

# OUR PLACE *News*

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

APRIL 2020

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6 reasons to take vitamin C  
(even if it can't beat coronavirus)

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Herefordshire market town on list  
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The Top 10 actors of all time

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Here's what you need to know?

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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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## Coronavirus (COVID-19): what you need to do Stay at home

- Only go outside for food, health reasons or work (where this absolutely cannot be done from home)
- Stay 2 metres (6ft) away from other people
- Wash your hands as soon as you get home

### Anyone can spread the virus

## Full guidance on staying at home and away from others

The single most important action we can all take, in fighting coronavirus, is to stay at home in order to protect the NHS and save lives.

### Details

When we reduce our day-to-day contact with other people, we will reduce the spread of the infection. That is why the government is now (23rd March 2020) introducing three new measures.

1. Requiring people to stay at home, except for very limited purposes
2. Closing non-essential shops and community spaces
3. Stopping all gatherings of more than two people in public

Every citizen must comply with these new measures. The relevant authorities, including the police, will be given the powers to enforce them - including through fines and dispersing gatherings.

These measures are effective immediately. The Government will look again at these measures in three weeks, and relax them if the evidence shows this is possible.

## Symptoms and what to do

### Do not leave your home if you have coronavirus symptoms

#### Do not leave your home if you have either:

- a high temperature - this means you feel hot to touch on your chest or back (you do not need to measure your temperature)
- a new, continuous cough - this means coughing a lot for more than an hour, or 3 or more coughing episodes in 24 hours (if you usually have a cough, it may be worse than usual)

To protect others, do not go to places like a GP surgery, pharmacy or hospital. Stay at home.

Use the 111 online coronavirus service to find out what to do.

## Advice for people at high risk

### Who's at high risk from coronavirus

Coronavirus can make anyone seriously ill, but there are some people who are at a higher risk.

For example, you may be at high risk from coronavirus if you:

- have had an organ transplant
- are having certain types of cancer treatment
- have blood or bone marrow cancer, such as leukaemia
- have a severe lung condition, such as cystic fibrosis or severe asthma
- have a condition that makes you much more likely to get infections
- are taking medicine that weakens your immune system
- are pregnant and have a serious heart condition

### Who's at high risk from coronavirus

If you're at high risk of getting seriously ill from coronavirus, there are extra things you should do to avoid catching it. These include:

- not leaving your home - you should not go out to do shopping, pick up medicine or exercise
- stay at least 2 metres (3 steps) away from other people in your home as much as possible

Ask friends, family or neighbours to pick up shopping and medicines for you. They should leave them outside your door.

## Self-isolation helps stop coronavirus spreading

Do not leave your home if you have symptoms of coronavirus (COVID-19) or live with someone who does. This is called self-isolation.

If you are self-isolating, you must:

- not leave your home for any reason, other than to exercise once a day - but stay at least 2 metres (3 steps) away from other people
- not go out to buy food or collect medicine - order them by phone or online, or ask someone else to drop them off at your home
- not have visitors, such as friends and family, in your home

You can use your garden, if you have one.

### STAY AT HOME!

## Stay inside... and get some fresh air

**We spend at least 70% of our time at home and yet the place where we spend the majority of our time - our sanctuary - could be harbouring a number of potential health hazards without you even being aware of them.**



**50 Connect** reports that from airborne chemicals, dust mites, mould spores and potentially harmful chemicals to your cleaning products, air fresheners, cooker or central heating, these largely invisible allergens could be triggering headaches, sore throats, irritated eyes and respiratory problems like coughs, sore throats and asthma while exacerbating existing lung conditions like COPD.

### Chemical overload

Most of us are aware that breathing in polluted air outdoors isn't great for our health, but outside, surrounded by traffic and/or buildings pumping out fumes, we generally can smell or have a visual reminder of it. At home, we don't. Airtopia ([airtopia.co.uk](http://airtopia.co.uk)) indoor air pollution expert, Tim Robinson, points out features of modern homes, and the products we use in them, can seriously affect our air quality and have the potential to make us ill.

Log burners, laminate flooring and fitted units made from composite wood are just a small section of the things that can contribute to indoor air pollution. Poor ventilation, the way we cook, whether your house is damp and chemicals in our decorating or cleaning products and air fresheners can all similarly affect the quality of the air you are breathing at home. We are all potentially at risk but anyone with a respiratory or lung condition or children (whose lungs are still developing) are particularly vulnerable.

### Exacerbating allergies and asthma

Tim Robinson adds, "The products we use to clean and decorate with often contain chemicals called VOCs - volatile organic compounds - like acetone and limonene - and it has been suggested that regularly breathing in these chemicals puts us at increased risk of exacerbating an allergy or triggering an asthma attack.

Even something as seemingly innocuous as cooking presents another slight concern as tiny particles are released into the air during the cooking process that can be inhaled. If you have a gas cooker you are more at risk as it can produce emissions like nitrogen dioxide and other by-products of combustion."

### What you can realistically do?

**Hyper-ventilate.** Sounds blindingly obvious, but air your house as much as possible by opening the windows daily for at least 10 minutes to make sure there is plenty of ventilation. Keep windows open when you are cleaning, cooking and/or decorating. For extra help, filter indoor air with a specially designed air purifier. Many models run on timers and leap into action when airborne pollutants are detected, and have quiet modes so that they can continue to run at night such as the VAX A200 Air Purifier (£249.99) or Blue Air.

**Clean up, naturally.** One of the simplest ways to increase the quality of air in your home (and you know this already!) is to keep everything as clean as you can BUT... choose your cleaning products with care. Many contain potent synthetic fragrance and VOCs like formaldehyde. Check what is in your products (under current EU regulations formaldehyde should be clearly labelled). Where you can, avoid harsh spray products as these get into the air more easily and are more likely to get into your airways. Ideally make more eco-friendly choices like using the Ecover range to clean and/or choose natural ingredients like bicarbonate of soda, lemon juice and vinegar to clean with.

### Filter air with care

**Get incense sense.** Incense sticks might smell good but they also emit pollutants as they burn and there is evidence linking regular incense burning and lung disease according to the British Lung Foundation.

Some scented candles also emit small amounts of formaldehyde and although the risk is thought to be small it is advisable to limit your use of them to special occasions and opt for ones that are organic (like NEOM Organics ([www.neomorganics.com](http://www.neomorganics.com))).

**Cooking on gas?** Make sure any gas appliances are regularly maintained, install an extractor fan in the kitchen and always use it when cooking, open the windows regularly and install alarms that detect both smoke and carbon monoxide.

**Don't get too steamed up.** Food that is steaming on the hob for ages, taking long steamy showers and drying damp clothes on the radiator are just a few of the things that can create or exacerbate condensation and potentially damp and mould. Try to keep the window open near food or water that is steaming and ideally dry your clothes outside. If your windows are prone to condensation wipe them down daily. If you do develop bad damp or mould anywhere in the house get a professional in to deal with it.

**Dampen down dust mites.** To reduce and/or get rid of dust mites dust with a damp cloth daily and try to reduce the amount of clutter that is likely to attract dust. Wash your towels and bedding in hot water once a week and keep your mattresses and pillows covered.

Clean upholstery and headboards, and vacuum carpets regularly and keep any hard floors clean with a specially designed hard floor cleaner like the Vax Glide which kills 99.9% of bacteria as it vacuums, washes and dries your floors (£249.99, [www.vax.co.uk](http://www.vax.co.uk))

### Keep remedies to hand

Alison Cullen, A Vogel Nutrition Therapist and Education Manager says: "If you are generally prone to allergies and/or suffer with frequent allergic reactions (including hay fever) keep remedies to close to hand and try to nip symptoms in the bud with natural products like A.Vogel's Pollinosan Luffa Nasal spray, £7.99 and/or Extra Moisturising Eye Drops, £12.99 (available from independent chemists nationwide) and the good news is these can be taken alongside any existing medications."

Feed your insides. Dr Sarah Brewer, Healthspan's Medical Director says: "As well as keeping our homes healthy it is important to look after yourself to try and make yourself as resilient to allergens as you can. No one food or food group will make you allergen-proof but eating a well-balanced diet can help. Include plenty of vitamin C-rich fruits and vegetables and foods containing omega 3 fatty acids (found in oily fish like salmon and mackerel, nuts and seeds). If you feel you are not getting the necessary nutrients from your diet invest in a multi-vitamin supplement like Healthspan's Multivitality Gold, £5.95 ([healthspan.co.uk](http://healthspan.co.uk)) and keeping our gut and microbiome healthy is also vital with probiotics such as Healthspan's SuperPro 50 containing four well researched strains and we know Bifidobacterium lactis declines as we age, 60 tablets £25.95.

*(Story source: 50 Connect)*

## Trouble sleeping? There's a fine art to it...

**Lack of sleep or disrupted sleep patterns can have a detrimental effect on your work life, relationships and general wellbeing. Here we show how to change a poor sleep regime.**

**50 Connect** reports that we all know that to feel our best during the day we need to sleep well at night. The thing is, many of us don't, as such National Sleep Awareness Week (8-14th March) and National Bed Month haven't really registered in our consciousness. To remind yourself of what could secure you a blissful night's rest we asked the author of a new sleep book to explain how he uses the acronym B.E.D as the key to getting sleeping patterns down to a fine art. This is his recipe for sleeping better.

'Around 31-55% of sleep duration is based on genetics, the remainder, however, is influenced by everyday factors like your behaviour, environment and diet - or B.E.D habits', says Rob Hobson, Nutritionist and author of *The Art of Sleeping* (HQ, £9.99).

If over time, you are routinely getting less than six hours a night Hobson points out this 'can cause inflammation in the body and could potentially contribute to heart disease and type 2 diabetes.'

Frequently a poor sleeper himself Hobson says he noticed during the writing of his book how so many of us complain of sleeping badly but don't really do anything about it and are often oblivious as to how we might be sabotaging our sleep. Using his B.E.D acronym (Behaviour, Environment and Diet) he explains how these can all impact on the quality of your rest and what you can do to sleep better:

### Find your rhythm

While Hobson acknowledges there is no one size fits all solution when it comes to sleep problems he says establishing a routine and some consistency when it comes to your bedroom habits should definitely reap rewards. As far as possible, go to bed and get up at roughly the same time every day. This will work with your circadian rhythms (your sleep/wake cycle or internal body clock). What won't be lying in bed for hours at the weekend to offset any 'sleep debt' you feel you might have accrued in the week: 'It's working against what your body naturally wants to do', he explains.

### Create your chill out zone

It helps to have 'a completely zen space that you can totally relax in', says Hobson. To this end your bedroom should be a quiet, relaxing, clean and uncluttered space. You could do worse than take tips from hotel rooms - the quality of the bedding, pillows, bed and the soft lighting tend to all help to maximise your sleep. If you can replicate that sort of ambience a bit at home this should help create the right environment for better quality sleep.

### Eat and drink yourself to sleep

As a Nutritionist Hobson has a special interest in how diet can aid sleep. He recommends we eat a varied and balanced diet generally but advises we also include plenty of foods that are rich in magnesium and/or B vitamins, which are involved with production of the sleep hormone melatonin. Good sources of magnesium include nuts and seeds, avocados, pulses, bananas and leafy greens. You can find B vitamins in meat, seafood, dairy products, seeds and many fortified products like breakfast cereals.. We all know it but often forget but try to avoid caffeine and/or alcohol close to bed as it will hinder your sleep. Ideally have a non-caffeinated herbal or fruit tea like chamomile or lavender or sip tart cherry juice as your wind-down drink (cherries are a rich source of the sleep-inducing hormone melatonin, which is also thought to help dampen down anxiety). Try Healthspan Elite Performance Cherry, (30 sachets -£44.99).

### Stamp out the sleep saboteurs

It's not just what you eat and drink but also when you do that can affect the quality of your sleep, he points out, like eating large and/or fatty or spicy meals too close to bedtime. 'If you're prone to indigestion and/or heartburn it's particularly important not to eat too late at night - he timing of your meals is really important.' He adds that we probably underestimate the effect that having too much sugar can have on our sleep patterns. There is also recent research linking too much sugar to more restless and disrupted sleep.' Similarly boozing before bed is not encouraged: 'Alcohol can reduce night-time melatonin production, disrupt your Rapid Eye Movement (REM) sleep which is essential for learning and memory retention.

*(Story source: 50 Connect)*



## Vital vitamin: 6 reasons to take vitamin C (even if it can't beat coronavirus)

Many of us will reach for the vitamin C if we've caught a cold, or want to avoid getting one. But now scientists are looking at whether it could help beat coronavirus too.

Chinese researchers are assessing how very high daily doses of the vitamin - around 60 times more than the NHS daily recommended amount (40mg a day for adults) - affect 120 patients who have the virus.

Unfortunately, the results of the study aren't expected for some time, but in the meantime, cardiologist and vitamin C expert Dr Thomas E Levy, says: "Vitamin C is arguably the most researched agent in history.

It's been shown to kill or inactivate all viruses in the test tube (if administered direct to the virus in high enough concentrations).



We have all these scary viruses out there – coronavirus, ebola, zika - they're all different, but they're all the same in their susceptibility to vitamin C, so far."

"By whatever route you take," he adds, "if you get enough vitamin C in the area where the infection is, you resolve it, in the case of a virus and in the case of most bacteria."

While its effects on coronavirus aren't yet known or confirmed, there are still myriad reasons to make sure vitamin C features in your diet...

### 1. Vitamin C can boost your immune system

Vitamin C - found in a wide variety of fruit and veg - is a powerful antioxidant, meaning it protects cells from harmful molecules called free radicals.

Studies have shown that consuming more vitamin C can increase blood antioxidant levels by up to 30%, helping the immune system fight inflammation.

Conversely, a lack of vitamin C is thought to reduce immunity and make people more susceptible to infections. Its immune-boosting properties are thought to be what helps it reduce the severity of colds and recovery time.

However, there's no evidence to show vitamin C actually prevents colds.

### 2. It can help prevent memory loss and dementia

Researchers from the University of Copenhagen in 2014 found vitamin C could help prevent cognitive decline caused by ageing and conditions such as dementia. Other studies have shown oxidative stress - an imbalance of free radicals and antioxidants that can lead to cell and tissue damage - and inflammation in the central nervous system, can increase the risk of dementia; vitamin C as an antioxidant, can help prevent oxidative stress. In addition, several studies have shown people with dementia may have lower levels of vitamin C.

### 3. It can help prevent iron deficiency

Iron is essential for making red blood cells and transporting oxygen throughout the body, and an iron deficiency can lead to anaemia.

Some sources of iron are poorly absorbed in the body, but vitamin C can help improve this by converting the iron into a more easily-absorbable form.

### 4. Vitamin C may help prevent gout

The results of studies on vitamin C and gout are mixed - a 2009 study at Boston University found the more vitamin C men took, the less likely they were to get gout.

However, a smaller 2013 study found a small vitamin C dose failed to reduce uric acid levels, which lead to gout, to a significant degree in patients with established gout.

### 5. It may help reduce cardiovascular disease

Research from the University of Copenhagen showed a high vitamin C concentration in the blood from the intake of fruit and vegetables was associated with a reduced risk of cardiovascular disease and early death.



After looking at data, the researchers concluded: "Those with the highest intake of fruit and vegetables have a 15% lower risk of developing cardiovascular disease and a 20% lower risk of early death compared with those who very rarely eat fruit and vegetables. The reduced risk is related to high vitamin C concentrations in the blood from the fruit and vegetables."

However, a 2016 US review of studies found much research has shown no relationship between vitamin C intake and heart disease risk, while few have suggested moderate benefits, and some have even suggested slight increase in risk.

### 6. It could help reduce blood pressure

Scientists from Johns Hopkins University in the US found high doses of vitamin C may lead to slightly reduced blood pressure. Another 2009 US study found vitamin C was linked with reduced blood pressure in young women, but as the results have not shown huge changes in blood pressure, more research is needed.

(Article source: Silver Surfers)

## Coronavirus and fixing your mortgage

**Payment breaks, mortgage holidays? The financial impact of Coronavirus is far reaching but now is NOT the time to fix your mortgage. Peter McGahan looks at your options.**



**50 Connect** reports that the Bank of England unanimously voted to cut the bank base rate to 0.25%, the lowest level in history. Will we see it go lower? Probably.

The UK has been particularly slack with their dealing with coronavirus and the potential for issues such as those in the total lockdown in Italy are very real.

It isn't overly complicated to have each person heat tested as they come in and out of a country, hotel and hospital. Whilst it may not pick up very early stage incubation it will significantly reduce risks.

Instead, I have flown in and out of the UK twice in the last two weeks, and have never been met with as much as a poster about coronavirus, let alone someone asking me where I have been travelling in the last two weeks, and if I had a fever/cough/cold etc. It is also the 72nd flight since the Brexit vote where my identification has not been checked.

The infection curve where Italy was placed is matched by the UK, but Italy had more stringent processes in place at that same point. It is possible its impact hasn't been fully considered when a Prime Minister says people should 'take it on the chin'.

In my travels in the last two weeks I have seen top Asian restaurants in the west coast of Ireland completely empty, restaurants and hotels in the UK reporting large drops in bookings, and significant cancellations in hotels. Senior figures I know in Apple, amongst other companies have told staff to work from home.

All of this has a significant impact on the economy. People are not spending. The real issue with the economy is also supply and demand. Will a drop in rates make a cargo boat from China that's been on the seas for four months arrive quicker? I hardly think so.

Will it make people go out and support retail spending? No. And that is the purpose of the cuts. No amount of cuts will alter my views on sitting next to a person in a bar who may have the virus.

The benefit however, will be seen further down the line as the first news of the virus disappearing will translate back into the economy as a whole awash with cash and fiscal stimulus as put in place with the budget. This package is deemed to be a full-on, shock and awe scheme, and the Bank has stated they have 2.5 more percentage points to use before they run out of firepower.

Mark Carney is confident this situation will not turn into the same as the 2008 financial crisis if 'handled well'. And therein lies the clue. It is better to have the short sharp measures than the elongated one. Today, a borrower can arrange a tracker mortgage at base rate + 0.64% which is 0.89%. A 2-year fixed rate will cost 1.19%, and a 5-year fixed rate will cost 1.44%.

Would I fix now? Not a chance.

The real impact will become clearer in about two to three weeks from now, but lenders have already stated they will begin to pass on the savings from the cuts "in due course", with Barclays stating their new rates will come into effect on April 1st.

Fixing now would mean missing out on those drops, remembering that a 0.5% drop on a £200,000 mortgage would mean a saving of £1,000 per year.

Are we likely to see rates fall to zero? Most likely.

We covered negative interest rates in a column two months back. It is probable to see zero interest rates as a shock defibrillator.

Personally I would keep an eye on rates in two months' time and look then to see whether or not to fix.

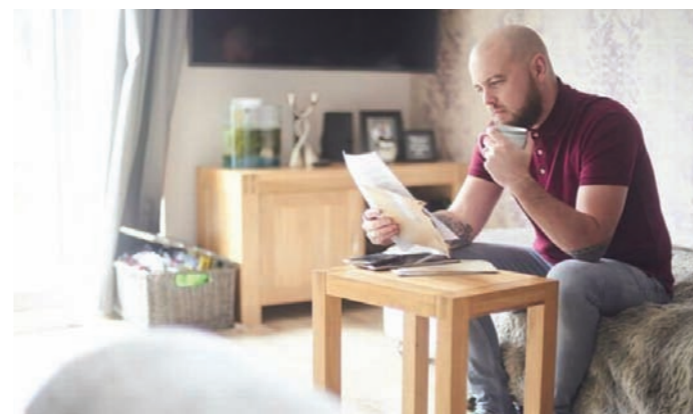
Remember, however, Sterling has nosedived again, so that will make its way into inflation as the UK is a net importer, putting upward pressure on interest rates later.

*(Story source: 50 Connect)*

## Six ways to save money if you're self-isolating or working from home during coronavirus outbreak

**Some simple steps that could keep the bills down while you self-isolate.**

**The Daily Record** reports that as more people work from home in an effort to delay the spread of coronavirus, it's no surprise that utility bills are expected to rise sharply.



If you are self-isolating on your own, it's only natural to do things at home that would normally be done in the office, like making a cuppa every hour or using the microwave to make your lunch.

And if there's more than one of you, energy usage is bound to increase.

Even having lights on to create a bright workspace will eventually take its toll on your electricity bill.

Express.co.uk recently spoke with an expert who provided insight into what those working at home can do to save money on future bills.

Roy Bedlow, Chief Executive at Trust Power, the company behind the new Loop energy-saving assistant, told the Express.co.uk: "With thousands of UK workers working from home and many households self-isolating, consumers could be in for an unwelcome surprise and see their energy bills rise."

To keep costs down, householders can take some simple steps to limit the impact on their bills and on the environment - such as adjusting their thermostats and ensuring devices aren't left on standby unnecessarily.

**Here are Loop's top tips for keeping on top of energy usage while working from home**

### 1. Turn central heating thermostat down by 1 degree

According to the energy site, turning the temperature down by just 1 degree could save homeowners up to £80 and reduce a home's carbon dioxide emissions by up to 320kg - all without even noticing.

### 2. Move sofas away from radiators

If homeowners have the heating on for longer while working from home, the energy site advises to make sure you move any sofas or chairs away from radiators to ensure heat can circulate properly.

### 3. Switch to LED bulbs

According to the site, if you're at home, it's reasonable to expect your lights will be on more often - even with the clocks about to go forward. If you replace all of the bulbs in your home with LEDs, then for an initial outlay of around £100 for an average house, you'll save about £35 a year on your energy bill.

### 4. Reduce your 'phantom load'

Some appliances need to be left on all the time (like a fridge or freezer) or kept on standby (like a smart speaker) but many appliances are left on that don't need to be.

This background electricity use is known as "Phantom Load", because of the way in which energy is invisibly drained without users necessarily knowing about it.

Make sure you keep your Phantom Load low by turning items off when they're not in use, such as laptops and desktops you are using to work from home. Household appliances like digital TV boxes can also contribute to rising costs, so switching things off at the plug when they're not in use is a must.

### 5. Switch your supplier or tariff

If you're not sure which energy tariff you're on, or when it's due to come to an end, now could be the perfect time to check you're still on the cheapest deal.

If you haven't switched supplier or tariff for over a year there's a chance you could be on a pricey standard variable tariff, so use an energy-saving assistant like Loop or head to a compare the deals website to find a cheaper option.

### 6. Keep calm and make a cuppa

Whether you're still in the office or working from home, a morning cuppa is still likely to be top of your list, but make sure you only fill the kettle with the water that you need - the savings add up to around £6 a year.

*(Story source: Daily Record)*

# CORONAVIRUS

# STAY AT HOME

- Only go outside for food, health reasons or work (where this absolutely cannot be done from home)
- Stay 2 metres (6ft) away from other people
- Wash your hands as soon as you get home

**ANYONE CAN SPREAD THE VIRUS**



# Confused about pensions? Here's what you need to know

## Confused about your pension and how much you should be saving? Here are some expert tips.

More than three-quarters of employees across the UK were members of a workplace pension scheme last year - a new record high, official figures reveal.

According to the Office for National Statistics (ONS), 77% of employees were in a workplace pension scheme in 2019, marking the highest membership rate since comparable records started in 1997.

Automatic enrolment into workplace pensions, which started in 2012, has had a huge impact in getting people into the habit of saving for later life. And younger generations appear to have caught the savings bug, with 2019 seeing 80% of 22-29-year-old employees saving into a scheme - a massive leap from 31% when auto-enrolment started.

But while many are now saving for their long-term future, pensions can still be tricky to understand.

Here's some tips from Jamie Jenkins, head of global savings policy at Standard Life, for getting to know your pension better...



### What's the difference between pensions and other savings?

A pension is designed specifically to provide an income in retirement. Money is paid into a pension plan and invested by your pension provider, using your investment instructions, or you can let them make that decision for you. Once you reach your chosen retirement age you can decide how your money is paid back to you.

A big difference between a pension and other savings products is that you receive some tax back on the money saved into your pension, that would have otherwise gone to the Government.

How much you get when you're ready to take your pension will depend on how much you save, how your pension investments perform and how long you're invested for.

### Why should I keep saving into my workplace pension?

Starting with your state pension, how much you receive depends on your national insurance record, which you can get an estimate of at [gov.uk/check-state-pension](http://gov.uk/check-state-pension).

If you also have a workplace pension, contributions will be taken directly from your salary and put into a pension plan, arranged by your employer. Government contributions are added in the form of tax relief.

Another option is a private or personal pension, where you choose the provider and arrange for your contributions to be paid directly from your bank account.

### What types of pensions are there?

Effectively, you and your employer are putting part of your salary away now, tax-free, with a view to you being able to enjoy more in the future. A good way to look at this is that your workplace pension is essentially deferred pay for your future self.

### What's in my pension?

Pension providers usually offer a range of funds where your money can be invested. If you belong to a workplace scheme, and you don't say how you want your contributions invested, your money will automatically go into a 'default' fund set up by the provider. You want your investments to grow, but bear in mind investments can go down in value, as well as up.

### When can I use my pension?

The flexibility of private pensions means you can usually start taking money from age 55.

### How do I decide when to take money from my workplace pension?

When and how you take money from your pension is a big decision - it can affect how long your pension pot lasts. The pension freedoms introduced in 2015 allow people aged 55 or over to take their pensions however they wish. The first 25% of pots is tax-free.

Before you take any money out though, consider if you really need to, and remember that you don't need to take all your tax-free cash in one go.

### How much should I be saving into my pension?

Think how much you may need in retirement. Consider how much you earn currently - perhaps as a household, if you have a family - and what you would need in retirement to replace that income.



Keep in mind that you may have a mortgage which will be paid off, and children who are no longer dependent. Then add in what you might get from the state pension or any old pensions that pay a guaranteed income in retirement.

There is no precise answer as to how much you need to save, but many experts suggest 12-15% of your salary is a good target to aim for.

Above all, think about what you can afford to save. Your future self won't regret it. And remember, depending on how near retirement you are, it might be worthwhile getting expert advice from a financial adviser.

*(Article source: Silver Surfers)*

*Do you have a pension or thinking of getting one? Tell us all about it by visiting: [www.ourplace.co](http://www.ourplace.co)*



# Lovely Ledbury: Herefordshire market town on list of the best places to live and visit

Ledbury has been named as one of the best places to visit and live in the Midlands, according to The Sunday Times.

Judges assessed a wide range of factors, from schools, transport and broadband speed to culture, green spaces and the health of the high street to reach their verdict. They visit locations and speak to locals as they look for improving places, for attractive, well designed homes, and locations bursting with community spirit.

Helen Davies, The Sunday Times Home editor said, "Our advice is simple. Think about everything you love and everything you hate, then make sure you have access to the good things while minimising exposure to the bad ones."

"Never has where you live felt more important. This year we have, along with house prices, air quality, good schools and access to green spaces."



## Let's move to Ledbury, Herefordshire: twee-free, it wears its beauty lightly.

There is something irresistibly timeless about the place, in our age of freneticness.

### What's going for it?

I bet Ledbury's looking seasonal today. The town's like a Quality Street lid come to life - old-style Quality Street, before it got rid of the bonneted lady, her soldier-stalker and the ye olde street scenes from days of yore. If you want a refresher, Ledbury's your place, its streets an utterly charming jumble of redbrick Georgian townhouses, ickle cottages and, its speciality, black and white timber-framed Tudor, twisted and tottering on to the pavements. It wears its beauty lightly. Were this not in Herefordshire, hardly in the thick of things, it would have become self-aware, pretentious. Ledbury keeps it real, with butchers, bakers and, er, gunmakers on its streets and a twee-free atmosphere, give or take the odd gifte shoppe. There is something irresistibly timeless about the place, in our age of freneticness. Inside St Michael & All Angels church lie tombs and stone effigies of knights that have weathered worse than Brexit. Meanwhile, keeping watch on the town, high above it, the rocks of the Malvern Hills, almost 700m years old (former volcanoes, say some), give a daily reality check on the transience of things.

### The case against

On the quiet side of life, even if there are poetry festivals and all sorts to keep you entertained. It's hardly Dartford Crossing, but traffic can be a problem, despite the addition of a sort-of bypass.

### Well connected?

Trains: to Hereford (16 mins), or Worcester the other way (24-28 mins); hourly to Birmingham (71 mins). Driving: half an hour to Hereford or Gloucester, 40 mins to Cheltenham or Worcester; the M50 passes a few miles to the south.

### Schools

Primaries: Ledbury Primary is "good", says Ofsted, with Eastnor Parochial, just outside, "outstanding". Secondaries: John Masefield High is "good".

### Hang out at...

The Feathers, for a full dose of wood beams and roaring fires; "convivial", says the Good Pub Guide, and I couldn't agree more.

### From the streets

Cressida Connolly: "Gorgeous architecture, independent shops and a great setting."

Leonie Gregson: "A real mix of people - older, more conservative residents, blue-haired hippies, smart business types and becardiganned academics."

## Ledbury - a place of poetry and culture

Big enough to be bustling and vibrant, but small enough to keep a strong sense of community, Ledbury is a market town with a unique feel.

At the centre of Ledbury is the Black and White Grade 1 listed Market Hall. Reportedly designed by the King's Carpenter John Abel, building work on Market Hall started in 1617 and took around 50 years. It is one of the finest examples in England and still hosts markets on Tuesdays and Saturdays.

If you are interested in exploring Ledbury and the surrounding area on two wheels, including the unique cider cycling route, Come Cycling Ledbury offers all the information you need to get you on the right track and exploring the county.

## A who's who of poetry, so fitting for a festival

Victorian poet legend Elizabeth Barratt-Browning lived at Hope End on the outskirts of Ledbury. John Masefield - Poet Laureat of the United Kingdom from 1930 - 1967 - was born in the town in 1878. The Dymock Poets - a 20th century group were based around the nearby Gloucestershire village that gave them their name.



Taking place over 10 days every July, The Ledbury Poetry Festival has become the leading poetry festival in the UK, featuring poets from all over the world. Visit the festival and enjoy readings, performances, films, workshops and more.

## History at every turn

A number of timbered buildings align the charming Ledbury High Street. Pop into Ledbury Town Hall to view the 16th century painted room or walk up a cobbled street to the Butcher Row House Museum which offers a fascinating glimpse into local Victorian life.

Just out of town, in the foothills of the Malverns is Eastnor Castle. Surrounded by a beautiful deer park, arboretum and lake, Eastnor is a 19th Century revival castle with richly decorated interiors to view and magnificent grounds to explore.

(Article source: Various)

# Food banks ask UK supermarkets to set aside coronavirus supplies

**Food aid charities finding it impossible to replenish stocks ask retailer to bypass restrictions**



*The Guardian* reports that major UK supermarkets have been asked to set aside supplies for food banks after a tumultuous few days in which several emergency food aid charities closed and others struggled to meet rocketing demand from people hit by the fallout from coronavirus.

Many food banks said they were finding it impossible to replenish food stocks, even as thousands more people turned to them for help, and others said they had been overwhelmed as hundreds of elderly volunteer regulars were forced to go into self-isolation.

"The emergency service food banks provide is being severely compromised by lack of donations, rationed access to supermarkets, the vulnerability of volunteers and a rapidly increasing need for help," said Sabine Goodwin, the coordinator of the Independent Food Aid network (Ifan), which represents about 40% of UK food banks.

Ifan has written to supermarkets asking them to allow emergency food aid providers to bypass restrictions which limit each customer to buy just three of each product, and to set aside online delivery slots for charities. Some food banks spend thousands of pounds a month on supermarket deliveries but can no longer get slots.

At least six independent food banks are known to have closed down in the past few days and there are warnings that for many more it will become unsustainable to keep operating unless the government takes action to head off a surge of people turning to food banks for help by making welfare benefits more generous and easier to get.

In addition, two food banks from the 426-strong Trussell Trust food bank network have announced they are to shut their doors. Islington food bank will close on Monday after running out of food and volunteers, and Knottingley food bank in West Yorkshire shut down after its food supplies were stolen during a break-in.

Emma Revie, the chief executive of the Trussell trust said: "Wide-ranging conversations are under way with national partners, exploring how we can work together to help ensure people can access support in the coming weeks, how we get vital food to the places it's most needed, and how we can help boost volunteer numbers in areas where extra volunteers may be needed."

There are about 2,000 food banks in the UK, most having sprung up in the last few years in response to benefit cuts and restrictions on social security. Many already struggle to keep on top of demand from people left penniless by long waits for universal credit payments.

Kirkcaldy food bank in Fife, which gives out up to 1,200 food parcels a month, felt the first tremor at the start of the week, when government guidance on self-isolation meant more than two-thirds of its 146 strong volunteer team - aged over 70 or with underlying health issues - were forced overnight to stay at home.

Then came the supply shock. It usually spends £10,000 a month on online deliveries from local supermarkets. But massive panic-buying meant it could not get a slot. "It's been stressful," says the food bank chair, Joyce Leggate. "We had to send volunteers rushing round cash-and-carries to try and find supplies."

Leggate, a retired NHS midwife, said that as demand rose, food stocks would become increasingly harder to come by. Food parcels have been given out lacking the usual staples of UHT milk, meat, coffee and tea, all of which have become hard to source.

*(Story source: The Guardian)*

## The most affordable diets to start following

**If you've ever found yourself walking down the fruit and vegetable aisle comparing the prices to those on the biscuit and cake aisles, or if you've noticed that less fat and sugar seems to equal a higher cost, then you'll know how expensive dieting can be.**

*Mature Times* reports that adding the words "low fat" or "reduced sugar" to the packaging often seems to increase the price tag substantially. This may, in part, explain why people with less money can struggle more with their weight. We've looked into the most affordable diets so that you can save the pounds from your pocket while losing them from your body instead.

### The good, old-fashioned healthy eating approach

Obviously, this is the tried-and-tested method, though it does mean spending more time looking into the fat, sugar, carb and calorie content, and also means planning meals before or as you shop. It is still a great option if you have the time and you possess a greater understanding of nutritional values than most people.



If you shop around, then you may even find some of your favourite fruit, vegetables or healthier alternatives of your favourite products at a lower price. It could mean visiting more supermarkets though, and for most of us, our lives are busy and the time spent searching them out could be better spent on doing something more productive or enjoyable.

### The Keto diet

If you're willing to pay a small weekly membership fee (between £1 and £2 a week) in addition to the usual cost of your groceries, then you can receive a plan tailored to your weight loss requirements, which includes a printable shopping list and suggested recipes.

This takes away the need to research the nutritional values of everything you buy, and your meal plan is taken care of. You just need to follow the recipes using the items from your shopping list.

The diet itself is a low-fat and low-carb diet, high in dietary fat, and containing controlled amounts of protein. This combination is said to leave your body depleted of carbs which, in turn, causes it to break down fat for its energy source.

### Cambridge diet

The Cambridge diet cost makes it one of the cheapest complete diet plans, in addition to being more convenient than the other diets previously mentioned.

It's perfect for anyone willing to pay for a diet plan to save time on shopping or preparing a list of meals and ingredients for themselves. It's one of the best plans for people who value time over money but still want the best value in a diet plan. The average price is £2.61 for a meal, and all meals are tailored to your own weight loss plan. There is a weekly consultation to offer you support, advice and answer any questions you may have. There is no weekly weigh-in watched by a group of people all potentially hoping that you've failed so that they can feel better about themselves. There's no competition at all - just encouragement and everything you need to stick to your plan and achieve your weight loss goals. Everyone knows that one main reason why people fail on their diets, other than the cost, is the temptation.

With this diet, you get to eat healthier versions of some of your favourite foods - from meals such as spaghetti bolognese and chicken tikka to snacks such as crunchy fava beans, in addition to a range of shakes, soups and lots more.

Some diets can get repetitive and boring, causing us to go off the rails and undo all of our hard work, but the diverse choice here is likely to keep even the most adventurous foodie interested for long enough to have positive effects on their health and body size.

While not intended as a permanent solution, the Cambridge diet is proven to be a way of kick-starting weight loss. Other food can be slowly reintroduced to avoid piling the weight back on.

By that point, you will find that your body has more energy and you can start to ramp up your fitness regime or introduce one, if you previously didn't have the energy to exercise much or at all.

The diets mentioned here all have their own advantages. Some save time, while others save money, and although the Cambridge diet is the best compromise for both, it should only be used as a starting point - and after consulting a doctor if you have any underlying medical condition that may be affected as a result of any diet change. However, in most cases, dieting can improve your health.

*(Story source: Mature Times)*

# CORONAVIRUS STOP PANIC BUYING

**SHOPPERS across the country have had to get used to empty shelves due to panic-buying fuelled by the coronavirus crisis.**

But according to the government, there is more than enough food and the virus won't be affecting supply chains in the long term. Supermarkets will continue to stay open as normal in a potential lockdown with all essential public places expected to remain available during the coronavirus crisis. People will be allowed to leave their homes to go to the supermarket and buy food, as they are in France and Italy which are currently under strict lockdown. And the secretary for Environment, Food and Rural Affairs, George Eustice, has assured the public that supermarkets can cope with increased demand. Food production is up 50 per cent - with Mr Eustice reassuring the UK the government will keep a "close eye" on shops exploiting the pandemic and hiking up prices. And the government has now set up a "war room" for food industry executives to address the crisis. British Retail Consortium chief executive Helen Dickinson also stressed yesterday there was "plenty of food" as she too urged Brits to stop panicking.





## Stars of the screen: The Top 10 actors of all time

**How do you begin to determine who the greatest actor of all time is? It's a challenge that sounds easy enough upon first thought, but as you contemplate, you come to realise it's a question that's pretty much impossible to answer.**

After all, performances come in a variety of different types based on the project, genre, and era by which they took place. How do you judge a great comedic performance next to a great dramatic one? An actor could be phenomenal doing Shakespeare but fall flat on his or her face when asked to make an audience laugh.

Yet, acting doesn't just differ based on drama vs. comedy. Acting styles have changed over the course of history. Just look at film history itself.

There's the story of stars who rose to popularity in the silent era, due to their immaculate ability to convey emotion through body language, but found trouble transitioning into more dialogue heavy pictures after the incorporation of sound.

You see another seismic change occur with the introduction of more realistic method acting. Does that make performances from the golden age of Hollywood less than something from the 1970s? I would argue, no. I would also argue that there are different kinds of actors you hire to deliver different kinds of performances. A character actor, meant to be a great team player, has a different set of skills from a great "movie-star" actor; whose job is to be charismatic and fun to watch.

So there you have it, this is an impossible task, one that essentially comes down to personal opinion, but there still might be a systematic way of reaching a reliable answer. In order to determine our ten greatest actors of all time, we have to lay down some rules - a set of criteria by which to judge them as a performer.

Obviously, many fine actors will unfortunately not make the list and, as hinted early, this should not be looked at as an end all be all. Don't come at me Twitter!

**1st:** What kind of range does this person have as an actor? Can they play both comedy and drama? What about being a key supporting player as well as leading star?

**2nd:** How many iconic performances does this person have under their belt? We're looking at volume here. It's not good enough just to have one memorable role that defines this person's career.

**3rd:** How many awards or nominations has this person accumulated over their career?

So here is our Top 10 actors of all time...

### 10. Denzel Washington

There was a moment at the Oscars this year where the camera cuts over to Denzel Washington as Casey Affleck takes home the award for Best Actor over him. Washington's look, one of contempt and disappointment, interestingly enough says a lot about him as an actor. The man is incredibly competitive. In every movie he's in, Washington is striving to be the most dominant person on screen, even when it is a supporting role. Whether you're watching him in an action picture like 'Man on Fire' or a domestic drama like 'Fences', Washington manages to command the screen. He seems larger than life in both his charisma and razor focus.

**Key Performances:** 'Glory', 'Malcolm X', 'Training Day', 'Flight', 'Fences'

**Number of Oscars:** 2

**Recent Projects:** 'Roman J. Israel, Esq.'

### 9. Dustin Hoffman

When taking a look at Dustin Hoffman's best performances you are immediately struck by two things. One is his ability to bring a sense of naturalism to all his roles, rarely performing in a way that screams acting. His two legendary performances from the 1980s, 'Tootsie' and 'Rain Man' are perhaps the best demonstration of this gift.

Ether one of those rolls could have been played over-the-top by most actors but Hoffman manages to make his characters in both movies feel real. I'm embarrassed to say I often forget about him in 'Rain Man' because that performance feels like an actual person with a disability. The second, is a natural gift for both comedy and drama. Hoffman has managed to deliver iconic performances on either side of the acting spectrum. You can see this in his two best performances of the 60s, playing a shy young man having an affair with a much older woman in 'The Graduate' or a spastic drug addict in 'Midnight Cowboy'.

**Key Performances:** 'The Graduate', 'Midnight Cowboy', 'Tootsie', 'Rain Man'.

**Number of Oscars:** 2

**Recent Project:** 'The Meyerowitz Stories'



When one thinks of a quintessential movie star; someone whose charisma can carry an entire film, Tom Hanks is likely top of the list. His every-man charm has led to one of the greatest runs of any actor, with nearly every film during this period becoming a classic and demonstrating a range of comedy, drama, and romance. How many others could pull off a romantic comedy like 'Sleepless in Seattle' and a gritty war film like 'Saving Private Ryan'? Yet, Hanks has also managed to pull back and act as supporting player if need be. It doesn't happen often but the two best examples are arguably Spielberg's 'Catch Me If You Can' and 'That Thing You Do', which Hanks directed himself. In a recent interview, Hanks admitted he felt beyond his peak as an actor; and yes, it's been over two decades since the back-to-back Best Actor punch that was 'Philadelphia' and 'Forrest Gump', but the man can still surprise, as this scene in 'Captain Phillips' clearly demonstrates. If you ask me, he's underrated by today's standards. After all, it's hard to understate just how much life he can bring out of a movie, even when doing very little.

**Key Performances:** 'Philadelphia', 'Forrest Gump', 'Sleepless in Seattle', 'Saving Private Ryan', 'Cast Away'

**Number of Oscars:** 2

**Recent Projects:** 'The Post'

### 7. James Stewart

Similar to Hanks, there's a kind of every-man charm to Stewart that made him one of the top actors of Hollywood's golden age. You see an innocence in these early defining roles such as 'Mr. Smith Goes to Washington', 'The Philadelphia Story', and most notably 'It's a Wonderful Life'. It's that innocence that allowed him to create the image of an average American, one who faced challenges and had aspirations not to similar from the typical moviegoer of the time. Other stars could sell a picture on dashing sex appeal or heroic machismo but with Stewart you always felt you were seeing someone more down to earth and noble in his intentions.

*Continued on pages 18-19...*



That being said, Stewart was also able to subvert this wholesome persona and toy with shades of darkness in his work with Alfred Hitchcock, bringing a voyeuristic aspect to characters in both 'Rear Window' and 'Vertigo'. The latter is particularly fascinating because it allows Stewart to transform from his typical every-man into someone consumed by lustful fantasy. By the movie's last fourth, his character has taken a dark turn; becoming someone who is so obsessive and out of line with reality, that they are now unstable.

**Key Performances:** 'Mr. Smith Goes to Washington', 'The Philadelphia Story', 'It's a Wonderful Life', 'Vertigo', 'Rear Window'

**Number of Oscars:** 1

## 6. Lawrence Olivier

A thespian of the stage, Lawrence Olivier was the king of Shakespeare at the movies. In fact, nearly all his adaptation's from the playwright's work, many of which he directed as well as starred in, are considered among the very best ever put to screen. During Hollywood's golden age, there was arguably no one finer; capable of being a commanding leading man or simply a great supporting player to have in your tool box. It's almost unimaginable to think that he never won any kind of Best Actor Oscar, though he later received an honorary award in 1979. Sometimes it takes years to realise greatness.

**Key Performances:** 'Rebecca', 'Spartacus', 'Richard III', 'Hamlet'

## 5. Daniel Day-Lewis

No other actor in film history has gone to such lengths for the sake of staying in character. Day-Lewis does not have the extensive library of projects as some of our other contestants (can't blame the man for being picky) but his reputation for completely transforming into characters, both on and off screen, has made him a legend. So what about range? Well, this is probably no better demonstrated than the two films Day-Lewis has done with Martin Scorsese.

In "The Age of Innocence" we see Day-Lewis give a very restrained performance, but it is one that is also incredibly romantic. It's a complete 180 from his role as Bill the Butcher in "Gangs of New York", where Day-Lewis is much more menacing, brutish, and sporadically violent. Sadly, when it comes to how iconic his performances have been in the lexicon of pop-culture, Day-Lewis has fallen a bit short. The one performance that's a no-brainer for this category is his Oscar winning turn in PT Anderson's "There Will Be Blood" (still probably the actor's best performance).

**Key Performances:** 'My Left Foot', 'Gangs of New York', 'There Will Be Blood', 'Lincoln'

**Number of Oscars:** 3

**Recent Projects:** 'Phantom Thread', which will reportedly be his final performance on screen.

## 4. Al Pacino (pictured left)

When discussing Pacino's career, you really have to look at two incredible runs he's had. The first of these runs came during the 70s and early 80s. It's here Pacino did arguably his finest work in movies like 'Panic at Needle Park', the first two 'Godfather' films, 'Dog Day Afternoon', 'Serpico', and 'Scarface'. The second run came after nearly a decade in the dark during the 80s. Pacino's 90s run includes a slew of great movies, such as 'Heat', 'The Insider', 'Donnie Brasco', and 'Glengarry Glen Ross'. In terms of bringing intensity and commanding the screen, Pacino is phenomenal. You always get the feeling that this man simply loves the craft of acting and being able to perform. However, Pacino rarely became a character; he was always playing himself to some extent or at least the persona he had developed as over the years. This pattern is especially noticeable in his performances after winning the Oscar for 'Scent of a Woman' in 1992. Yet, Pacino has proven, even at old age, to throw curve-balls to his persona. He played an aging rock star in the movie 'Danny Collins' a few years ago showcasing a gentler side to him as a star that most have not seen.

**Key Performances:** 'Dog Day Afternoon', 'The Godfather' trilogy, 'Carlito's Way', 'Heat'

**Number of Oscars:** 1

**Recent Projects:** 'The Irishman'

## 3. Jack Nicholson

With Nicholson, you never knew what you were going to get. The man was a wild-card, unpredictable, hilarious one moment and terrifying the next. He has a fearlessness to him; a willingness to be unlikeable or play off-putting characters. In any one of the many films he has starred in over the years, you often worried whether or not he was going to go too off the rails, I mean, how far was he going to take it. I think Nicholson also is a master of range. There's a great youtube video from the Nerdwriter channel about how Nicholson not only demonstrated a range of different emotions within his various roles but found ways to add depth a hidden meaning behind the emotions themselves, especially anger.

**Key Performances:** 'One Flew Over the Cuckoos Nest', 'The Shinning', 'Chinatown', 'A Few Good Men'

**Number of Oscars:** 3

**Recent Projects:** 'Toni Erdman' remake (alleged)

## 2. Robert DeNiro

If Nicholson was an explosive piece of dynamite, DeNiro was a surgical knife. Every mannerism, line delivery, and bit of body language feels calculated to the tee. Yes, DeNiro's career in recent years has not been the finest but when he was at the top of his game, working with exceptional directors and taking roles that fascinated him, he was without equal. Similar to Pacino, DeNiro's career holsters two incredible runs in the 70s and 90s.

## 2. Robert DeNiro

For years, there has even been a debate as to who was the better of the two Italian-American actors; a debate that reached its apex with the movie 'Heat' in 1995. I would argue DeNiro takes the title simply for his ability to be unexpectedly funny when need be (see 'The King of Comedy') and completely transform himself into the characters he played. Pacino, in a way, always played Pacino. DeNiro's dedication could be seen as he transformed his body into that of a prized fighter and an over-weight slob for 'Raging Bull' and researched the mannerisms of his character in 'Goodfellas' down to how he would hold a bottle of ketchup.

**Key Performances:** 'Taxi Driver', 'Raging Bull', 'The Godfather: Part II', 'The Deer Hunter'

**Number of Oscars:** 2

**Recent Projects:** 'The Irishman'



## 1. Marlon Brando

It's hard to sum up just how large of an impact Brando had on the world of acting, and especially male actors in the movies. His rise to stardom came in the 1950s and continued to flourish well into the 1970s. What made Brando such a draw in the beginning was a kind of bad-boy sex appeal, mixed with raw intensity that made his performances feel more real and emotional. His roles in the 70s are perhaps even more fascinating because of how off-the-rails Brando could be on set. Film's such as 'Apocalypse Now', where he played a supporting role and notoriously came to set without lines memorised, offers moments of lightning-in-a-bottle greatness. Even when this guy was phoning it in, there is something captivating about him to watch. Brando set a gold standard for actors in the movies, creating something mythic that the most talented of performer would try and achieve throughout the decades.

**Key Performances:** 'Streetcar Named Desire', 'On the Waterfront', 'The Godfather', 'Apocalypse Now'

**Number of Oscars:** 2

*(Article source: Man of the Hour)*

## Are we harming garden wildlife with plastics, toxic food and bad design?

Many gardeners are often thinking about how to attract more creatures to their plot through nectar-rich plants, bird food and good garden practices.



*Silver Surfers* reports but what if you are killing your wildlife with kindness? Are you unwittingly putting out the wrong scraps for animals, creating a pond in which creatures become trapped, or tidying your garden to the detriment of nests and sheltering spots?

Here are some common mistakes gardeners make when trying to be kind to wildlife, and advice from experts on how to keep wildlife safe.

### DON'T... Serve up fat balls in plastic netting

Peanuts and fat balls are regularly sold in nylon mesh bags. Never put out any food in mesh bags, the RSPB ([rspb.org.uk](http://rspb.org.uk)) advises. These may trap birds' feet and even cause broken or torn off feet and legs. Birds with a barbed tongue, such as woodpeckers, can become trapped by their beaks.

Instead, hang a half coconut filled with fat balls in a tree or from a bird table, the RSPB advises.

### DON'T... Feed birds dodgy seed mixes

The RSPB advises bird lovers to avoid seed mixtures containing split peas, beans, dried rice or lentils, as only the large species can eat them dry. They are added to some cheaper seed mixes to bulk them up. Any mixture containing green or pink lumps should be avoided as they are dog biscuit, which can only be eaten when soaked.

Poor quality peanuts can carry the aflatoxin fungus, which can kill birds if they eat it. Instead, make sure you buy peanuts that are guaranteed aflatoxin-free from a reputable supplier. And buy seed mixes from a reputable source such as the RSPB, checking which species the mix is likely to attract before you buy.

### DON'T... Use pesticides

Many gardening experts agree that chemical pesticides are mostly non-specific, so will destroy beneficial insects as well as the nuisance ones, which will then start to upset the balance of nature. Instead, go organic and opt for different methods. You can use beer traps or hand-pick slugs and snails off your plants after a downpour, wipe or wash aphids off badly affected plants as they appear, and use parasitic nematodes as a biological control for vine weevil.

### DON'T... Cut hedges at the wrong time

Resist cutting hedges and trees between March and August, as this is the main breeding season for nesting birds, although some birds may nest outside this period, says the RSPB.

### DON'T... Box creatures in

You may love seeing creatures visit your garden, but wildlife is not a pet, and should be free to roam in and out of the garden. So don't box wildlife in with mile-high fencing - a hedgehog, for example, needs to walk a mile a night searching for food and a mate.

Instead, create safe corridors from your garden to the one next door, by making gaps at the base of your fence.

Also, let some of your lawn grow longer. Voles, shrews, frogs, toads, beetles and hedgehogs like to move through long grasses rather than out in the open, the RSPB advises.

### DON'T... Tidy your garden too much

If you remove all your leaves and other garden debris from your beds and borders, you're effectively depriving any visiting wildlife from shelter and food.

Instead, tidy up (if you have to) in spring, when wildlife is waking up rather than going to sleep. And at least plant some strong perennials such as *Sedum 'Herbstfreude'* whose seedheads will be left standing when you prune the rest, to provide birds and insects with shelter and food.

When pruning, save some of the bigger branches and logs to make a log pile in a quiet, sheltered part of the garden, which will provide insects with a haven in the cooler months.

### DON'T... Let creatures drown

Yes, wildlife will always be attracted to water, but getting in and out of a pond can be tricky if the pond has a hard edge that sits above the water level. Hedgehogs, for instance, are adept swimmers, but if they can't climb out of steep-sided ponds or pools, they will drown. Instead, use a pile of carefully positioned stones, a piece of wood or some chicken wire to create a simple ramp to allow creatures to exit, Hedgehog Street ([hedgehogstreet.org](http://hedgehogstreet.org)) suggests.

### DON'T... Give milk to hedgehogs

You may be tempted to treat your visiting hedgehog to a bowl of milk instead of water, but it doesn't agree with them and can cause diarrhoea, says the RSPCA.

### DON'T... Think that only the most showy blooms will attract insects

Flowers that come from intensively bred plants, with huge double flowers, may not offer much to visiting insects in the way of nectar. Instead, go for good nectar plants including foxgloves, wallflowers, *Verbena bonariensis* and heleniums, as well as herbs including chives, borage and rosemary. For a list of nectar-rich plants visit the RHS ([rhs.org.uk](http://rhs.org.uk)).

(Story source: *Silver Surfers*)

## Online map opens to track gardeners' action for butterflies

This year's Wild About Gardens campaign, *Grow a Secret Garden for Butterflies*, run jointly by The Wildlife Trusts and Royal Horticultural Society (RHS), is calling on gardeners to get growing to help the UK's falling numbers of butterflies and moths.



*Mature Times* reports that The Wildlife Trust and RHS are asking gardeners to pledge a bit of garden or outdoor space for butterflies and put it on the map - every butterfly garden counts.

They want to know about every new wild area, box or border that's being grown for butterflies. Each garden contributes towards the network of green spaces that nature needs to survive.

The new campaign draws inspiration from a dazzling new film adaptation of the Frances Hodgson Burnett classic, *The Secret Garden*, starring Colin Firth, Julie Walters and newcomer Dixie Egerickx as Mary Lennox. The film will be bringing the magic of wildlife, childhood and gardening to the big screen this Spring when it blooms in cinemas across the UK.

Butterflies and moths are important pollinators and, along with caterpillars, are vital food for birds like robins and blue tits as well as bats. However, their habitats have faced catastrophic declines and once-common species like the small tortoiseshell have dropped by up to 80% in the last 30 years in some areas.

An ideal butterfly garden has a wide variety of plants throughout the year to support their life cycles - for butterflies and moths emerging from hibernation, egg-laying females, caterpillars and then as adults. Early-flowering species such as dandelions, aubretia and native bluebells are good sources of nectar; these could be followed by buddleia and red valerian and, finally, ivy flowers which are a great late-season asset in the autumn. Many wildflowers and long grasses are also excellent larval food-plants. Whether your garden is large or small - or simply a flowering window-box - it could throw these declining insects a lifeline, especially in urban areas.

The Wildlife Trusts' gardening champion, horticulturist and TV presenter Frances Tophill says: 'Our garden flowers and plants provide a rich source of rejuvenating nectar for these much-loved garden visitors as they emerge from hibernation to herald the start of spring. Go wild in your garden and leave the dandelions and daisies in the lawn to provide a meal, aim for year-round flowers and include a wildflower area for egg-laying females as well as gardeners' favourites like lavender, nasturtium and verbena. The Wild About Gardens website is packed with information and easy actions we can all take to support butterflies and moths throughout their impressive life cycle.'

Ellie Brodie, senior policy manager of The Wildlife Trusts says: 'We all love watching moths and butterflies as they flutter by and brighten up our gardens - being in nature replenishes us and makes us happy. We know that UK wildlife is in decline and needs our help - that's why we're asking gardeners to work together and create a wave of long grass, wildflowers, colour and perfume across the country - a nature recovery network for these gorgeous creatures.'

Helen Bostock, Senior Horticultural Advisor at the RHS says: 'Many moth and butterfly species are helpful pollinators and an important part of a balanced, healthy garden. With many of their natural habitats under threat, consider rewilding an area of the garden to provide food and shelter for these fascinating insects or sacrificing a patch of plants - for example, a window box bursting with nasturtiums will help attract large white butterflies away from your cabbage crop.'

### Take notice of nature

In the story of *The Secret Garden*, the garden eases grief, heals rifts and brings the joy out in all who experience it. Make a special place for wildlife - your very own Secret Garden where you can replenish your soul, reconnect with nature and help wildlife to thrive.

You've probably noticed how spotting butterflies or birds, or walking through woodlands, or alongside rivers and streams can help to lift your mood. Make some time for nature today and enjoy the restorative benefits!

### Download or pick up a booklet

The Wildlife Trusts and RHS have published a beautiful - free - booklet with colourful advice and easy tips designed to make our outdoor spaces more attractive to butterflies, moths and their caterpillars. Visit [www.wildlifetrusts.org/](http://www.wildlifetrusts.org/) to find out more.

(Story source: *Mature Times*)

# Please help us rescue and care for vulnerable hedgehogs - **Britain's favourite mammal**

A shocking study has revealed that hedgehogs are rapidly vanishing from our countryside, with numbers **HALVED** in the last 20 years.



I am delighted to tell you that Britain's hedgehog has won favourite mammal in a UK poll.

The UK's only spiny mammal won with 35.9% of the 5,000 votes, more than double that of the Red Fox, who came in second place with 15.4%. The Red Squirrel came third with 11.4%, out of a shortlist of 10 charismatic UK mammals.

Unfortunately, hedgehogs are rapidly vanishing from our countryside as numbers have **HALVED** in the last 20 years, a shocking study has revealed.

Henry Johnson, hedgehog officer, People's Trust for Endangered Species (PTES) said:

"We Brits seem to love hedgehogs for a whole range of reasons, including their cute appearance, their role as slug controllers and the way they have colonised our gardens with such aplomb. This is why it is so sad to see them decline, with one in three lost since the millennium."

Threats to hedgehogs come mostly from us. In rural areas, our farmland increasingly lacks the diversity of habitats hedgehogs need and the invertebrates they feed on. In towns and cities green spaces are lost to development, paved over or increasingly fragmented. Hedgehogs are also very prone to road traffic accidents.

This is why we have launched this special Annual Appeal to protect Britain's favourite mammal.

At Hedgehog Rescue Rehabilitation and Care Centre we respond immediately to rescue injured hedgehogs. A vet is called in straight away and the hedgehogs are monitored and cared for. Once fit and well they are released back into the wild.

Hedgehog Rescue is now conducting its Annual Appeal. Only by continuing our huge effort and long-life commitment can we give these wonderful animals a safe, happy and contented life.

We care for many hedgehogs here at our rehabilitation centre. Hedgehogs just like these:

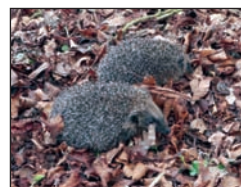
## 'Julie'



'Julie' (pictured left) came in last Autumn, quite small, out in daylight and had ticks. She stayed a few weeks, put on enough weight, and made a full recovery. She was released back to her own territory by the finder.

## Baby Hedgehogs

These 2 hedgehogs came in as very small babies and had stayed with us a few weeks, gaining weight and giving us a chance to sort out their health issues. They had several ticks and needed worming. When they were 100% ready, we released them close to where they were found.



These hedgehogs are some of the lucky ones. Others are less fortunate.

As a friend who knows what a wonder animals can be, I hope you will support our Annual Appeal. Your kind gift will help us rescue and care for many more vulnerable hedgehogs - Britain's favourite mammal.

**To donate to Hedgehog Rescue, go to:**  
<https://www.justgiving.com/fundraising/hedgehogrescue>  
**or write to: Raisemore, Unit 1, Alton Road Industrial Estate, Ross-on-Wye HR9 5NB**

