Big Garden Birdwatch 25th - 27th January 2020

Nationwide

The RSPB's Big Garden Birdwatch is the world's biggest bird survey and regularly attracts nearly half a million participants.

The records from people counting birds in their gardens provides a vital snapshot of the UK's birds each winter.

The RSPB Big Garden Birdwatch 2020 will take place over the weekend of the 25th and 27th January 2020.



To take part in the Big Garden Birdwatch simply spend an hour watching the birds in your garden or local park over the weekend.

Count the highest number of bird species you see at the same time. You can use pen and paper or the RSPB's online counting tool.

Don't count the total over the hour as you may get the same birds visiting more than once.

Submit the results to The RSPB via their website.

London Art Fair 2020

21st - 26th January 2020

Business Design Centre, London.

Take your first steps into the art world or enlarge your current art collection at the 32nd edition of the London Art Fair in the Business Design Centre.



The annual fair brings together more than 100 galleries to showcase museum-quality contemporary artworks from the early 20th century to today's leading artists. There's also two specially curated sections beyond the main fair focusing on new works, less established galleries, and contemporary photography. Browse through sculptures, paintings, photographs, ceramics and more at the art fair, which caters for art lovers and collectors of all tastes and levels of experience.

Hogwarts in the Snow at Warner Bros. Studio Tour London - The Making of Harry Potter Until 26th January 2020

Warner Bros. Studio, London.

Celebrate a very magical festive season with Hogwarts in the Snow at Warner Bros. Studio Tour London - The Making of Harry Potter.



Winter has arrived at Hogwarts. Glittering Christmas trees line the Great Hall and a replica festive feast including flaming Christmas puddings is laid out on the long tables; while for the first time this year, the top section of the hall is transformed for the Yule Ball with snow, icicles and an orchestra of magical instruments. Around the rest of the studio, special-effect fires roar in the fireplaces, the Gryffindor common room is filled with Christmas treats and the detailed Hogwarts castle model is covered in a special blanket of snow.



Health & Beauty News

This is how honey can be good for your whole body

You might be used to drizzling it over your breakfast, but did you know the extent of honey's healing properties?



Silver Surfers reports that scientists have newly developed a way to put tiny amounts of Manuka honey between layers of surgical mesh used during operations, to help protect the body from infection.

The research was conducted by scientists at the universities of Ulster and Newcastle, drawing upon ancient wisdom around honey's bacteria-fighting properties.

Manuka is a more expensive honey produced largely by bees in New Zealand, but pure honey of all varieties has a surprising amount of benefits, and for your entire body too...

It's the perfect remedy for a sore throat

When you've got a sore throat, your first response might be to reach for throat sweets. However, you could do better opting for some honey first. In 2018 the National Institute for Health and Care Excellence (NICE) and Public Health England (PHE) said that honey and certain cough medicines can help relieve the uncomfortable symptoms of a sore throat, and only if your cough persists should you seek antibiotics.

Children under the age of one shouldn't be administered honey, but for everyone else it can be incredibly soothing - particularly if drunk with hot water and lemon.

It's full of antioxidants

Blueberries and kale are beloved for being full of antioxidants, but did you know honey is too? If you really wanted to boost your antioxidant levels, take the advice of this study and opt for darker honeys

Antioxidant properties also mean honey can help reduce or prevent damage done to cells by free radicals (often caused by environmental factors like pollution and sunlight).

This cell damage can contribute to causing various diseases, including cancer, diabetes and Parkinson's.

It's amazing for your skin

Beyond just eating it, the bacteria in raw honey can help reduce inflammation and redness when applied topically to your skin, making it particularly useful for acne-sufferers.

You can make your own honey-based products at home - for instance by mixing honey, yoghurt and cinnamon for a face mask - but there are also plenty of suitable products if you don't fancy some DIY. Manuka Doctor is a particularly popular brand drawing on the power of honey for skincare, and the Nuxe Rêve de Miel lip balm is another good choice (£10.50, Nuxe).

It's a good alternative to sweeteners and added sugar

Honey is still high in sugar, however, it's a more natural alternative to the white stuff or high-fructose corn syrup. Sugar also has a higher glycaemic index than honey, meaning it raises blood glucose more quickly.

Of course, this doesn't mean you should overload on honey, but if it's an available option when it comes to sweetening up your porridge, why not consider it first?

It can soothe your stomach

The antibacterial properties of honey which help fight infection have multiple benefits. Studies have shown that honey can help ease diarrhoea, and it's also said to help improve your gut microbial balance, potentially having prebiotic effects.

(Story source: Silver Surfers)

Brits need cosy vibe to beat the winter blues

Almost half of UK over-55s have suffered from at least one of the symptoms of SAD - according to a new study.

Mature Times reports that AO.com has quizzed UK adults for their views and experiences of the winter months and created a cosy guide to make us feel better when the cold hits.

The survey found that a large proportion of the population suffers from seasonal affective disorder (SAD) - a form of depression brought on by the seasons and, most typically, the darker, colder winter months.

Its survey showed that 47.5% of over-55s have suffered at least one of the symptoms of SAD in the winter - despite the fact that only 30% of people actually realise that they do have SAD.



Health & Beauty News

The survey also found that:

- Over-55s are most likely to say they dislike the cold winter weather. 48% of this category say this is the worst thing about winter, compared to just 24% of 25-34s.
- Half of over-55s dislike dark nights in the winter compared to 20% of 16-24s.
- Almost one in seven over-55s (13.6%) even say that Christmas is the worst thing about winter.

(Story source: Mature Times)

Over 50s Brits who go to gigs and concerts live an extra 14 years, says study

Research undertaken at UCL found middleaged Brits who enjoyed "receptive arts" events monthly had a 31% lower risk of dving.



Radio X reports that Britons over 50 who attend live concerts and shows have been found to live longer, according to a study.

As reported by The Sun, experts at University College London followed over 6,700 Britons for 15 years, and found that those who attended gigs, concerts, galleries, the theatre, the opera, museums and exhibitions regularly had less chance of dying early.

When these activities and events - which came under the umbrella of "receptive arts" - were attended monthly by participants, the study found they had 31 per cent less risk of dying over the next 14 years compared to those who never went out at all.

Lead researcher Dr Daisy Fancourt said: "We found that arts engagement could have a protective association with longevity in older adults, which could partly be explained by differences in cognitions, mental health, and physical activity."

With more bands rocking into their old age than ever, there's no shortage of contempories to see on the stage.

Foo Fighters Dave Grohl, who turned 50 this year, is prouder than ever to be uncool and "dad rock".

The famous frontman was interviewed by iHeartRadio's Good For You podcast, where he disagreed that the Foos are a cool band.

After host Whitney Cummings suggested they were cool, Dave countered: "You know the whole Dad rock thing? (...) We're totally dad rock." The My Hero singer continued: "First of all, we are all dads, and you're right, we're a rock band... Look, I'm 50 years old, I have fucking grey hair... But you know, the thing is, I have never considered our band cool, and I like that."

He added: "We've just never been hip or cool, we just really haven't". Speaking about his band's longevity, Grohl said: "I think that the reason why we're still here is because we do kind of disconnect ourselves from the popular stuff that's going on, but also because, what the fuck do we care? I just want to fucking play music."

(Story source: Radio X)

'We drink too much', say millions of over-50s

In the UK, harmful drinking is declining among every age group except the over-50s who continue to drink at hazardous levels.

Inews reports that more than four million Britons aged over 50 think they should cut back on the amount of alcohol they drink, according to new research.

A national survey of 2120 older people by the campaign group Drink Wise, Age Well, found 24 per cent of 50 to 54-year-old drinkers sometimes think they should cut down, compared with 20 per cent of 60 to 64-year-olds and 10 per cent of over 75s. Overall, 17 per cent think they should drink less.

In the UK, harmful drinking is declining among every age group except the over-50s. Asked which age group is most likely to experience the negative consequences of drinking too much alcohol, 36 per cent said 18 to 29-year-olds, while just 22 per cent said 50 to 69-year-olds. The findings coincide with the publication of Calling Time for Change, a charter for politicians and policy makers about how to reduce alcohol harm among people over 50.

Data from the Office for National Statistics shows people over 45 are most likely to drink at hazardous levels, while younger generations are drinking less. The number of alcohol related deaths for over-50s has risen 45 per cent since 2001 and Public Health data shows that alcohol is now the sixth biggest cause of disability among people in their 50s and 60s, up from 16th in 1990.

Drink Wise, Age Well is calling for targeted campaigns to help older adults and their families to understand how life events like bereavement or retirement can lead to increased alcohol use, and how alcohol can affect healthy ageing.

(Story source: Inews)

4





Beat the lurgy: How to prevent a cold or lessen the symptoms

A poll of 2,000 adults, commissioned by wellbeing brand Healthspan, found the cold and dark winter months result in an increase in illnesses, a lower mood and an overall lack of motivation.

The study found 46 per cent of Brits think winter is bad for their health with half saying they are more likely to be ill during the season than any other time of year with around two colds and two days off work from September to February.

Forty-one per cent stated they are more affected by colds and flu during the winter months; researchers, from OnePoll.com, also found 52 per cent see their diet change as they move into the winter months.

Almost two thirds turn to comfort food as the temperature drops, while 56 per cent eat less salad and 35 per cent consume more sugary treats. Others eat more fast food, less fruit and vegetables and drink less water.



What can you do to safeguard your health?

Eat a Mediterranean style diet:

If your immune system is weakened by lifestyle factors like ageing, lack of sleep, stress or smoking, you're much more likely to get ill. To counteract this, aim to eat a varied Mediterraneanstyle diet that includes wholegrains, beans, fruit, vegetables, seafood, olive oil, onions and garlic.

Top-up on...iron:

Lean meat is an important source of iron which is needed for immune cells to fight infections, so make sure that's a part of your diet, too. If you follow a plant-based diet, iron is found in dark-green leaves, whole grains, pulses and dried fruit.

Top-up on...vitamin D:

Foods fortified with vitamin D will support winter immunity when you're unable to make vitamin D in your skin (although a vitamin D supplement is also needed). Deficiencies in vitamin D could lead to a weaker immune system, making it easier for you to fall ill. Vitamin D directly interacts with the cells responsible for fighting infection and several studies have shown links between deficiency and respiratory tract infections like colds, bronchitis and pneumonia. Available in different formats now gummies, sprays and tablets formulated for 50 plus and Vitamin D3 is one of the best sources to take.

Top up on...turmeric:

This nutrient's active ingredient, curcumin, is a powerful antioxidant which may help to support immune function by protecting against the free radicals that cause disease.

Top up on...vitamin C:

Research published in the European Journal of Clinical Nutrition shows that ensuring you're taking enough vitamin C may help the immune system ward off colds and flu, especially in those who are stressed. Although vitamin C supplements will not stop you from catching a cold, studies have shown taking this supplement can reduce their severity and duration. Be mind of high sodium content in Effervescent tablets.

Top up on...vitamin B6:

Each B vitamin plays an important role in the body, including B6 which is involved in amino acid metabolism, red cell production and the creation of neurotransmitters (brain chemicals). It also contributes to the normal function of the immune system as well as the reduction of tiredness and fatigue.

Lifestyle changes that could stop you getting a cold

Age

A child under six or an older adult has an un-primed immune system compared with someone in their 30s. Namely, a child's immune system hasn't fully matured and - if they've never been in contact with a certain illness before - they may not be immune to it. You can expect a child to get a cold eight or more times in a year.

Exercise

Any type of exercise - from a cycle ride to a yoga session or even a brisk walk - for at least half an hour on most days will give your immune system a boost. Be careful not to push your body too hard if you're already feeling under the weather, though, as overexercising suppresses immunity.

Hygiene

Make sure to always cough into a tissue and discard afterwards and encourage your kids to do the same, as they're constantly bringing home nasty bugs from the school cafeteria or playground. Another good tip is to avoid sharing. It might be tempting but sharing cups and glasses - even with loved ones means you'll dramatically increase your chances of catching a

Lack of sleep

When you sleep less than the recommended seven to eight hours a night this can negatively affect your immune system. It also makes you prone to serious medical conditions such as obesity, heart disease, high blood pressure and diabetes. If you're struggling to get to sleep take a look at these soothing drinks that could help you settle into your slumber.

Stress

If you're constantly stressed your body will find a way to tell you. Stress hormones weaken your immune system - meaning people under chronic stress are more susceptible to viral illnesses like the flu. They also prolong your recovery time.

Smoking

Smoking damages and inactivates the immune cells that fight infection, making the battle against illness that much harder. This process can be reversed if cigarettes are given up.

(Article source: 50 Connect)



How much could your New Year's resolutions save you in 2020?

Christmas expense and the financial postmortem will have many seeking ways to curb spending in the new year. Here, Sarah Coles looks at some quick wins for saving money.



50 Connect reports that don't think of it as giving up cigarettes and alcohol: think of it as gaining a Mercedes.

If you were to ditch some of your most wasteful habits this year, you could end 2020 almost £4,000 better off.

You could use your savings to build a vital financial safety net, or save and invest your way to some of the finer things in life - from a five star holiday to a Mercedes convertible.

And you don't need iron willpower to make a difference. If you were to ditch that unused gym membership, cut out two bottles of wine and give up three takeaways a month - you could save £920 a year - which is a decent step towards your financial goals.

What could you do with that money?

If you saved £300 a month into a regular savings account paying 3%, you'd have £3,650 by the end of the year. With monthly outgoings of £1,000 you could have an emergency savings safety net of 3-6 months' expenses within a year. If you already have emergency savings, you could spend it on a fortnight in Disney World Florida or five star all-inclusive holiday to Barbados instead.

If you drip-fed it into investments, and they returned an average of 5% a year for 10 years, you'd have £46,585 - enough for a Mercedes E Class convertible.

If you put it into your pension from the age of 30 - and your employer matched your contributions - then once you add in the full flat rate state pension, you could have a retirement income of £24,300 a year - assuming 5% growth and 2.5% inflation.

Money & Work News

How to stick to your resolutions

Only one in ten people will stick with their New Year's Resolutions, which is why so many have been trying and failing to stick to the same financial resolutions for years. There are three keys to sticking with your plans:

Don't change too much all at once:

Lifestyle change is hard, so a dramatic transformation is going to be an uphill struggle. The easiest approach is to set one achievable goal at a time and get used to it before you take on anything else.

Set realistic targets:

If you're overly optimistic it's easy to get disillusioned, so set realistic, achievable goals.

Start with the easy things:

If you're pledging to give up little luxuries like a morning coffee or a weekly takeaway, consider the amount of pleasure you get from them, because if you live for your morning coffee, giving up will be a constant, ongoing battle - increasing your chances of failure. It's far better to focus on the expensive habits you don't really value first

(Story source: 50 Connect)

Take your skills abroad in retirement as a location-independent freelancer

Are you nearing the end of your working career? Or have you already retired and are looking to dive into something new?

Silver Surfers reports that provided the access to resources and communications technologies, it's not uncommon for people to ditch the 9-to-5 and take their skills to the freelance market. Especially if you've worked for someone else for most of your career, why not consider becoming your own boss, and why not do that in some of the best places in the world?

We've broken down four key considerations when becoming a location independent freelancer to get you started on your next challenge.

1. Organise your financial and legal information

This first step is important, you'd be surprised how many minute details go overlooked when you take the leap and move abroad.





Collate your important documents like your passport, original versions and copies of your birth certificate, drivers' licence, work and resident permits, immunisation records, medical history and pertinent contracts or agreements. Don't forget other belongings like your bank cards, emergency contact information and any other medications you may need.

2. Get the right visa

Visa requirements vary from country to country and it's best to make sure you have a visa that allows you to work while you're abroad. Many places still require proof of employment for a work visa, but there are more places around the world like France or Germany that offer more specialised freelance visas. Some places like the UK also forbid people from working on a tourist visa, so it's best to check what visas you're eligible for through the appropriate embassy website.

3. Know what skills you can offer, but also be realistic about what jobs are in demand

For those who have worked with industry for some time, it's likely that you have a better understanding of what skills you can offer, and how to sell them. This is a great time to leverage your personal brand and networks to branch out and establish your portfolio overseas. While you might be a creative whiz, the work might not be so readily available depending on the location. Doing some research into the employment market overseas and what kind of jobs are available will also be helpful in the long run.

4. Plan for how you'll bring your earnings home

If you have a bank account back home, and are planning to open an account abroad, you may be considering transferring your earnings between the two accounts using a bank. It's a good idea to do some homework into how you can save money transferring money overseas with a foreign exchange specialist like OFX instead. With lower exchange rates and tools to manage market risk, you can have some peace of mind in ensuring you're earning enough to support your exciting new endeavours.

Whatever reason you might be considering a stint abroad as a location independent freelancer, there's plenty of ways to make this happen. In today's global world, you're no longer restricted to your desk job, it's time to make the change!

(Story source: Silver Surfers)

Here's why you need to pay off your mortgage before retirement

Financial responsibility now is the way towards a happy retirement in the future. Follow these steps to pay off your mortgage sooner rather than later.

50 Connect reports that unsurprisingly, people over the age of 50 in the UK are the most likely to be homeowners, with close to 75% of people in the age group owning rather than renting. A mortgage is frequently considered to be a lifelong financial burden, with many people not giving much thought to paying it off early.

However, this is a serious mistake, one that can significantly scupper any retirement plans you might have. Paying off your mortgage in full before you retire is the most effective thing you can do to ensure your golden years get off to the best possible start. Here's why.

It will boost your pension significantly

This will probably not come as a shock but yes, paying off your mortgage before retirement will make your pension significantly larger. Studies from financial experts have shown that a person on an average wage who pays off their mortgage by the age of 50 will have contributed an extra £218,000 to their retirement savings if they were to divert money towards it. There are few other ways to boost your pension so dramatically.

You can make your mortgage cheaper

Another key reason to pay off your mortgage early is that you can refinance and reduce your mortgage payments in order to make the process easier and cheaper. You may be paying too much for your mortgage in hidden fees and interest rates, so consider using an online mortgage broker service such as Trussle to switch providers and reduce your monthly bills. This will help you chip away at it much faster, with minimal effort on your part.

The sooner you pay, the earlier you can retire

This one might seem like another no-brainer, but in an era when retirement ages are rising faster than ever before, it really does bear repeating. Eliminating your mortgage debt as early as possible will free you from the biggest financial burden in your life, allowing you greater flexibility when it comes to choosing your retirement age. Obviously, the earlier you retire, the less you'll have saved, but this is less of a problem if you don't have housing costs to worry about.

Your inheritance will be greater

Those who continue paying their mortgage throughout retirement will find their legacy being eaten away and hoovered up by interest rates. Your legacy and the security you leave behind for your family are undoubtedly very important, which is why you should secure this legacy by paying off your mortgage whilst you're still earning. The less you are forced to shell out on bills and debt, the more will be left for your loved ones.

(Story source: 50 Connect)

8



For better or for worse? What will **2020** bring for your finances?

Various changes are happening in 2020 which could make people better or worse off. Here's how you could be affected.

The start of the New Year is traditionally a time for many people take stock of their finances and see what's making them better, or worse, off.

While some aspects of our everyday finances may be within our control, such as discretionary spending on treats, others may be less avoidable, such as the rising cost of travelling to work or increased borrowing costs.

Whether it's for better or for worse, here is a look at what 2020 could mean for people's finances...

House prices could increase by around 2%

Some commentators say they expect house prices across the UK to increase by around 2% in 2020 - although there could be big variations depending on where you live.

Howard Archer, chief economic adviser at EY ITEM Club, believes some easing of political uncertainties could help house prices rise by around 2% in 2020, compared with an increase of around 1% in 2019. He says: "Housing market activity - and possibly to a lesser extent prices - could be given a modest lift in 2020."

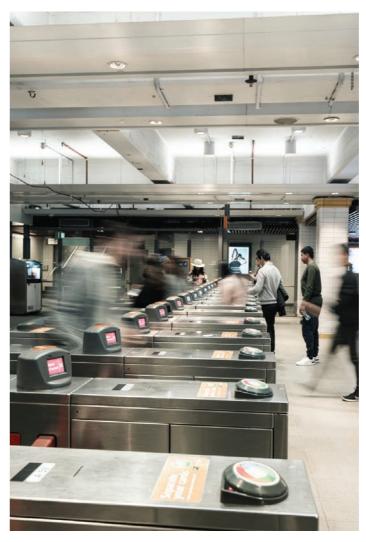


Rising house prices could be good news if you're selling, or less welcome if you're trying to get on the property ladder. However, there are still plenty of low-deposit mortgage deals around to give aspiring first-time buyers a helping hand.

Nitesh Patel, Yorkshire Building Society's strategic economist, says: "Sales to first-time buyers are buoyant and now account for around half of all house purchases. We're seeing more and more lenders giving access to 5% deposit mortgages, which can be useful for those looking to buy their first home."

The cost of commuting will increase for many workers

Train fares will increase on average by 2.7% in 2020, industry body Rail Delivery Group has already announced. Fares become more expensive from January 2. The extent to which travellers could be affected - or not - will depend on where they live.



Laura Suter, a personal finance analyst at investment platform AJ Bell suggests some people may be able to ease the costs by making use of their employer's season ticket loan scheme.

Another alternative she suggests is: "Put the season ticket on a 0% interest credit card to spread the cost across 12 months. meaning you don't have to start the new year by forking out thousands of pounds in one go."

Your overdraft costs could go down - or up depending on your normal borrowing behaviour

The Financial Conduct Authority (FCA) is bringing new industry rules into force in 2020 to make overdraft charges fairer and simpler to understand.

The regulator's changes will be in force by April 6. It has promised to shake up the "dysfunctional" overdraft market including stopping banks and building societies from charging higher prices for unarranged overdrafts than for arranged overdrafts.

More than 50% of banks' unarranged overdraft fees came from just 1.5% of customers in 2016. People who sometimes slip into an unauthorised overdraft may well find they pay less under the new rules. But those who stick within their authorised overdraft may potentially find they pay more.

Some current account providers have already announced plans to impose new blanket overdraft rates set at 39.9% - leading some commentators to say that being charged around 40% annual interest for going into the red could become "the new normal". This may come as a shock to some borrowers, but at least the costs they are actually paying should become clearer.

Suter says this is "good news for anyone who accidentally slips into the red. Banks will have to make their fees clearer, putting them in one annual interest rate, and won't be able to charge fixed fees, per day or month, for going into your overdraft."

She adds: "If you are in your overdraft you should check how much you're being charged and see if there is cheaper credit available, so you can move it to that while you pay it off."

Some broadband customers could get a fairer deal

Regulator Ofcom has challenged broadband companies to make prices fairer for "out of contract" customers.

People go out of contract when their introductory offer has ended - but could save money by negotiating a new deal or switching provider. Ofcom found these customers could save around £100 a year by picking up the phone to their current provider and getting a better deal.

As a result of its review, major broadband companies had made various commitments to protect customers and cut prices for those who are out of contract. Most commitments come into effect by March 2020.

(Article source: Silver Surfers)

Do you have an interesting article about Money & Work? Tell us all about it by visiting: www.ourplace.co



Leisure & Travel Feature

Green sky at night, tourist's delight! The 7 best places in the world to see the Northern Lights

Like the Mona Lisa or the Taj Mahal, the aurora borealis - the Northern Lights - is one of those sights that Google Images simply cannot do justice to.

For centuries this celestial lights show has sent travellers scrambling to remote and inhospitable environments, hoping to witness the phenomenon first-hand.

A fickle beast, you're never guaranteed a good viewing, but these luminous locations offer your best bet...

1. Tromsø, Norway

Ever since the aurora moved Joanna Lumley to tears on a visit to Tromsø in a BBC programme in 2008, the coastal city has become the unofficial northern lights capital of the world. In the heart of the Norwegian Arctic, December visitors can expect a mere three hours of partial daylight, leaving 21 left for aurorahunting.

Book onto a guided 'aurora safari', brave the bitter winds on a husky sled, or simply step outside and look up. For a different sort of sensory experience, Tromsø has more pubs and bars per capita than anywhere else in Norway.



2. Reykjavik, Iceland

If Tromsø is the foremost city for the Northern Lights, Iceland is the foremost country. With only 360,000 people scattered across a land mass five times the size of Wales, it is extremely easy to get away from light pollution, and the entire island sits slap bang in the middle of the aurora zone. For next-level sky-gazing try Hotel Rangá, a rural resort offering outdoor hot tubs and an aurora alert service.

Despite its frost-bitten branding, Iceland is actually slightly warmer than the some areas of the Scandinavian Arctic, and at these temperatures every degree counts.

3. Fairbanks, Alaska

With a full eight months of aurora goodness stretching from August until mid-April, Alaska is a versatile, if slightly neglected Northern Lights destination, lying directly beneath the aurora band.

The further north you go the higher your chance of sightings, but for ease of access, Fairbanks and its environs have become a goto middle ground. The former gold rush town has mercifully well-developed infrastructure, and more than enough aurora to go round.

4. Rovaniemi, Finland

The official home of Santa Claus - according to festive tradition, not just the Finnish tourist board - Rovaniemi is the capital of Lapland, and comes complete with wild reindeer, ample fir forests, and, of course, a smattering of branded 'Santa's grottoes'.



But it's not just the magic of Christmas that lights up the North Finnish skies - the aurora here is almost as strong as in neighbouring Norway, and the ways of seeing it equally inventive. Get a closer look in a small passenger plane, or hire a glasstopped igloo to sleep beneath a lot more than just the stars.

5. Svalbard, Norway

Ensconced deep within the Arctic Circle, Svalbard hosts the world's northernmost town (with a population of more than 1,000), goes 100 days a year without seeing the sun, and contains comfortably more polar bears than people. It gains points for providing a comprehensive winter experience.



Cut adrift in the Arctic Ocean, visitors can experience the lights by boat, dog sled, snowshoe, snowmobile or even a luxury snowcat. When the light returns it returns quickly, so the viewing season is a short October to February. However, if they're there, you'll see them.

6. Whitehorse, Canada

The Canadian north is remote, wild, and blisteringly cold. Whitehorse in mid-winter sees highs of -10 degrees and lows of -18, so you'd best be dressed up like the Michelin Man before braving the frozen land.



For the hardy few, the rewards can be spectacular. Just to the East of Alaska, in Yukon Province, Canada, Whitehorse shares the long aurora season, and is gloriously unimpeded by pollution.

7. Nuuk, Greenland

An underrated destination - for everything, not just the northern lights - Greenland is slowly growing into its role as rival to Iceland for snow-based, North Atlantic holidays. Battling Alaska for the longest aurora window, local legend holds that the lights are the dead playing football with a walrus skull.

(Article source: Silver Surfers)

Have you seen the magic of the Northern Lights?
Tell us all about it by visiting: www.ourplace.co

Winter warmers: Guide to great meals for cold weather

There are few better ways to beat the winter chill than with a hale and hearty meal.



Silver Surfers reports that in the depths of winter, you need food that's satisfying, nourishing and full of slow burning fuels that will help you stay warmer for longer.

Treat yourself to the dishes that will warm your cockles and leave you feeling full and satisfied when the weather takes a turn for the worse. Read the best recipes for getting you through the winter from around the web.

Eating well in winter

While summer is all about light foods such as salads and sandwiches, winter is a time for choosing heartier fare.

Soups, stews and stodgy comfort foods are just what you need to get you through a long winter and the BBC's top 20 winter recipes on Good Food is a great place to start finding suggestions.

This list has a nice range of interesting and yet simple recipes, all chosen as great for giving you a cosy glow even when it's horrible outside.

Winter is the perfect time to really make use of seasonal fare, such as roasted root vegetables, or to enjoy the heat of a good curry.

It's also the season when you should be taking care of yourself with some delicious and guilt-free comfort food. Check out the collection of comfort food recipes put together by the Food Network and you'll find everything from classic toad in the hole to delicious pulled pork burritos.

If you're worried about your weight or looking for something a little lighter but equally warming, these healthy comfort food swaps might be a better bet.

Your winter diet will have a big impact on how healthy you are throughout the season, so you might also want to have a think about some of the best foods to include in your daily routine.

Eating Well has a useful list of healthy winter choices with a few key ingredients to add to your shopping list.

Delicious delights for the colder months

Soup is an excellent winter companion, especially because it's so easy to freeze individual portions and make sure you have enough to last you several days.

For some inspired ideas for gorgeous winter soups, Jamie Oliver is your man. He's put together a wonderful selection of tasty and tempting soups that will tickle your taste buds.

Delia Smith has also created an excellent list of her favourite winter soups, so you'll find plenty of celebrity-picked recipes ready to get you started.

Don't assume that all winter food has to be stodgy and unrefined; there are plenty of great choices that are suitable for the season but also worthy of a fine dining experience.

Red Magazine has put together a brilliant list of winter warmer recipes that's full of suggestions for a special winter meal, perfect for impressing your guests.

Get busy in the kitchen and start cooking up a storm; with so many excellent winter treats for the making, you'll have a full fridge and freezer in no time.

(Story source: Silver Surfers)

These are the world's 6 most vegan-friendly cities

It's surely the most pervasive problem facing vegan-kind - how and where to go out to eat?

Silver Surfers reports that fortunately for plant-munchers everywhere, a new study by vegan restaurant guide HappyCow has identified the best cities in which to be vegan, ranking them by number, density, and quality of vegan outlets.

Here are their top picks. No animals were harmed in the making of this list...

1. London, UK

The first city in the world to clock up 100 all-vegan restaurants in 2017, and now sporting a world-leading 152, the UK capital has long been a trailblazer for ultra-green grub. Consider La Fauxmagerie, Britain's first ever all-vegan cheesemonger, the Mauritian and Caribbean-inspired cuisine at Rogue Vegan, or the meatless patties at Lewis Hamilton's fledgling chain, Neat Burger.

Vegan pizza, doughnuts, sushi, fish and chips, a clothes store, and even a vegan hair salon... the list goes on.



2. New York, USA

The famous New York foodie scene was a shoo-in at number two, with 111 vegan outlets and counting. HappyCow were particularly taken with P.S. Kitchen, an artisanal Manhattan restaurant that can count Oprah Winfrey among its clientele, and the smattering of stalls served up at the city's Vegan Food Court.

Blossom meanwhile delivers vegan fine dining - look out for the tiramisu, the parsnip ravioli, and the porcini crusted seitan filet.

3. Berlin, Germany

Renowned worldwide for its vibrant art scene, Berlin approaches food with the same creativity it shows towards everything else. The German capital contains 62 entirely vegan restaurants (and a whopping 397 veggie-friendly ones), and the vegan lifestyle has been part of the culinary furniture for years.

The city is particularly proficient at vegan substitutes. Opt for some vegan kebabs at Vöner der Vegetarische Döner, sample some Vietnamese tapas at 1990 Vegan Living, or feast your eyes and stomach on vegan pizzas at La Stella Nera.

4. Los Angeles, USA

Arguably nowhere contains such a concentration of high profile vegans as Hollywood (Liam Hemsworth, Jessica Chastain, Joaquin Phoenix, Ellen DeGeneres, the list goes on...)

Vegan outlets pepper the street corners of Beverly Hills and beyond, and Los Angeles contains 19 vegan Thai restaurants alone. A Mecca for multicultural cuisine, the vegan scene incorporates Ethiopian, Japanese, and Vietnamese food, alongside the world's first and only vegan Cuban restaurant. For an extra dash of LA celebrity, check out vegan bistro Little Pine, the brainchild of musician and animal rights activist Moby.

5. Toronto, Canada

Host of annual veg-a-thon the Toronto Veg Food Fest, it should come as no surprise that Canada's largest city is ahead of the vegan curve.

Multi-award winning gastro-cafe Bloomers leads the charge - a Toronto veteran famous for its doughnuts - while celebrity chef Doug McNish's Mythology Diner reworks mainstream staples into delicious vegan re-imaginings.

Despite a growing demand for vegan fast food, Toronto is following New York into more lucrative, upscale dining. Check out Planta, whose crab cakes and lettuce wraps have proven so popular they've spawned two new locations, and Lov ("Local, Organic, Vegetarian"), a botanical joint flogging poutine, waffles, and grilled cheese sandwiches.

6. Warsaw. Poland

Polish capital Warsaw makes the cut not by head count, but by density. Most of its vegan eateries are crammed into a one-mile radius just south of the Old Town, and it's super-simple to wander between them. Vegan burger joint Krowarzywa is best in show twice voted best burger in Warsaw ahead of a multitude of meat-based competitors - and is ably supported by vegan Italian option Leonardo Verde, and the self-explanatory Vegan Ramen Shop.

(Story source: Silver Surfers)

Over 50s buy more fresh food than 18-34 age group

Although the new wave of healthy eating might be coming from the younger, eat-clean generation of everything-free addicts, a new survey shows that the older generation have not lost sight of the squirrel when it comes to the healthy stuff.

The Telegraph reports that the over 55s are more prolific buyers of both fresh fruit and vegetables, new research claims. Those aged 18-34, along with empty nesters, are more likely to be buying ready meals and pasta.

The Bridgethorne Shopper Index found that 95 per cent of those aged 55 and above regularly bought fresh fruit and vegetables as part of their grocery shopping. This compares to 86 per cent of those aged 18 to 34. Those with families and the retired are more inclined to purchase fresh food too, the survey found.

John Nevens, joint managing director at Bridgethorne, said: "The fact that the over-55s are those more likely to purchase fresh fruit and vegetables than any other age group not only suggests there is a greater predisposition towards eating more healthily but also their greater disposable income makes it easier for them to afford to do so.

"However, it will be interesting to see whether the heightened media focus on healthier eating translates into reality as we continue the Index over the next few months. Either way, it demonstrates considerable opportunity for both retailers and brands to engage with this younger age group."

The survey also found that those with families are more likely to buy ready meals than those that are retired, coming in at 48 per cent and 36 per cent respectively.

(Story source: The Telegraph)





I am railing: Sir Rod Stewart reveals his epic model railway city

He's one of rock's biggest stars, but Sir Rod Stewart has finally revealed the fruits of his other great passion - model railways.

In between making music and playing live, Sir Rod has been working on a massive, intricate model of a US city for the past 23 years.

He unveiled it as part of an interview with Railway Modeller magazine.

He then phoned in to Jeremy Vine's BBC Radio 2 show to rebuff the host's suggestion he had not built it himself.

"I would say 90% of it I built myself," he insisted. "The only thing I wasn't very good at and still am not is the electricals, so I had someone else do that."

Sir Rod has released 13 studio albums and been on 19 tours during the time it took to build the city, which is modelled on both New York and Chicago around 1945.

"A lot of people laugh at it being a silly hobby, but it's a wonderful hobby," he said.

He told Railway Modeller he worked on the skyscrapers and other scenery while on tour, requesting an extra room for his constructions in his hotels.

"We would tell them in advance and they were really accommodating, taking out the beds and providing fans to improve air circulation and ventilation." he said.





Arts & Crafts Feature

The scenery and structures are his forte, rather than the locomotives and tracks. "I find beauty in what everyone else sees as ugly - rugged skyscrapers, beaten-up warehouses, things that are very run down."

Photos of the layout show dozens of highly detailed buildings plus bridges, ships, vegetation and streets teeming with vintage cars and taxis.

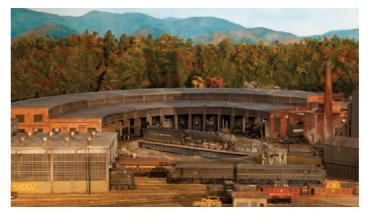
"When I take on something creative like this, I have to give it 110%," he said. "For me it's addictive. I started, so I just had to finish. I'm lucky I had the room. If I'd have realised at the start it would have taken so long, I'd have probably said, 'No! No! Na!!"

The 74-year-old singer, who once had a hit with a cover of Tom Waits' song Downtown Train, put the model city together in an attic at his home in Los Angeles.



Describing the level of detail that went into the scenery, he told Vine that even the pavements had to be suitably grimy.

"You start off with a grey. And then you add a little concrete colour, so every paving stone is slightly different," he explained. "And the cracks have to have some black chalk... and then you add a little bit of rubbish in the gutters, you add a little bit of rust here and there. I enjoyed the building more than I did the running."



Fellow musician and model railway enthusiast Jools Holland also appeared on Vine's show, telling him: "When you get these big scale ones like Sir Rod's they are like a work of art. They're like an amazing painting that's been created in three dimensions."

Two months ago, Sir Rod revealed he had been given the all-clear after being treated for prostate cancer.

On Wednesday, he announced he would perform at a "secret dinner party" organised by his wife Penny Lancaster in aid of the Teenage Cancer Trust, with the aim of raising £1m.

How to build model railways: design & layout

Building a model railway has long been a hobby reserved for the true tinkerer. This fun and fascinating hobby takes planning, creativity and a little bit of technical know-how to build up models make them special, and are challenging personal projects as well as fun group activities to do with family and friends.

Model railways range in size and scale from small projects to large ones that stretch several hundred square feet, and many of the area's keenest enthusiasts will spend years - even decades - designing their models. Whether you're a beginner or a seasoned model railway enthusiast, getting involved is easy and before long you can master the basics and bring your imagination to life on the track.

Designing your railway

Before you can begin purchasing track and building your railroad you'll need to spend some time thinking about design and track work.



Decide where you plan to build your model railway and what you intend to use it for - for example, if you are building a model railway for your grandchildren, you will want to spend less time on fine details and more time ensuring the construction can withstand playtime.

Your design should take several other important factors into account; make sure stations are well positioned and any tunnels are bridges are wide enough to fit your model train. Some trains will be too fast or bulky to operate smoothly - or safely - on a tight radius so carefully consider turns on your track.

The early stages are the best time to do your research, and online there's a wealth of information that can help you out with everything from layout design to the tools you'll need to get the job done.

Continued on pages 20-21...





As you get started, websites like New Railway Modellers and World's Greatest Hobby will help you answer any questions you might be having.

Building your baseboard

Once you've established the general design you'd like to use you need to build your baseboard. Remember that the board you use will determine how big and intricate you can make your model, so the bigger the better. It's also worth noting that your baseboard will get heavy quickly if you're building a permanent model. Many enthusiasts choose an attic space for their models -wherever you decide to build yours, make sure there are plugs so you can power your railway when it's ready to go. Once your baseboard is in place you can lay your ballast underlay or scatter - this will help set the scene for your railroad and also make sure it's safe when your electric train is running.

Understanding trackwork

Your track will be the backbone of your model railway so take some time to really focus on this step. Most track is made from brass, zinc-coated steel, steel, or nickel - some conduct electricity faster than others but also require more maintenance so ask for advice from your local model shop when choosing. The two most popular manufacturers of track are PECO and Hornby, and typically model railway enthusiasts stick to a particular brand for ease of assembly. There are also a number of great resources online to help you as you begin laying your track, like the National Model Railroad Association's guide to basic trackwork.

Designing the scenery

After you have laid and tested your track the final step is to add the finishing touches on your railway. For many modellers, the technical side of building is the most exciting part - but decorating can still be worthwhile and rewarding. Get creative and look for ways you can build up landscapes and interesting scenes around the track by adding trees, as well as human and animal figurines for those final finishing touches.

See the world in miniature: 10 of the most incredible model railways

From the choo-choo that goes around the Christmas tree to fanciful displays and seasonal train rides like The Polar Express, trains have long been associated with the holidays. For the ultimate locomotive experience, visit these massive model railways, which wind along miles of track through miniature recreations of scenery from around the world.

1. Miniatur Wunderland, Hamburg, Germany (pictured above)

Billed as the world's largest model railway, Miniatur Wunderland took 580,000 hours to construct and requires 300 staff members to maintain. Millions have visited the nearly 14,000-square-foot display, which contains hundreds of thousands of miniature cars, figures, ships and even aircraft taking off and landing in scenes from Hamburg, America and Switzerland. "Our idea was to create a world which likewise inspires men, women and kids to dream and marvel." said Gerrit Braun, one of the founders.



Arts & Crafts Feature

2. LOXX Miniature Worlds Berlin

Skip the walking and see all of Berlin in one location at LOXX Miniature Worlds Berlin, a 30,000-square-foot recreation of the city. Visitors will see replicas of Berlin landmarks, including the Zoological Gardens, Bellevue Palace, the red and yellow S-Bahn trains, double-decker buses, Märchenpark and the airport, complete with Boeing 747s. Keep an eye open for silly vignettes, storms and the change from day to night.

3. Northlandz, Flemington, N.J.

With eight miles of track and 100 trains, the 52,000-square-foot display over 16 acres at Northlandz is the Guinness Book of World Records' largest model railroad. Even the walkway that takes visitors through the Great American Railway is a mile long. Highlights include a 30-foot mountain, bridges that span huge canyons and a replica 1890s narrow steam gauge train. Tip: Bring binoculars so you don't miss any of the amazing details.



4. Bekonscot Model Village and Railway, Beaconsfield, Great Britain

Picture yourself as Gulliver among the Lilliputians at Bekonscot Model Village and Railway, which has been open since 1929. The world's oldest model village, Bekonscot is a recreation of six towns in 1930s England. The 10 scale miles of model railway contain miniature houses, gardens, coal mines, a zoo, castles, windmills, wedding fox hunts and even escaped convicts. There are also more than 3000 shrubs and trees across the village's gardens.

5. Adventure World Toggenburg, Lichtensteig, Switzerland

Take some time off from skiing to visit Adventure World Toggenburg, home of the biggest hobby model railway of Europe in track zero. The railway features several different train stations on 4,200 feet of track with a backdrop of snowy mountains. The attraction also houses vintage motorcycles, model steam engines and a variety of toys. There's even a little bistro for drinks and snacks after your trip around pint-sized Europe.

6. Pasadena Model Railroad, Los Angeles

Take a journey through California's railroad history at the Pasadena Model Railroad Club, which maintains this 5,000-square-foot HO scale model railroad. Open to the public twice a year, it features Sierra Pacific Line trains traversing bridges, tunnels and trestles, literally running from A (Alhambra) to Z (Zion). The train even passes by the notorious Los Angeles landmark, the Bates Motel.

7. San Diego Model Railway Museum

Located in Balboa Park in the heart of the city, the San Diego Model Railway Museum is dedicated to preserving the heritage of railroading. It offers scale replicas of many California railroads and contains one of the largest indoor HO model railroad displays. The museum has a special holiday display through Jan. 10 with Department 56 holiday collectables alongside vintage trains. It's free for children 14 and younger, so be sure to stop in the interactive Toy Train Gallery, where kids can help operate trains at their eye level.

8. Jingle Rails, Eiteljorg Museum, Indianapolis

Visitors to the Eiteljorg Museum of American Indians and Western Art can watch seven model trains navigate through the great American West every holiday season at the Great Western Adventure Art's Jingle Rails display. It features trestles, bridges and tunnels that cross through detailed replicas of national icons, including Mount Rushmore, Hoover Dam, the Grand Canyon and Old Faithful. All of the displays are made from natural materials, including twigs, moss and nuts.

9. Gainsborough Model Railway, Gainsborough Lincolnshire

Venture from London's iconic King's Cross Station through the English countryside to Leeds Central via the East Coast Main Line at the Gainsborough Model Railway Society. Volunteers designed this O gauge model railway with exceptional detail to resemble England during the 1940s. The railway, which covers 2,500 square feet and requires 10 operators, features replicas of famous locomotives, including Papyrus, Flying Scotsman and Mallard. It's open to the public on select dates, which are published online.

10. Misty Mountain Railroad, Blairsville, Ga.

This train travels through the American South and the Appalachian Mountains, passing by Biltmore Estate, Georgia's Capitol dome, the former Atlanta Railroad Station and even Tara from Gone With the Wind. The private owner who designed the O gauge line for his family found visitors flocking to see his imaginative creation. Now named the Misty Mountain Railroad and open to the public several days a week, the railway has become the largest privately owned display of its type. The 4,000-square-foot model railroad has 14 trains chugging along a milelong track.

(Article source: Various)

18



Home & Garden Feature

On the move? Top 5 reasons for buying a park home

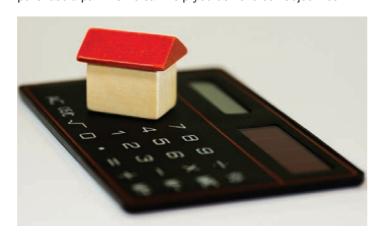
Taking the decision to move home can be an arduous one - when to do it, where to move to, what type of home to buy etc. It's never easy.

One option which you may or may not be familiar with is park home living. Now a popular choice amongst many over 45's it gives you the opportunity to find a location that offers you everything you're looking for - by the sea, near a town or in a rural setting and to then think about designing your own home and creating the retirement home of your dreams.

1. Financial Security

Planning and securing your financial future is something that plays on all our minds. For many, financial issues can be behind their decision to move, particularly later in life, and that's where buying a park home offers many advantages. When it comes to releasing equity, enjoying your retirement and making sure your family are secure, buying a park home wins on every front.

In many cases more affordable than a bricks and mortar home, a park home gives you the opportunity to capitalise on your current property and release equity. Whether you are looking to secure your own financial future, help your children get onto the property ladder or make an additional investment, deciding to purchase a park home can help you achieve our objectives.



2. Modern living

What could be more satisfying than designing and furnishing your own home? There are not many times in your life that you get to take control of your home in such an holistic way.

When purchasing a park home you are involved in the design and specification from the outset. You're able to choose the style, colours, furniture and fixtures and fittings all from new, so you can be sure that your home is as individual as you are. Go on, be creative - there's a little Laurence Llwellyn Bowen in all of us!

What's more being single storey a park home will keep your feet firmly on the ground as you won't have to worry about climbing any stairs!



3. Close-knit Community

Here at Tingdene we value friendship and communications and understand that living in a safe and welcoming environment is key to your wellbeing. That is why we don't just build a residential park, we also build a community.

We believe park home living brings together the best of community sprit with like-minded people of a similar ages residing in an exclusive development. As a result, you'll have the opportunity to build an active social life right on your doorstep!



4. Security and peace of mind

In many ways linked to community, and often a key factor for choosing a park home, security and peace of mind are extremely important when choosing a home, especially as we get older.

By making the choice to live on a residential park you will benefit from being part of a close-knit community where everyone is looking out for one another. No more worrying when you go away on holiday or having to think twice before answering the door.

Predominantly located in semi-rural, rural or coastal locations residential parks are by their very nature quiet and unassuming, so you can enjoy the tranquillity and serenity of your new surroundings.

5. Ease of maintenance

Let's be honest, who wants to spend hours and hours cleaning, painting or repairing things around the home - particularly during retirement. Now you're finally getting to take things easier we want to make sure that's what you do.

So to help you on your way a park home comes with a uPVC windows, manufacturer guarantees on all fixtures and fittings and a 10-year maintenance free warranty on the exterior coating.

That means you can spend your time doing the things you enjoy the most without having to worry about maintaining your home. And it's not just the time that you're saving, think about the money you'll be saving as well.



Take a step closer to a new lifestyle

Deciding what's the best move for you can be difficult but the advantages of park home living speak for themselves.

(Article source: Choice)

Do you live in a park home?
Tell us all about it by visiting: www.ourplace.co



Cat Hospice - Giving palliative care to sick cats

Cat Hospice is a small charity dedicated to cats living with FIV and is named after one of it's first residents, 'Strompus' - a pretty little long-haired feral cat, who sadly died on Christmas Eve in 2011.





Feline Immunodeficiency Virus (FIV) is similar to HIV / Aids in humans, in that it effects the immune system. With careful healthcare, these cats can live happy and healthy lives, so we feel that it should not automatically result in a death sentence. Most of our FIV cats are feral but some, like Tom, pictured above, are friendly pets who have just got into a bit of bother. Domestic cats with FIV can be rehomed in some circumstances. Tom (who came from Watford) went to live as a companion to another FIV positive cat in the North East. All our FIV cats are neutered, microchipped, wormed and vaccinated.

There are many cats in our care who live in our Cat Hospice who are very sick. Cats just like these...

'Tiger'



Tiger was abandoned on the street of a busy market town when his owners moved house. Frightened and hungry, he found his way to the home of a lady who fed him until we were able to take him in. Tiger was terribly matted and extremely thin, and he had to be fully shaved because of how matted his coat was.

After some time and a lot of love, we got him well and happy and a lovely coat. His health wasn't to last however, as some time later he developed lymph cancer, and needed a course of Chemotherapy. It was a difficult time for him, as the chemotherapy did take it out of him and make him sleep a lot. After two weeks of treatment, when he stopped taking them, his condition improved drastically, and he was in remission. This was 3 years ago now. Tiger's health will always be a problem, as he is a fragile boy, but he fought cancer and won. He has to remain at the rescue in a flat on site because of his sensitive nature and possible future vet costs. He loves relaxing on a comfy bed and still plays with toys even at his advanced age.

Cat Hospice needs help to care for all these other cats:

'Kiska'. This little FIV positive girl came from the same feral colony as Strompus.

'Wilton'. This rather handsome young chap came from a factory site in the North East, thanks to the Cat Orphanage. As he is FIV positive, we were happy to care for him at our Cat Hospice.

'Gillan'. Long haired tabby female Gillan is a feral cat living with FIV.

'Secret'. Secret is about 3 years old and is one of our domestic FIV boys.

'Whiskers'. Whiskers is a friendly boy who is living with FIV.

As you can see, all of these beautiful cats have their own unique character. They all need looking after so Cat Hospice can give them the best possible care through their final years of life.











Kiska

Wilton

Gillan

Secret

Whiskers

To donate to Cat Hospice, please write to: Raisemore, Unit 1, Alton Road Industrial Estate, Ross-on-Wye HR9 5NB

Not yet made your Will? Already have a Will, but is it enough? Get yours checked now. FARPLACE ANIMAL RESCUE have arranged a free Will making service at no cost to you or the charity.

Just call McClure Solicitors on Freephone 0800 852 1999 and mention Farplace Animal Rescue.

