

# OUR PLACE *News*

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

OCTOBER 2019

***Inside this issue...***

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The history of the Cornish Pasty

## **Optimist or pessimist**

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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](http://www.ourplace.co)*

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### Data Privacy

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## Erdinger Oktoberfest 2019

1st - 28th October 2019

Queen Elizabeth Olympic Park, London.

Enjoy a whole month of Bavarian-themed fun, as Erdinger Oktoberfest London returns to the capital at Queen Elizabeth Olympic Park.

Join 3,000 lederhosen and dirndl-dressed guests in a Bavarian beer garden, as the world's largest wheat beer brewery, Erdinger Weißbräu, brings the authentic German festival to east London.

Sing and dance to some of Munich's famous Oktoberfest bands, eat traditional German food such as pork knuckle and apple strudel, and enjoy a stein of Erdinger beer served by German waiters. There are also funfair rides, plus merchandise and souvenirs to buy.



## Frieze Art Fairs 2019

3rd - 6th October 2019

Regents Park, London.

View, browse and buy world-class art from the best international galleries at the Frieze art fairs in the beautiful surroundings of Regent's Park.

Every year, Frieze hosts two important art fairs side by side in the Royal Park: Frieze London which showcases the best of contemporary art, and Frieze Masters which specialises in art from the past.

Frieze London features more than 160 of the world's leading galleries. View and buy art from over 1,000 of today's leading artists, and experience the fair's critically acclaimed curated sections and Talks programme.



## London Restaurant Festival 2019

1st - 31st October 2019

London

Celebrate London's eclectic food scene with the London Restaurant Festival.

This month-long festival is a city-wide homage to great food in London, and the perfect excuse to try out some of the capital's world-class restaurants. Discover cuisines from around the world, go restaurant hopping, and attend special themed nights pairing food and film. You can also enjoy great-value special menus at some of London's favourite restaurants, from neighbourhood joints to Michelin-star eateries.

## Natural History Museum Ice Rink

19th October 2019 to 12th January 2020

Natural History Museum, London.



Skate in the magical atmosphere of the Natural History Museum's open-air ice rink.

Nestled in front of the iconic South Kensington museum, the spectacular rink is surrounded by thousands of fairy lights and features a glittering Christmas tree. Visit the museum's alpine-style Café Bar for winter warmers and watch the skaters glide on the ice from the cafe's balcony.

## From retirement to a new lease of life: combating middle-age loneliness

**For Angelina Lipscombe retirement started as a rest, but after a while she needed purpose and to keep her brain ticking over and found satisfaction in helping others.**



**50 Connect** reports that it's staggering to acknowledge that an estimated 1.5 million Britons over the age of 50 are chronically lonely. For some socialising isn't a part of day-to-day life - that's why volunteering or employment could be the 'doctor's prescription'.

From the Amalfi Coast of Italy to East Dulwich, Angelina Lipscombe's journey to Gumboots Nursery tells an inspirational story of rediscovering the working world in an age of retirement. Angelina's journey is one which as a student, where she studied French, English, and German.

From early adulthood she expressed a desire to venture beyond the country of her birth, taking an academic interest in foreign languages. Initially driven by her brother and sister-in-law's suggestion that she become an au pair, Angelina moved to London in 1966.

Her time as an au pair served as an important experience in childcare before she found employment as a translator. Now, some 53 years later, settled in East Dulwich Angelina shares her desire to return to work.

In November 2007, Angelina retired. At first, this seemed to be the right decision for her - it was a well-deserved rest at the end of decades of employment. However, this rest soon turned into restlessness.

Angelina found that she wanted to return to a working environment, and that retirement denied her the sense of purpose she craved. It was through a chance encounter that she was directed towards childcare. Whilst vacationing in a small village in Italy, she met a member of staff (coincidentally also living in East Dulwich) who recommended she work for Gumboots Nursery.

In February 2008, Angelina joined Gumboots Nursery as a Kitchen Assistant where she remains employed 11 years on.

Now an employee of London Early Years Foundation (LEYF), Angelina (aged 72) helps out wherever she can, from laundry and day cleaning, to playing with the children and being involved with their everyday wellbeing.

For Angelina, this busy working day is a vital part of her life. She believes that it is integral to a healthy state of mind, and that one should not give up working because it creates a sense of purpose to the day, a feeling of accomplishment and achievement.

"I want to feel like I'm helping out and giving back to the community and our children, I couldn't stay at home", says Angelina.

Being busy has given Angelina's family peace of mind in knowing that she is not at home feeling lonely and wondering when she will next get to spend time with her family.

This is particularly important for a demographic set in the UK that increasingly struggles with social isolation. According to projections by Age UK, the number of over-50s in England suffering from loneliness is set to rise in the following years: by 2025-26, more than 2 million people over 50 will be lonely, a 49% increase from the 1.36 million who were socially isolated in 2015-16.

However, these numbers can only tell us part of the story - what they fail to translate is the mental and physical devastation that social isolation can cause.

Regular social interaction and communication are central to combatting the issue of loneliness, and, as many others have done, Angelina managed to find this by going back into work.

At Gumboots Nursery, Angelina not only found a renewed sense of purpose, but also a family amongst the children and her colleagues, who often call her 'Grandma' or 'Auntie'. Carol Fuller, Nursery Manager at Gumboots, states that 'Angelina is an inspiration to the children, staff and parents.'

She is a bubbly character who knows every child and parent in the nursery. Everyone would benefit from having an Angelina in their lives to remind them that life is for living.'

For anyone more mature who is considering going back into work, Angelina advises them that 'retirement starts as rest, but after a while you need stimulation - working keeps your brain ticking over'.

Working for LEYF has provided her, and countless others, with a sense of direction, purpose, and companionship.

Contact [apply@leyf.org.uk](mailto:apply@leyf.org.uk) to find out more about career opportunities at LEYF.

*(Story source: 50 Connect)*

*Do you have an interesting story about Health & Beauty? Tell us all about it by visiting: [www.ourplace.co](http://www.ourplace.co)*

## Wellness: Making the home where the heart is

**Wellness is a combination of physical, mental and social wellbeing, and the spaces we inhabit are key. The property sector is waking up to the fact that by improving buildings to help people feel their best, we can create real benefits for the people who live there.**



**50 Plus** reports that retirement home developers are taking an increasingly long-term view. They are understanding how effective design and planning of spaces to promote healthy lifestyles can provide an opportunity to embed wellness into the very core of a building and the community that lives there.

As the leading retirement estate agency, we see first-hand how the home environment can impact residents' wellbeing. Here, we look at some of the areas that we believe make a real difference to the lives of residents living in specialist retirement developments.

### Servicing the Silver Surfer

Retirement developments have an increasing need to cater for the 'silver surfer' generation. Whilst not having WiFi available in communal lounges doesn't affect a resident's ability to go online in their own apartment, having access to WiFi in a communal setting is an important factor when it comes to creating communities. Being able to access online channels collectively, amongst friends, builds confidence and creates social opportunities like never before. Residents have the opportunity to share knowledge and encourage each other to move out of their comfort zone and try new things. With more and more residents wanting to get online, older developments are looking at the costs and practicalities of retrofitting WiFi, but for any new builds, having WiFi built into the design phase is absolutely essential.

### Supporting downsizing (or as we like to call it "rightsizing")

The word downsizing comes with the connotation of someone parting with their worldly goods and drastically reducing what they are intending to move with.

This is, in part, very true, but our experience tells us that most people who are downsizing find the process of parting with their possessions the most upsetting part of the whole experience. We learnt from a survey conducted by Retirement Homesearch in 2017 that having to get rid of excess belongings is one of the top barriers to downsizing. Often the storage in a retirement apartment will dictate how an individual or family tackles this, but having more storage - whether that be directly in someone's apartment, or within a communal space, would certainly ease the upheaval for many.

### Parking priorities

Owning and driving a car provides a sense of independence and freedom that many people living in retirement developments crave. Whilst retirement developments are very well-placed to local amenities - something we know is valued greatly by our residents - many residents still want the freedom to travel further afield without restrictions. We find parking at developments to be a significant priority, particularly for those moving into a retirement development at a younger age.

### Getting active

People who move into retirement developments often do so in order to become more active. There's often an social committee at developments that arrange an array of activities from coffee mornings and film clubs, to yoga and dance classes. An important part of any development managers' role (supported by the managing agent) is to facilitate, support and engage with residents to help create tailored activities and active communities within their developments.

*(Story source: 50 Plus)*

## Brain-training game that reduces dementia risk by 29% is the first to prevent the condition

**A computer game that reduces peoples' dementia risk by 29 percent is the first to prevent the condition, new research has revealed.**

**The Daily Mail** reports that individuals who completed as little as 15 sessions over 10 years were found to have just a 5.9 percent chance of developing a form of the disorder, a study found. And the more a person plays the game, the lower their risk becomes, the research adds.

Lead author Dr Jerri Edwards from the University of South Florida, said: 'Speed of processing training resulted in decreased risk of dementia across the 10-year period of, on average, 29 percent as compared to the control. 'We need to investigate what is the appropriate amount of training to get the best results. The timing of intervention is also important.'

*(Story source: Daily Mail)*



# Optimist or pessimist: Is your glass half full or half empty?

**Our outlook on life can affect many areas of our physical and mental wellbeing including how we deal with stress, our attitude towards ourselves and towards others.**

A tendency toward negative thinking can be all-encompassing but there are things we can do to turn around unhelpful or unwanted thoughts. Re-training ourselves into thinking in a more positive way can have an enormous impact on how we lead our lives.

AXA PPP healthcare physiologist, Rhys Clark, explains: “The meaning we place on our experiences can influence how we feel and behave. A balanced perspective means that we can approach life’s ups and downs in a more constructive way that leaves us feeling more energised”.

If the way in which we think can affect the way we feel and what we do then unrealistic or unhelpful thinking patterns can cause or even make us hold on to those negative feelings, prompting us to support or even validate these feelings.

If we are able to identify and turn around these unhelpful thoughts it will help us to achieve a more balanced perspective and so be more resilient to life’s challenges.



## So how can we achieve a more balanced perspective?

- Be mindful of the situations which regularly trigger unhelpful or negative thoughts. This could be in any area or situation ranging from home or work to social occasions or social media.
- Periodically stop and evaluate your thoughts. Are you thinking in a negative way? If so then try to find a more balanced way of thinking. Can these thoughts be turned around by finding a logical explanation?
- Be kind to yourself. Try not to say anything to yourself that you wouldn't say to anyone else. If a negative thought enters your mind, evaluate it rationally and replace with a more positive thought.
- When we evaluate the world around us, we typically have an emotional response to a situation which drives the way we think. For instance, if we pass someone we know and say 'hello' but they don't respond we may feel awkward, embarrassed, nervous, annoyed and some of us may think 'did they deliberately ignore me?' and even 'do they dislike me?' But this is our emotional interpretation. They may not have heard or seen us, or they may be having difficulties of their own. The only fact here is that they walked past without responding and every other interpretation is mere conjecture.
- Try and smile and laugh more, especially through difficult periods. We all feel less stressed when we laugh.
- Eat well and exercise. The brain releases dopamine and serotonin when we are active and these help by boosting our mood and our self-esteem, and by reducing stress.
- Doing things we enjoy and with people we want to be with enables us to manage our stress. Sharing worries or problems leaves us feeling more energised and able to deal with things. If you're lonely, don't be afraid to reach out to people - they may be feeling lonely too.
- When you realise you're having negative thoughts then pause for a minute and take some time out. Deep breaths can help too. Learn how to centre yourself and relax. There are multiple benefits from learning how to breathe properly from managing emotional, physical and mental stress to increasing performance at work or a sport.

Being aware of our unhelpful or negative thinking is the first step to creating a positive outlook, with more realistic and balanced thinking. These thinking techniques are proven to be effective, but be mindful that they take practice and won't make a difference overnight; be patient and give yourself time to give these approaches a try.

If you still find that negative thoughts take over and if they persist, become more severe or interfere with your day to day life, consider seeking professional help from your GP.

## Being an optimist vs being a realist

Last week, I struck up a conversation with a woman while we waited in the checkout line in the grocery store. And as usual on the weekend, I was rocking one of my smiley face shirts.

After chatting for a minute or so, she looked down at my shirt and then asked me flatly, “wow, you do like to smile a lot, don't you?”

Admittedly, I was a little taken aback by the question, but I replied by saying, “Yeah, I do. I'm a happy guy and I view the world optimistically-it's just who I am.”

She looked at me suspiciously and then condescendingly replied, “Hmm...okay. No offence, but optimism and smiling all the time isn't a healthy mindset. It's far healthier for your sanity to be a realist.” Then she paid for her groceries and shuffled out of the store.

Sadly, I've had a variation of this conversation hundreds of times since I've started The Positivity Solution three years ago. Sometimes it frustrates me, sometimes it amuses me, but it always confuses me.

It's time to set the record straight.



## The truth about optimists

Before I dive headfirst into why realists confuse me, let's discuss some common misconceptions about optimists first:

- Optimists have no clue how the real world works.
- Optimists are totally fake.
- Optimists are soft and weak-minded.
- Optimists love to stick their heads in the sand and ignore reality.
- Optimists constantly think “happy thoughts” while doing nothing.

I don't know how to say this any clearer:

*Continued on pages 8-9...*

# REALIST

**If you believe any of those things, then you have no clue about what optimism is really about.**

You probably already know this about me, but I've been a proud optimist for most of my adult life. Even as I'm typing this, I feel like my optimism has been completely misunderstood-not only by strangers, but by some of the closest people in my life too. So, let me clear some things up.

Contrary to popular belief, optimists are fully aware of the bad things that can happen in our lives.

Optimists get flat tires. Optimists get fired from their jobs. Optimists get cheated on by their significant others. Optimists get cancer.

**The difference is all in how the optimist chooses to deal with those things.**

Instead of taking the easy route by complaining non-stop and wallowing in negativity with no intention of pulling yourself out of it, optimists do the complete opposite. Optimists acknowledge the reality of the situation, then they do something that is far from easy.

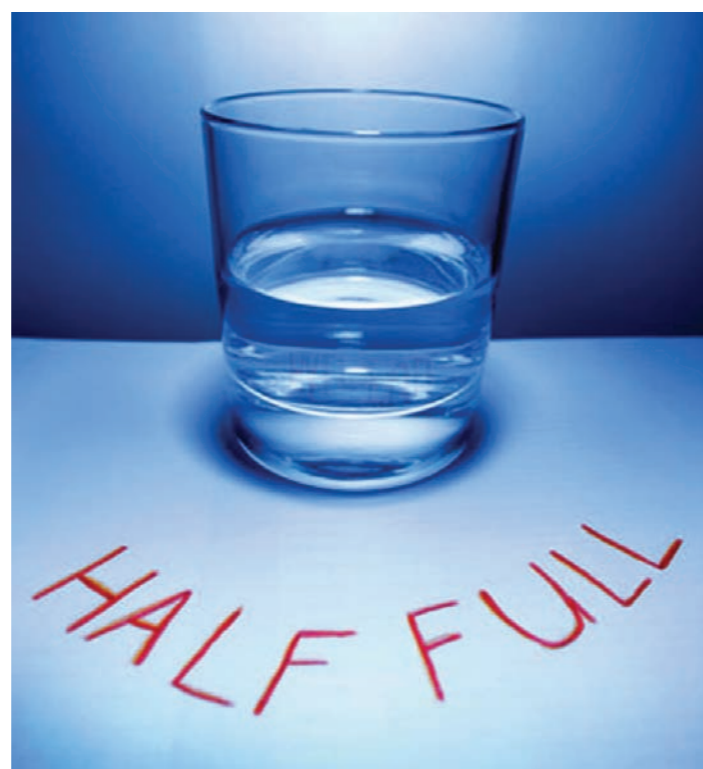
They make the choice to look for the nuggets of positivity in the situation, and most importantly, they always take action towards a better outcome, regardless of the situation.

When faced with life challenges, that is when the optimist shines. Instead of saying, "this sucks, I'm totally screwed," the optimist will say, "this sucks right now, but I will find a way to make this better."

The difference might seem subtle to some people, but in actuality, the difference is enormous.

One option requires a great deal of mental toughness and resiliency, while the other option requires neither.

That's why I have always admired optimists, and it's why I have chosen to live the rest of my days on this earth as one of them.



## The realist

I have only met a handful of self-proclaimed pessimists in my life. I mean seriously, do you know anyone who proudly walks around town and says that he/she is a card-carrying pessimist?

While I might not know of many admitted pessimists, I can safely say that I am very familiar with the other "-ist" at the party.

The Realist.

I'll admit, I've never understood the realist at all. I cannot even count the amount of times that I've heard, "I'm not an optimist, I'm a realist."

Seriously (and I'm not kidding when I say this), what in the hell does that even mean?

The realist will say, "in the real world, bad things happen and things don't always work out."

As an optimist, my reply is: "Well, yeah...obviously. Of course bad stuff happens and things don't always work out. Who has ever said otherwise?"

Like I said earlier, optimists are fully aware of what's going on in the world around us. It's just that it doesn't stop us from making the choice to consistently expect good stuff to happen and to believe that things will work out.

The realist would likely tell me: "Well, that's not realistic."

Okay.

Let's take a moment to define optimism:

A tendency to look on the more favourable side of events or conditions and to expect the most favourable outcome." - Courtesy of Dictionary.com

What's so unrealistic (or unhealthy) about that?

As an optimist, I can tell you that without exception, I always believe that things are going to work out for me. Why, you might ask?

Because believing in the alternative makes absolutely no sense. No matter what it is that you want out of life, no matter what it is that you're hoping for, no matter what it is that you're dreaming of, no matter what is that you wish to become - I can say this complete confidence:

You have no idea if it will happen or not.

There is no one reading these words who can predict the future. And because of that, we have a very real choice that we need to make about our expectations.

## The critical choice

So, here's the choice that we all have (and let's assume that we're willing to take the necessary action to make it happen):

**We can either expect things to work out for us, or we can expect things not to work out for us.**

Since none of us know what will happen, wouldn't it make sense to always focus our expectation on what we want to happen in our lives instead of on what we don't want?

Yes, many times I have expected the best outcome in situations involving my friends, my family, my job, and my significant other and ended up getting disappointed when those things didn't happen.

But also, many times when I have expected the best outcome in situations involving my friends, my family, my job, and my significant other, I ended up getting a result that far exceeded my expectations.

Either way, it really doesn't matter if we believe that the world is conspiring against us, or if we believe that the world is conspiring in our favour.

**If we try hard enough, we will always find evidence to support our beliefs.**

And here's the most important point of all-regardless of what we believe, it doesn't make it any more or less realistic.

## Why I choose optimism, always.

Unfortunately, no matter what I write in this blog post, there will always be the people who view people like me as bubble-headed morons who spend all day dreaming about unicorns while spamming their friends' inboxes with kitten photos.

Optimists are so much more than some people might think. Optimists are resilient, mentally tough, and some of the most emotionally intelligent people I know.

I choose to live as an optimist because it makes me feel more connected to the world around me.

I choose to live as an optimist because it makes me more creative and able to deal with life's challenges.

Simply put, I choose to live as an optimist because it makes life a much more enjoyable ride.

Is living this way unrealistic?

I know my answer to that question. What's yours?

*(Article source: Various)*

Do you have an interesting article about Health & Beauty? Tell us all about it by visiting: [www.ourplace.co](http://www.ourplace.co)

## Chasing the most consistent returns

If you are investing for retirement income, Peter McGahan says diversify your investment strategy to ensure consistent returns.



**50 Connect** reports that a recent headline of 'advisers should stop chasing unicorn consistent returns' gave me indignation.

As we have laid out here on numerous occasions in the past, simply leaving your money to the whims of a previous investment decision will cost you dearly.

### Chasing unicorns

Whether it's your Personal Pension or your investments and ISAs, the gap between the worst and best is quite simply extraordinary.

So what did Morningstar mean when they made the statement of 'chasing Unicorns'. Well, the truth is, if you ask the wrong or daft questions from the data you are looking at, the answer will inevitably be of the same quality.

Morningstar looked at how well a fund performed over a year, and whether or not it was in the top quarter of the funds they looked at. Stay with me on this, it will prove dividends.

In the last two months of the specific year they might have looked at, the fund could have gained by a random bet on anything that went well. It would now appear to be the best in that year, when it is just best over a two-month period, and you are now buying at a peak. Add to this, they are analysing top 'quartile'. That's like gluing jelly to a tree.

Futile: There are 260 funds to choose from in the UK all companies sector for example. 'Top quartile', therefore means 'in the top 65'. Well done those guys. The top 65! Really?

65th place returned 2.0% last year. Last place (260th) returned -27.5%, and the top fund returned 17.2%. Why would you measure across such vast numbers- i.e. a quartile? See note above re jelly.

Nineteen years ago, we proved that analysis to be a guaranteed way to pick the wrong funds, yet it's still used today.

It is perhaps the case, that true analysis is quite hard to explain in quick terms, and maintain the attention of the average consumer, or that those paying to be assessed don't want to be assessed as deeply. Either way, the conclusion is incorrect.

Bo Derek did it with 10, or five stars does it with a hotel or fund, but in our hurry for an easily recognizable measure like this with investments, you will lose money.

### Does consistency exist?

I took some funds you are likely to want to be invested into last year, and analysed how well they did over five years, broke it down into sixty discreet months and then put those into divisions of ten (not four - quartile - as is done above). Stay with me!

It shows some dramatic differences. Investors don't want wild swings in portfolio returns. They want risk to be controlled and returns thought through. This way, you even out peaks and troughs. If I took the best fund versus the worst fund over each of the last four months in isolation, the inconsistency is highlighted dramatically.

The most inconsistent fund is the first number, the most consistent is the second:

0.008% versus 0.63%; 0.85% versus 0.88%; -0.16% versus 0.24%; -0.33% versus 1.71%. Over five, ten and twenty years, those differences will make a very big number indeed.

You may be surprised about the swings above in a low risk fund. Imagine, therefore, the difference in a medium or higher growth/risk fund!

### FOLO driving poor decisions

The consistency is achieved by sticking to tried and tested methods of investing. Fear of losing Out (FOLO), greed, or ego can drive investors, and some notable recent high profile managers to be maverick and cool, when the answers easy. Returns are balanced out by spreading risk across excellent companies in a range of different markets and securities.

The excellent ice cream company, and the excellent welly boot company, mean that in normal conditions you will do well, but in extreme heat/rain, one balances out the other, and that's what creates the smoothing.

That is also how opportunities are created to make money. A strong heat wave will push up the ice cream company shares, and push down the welly boot price. A redirection of the ice cream gains into the depressed welly boot is effectively the ultimate stabilizer. The key is to ensure your portfolio is realigned when necessary.

(Story source: 50 Connect)

## Trump's Speedos economy

Peter McGahan examines how President Trump's Twitter spats come at economic cost for US consumers but also ripple far further afield.



**50 Connect** reports that...

Trump's trade wars, his ego, and access to Twitter.

The triangle of doom.

What is an investor to do?

Well that very much depends if you think he is in charge, or knows what he is doing. A reality TV star and six times bankrupt was apparently lecturing the chairman of the Federal Reserve on a yield curve! Really?

I'd bet he would know as much about a yield curve as putting on his speedos over his belly. The impact however, is significant in the short term, but is it warranted in the long term?

Trump understands his market. Short sharp messages aimed at a polarized and confirmation-bias-infested electorate. Don't get into debate, short dramatic, 'they are the enemy' and let confirmation bias do the rest. It's unethical but works.

So what is the strategy and should you be disinvesting as he seemingly picks a fight with everyone?

Let's remember he is supposed to be the President of the USA. Each decision will have a team behind it that analyses the impact of any decision, yet somehow this guy can let loose with his new phone and clumsy fingers and wipe \$500bn off your pension/investment funds in minutes. Strange. Who wins?

Remember, he also quotes how well markets are doing with him in charge to gain more votes, so damaging them is very peculiar indeed. How much do you read into his real intent when he moves from hatred of North Korea to virtual hand holding?

As I write, another tweet aimed at the Fed doing its job to loosen fiscal policy (drop interest rates) arrives - 'our economy will rocket if the Fed do the right thing'.

So is it all a chance to be re-elected?

Well, if the economy (and so stock markets) is appearing to struggle in the next few months, the Fed will loosen rates which will all appear in the numbers over the run up to the next election.

Hence, a market dip from a punch up with China would work wonders to trigger a rate cut.

The significant impact of trade tariffs will, however not make their way into consumer prices and the economy until 2020, so they are an excellent strategy to simply win an election. However, as much as he borrows and pumps into the balloon, you are simply creating a balloon.

When that arrives, his supporters' confirmation bias will believe the excuse.

Do I think he is serious about them? Not at all. The USA needs China from a geo political standpoint but many Americans are living hand to mouth. Hundreds of billions of dollars of goods are produced by China that simply cannot be moved so quickly to other countries. He's bluffing.

He hoodwinks his followers by mixing up trade deficits with economic losses. They are not the same. Just because you sell less to China than you buy isn't a loss. If you didn't have their cheaper products and prices you would have inflation or no products at all, and in turn, no economy.

He talks about them having lost trillions to China.

To the 'believer' who doesn't read beyond a Facebook meme or a tweet, possibly. But it's the US citizen who buys the Chinese goods and nothing will change that other than price.

If all the tariffs are implemented you will have inflation and in turn a total of a \$110 billion hit to the economy.

Will the Fed reduce rates now? Yes probably, but not as much as Trump would like, and most commentators believe a 0.25% reduction is on the way (Sept 18th), but Trump will ask for more.

The Fed is supposed to be apolitical, and have been reminded of that countless times this week, so any movement more than the 0.25% would be deemed to be supportive of Trump and of course, markets would rally again.

His bluff on the yield curve (an inverted yield curve signals a recession) is equally as bad. I've covered it before, but Fama and French support this with a study going back to 1975 which found no evidence that inverted yield curves predict lower returns, and indeed the curve is more accurate when rates start at a higher level which they are not.

(Story source: 50 Connect)



# Travel at your own pace: The best travel apps for lone travellers

Travelling alone is a fantastic way to discover the planet at your own pace. Offering the unique opportunity to go on an adventure entirely tailored to satisfy your every whim and wish, holidaying solo is empowering.

Encouraging space for enlightenment and quality time for one to get in touch with deeper feelings, spending moments in your own company, invites fellow lone travellers into your environment to share tips on where next to go and when to visit.

Initially, it's natural to feel intimidated by the prospect of packing up and heading to an unfamiliar destination where everyone is a stranger and there's no one with you to share memories.

However, being alone often invites company and allows you to be selective of the conversations you chose to have and the time you prefer to be quiet and just drink in the atmosphere. You are the master of the itinerary! Take a road trip, enjoy a beach break or drink in an exotic city, life is too short to make excuses based on fear of the unknown. Invite some sunny joie de vivre into your plans, use our favourite apps for independent adventurers listed here.



## Lucky Trip

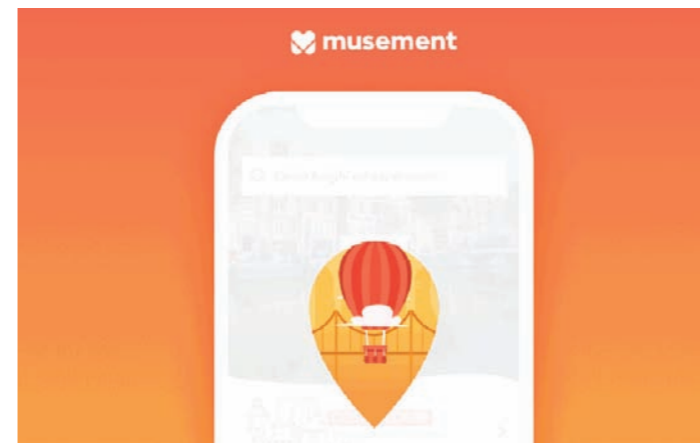
Taking the stress and expense out of booking a holiday, LuckyTrip scours the internet to help you plan and book your dream budget adventure! Encouraging users to think outside the box, suggesting activities and destinations which challenge and excite, LuckyTrip gives lone travellers the opportunity to tick off their bucket list and really get the most out of their next trip.

Using a sliding gauge to guide options on 'Somewhere To Go', 'Places to stay' and 'Something To Make You Happy' users can filter the results to personalise their ideal adventure away. Consistently rated with five stars for usability, LuckyTrip is an excellent option for free-spirited explorers. [luckytrip.co.uk](http://luckytrip.co.uk)



## Musement

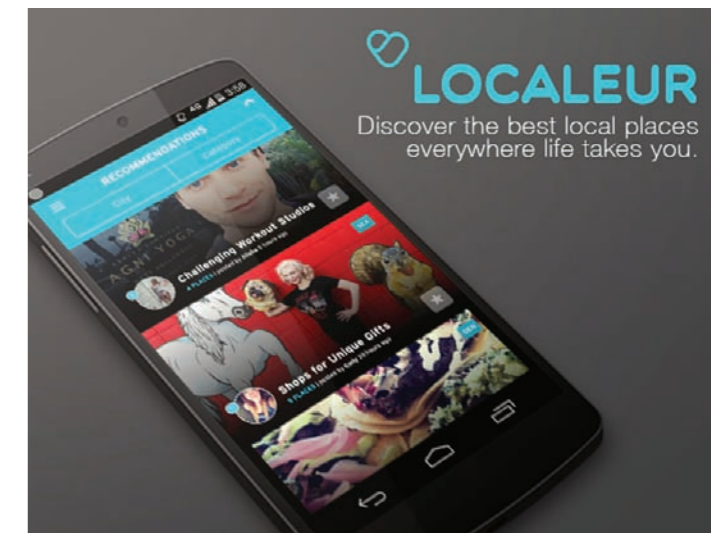
Keeping you up to date with the latest exhibitions, shows, tours, events and activities the world over, Musement is the on-the-go online booking platform helping you skip ticket queues. Gathering ten allowing access to recommendations from locally trusted sources, Musement is your bespoke guide to the city.



Offering insight and advice into 450 cities worldwide, in eight languages, offering ticketing to chosen activities via Apple Pay, Musement is a well-structured app. A secure and certified lone travelling, this is a unique way to meet fellow cultured globe trotters. [musement.com](http://musement.com)

## Localeur

Another great app, harvesting the insider tips on lesser-known hot spots to visit and upcoming trailblazing spaces to drop by, Localeur is a real gem. Creating an online community of approved locals, sharing their favourite places to eat drink and be merry, for culture vultures and nature lovers alike the aesthetic of this app is original and intimate.



Localeur feels very much like happening upon a private conversation shared by interesting diners on a nearby table at a boutique restaurant. Led by personal taste and style, Localeur is a place for people to share their passions with positivity, there is no space for negativity nor reviews via the app. Join the Localeur hub now and see where the app takes you next! [localeur.com](http://localeur.com)

## Cool Cousin

Promoting the idea of fun, infusing energy back into the travelling experience, Cool Cousin connects users to encourage IRL introductions. Matching app users with locals who share common interests, tourists and cousins can then converse about a specific city and then discuss a bespoke, unique itinerary that works to their tastes and persuasions.



Many conversations lead to meetups and so Cool Cousin is a favourite with lone travellers looking for company over coffee or dinner. Now based in 16 countries, the Coolcousin chatbot is a nice way to feel like you are not all alone when arriving in a big new city. [coolcousin.com](http://coolcousin.com)

(Article source: [Over 50s.com](http://Over50s.com))



## bfi London Film Festival 2019: The best films on offer this year

We list the best films to look out for at bfi London Film Festival 2019, in this preview of the 12-day screen extravaganza.

A total of 229 feature films from some of the world's greatest filmmakers and emerging talents, drawn from 78 countries, will be screened at the 63rd bfi London Film Festival which begins on Wednesday October 1 and runs until Sunday October 13.

This 12-day festival, already a firm fixture on the movie calendar, will celebrate the diverse landscape of international cinema, showcasing films set to entertain, provoke, debate and tackle the urgent issues of our time. The festival, with 40 per cent of the movies this year directed by women, continues to act as a launchpad for debut filmmakers, often supporting them throughout their careers, demonstrated by returning festival alumni at this year's event.

### The Personal History of David Copperfield.

The opening movie is the European premiere of Armando (The Death of Stalin) Iannucci's The Personal History of David Copperfield.

Adapting one of Charles Dickens's most beloved characters, Iannucci and regular co-writer Simon Blackwell have created a Victorian-set epic which nonetheless feels very modern.

Following Copperfield from early youth through to middle age, the story traces his social awakening, charting huge ups and downs, as he witnesses the best and worst of humanity.

### The Irishman (pictured right)

The festival closes with the international premiere of Martin Scorsese's The Irishman, a grand scale epic, examining the influence of organised crime in post-war America.

The film boasts a stellar cast including Robert De Niro, Joe Pesci, Harvey Keitel, Stephen Graham, Anna Paquin and Al Pacino. The master filmmaker here returns to the genre he has helped define with a mystery that has never been solved.

### Bad Education

An embezzlement scandal that rocked the New York school system provides the fascinating theme of Cory Finley's taut and engrossing Bad Education (★★★★), based on a true story. In the early 2000s Frank Tassone (Hugh Jackman) was Roslyn, New York's charismatic school superintendent, delivering excellent academic results that caused property prices to skyrocket with a housing boom fuelled by parents' desperation to move into the school's catchment area. Along with his loyal deputy Pam Gluckin (Allison Janney), he could do no wrong. But then an enterprising student reporter uncovered some shocking secrets about the school's finances. Crisply capturing the early 2000s, the film shows a high school environment that isn't what it initially seems, powered by first class performances from Janney and Jackman, who bring a mixture of duplicity, charm and audacity to the movie.



### Zombi Child

If you thought the zombie genre of movies was exhausted, think again, as Bertrand Bonello's intriguing French language film Zombi Child (★★★) provides a realistic spin on the subject. The place is Haiti, the year 1962. A man is resurrected from the dead and forced to work on a sugar cane plantation. Clairvus Narcisse is trapped in perpetual night.

Fast forward to contemporary Paris, Haitian teen Melissa makes her first friend in dreamer Fanny, who yearns for her absent boyfriend. Fanny invites Melissa to join a secret 'literary sorority'. But, while presentations on Rihanna keep their story firmly in the 21st century, something more ancient is at play with Melissa harbouring an incendiary family secret. Although rather confusing at times, Bonello's fearless panache ensures that this intertwining of moods and eras works reasonably well.

### Waiting for the Barbarians

An allegorical epic, penned by J M Coetze, is brought to life on a vast desert canvas in Ciro Guerra's uneven but stirring English language debut Waiting for the Barbarians (★★★). The Magistrate (gentle-voice and crinkly-eyed Mark Rylance) is the amiable face of colonialism, living in peace in an unnamed frontier town of 'the Empire' and pottering around with archaeological artefacts. But the lie that underpins the harmony is sharply exposed when Colonel Joll (a sinister Johnny Depp, sporting a strange pair of circular sunglasses that obscures both his eyes and emotions) rides into town and starts torturing the locals, seeking intelligence about a coming insurrection. The Magistrate, disgusted by the actions of his fellow army men, begins his own personal rebellion. Guerra here investigates the effects of oppression on indigenous communities, exploring the mentality of the oppressors themselves. The film has a rather leisurely pace and could have done with more bite, but is beautifully shot in Morocco and Italy by Chris Menges. This, though, is Mark Rylance's film and he gives a mesmerising performance as a man who comes face to face with the machinations of power and is forced to reassess his loyalty to his nation as a whole.

### The Peanut Butter Falcon (pictured top left)

If you can imagine the spirit of Mark Twain combined with the realism of One Flew Over the Cuckoo's Nest, you will have some idea of the flavour of Michael Schwartz and Tyler Nilson's The Peanut Butter Falcon (★★★★), which is the best film I have seen so far in the press previews. Zac (the empathetic Zack Gottsagen) is a restless 22-year-old with Down' Syndrome who has been placed in a nursing home by the state since has no family and no resources. Frustrated by the slow pace of life and itching for some excitement, he dreams of becoming a pro-wrestler, obsessively watching a worn-out VHS tape of his favourite Lycra-clad hero, the Salt Water Redneck. Hatching a plan to meet his idol, Zac makes a break from his geriatric prison, with his worried carer Eleanor (Dakota Johnson) in hot pursuit. Meanwhile, struggling fisherman Tyler (Shia LaBeouf) is on a mission of his own--to escape the clutches of a pair of angry crabbers, after unwisely messing with their traps. As fate brings these two accidental fugitives together, so begins the start of an epic journey and a profound friendship that will change their lives forever. This is a buddy movie with the quality of a fable and totally devoid of sentimentality. Refreshingly, unlike many disabled characters on film, Zac is not seen as a symbol created to be 'inspirational'. He's the protagonist, outspoken, strong, funny and vulnerable, and, I guarantee that Zack Gottsagen's winning performance will stir the heart of even the most steadfast cynic.

(Article source: 50 Connect)





# Miner's Delight: The history of the Cornish Pasty

**Few meals have roots as deep as the Cornish pasty, a hand-held meat-and-vegetable pie developed as a lunch for workers in the ancient English tin mining region of Cornwall.**

When going on holiday to Cornwall, you'll probably find a Cornish pasty between your hands at one point or another. What you might not realise, however, is that the origins of the pasty go back at least eight centuries! Here we give you a brief rundown of what has made the pasty Cornwall's most treasured food.

Although it is widely believed that we can thank the wives of the Cornish miners for the wonderful invention that is the pasty's origins do, in fact, date back at least 800 years. First documented in the 13th Century, under the reign of Henry III, bakers in Norwich were accused of reheating three day old pasties and selling them on to make a profit.

Pasties then continued to cause a bit more trouble for the pastry-makers. In 1350, a ban was put in place in London to prevent shops selling their rabbit and pastry concoctions for more than a penny!



Despite these pasties being assembled a little differently than to how you would expect today, it did allow people to discover that meat could be wrapped up inside the pastry this way.

It wasn't until the 19th Century that the Cornish pasty that we all know and love first became recognisable to us. After the third mining boom in the 18th century, the Cornish mining industry was flourishing. Some of the areas, such as Gwennap and St Day, were among the richest in the world and, at its height, the tin mining industry in Cornwall owned around 600 steam engines.

Men going into the mines needed a transportable, yet filling, lunch option that they could take with them. Known as the first convenience food, the filling would often consist of a potato and vegetable filling. The mixture placed in the middle of the pastry would be made very cheaply, but would be highly calorific to provide the miners with the energy that they needed to get through the day.

It was the thick, pastry casing that made it so easy for people to carry with them, as well as the shape, which was the right size for hands to hold. Alongside this, wives could customise the outer pasty shell by engraving family members initials into the crust with a toothpick to ensure that they were eating the right one.

Besides from it being a perfect handful, it has also been suggested that the 'D' shape of the snack allowed miners to hold the crust whilst eating before throwing it away, so as not to contaminate the food with their potentially arsenic-ridden hands. Arsenic was a huge problem for the miners, after it was discovered alongside the copper ores at mines such as Callington. In fact, the arsenic issue was so toxic that most people who came into contact with it died before reaching middle age.

Towards the start of the 20th Century, pasties were becoming widespread, produced on an industrial scale and an essential for families. Women cooking pasties would shout into the mines "Oggie, oggie, oggie", receiving a reply of "oi, oi, oi" when the miners were ready to eat. It is because of this that the British traditional rhyme came about, which is still used today.

Today, there are a wide variety of flavours available across the country. But don't worry about it losing its place of origin. The pasty has been registered by the European Union as a Protected Geographical Indication, which means that is protected due to being a regional food.

So what should you look for when wanting to get the most authentic pasty possible? The minimum percentage of meat that a pasty should have is 12.5%, with at least 25% more of the pasty being filled with vegetables. No meat other than beef should be used if you want to have the most authentic experience, and the vegetables used in the filling should not deviate away from the specified mixture of potato, swede and onion.

Another interesting element that goes into the creation of the pasty is that none of the ingredients should be cooked before being placed in the pasty, although it does not matter which pastry is used to form the outer shell.

## Across the pond

The Cornish pasty arrived in Michigan's Upper Peninsula (U.P.) in the 1840s, just a few years after Michigan's present-day boundaries were carved out of the former Northwest Territory. Adventurers crossed the Straits of Mackinac to the isolated U.P. to prospect for minerals, discovering significant iron and copper deposits beneath the northern forests. Experienced miners from Cornwall immigrated to help develop the mines, bringing pasty-making with them. Although Cornish migration was soon supplanted by much larger waves of Finns and Italians, the pasty took hold as a traditional miners' food.

In their seminal study of the Cornish pasty in Northern Michigan, folklorists William and Yvonne Lockwood describe how the pasty was adopted by Finnish and Italian miners, who looked to their Cornish supervisors for cues on how to behave in American culture. By the mid-20th century, the pasty was so firmly entrenched among all the Upper Peninsula's ethnic groups that it was common to find locals who assumed that the pasty was of Finnish or even Italian origin. Each culture had their own take on the traditional recipe, with the Finns often controversially substituting carrots for the traditional rutabaga. Other locals emphasized the pasty's true origins, referring to the dish as the "Cousin Jack mouth organ" - that is, a Cornishman's harmonica.

After the 1957 Mackinac Bridge opened the Upper Peninsula for tourism from southern Michigan, the pasty shifted from being a food mainly cooked at home by U.P. locals (known as "Yoopers") to one sold at restaurants to visitors from southern Michigan and beyond (playfully derided as "Fudgies" for their preferred dessert). In a moment of Yooper-Fudgie unity, Gov. George Romney declared May 24, 1968 to be the first statewide Michigan Pasty Day.

Today in Michigan and in Cornwall you can find pasties with all sorts of fillings, but since 2011 the European Union's rules for what constitutes a true Cornish pasty have been much more restrictive: to be a Cornish pasty, you must have potato, swede, onion and beef, with the filling containing at least 25 percent vegetables and at least 12.5 percent meat. Most importantly, the pasty must be made in Cornwall. Cornish tradition, though, allows for a little more variety. A joke the Lockwoods heard repeated during their work in the U.P. says that "the devil never dared to cross the Tamar River from Devonshire to Cornwall for fear of the Cornish women's habit of putting anything and everything into a pasty."

## Some facts about the Cornish Pasty:

- In the past people believed the devil would never dare to cross the River Tamar into Cornwall for fear of ending up as a filling in a Cornish pasty :)
- The pasty was sometimes divided inside into two sections so as to provide both: a main course and dessert
- A good pasty was thought to be strong enough to drop unharmed down a mine shaft
- Fishermen never took a pasty aboard ship for fear of bad luck

(Article source: Various)

## The 5 golden rules to finding a good bottle of wine

The wine world doesn't make it easy for us. There are thousands of grapes and regions, unpronounceable names and so much etiquette it makes tea with the Queen seem like a Friday night in front of the telly.



*Silver Surfers* reports that really there are only a handful of things you need to know to find great wine.

Prepare to say goodbye to bad wine forever...

### 1. Hit the sweet spot

We love a bargain as much as anyone, but in wine this could be dangerous territory. Why? Well, take the average £5 bottle. The wine inside is worth just 37p! The rest of your cash is eaten up by costs like tax and shipping.

The wine in a £10 bottle is worth £2.76 - over seven times more. That's why we recommend hitting the sweet spot: the £8-12 range that gets you bang for your buck.

### 2. Don't spend your way out of trouble

You want to impress with real quality, but you're stuck for ideas in the wine aisle. Spending a little extra seems like a pretty safe bet, or better - a get-out-of-jail-free card.

But beware: pay over £30 a bottle and you might just be shelling out for reputation, branding and prestige. The sweet spot range is enough to get you a wine made with quality grapes and skill, so don't feel the pressure to splurge.

And just in case you need any more convincing, consider this: in thousands of blind tastings, typical wine drinkers liked expensive wines less than more affordable options. So there's really no need to spend your way out of trouble!

### 3. Go off the beaten track

Our brains are hard-wired to like the familiar, so it's no wonder we fall back on the grapes, regions and brands that we know.

But, and this is probably our favourite wine hack of the them all, if you are prepared to look beyond the big names, you can get delicious, interesting wines and great value.

After all, grapes grown across the river from the 'official' region still grow in the same weather and the same soil as their celebrity neighbours. They'll just cost a lot less.

Don't know where to look? Don't worry: there are thousands of real customer reviews for nearly every wine out there.

### 4. Don't be blinded by bling

'£5 supermarket wine wins world's best wine award!' Those headlines flash up from time to time, but tread carefully. Winning gold doesn't always mean a wine bagged the top spot. In reality, hundreds (or even thousands!) of wines get awarded gold at the same time.

Trust your taste buds instead. If you like the sound of a wine, go for it, even if it's not dripping in gold. But make sure you buy from a good wine seller. Any worth their salt will give you a refund on anything you don't absolutely love.

### 5. Look for the winemaker's name

If you've ever picked a bottle of wine because you knew it would look good on your table, you're not alone. Pretty much everyone does this.

Trouble is, clever marketers know it. They entice us with bells and whistles - double-glazed bottles, wooden boxes, the works - and charge us extra for the privilege, even though they don't make the wine taste any better.

Try looking for the winemaker's name on the bottle instead. If someone is willing to put their name to it, it's going to be decent.

So there you have it; five quick wine hacks. But we've saved the ultimate hack until last: to get great wine every time, try the Silversurfers Wine Club, powered by Naked Wines.

Naked focus on the two things that matter: great grapes and great winemaking. They fund world-class independent winemakers upfront, so they can put the very best of both in every glass - and nothing else.

In return, you get delicious, handcrafted wines at insider prices - up to a third off every time - plus a whole host of amazing perks.

(Story source: *Silver Surfers*)

*Do you have an interesting story about Food & drink? Tell us all about it by visiting: [www.ourplace.co](http://www.ourplace.co)*

## Britain's over-50s have growing appetite for eating lunch out

New research from global information company The NPD Group suggests Britain's older consumers could support growth in eat-out lunch business in future years.



*Hospitality and Catering News* reports that there were 1 billion lunch visits out-of-home (OOH) by the over-50 age group for YE June 2017, and this demographic spent £6 billion on lunch over the year.

Compared to YE June 2008, the visits tally is up 6% while total spend is up some 12%. Consumers over 50 can be expected to contribute to the growth of Britain's food delivery revolution, and could be a catalyst to the development of new food choices that are better suited to the needs of people as they grow older.

Cyril Lavenant, Foodservice Director UK at the NPD Group, said: "The over-50s demographic in Britain will grow in size and become wealthier, more active and more experimental than previous generations.

For anybody running a business in Britain's £54 billion foodservice industry, there's a distinct 'over-50s opportunity'.

People in late middle age and older will respond well to the innovative approach we see on Britain's high streets to lunchtime eating.

The over-50s represent an excellent target for the foodservice industry and will definitely play a bigger role in the growing popularity of eating lunch out of home."

Lunch is growing, especially lunch-to-go.

The wider lunch occasion is already growing faster than the overall eat-out market. The 4.0 billion overall lunch visits (both on-premise and off-premise) for YE June 2017 were up 3% on the same period a year earlier.

This compares well to the resilient 1% visit growth seen in the total British OOH foodservice market in YE June 2017.

But the lunch-to-go segment (food consumed off the premises) is doing even better with 4% growth.

NPD says the growing popularity of eating lunch-on-the-go could generate nearly 2.2 billion visits annually to foodservice operators by the end of 2019, an increase of 11% over the nearly 2.0 billion visits recorded for YE June 2017.

Lunch-to-go could soon account for 53% of overall lunch visits and 19% of all OOH visits in Britain each year.

Cyril Lavenant, Foodservice Director UK at the NPD Group, added: "Modest or zero wage growth coupled with rising inflation has prompted many consumers to trade down from dinner where we now see declining visits.

Lunch meanwhile has strong appeal because it is affordable, and offers high quality and an enormous choice of formats and cuisines whether it is consumed on or off the premises.

There's absolutely no doubt that lunch is an increasingly relevant offer for consumers.

Foodservice operators have also made their lunch products more attractive through time-saving technology such as contactless payment and click-and-collect apps."

### The one to watch: click-and-collect

The click-and-collect market is small but growing quickly, accounting for 56 million quick-service restaurant (QSR) visits for YE June 2017, up 25% on the same period a year earlier.

Click-and-collect at lunchtime appeals to consumers because it avoids the extra charge for delivery. The average bill for an OOH lunch in Britain is £3.56 (YE June 2017) but delivery can increase this significantly.

### Hunger for innovation

Foodservice operators have shown they fully understand the intense competition in Britain's foodservice industry and are disrupting and innovating to win business.

In the lunch market, top retailers and QSR chains, as well as smaller independents, are increasingly responding well to the demand for balanced eating by offering vegetarian and vegan choices, superfoods, organic products, reduced calories and sugar, as well as meat substitutes.

They are also meeting consumer expectations for new tastes and experiences by using foods high in protein, antioxidants and Omega 3.

Britain's over-50s are welcoming these new opportunities to enjoy balanced eating during lunch away from home.

(Story source: *Hospitality and CAtering News*)

## In your garden: October 2019

**AS we move towards the winter months, we tend to spend less time out in the garden, but no less time looking at it. Here are some tips for the winter months.**



**Choice** reports that from the comfort of a warm armchair it can be disappointing to look over a garden of bare soil and decaying annuals, so we should use the autumn to prepare our spaces to provide winter interest where possible.

Evergreen shrubs are a gardener's best friend during the colder months. They provide structure in beds or when used as hedges, and can bring colour when the flowering varieties are used.

There is a long list of options, including Yew, Mahonia, Escallonia and Viburnum which are substantial, low maintenance shrubs that are happy in most gardens. Small plants to fresh your winter borders include winter flowering Heather, Hellebores and bulbs such as Snowdrop and Cyclamen. Their brave blooms will bring welcome colour during the cold months.

A spectacular winter display can also be created with grasses. Leave the cutting back of old stems until just before the new growth emerges in spring, ensuring that the soft shaped remain through winter. They look particularly impressive when covered in frost on a sunny morning! Low maintenance Mexican feathergrass (*Stipa tenuissima*) and the splendid Reed grass (*Calamagrostis 'Karl Foerster'*) are popular choices.

If you are looking to add trees that will draw attention over winter, there are many options. A favourite of mine is Chinese witch hazel (*Hamamelis mollis*), with its wonderful yellow spidery flowers triumphing in the darkest months. Paperbark maple (*Acer griseum*) is a small deciduous tree, with splendid autumn foliage that falls to reveal peeling bark in deep auburn layers before small flowers reappear in spring.

We must also mention silver birch (*Betula jacquemontii*) with its eye-catching white bark showing off all year round. This tree is popular for small garden given the unobtrusive shape and canopy that does not cast too much shade.

For many plants, autumn is an optimum time for planting outdoors, however, others are more suited to spring or summer, so check with a specialist to make sure you get the best results.

Of course, plants are not the only way to create year-round visual impact outdoors. Paving, pebbles, sculpture and other decorative or hard landscaping features can be used to enhance spaces and create areas you can use during winter months. Adding a firepit for roasting marshmallows will encourage both adults and children to wrap up warm and enjoy time outside!

The best gardens are ones that provide something to look at and spark out imagination throughout the year. Not only are they visually pleasing, but they often have the power to tempt us from the comfort of the armchair and into the great outdoors.

(Story source: *Choice*)

## Home renters over 50 reach record levels across the UK

**The number of older renters has reached record levels across the UK, with over-50s accounting for more than one in 10 rented households in Scotland, according to research.**

**The Herald** reports that figures from the Hamptons International Monthly Lettings Index show that, across Britain, over-50s accounted for a total of 15 per cent of rented households, up from 11 per cent in 2012.

The research also showed that almost one third of this group are pensioners.

Scottish Labour said the index shows that it is not just younger generations who are struggling to get on the property ladder.

Pauline McNeill, the party's housing spokeswoman, said: "Scotland is facing a housing crisis, and it is an issue not just facing young people.

"Around 40,000 retired adults are now forced to privately rent - eating away at their pension and risking being pushed into poverty.

"That's why the next Scottish Labour government will introduce a cap on private sector rent increases with a Mary Barbour law and build at least 12,000 new homes for affordable social-rent.

"Only Labour has the radical vision to give Scotland the real change it needs to ensure we have a country that works for the many, not the few."

The research showed that across the UK, almost 800,000 homes were rented by over-50s - 61 per cent more than in 2012 and 8.2 per cent more than last year.



This means that older generations paid a total of £9.2 billion on rent this year, up from just £5.1 billion in 2012 and £8.5 billion in 2018. Tenants over-50 paid an average of £1000 per month on rent - 3 per cent more than other tenants.

Most older renters live in two bedroom properties (44%) according to the data, with 26% choosing a three bed and 19% living in a one-bedroom home.

Almost half (48%) live alone.

Aneisha Beveridge, head of research at Hamptons International, said: "The number of over 50's renting in Great Britain has reached a record high.

"With younger generations much less likely to be homeowners, tenants are getting older, and an ever more diverse group of people are calling the rented sector home.

"Rising rents in the South drove rental growth in Great Britain in May.

"The South West recorded the strongest rental growth, with rents rising 4.0% year-on-year.

"Wales and the East were the only regions to record small rent falls."

Across the UK, the average cost of new lets rose to £977 per month, representing a 2.6 per cent increase year on year, driven by the rise in the rental market in the South West.

Meanwhile rents in Greater London increased 3.1% year-on-year, while the East and Wales were the only regions to record negative rental growth, with average rents falling -0.5% and -0.1% respectively.

The South East has the highest proportion of older renters, where nearly one in five (19%) tenants are over 50. The South West (16%), North West (16%) and Wales (15%) follow.

The East of England, London and Yorkshire and Humber (11%) have the lowest proportion of tenants over 50.

The Scottish Government has pledged £3.3 billion to deliver at least 50,000 affordable new homes, of which 35,000 will be for social rent, by March 2021.

This builds on the achievement of exceeding its previous target to deliver 30,000 affordable homes by 2016.

Ministers are also offering help to first-time buyers through a range of shared equity schemes, as well as offering guidance for people looking to build their own homes.

Recent figures revealed that house prices in Glasgow are the fastest growing in the UK, pushing Edinburgh into second place.

The average value in Glasgow jumped 5.1 per cent in the year to April 2019, according to Zoopla's City House Price Index. In Edinburgh they rose 4 per cent, while in London, prices dropped 0.5 per cent over the same period.

(Story source: *The Herald*)

## Nifty at fifty: Top doctors tell over-50s they should be gardening twice a week

**Older Brits should be gardening or swimming at least twice a week to stay in peak fitness, top doctors say.**



**The Sun** reports that Government medical advisers also said new mums should aim for 2½ hours' exercise a week.

They recommend that over-50s do strength-based exercise which included climbing stairs and carrying shopping.

In a new report they also suggest that pensioners take up dancing, bowls or tai chi to help prevent falls, injury and illness.

Doctors claim Brits who meet the guidelines will sharply cut their risk of type 2 diabetes, heart disease and depression.

They also say sitting down for long periods is harmful - even if people hit their exercise targets.

(Story source: *The Sun*)

# 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 its first residents, 'Strompus' - a pretty little long-haired feral cat, who sadly died on Christmas Eve in 2011.



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.

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.



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.**

