# OURPLACENews

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

**MAY 2020** 

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How to improve your home whilst in self-isolation

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### **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

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### ta Privacy

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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.

- 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
- 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!

Over-50s should stay at home during the coronavirus crisis to protect the NHS - and overweight Britons are at particular risk, expert argues amid calls for ALL over-60s to self-isolate

Over-50s - especially Britons who are overweight - should stay at home during the coronavirus crisis to protect the NHS, an expert has claimed.



The Daily Mail reports that Mike Fischer CBE, who runs a medical research lab in Oxford, warned the actions of those in their 50s and beyond will be 'critical' for the NHS.

Official data - collated by the Intensive Care National Audit and Research Centre from NHS critical care units - shows more than 54 per cent of COVID-19 patients admitted for urgent care are aged between 50 and 69 years.

Almost three quarters of critically ill people are either overweight or obese.

It comes as scientists argue people in their 60s should be included in Government's total isolation guidance because they are at an increased risk of severe COVID-19 illness or death.

They point to data from countries such as China and Italy that show those in their 60s are at high risk of complications and death from the novel coronavirus. This risk is lower compared with those aged 70 years or older, however.

Current Government guidance suggests those aged 70 or older should be more rigorous in following social distancing measures.

The guidance also applies to those under 70 who have underlying health conditions or a weakened immune system.

Mr Fischer, who runs Systems Biology Laboratory in Abingdon, told BBC Radio 4: 'I think the message hasn't really gone out that the numbers show that the 50 to 60s have as much reason to be diligent and disciplined and make sacrifices to isolate themselves as the over-

'Over half of the people admitted to critical care in Britain are in the 50 to 69 category. More than twice as many as been admitted to critical care in the over 70. 'So if you want to reduce the load on NHS beds in a few weeks' time, the actions of the 50-69s are the critical

'I think it would be a wise personal choice. And also given the fact that of the people who have left critical care in that age group, 51 per cent have died. 'So you're not just protecting the NHS, you're also protecting yourself.'

The average age of critically ill COVID-19 patients in the UK is 60. data from the first reported 5,578 patients shows. Some 19 per cent were men in their 50s, and 7.8 were women in their 50s. Men account for more COVID-19 patients overall.

More than 22 per cent and eight per cent were men and women aged between 60-69 years, respectively, according to the report from ICNARC which collects data from England, Wales and Northern

Asked if those in critical care tend to have underlying health conditions, Mr Fischer said: 'They do. But that's not that different to the population in general.

'It is also true that most of the people in critical care are somewhat overweight but that's not that different to the population in general. So yes, if you are overweight and have underlying health condition it is even more important.

According to the ICNARC report, people of a healthy weight make up a minority of critically ill COVID-19 patients. Almost three guarters (74 per cent) are carrying extra weight. Some 35 per cent have a BMI between 25 and 30, which is regarded as 'overweight' by the NHS. 31 per cent are obese, and just over seven per cent are severely

For comparison, in the general population of England, 64.3 per cent of adults are either overweight (35.6 per cent) or obese (28.7 per cent), Government data from 2019 shows.

Mr Fischer is in the midst of establishing a network of labs in the hopes of dramatically increase coronavirus testing, and donated £1,000,000 of his own money to do so.

His comments come as scientists publish an article today, in the Journal of the Royal Society of Medicine, that argued over 60s should be shielded from society.

In an article published in the Journal of the Royal Society of Medicine, the scientists said data from countries such as China and Italy show those aged between 60 and 69 are also at high risk of complications and death from the novel coronavirus.



The World Health Organization (WHO) has shown the distribution of COVID-19 cases by age and sex of 750,000 cases from 113 countries, territories and areas. It shows the majority of cases are within the 50-59 age range.

Professor Azeem Majeed, head of the department of primary care and public health at Imperial College London, said those in their 60s should be shielded.

He added: 'To reduce hospitalisations, intensive care admissions and death we recommend that those aged between 60 and 69 are particularly stringent when implementing public health measures such as social distancing and personal hygiene.

Examples of these measures include avoiding face-to-face contact with family and friends as much as possible, and using telephone or online services to contact their GP or other essential services.

The lockdown imposed by the Government means everyone regardless of their age or health conditions is expected to follow the quidance on social distancing.

But experts suggest the 7.3million people aged between 60 and 69 are at an increased risk of severe illness and death and therefore should be extra stringent in following guidelines.

People under 70 can still undertake activities like going to work and grocery shopping, Professor Majeed, who co-authored the article with colleagues from University of Exeter, said. He said case fatality rates for those aged 60-69 are 3.5 per cent in Italy and 3.6 per cent

Other countries, including Switzerland and France, have encouraged those aged 65 and older to follow strict public health measures, the authors added.

Commenting on the article, Dr James Gill, an honorary clinical lecturer at Warwick Medical School and locum GP, said one of the benefits of extending the isolation to those aged 60 and above is that it would lead to a further reduction in pressure on the NHS's intensive care unit resources.

He added: 'The risk of mortality from COVID-19 in the 60-69 years age group remains substantial, compared to younger members of the population, however it must be acknowledged people in their 60th decade have a mortality risk six times lower than those 70 years and older.

'Thus whilst it may be reasonable to question whether measures should be extended to those in the 60-70 years group, this should not cause significant concern for those people.

Responding to the article, Dr Nick Phin, deputy director of National Infection Service at Public Health England, said: 'England data shows that the groups most likely to die from Covid-19 are men and those over the age of 70.

'Sadly, two thirds of deaths have been in men and 79 per cent of all deaths are among those aged 70 and over.'

(Story source: Daily Mail)

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

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



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

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

In the UK, harmful drinking is declining among every age group except the over-50s. Asked which age group is most likely to experience the negative consequences of drinking too much alcohol, 36 per cent said 18 to 29-year-olds, while just 22 per cent said 50 to 69-vear-olds.

The findings coincide with the publication of Calling Time for Change, a charter for politicians and policy makers about how to reduce alcohol harm among people over 50.

Data from the Office for National Statistics shows people over 45 are most likely to drink at hazardous levels, while younger generations are drinking less.

The number of alcohol related deaths for over-50s has risen 45 per cent since 2001 and Public Health data shows that alcohol is now the sixth biggest cause of disability among people in their 50s and 60s, up from 16th in 1990.

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

(Story source: Inews)





# Exercise during lockdown: Why walking is so good for us

The benefits of walking for our physical wellbeing are well documented but a 30 minute daily walk can help reduce stress and anxiety too.

### How will I benefit physically from walking regularly?

Walking at a brisk pace - making your heart beat faster, but where you are still able to converse normally - can be of fantastic all round value for your health. It can make your heart stronger and may help lower your risk of heart disease, guard against conditions such as type 2 diabetes and it can burn calories which can help maintain a healthy weight.

Regular brisk walking will also help strengthen your core and the muscles in your legs and bottom. If your core muscles are strong then your posture will improve which in turn can help to avoid lumbar pain.

Experts believe that adults should exercise aerobically (jogging or brisk walking for instance) for at least 150 minutes a week. This could be broken up into half hour chunks of exercise for five days a week or even shorter bursts of more regular exercise.



### Does regular walking help with mental health?

Researchers have found that depression and low mood can be improved by walking. Improvement in mental health has been seen by regularly walking half an hour each time more than twice a week over a ten week period.

"Regular exercise can help prevent physical illness, can help combat depression and can help improve your sense of self-worth", says AXA PPP Healthcare's psychological expert, Dr Mark Winwood. "Walking is a great way to set you on the road to being physically and mentally fitter."

Chemicals like dopamine and serotonin are released when you're physically active and these give your mood a boost. If you are stressed, then exercise can help the brain make more positive connections, enabling us to better cope with our worries".

### Is jogging better for us?

Jogging is more vigorous than brisk walking and puts more strain on your muscles, although it is good aerobic exercise. It is up to you and your ability level whether you decide to walk or jog but if you are fairly inactive and choose to start by jogging, then pay attention to your lower body and joints as these may suffer to begin with. As with any exercise, build up gradually and don't overdo it at the beginning.

It is important to enjoy any exercise you undertake as the aim is to stick at it, so if you prefer to go for a brisk walk rather than a jog then that will definitely be better for you.

### What type of terrain should I walk on?

Hills are more challenging and so will be better for your cardiovascular fitness and will also make your calf muscles stronger. If you choose to walk on uneven ground then this will work your ankle muscles.

### **How should I start?**

It is always better to start slowly when you try something new, especially if you are fairly inactive to start with. Remember that not only will you be working muscles you have not worked for a while, but you will also be making your heart and lungs work harder too. Start by walking on a flat route for perhaps 20 minutes, then another time include a hill, then gradually increase your distance and then perhaps increase the time you're out and so on

If at any time you struggle to walk and talk then you're probably working too hard - your breathing should be heavier with brisk walking but you should still be able to hold a conversation.

As with any exercise, it is important to stretch out afterwards so your muscles don't ache the next day. Concentrate on stretching your hamstrings, calves and thighs.

### Does it matter if I miss a day's exercise?

It is not the end of the world if you miss a day as the aim is to achieve 150 minutes of moderate activity a week. If you're not able to exercise one day then you can add a few extra minutes onto your subsequent days throughout the week. It is best, however, to build walking into your daily routine and so making it a habit you're less likely to break.

### I can't manage 30 minutes a day - can I do less and still benefit?

It is recommended that we should all take moderate exercise for 150 minutes a week but if this is not easy for you to manage at first then 20 minutes a day, though not as beneficial as 30, is certainly better than doing nothing at all! So don't worry, try and gradually increase the time that you can walk. But if this is not possible then you may find that you are already doing other things in your day that count towards your 150 - like gardening, housework, or chasing after children!



### I wear trainers but my feet are still sore when I walk

It is possible that your trainers are worn out or not particularly supportive in the first place. It is best to invest in a good pair of trainers that provide you with a cushioned insole. Not enough cushioning may result in direct pressure on your heel or the balls of your feet. You could also suffer minor strains from the extra pressure placed on the soft tissue on the underside of the foot, especially the arches if there is lack of support there too.

If you invest in a new pair of shoes, then do break them in before you embark on your walking regime as this can also result in painful feet.

If you do have sore feet after a good walk then a useful remedy is to gently stretch them, but don't forget to stretch your calf muscles too as these can also be a cause of pain and stiffness in the feet. Another way of relieving foot pain is to roll a small ball, like a tennis or golf ball, under your foot.

(Article source: Silver Surfers)

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# Taking control of your money in lockdown

The lockdown has put a lot of people under financial stress, thankfully Peter McGahan has tips for taking back control of your money.



**50 Connect** reports that keeping your head in difficult times is a tough task, but pays dividends, something many large UK companies will struggle to do this year.

In lockdown, there are a few simple things you can do to put your finances right.

Life insurance: Is your plan in trust? Life insurance policies are set up to repay a mortgage, or to provide a lump sum in the event of death. They can also be set up to provide an income for a set period of time.

There are a couple of things to look out for. You might want the proceeds of the life insurance policy to go straight to your children, rather than passing into your estate and being subject to Inheritance Tax

You can simply set up a trust form by asking the life insurance company, and then selecting the relevant beneficiaries and that's it. If there was mortality, the benefits are paid direct, without lengthy probate.

Even if you didn't want to pass the money to the children yet, this trust can be set up to pass speedily between the insurance company and a surviving spouse. If you have life insurance, you should ask for it to be checked for costs and benefit.

All too often we see life insurance products set up with banks and insurance companies that are much more expensive than they should be. By asking an Independent Financial Adviser to assess it, they will run it through their quote system, and either reduce the premium down to the most competitive company available, or use what you are paying to achieve better cover.

If you are a Director of a company, consider using a relevant life policy instead of a normal life policy. With a relevant life policy, your company pays the premiums and as such they save you significant Tax

When you pay yourself, you pay Tax and National Insurance (N.I.) and the employer pays N.I. and then buy the cover from the net premium. Instead, the company pays it and it's paid before Tax or N.I. A complete no brainer.

If you are in a pension scheme, please complete the expression of wishes form. This informs the Trustees of the scheme who you would prefer to give the money to, and it is normally paid to them free of Inheritance Tax.

If you haven't made, or updated your Will, this is the time to discuss it and finally nail it. If someone passes away without making a Will (intestacy), the costs of dealing with this are significant, rather than the simplicity of executing a Will according to the wishes of the deceased.

Moreover, the stress of family arguments is to be avoided at all costs. Do you have any unnecessary credit card debt? Look at the annual cost of that debt. It is crippling.

I covered this recently in an article showing an example we had seen of a person paying 49% on one card, and other cards were 25%.

They could only afford the minimum payments so we approached the card company and showed this was a persistent debt and they had to do something about it.

We had the rates frozen to zero for a six month period, and lowered for the other companies, and at the end of that period had the debt added to the mortgage.

The rate on the mortgage was 1.49%, but would be close to 0.64% now. That's the equivalent of 76 years at the 49% rate, and 39 years at the 25% rate comparison. The saving in interest meant that within three years, all the debt would be repaid.

(Story source: 50 Connect)

# Outbreak of scams during coronavirus pandemic

Since early March, the Chartered Trading Standards Institute (CTSI) has witnessed an avalanche of scams drop on UK consumers.

**Mature Times** reports that these scams cover the full gamut of delivery methods, from doorstep to the telephone, to social media, text and email, and all themed around the COVID-19 coronavirus pandemic.

This unprecedented health emergency has led to a never before seen surge in scam activity. CTSI and its partners in the consumer protection landscape are sharing intelligence about these scams, some of which are new, and others, variations on old tricks.





Coronavirus scams have hit the UK particularly hard. According to research by Trend Micro, a multinational cybersecurity and defence company, the UK is the most heavily targeted nation for COVID-19 Coronavirus-related email spam.

20.8% of global malicious Coronavirus spam is sent to UK-based email addresses, the research revealed. France came second at 11.5%, while the United States came in third with 8.2% of all spam emails received.

CTSI initially received reports of doorstep criminals pretending to be healthcare professionals offering bogus coronavirus testing services. The ruse is a means to gain access to elderly peoples' homes during a time of heightened vulnerability.

These are among the most dangerous types of activity as these put the criminals within touching distance of potential victims. There are other types of doorstep scams related to this, including builders who claim that they can lay driveways with an antibacterial layer which protects the household from COVID-19.

On the text, email and telephone front, CTSI received evidence of fraudulent messages claiming to be from HMRC. The message offers a fake tax rebate supposedly from the government as a helping hand during the pandemic. It includes a link to a page where it instructs the recipient to input their credit card details.

This month, HMRC advised the public that all of these messages and phone calls are fake, with the government department advising the public that it will, "never text, email or phone to ask for bank details. PIN or passwords."

Connected to this, UK Finance announced that a special police unit had made multiple arrests connected to the HMRC payment scam in London, Leicestershire and Dorset.

Police seized several mobile phones and over 20 SIM cards used to send out texts that included links to bogus HMRC sites offering financial support and refunds to assist recipients during the COVID-19 outbreak.

Scammers are sending phoney fines to people via texts for supposedly breaking lockdown rules. The message, which claims to be from the government, informs the recipient that their phone location settings report that they had left the house on too many occasions. The text instructs the recipient to tap a link where they may pay the fake fine.

There are also fraudulent texts and emails cloaked in corporate branding. One claims to be offering money off shopping vouchers to aid during lockdown from big-name supermarkets. At the same time, another is a fake Netflix-branded email which asks the recipient to update their payment details.

Every single one of these scams has the same goal - getting the target to go to a web address and put in their credit card information. On social media, several "COVID-19 quizzes" have popped up, supposedly asking users to test their coronavirus knowledge. The quizzes claim to test public awareness about the coronavirus pandemic; however, most of the questions are unrelated to it.

Many of the questions are about personal data, such as maiden names, family information, pets and contact details, including email addresses and telephone numbers. The quizzes bear all the hallmarks of a data harvesting operation, which could lead to financial fraud and identity theft.

CTSI Lead Officer, Katherine Hart, said: 'I am continually astounded at the scale of new scam activity in the UK since the pandemic hit. Never have I seen such a gigantic surge in activity targeting UK consumers. 'CTSI and our partners in the UK consumer protection landscape have been working hard to educate and warn the public about these emerging threats, and we are confident that it is making a difference.

'We have seen so much heroism and good nature displayed during these testing times; however, we are reminded that there are always those ready to pounce upon others' misery.

'The public must remain extra vigilant at this unprecedented time, and remain extremely cautious. If we all take five minutes to think and remember that anything which sounds too good to be true, probably is, then we can minimise the impact of this criminal activity on the public.'

(Story source: Mature Times)

# CORONAVIRUS STANIA STANIA 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** 

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# Stashing your cash: Warning issued as over 50s found to have hundreds hidden away - do you?

Experts have warned that simply keeping cash hidden away at home is not an effective way of saving.

While bank accounts and ISAs provide ways in which people can save more formally, many Britons have turned away from traditional saving methods to manage their money themselves.

Research undertaken by SunLife, over 50s experts, has revealed 13 percent of people still save by stashing hard cash at home.

On average, those over 50s who decide to save money at home have hidden £769 away.

The company acknowledged stereotypes which dictate the elderly are the most likely group to save money in this way.

However, the research has proved otherwise, with the 50-59 age bracket the most likely to keep cash savings at home.





### **Money & Work Feature**

Those in this age group have £1,173 hidden away at home on average.

This is compared to the £547 those in the 60-69 age bracket save, and the £493 those over 70 save.

Simon Stanney, General Insurance director at SunLife said: "While putting coins into a jar can be a good way of stopping yourself from spending loose change, jars and tins were never intended as secure homes for hard earned cash.

"Not only is it very tempting to raid rather than leave for a rainy day, but it isn't earning any interest and doesn't stand a chance against inflation.

"Plus, if your home is broken into, a savings jar full of cash is easy pickings, and may not be covered by your home insurance."

Natural disasters which affect the home such as fire or flood could also mean savings kept out of the bank could be lost forever.

Money saving expert Martin Lewis has also advised money is safer in the banks amid the coronavirus crisis.

He told ITV viewers they should not panic about withdrawing their money during this time.



For those who are worried about saving in banks, fears may be alleviated by knowledge about monetary protection.

UK banks and building societies authorised by the Prudential Regulation Authority are covered by the Financial Services Compensation Scheme (FSCS).

The FSCS protects up to £85,000 worth of savings, or £170,000 for joint accounts.

This means banks are considered to be one of the safest places one can place their money.

The Money Advice Service has advised Britons to investigate the savings account which is right for their personal circumstances.

This can be done through comparison website such as Money Saving Expert or Money Supermarket.

Stuart Coombe, Chartered Financial Planner at financial adviser Old Mill, has said cash savings could be beneficial, but advised savers to think carefully about how they choose to keep their money.

He said: "While it may be tempting to move out of cash, it's still the cornerstone of financial planning, and remains the safest place to keep your cash in the short term.

"Keeping enough money easily accessible on deposit is a high priority for your financial security and this should be one of the foundations of your personal financial plan."

However, it is important to check who owns your bank.

This is because banking groups can own multiple banks, meaning even if you split your money between organisations, because of umbrella ownership, it may not be protected by the FSCS.

(Article source: The Express)

# 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.



# Coronavirus in Europe: What rights do I have when travelling?

Travel-related consumer rights queries increase as disease spreads. Consumer advice service UK European Consumer Centre (UK ECC) is urging UK consumers to check the new coronavirus advice pages on its website, or contact its advisors, if they're not sure of their consumer rights in connection with the disease.

Legal executive at the UK ECC (which provides advice and support to consumers who have a dispute with a trader based in a European country outside the UK), Sonia Payne, said: 'Our service is starting to get questions from UK consumers who are worried about changes to their travel plans, mainly flights and holidays.

In the past few days we've had about 40 enquiries relating to the coronavirus, but as the situation worsens, we anticipate that we will get more consumers who are concerned and have questions.





### **Leisure & Travel Feature**

'Clearly consumers are not sure what to do, and we want to give them as much support as possible. If there's a travel restriction, and the holiday provider or airline cancel, then the consumer will be in a different situation to if there is no travel restriction in place but the consumer just doesn't want to travel or is worried about travelling.

Many airlines and holiday companies are allowing consumers to re-book for a different destination or the same destination for a different time, or a refund, but each situation will be different.

'The situation is changing all of the time, so we are updating the coronavirus advice on our website daily. We urge consumers to make themselves familiar with this advice.'

The UK European Consumer Centre is updating its advice page (https://www.ukecc.net/consumer-topics/Coronavirus.cfm) regularly, as the whole situation develops but is urging UK consumers with particular concerns over their travel plans to call its advisors.

Sonia added: 'The Foreign and Commonwealth Office (FCO) is the Government department responsible for issuing travel advice.

Airlines, holiday companies, and insurers based in the UK will be reliant on the information provided by the FCO. Cancellations are usually made in line with the FCO (or overseas equivalent) advice.'



The coronavirus has reached many European countries including Italy, France, Austria, Spain and Germany. Due to the increasing number of infections, many travellers are uncertain whether they should start their holidays or whether they should stay at home.

But is it possible to cancel the holidays which have already been booked without paying any cancellation charges?

Much depends on whether the holiday has been booked as a package travel or an individual trip as well as whether the FCO has issued a travel warning for the destination.

Sonia said: 'In principle, you can only cancel the package tour without cancellation fees if the travel warning was issued prior to the start of your holidays, but after the booking.

You can invoke unavoidable and extraordinary circumstances or force majeure.



'If you are not able to visit specific tourist attractions or sights, which are essential features of your holidays or if the execution of the package trip has been changed significantly, this could also be a reason to withdraw from the package travel contract without paying any charges.

But this depends on the individual case. If the package travel was cancelled by the tour operator itself, you have the right to get your money back.

'For individual travel bookings, for example a separately booked flight and a separately booked hotel, the cancellation of the flight or the hotel is only possible as a gesture of goodwill by the airline or the hotel.

Travellers should contact the airline or the hotel immediately and ask for the conditions of cancellation. At the moment, many airlines provide the possibility to cancel or rebook flights without paying cancellation charges.

If your flight was cancelled by the airline, they either must refund the money or they must provide another means of transport if you still want to travel to this area.'

UK consumers should contact the UK ECC for free advice and support on their individual circumstances, either by calling 01268 886690 Monday-Thursday between 10 am and 4 pm (or email ECCNET-UK@ec.europa.eu).

The UK European Consumer Centre is part of the European Consumer Centre Network (ECC-Net). There are 30 centres in the EU, plus Iceland, Norway and the UK. Currently the UK ECC is co-funded by the Department for Business, Energy and Industrial Strategy (BEIS) and the European Commission, but has been given a commitment from the Government that the UK European Consumer Centre will continue to operate at least until the end of 2020. The service has an uncertain future after that, given Brexit

(Article source: Mature Times)

## The dangers lurking in our cupboards

### Out-of-date foods and medicines lurking in our cupboards



**50 Connect** reports that it seems we are a nation of complete hoarders when it comes to the contents of our cupboards, a new survey commissioned by Healthspan reveals.

It seems Brits hoard everything from old vitamins to cough medicines as well as kitchen essentials with under a fifth admitting they hadn't cleaned out their medicine cabinets for at least five years.

The average kitchen cupboard is stocked up with 57 items, 13 of which are suspected of being out-of-date.

The study commissioned by vitamin company Healthspan to support the launch of their new foil sealed for freshness packaging line, found that items such as condiments, tinned food, dressings, dips, herbs, spices, and stock cubes, as well as medicines and vitamins are the most likely to be hoarded and to be out-of-date.

Nearly a fifth of people claim they don't even bother checking the dates before they purchase, use or even eat a product.

Dr Sarah Brewer GP & nutritionist says: "Always check use-bydates. In most cases an out-of-date supplement won't cause any harm, however, the levels of vitamins will be reduced and in the case of herbals, the level of active plant substances will have deteriorated and the doses will no longer supply the same benefits.

Don't panic, foil-sealed medicines and vitamins will generally keep fresher for longer than those supplied in a bottle or tub."

Robert Hobson, Registered Nutritionist at Healthspan said: "Keeping food fresh is key especially if we are to retain the goodness and nutrient value as well as not becoming ill by eating out-of-date foods such as uncooked meats. As well as foods, vitamins and supplements also need to be kept fresh, so purchase products that are in foil sealed packaging."

Robert Hobson Healthspan's Head of Nutrition provides the following tips for keeping things fresh:

### Tips on how to keep fruit & veg fresh:

If you have lots of bananas that are about to become over-ripe then peel them, place in a plastic bag and store in the freezer. They make a delicious 'ice-cream' when simply thrown alone, frozen in a blender for 5 minutes.

Freeze other fruits to retain freshness for smoothies.

If you have vegetables that are starting to lose their freshness and you think they are not going to get eaten try to turning into dips along with pulses, herbs, olive oil and lemon juice. You will easily get another few days worth of valuable nutrition out of them.

Try and keep fruits stored somewhere cool and dark to help retain as much of the vitamin C as possible as this nutrient is easily lost through heat and light.

### Tips on kitchen storage advice e.g. herbs and spices:

Most herbs and spices keep their freshness for around one year and up to three years for seeds and bark spices

Store out of direct sunlight in a kitchen cupboard!

Do not store in a fridge - herbs and spices do not do not like being stored in humid conditions

You can store herbs and spices in air tight containers and if you have bought something that you know you won't use frequently then freeze half and keep for up to a year.

### Top tips to look for when taking medicines / vitamins:

Always read the patient information leaflet that comes with your prescribed medicines and traditional herbal remedy or the on-pack instructions for supplements as these will tell you how to store them correctly

Always check use-by dates on all products

Make sure lids on medicine are unopened and sealed

Look for medicine and supplements that are foil sealed and are therefore tamper proof

If you are no longer sure of the use by date then consider discarding the medicine and throwing out supplements

Contact your local pharmacy if unsure or speak to the manufacturer.

### Tips on out-of-date medicines:

Don't take them if you are not sure and you no longer have the packaging and patient information

The English Pharmacy Board recommends taking any out-of-date medicines to a local pharmacy who will dispose of them safely

If you have taken out-of-date medication then contact your pharmacist or a medical practitioner.



### Tips on eating out-of-date food:

Every day, 1.3million unopened yogurt pots are reportedly put in the bin as well as five million potatoes, a million loaves of bread, a million slices of ham, and 440,000 ready meals. The average family with children bins food worth £680 a year

There's a trend now and even out-of-date cafes are opening her in the UK. Even eggs 3 - 5 weeks out-of-date are fine as long as they are stored in temperatures of below 5C

Use your taste and smell sensibly to asses food

Eating out-of-date /best used by food generally will not cause any real harm but it is possible the nutrient value of the food decreases

Meet and cheese should be eating with a week of the best used by date and realistically 3 weeks if the temperature is maintained and it has been sealed

Frozen meat, poultry and fish can last up to three years frozen if stored correctly

If you do eat food that is gone off you will most probably start to feel sick and then vomit and your body will rid itself of the food. Any concerns consult a medical practitioner

(Story source: 50 Connect)

# Coronavirus: Should I worry about my lockdown eating?

"You eat out of boredom and stress," says Chloe Taylor-Whitham, 19, from Sheffield, "there's nothing else to do."

**BBC News** reports that as the weeks of living in lockdown take their toll, many of us are raiding the fridge for comfort food.

Instead of buying something fresh on the way home from work, Taylor-Whitham has been trying to recreate the things she craves, including McDonald's cheese bites, in recipes she finds on TikTok.

"I'm definitely comfort-eating more chocolate and biscuits - even though I'm a diabetic - just as a bit of a release, to lift the mood," says Andy Lloyd, 43, from Oldham. His OCD medication makes him put on weight, but that's not his main concern right now.

"Half of me doesn't really care how I look at the moment, it's all about surviving through this terrible period. Then when it's all over we can get back to working out," he says.

When the schools closed, supply teacher Amy Hodgson, 24, from Liverpool, found herself with nothing to do. "I was always going to the fridge or the cupboards and seeing what I could eat, because I was bored. I gained 4lb in a week, and I thought, 'How have I done that?'"

Having lost 5st 3lb (33kg) in the past year, she did not want to put it all back on. She realised she snacked most mid-morning, so that's when she now exercises.

And she now cooks for the whole family. "It gives you something to look forward to," she says. "It gets to about 4:30pm and I think, 'Right, I've got to do their tea now."

### So are we actually eating more?

That is one of the questions researchers at the University of East Anglia are asking. They have just started to track our lifestyle behaviours under lockdown.

"The best I could equate it to is what happens to us during holiday periods, when we kind of throw caution to the wind and think: 'It's holiday time,'" says Prof Anne-Marie Minihane, from Norwich Medical School, and the study's lead on nutrition and eating behaviour.

"Now we think: 'Oh my God, there's so much going on in the world, I'm just going to not worry about my behaviour. People use all kinds of excuses for bad behaviour, and certainly Covid-19 is a very good excuse."

It's too soon to analyse the study's findings, but Prof Minihane has anecdotal evidence that suggests people have adopted unhealthy behaviour patterns - overeating the wrong kinds of foods, and drinking more.

She adds that under-eating is as bad for you as over-eating, and that especially among older adults, undernourishment is a huge problem.

There are physiological reasons for some of these behaviours, she says. When the body is stressed it produces too much cortisol, which makes us more likely to over-eat - and not just any kind of foods, but those which are high in fat and sugar.

### So what can you do if you're concerned you're overeating or snacking too much?

Routine is really important, so try and keep to a routine of having three meals a day, says Clare Thornton-Wood, a registered dietician and spokesperson for the British Dietetic Association.

It's fine to have a couple of snacks, but you might then need to have slightly smaller meals.

And if snacking is a real concern, you could put your snacks for the day in a box. If you eat them all before lunch, that's fine, but there's no more.

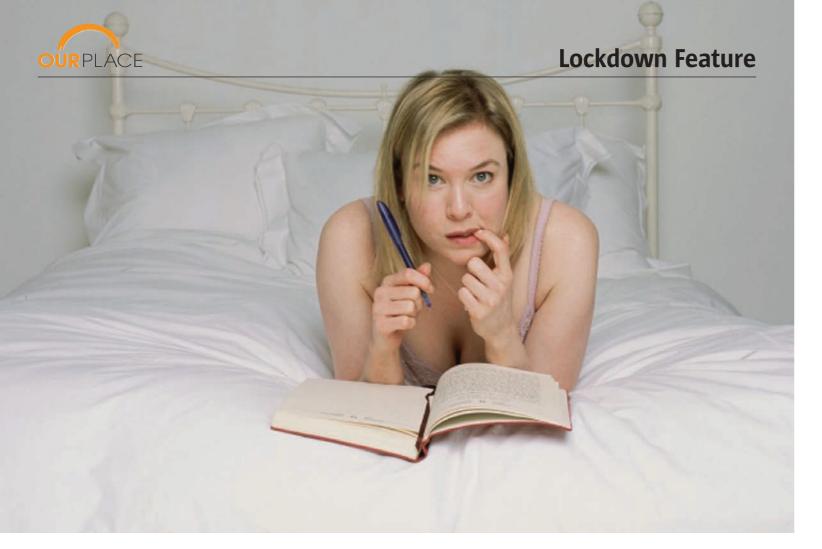
And whatever our new eating patterns are, we shouldn't feel bad about ourselves, she adds.

"Avoid too many negative thoughts, because we are going through a really hard time. Accept that you are going to eat differently and don't feel too bad about it," she says.

(Story source: BBC News)







# Be productive: Things you can do to survive boredom at home

We are spending a lot of time at home at the moment, so make the most of your free time. Here's our guide to making the most out of lockdown.

If you've pretty much completed all of Netflix and the idea of spending another day on the sofa looking at memes is too much to bear, it's time to change up your routine and get those creative juices flowing.

Being on lockdown doesn't have to be boring, not if you keep yourself occupied. From learning a language to organising your wardrobe, updating your CV to writing a novel, there are plenty of productive things you can take up to pass the time - why not start right now?

### Learn a language

Remember all those times you said you'd learn Italian, Spanish or French but just couldn't find a spare minute? Here's your chance. With a wide selection of YouTube videos and online tutorials at your disposal, why not use this time to learn a completely new language with Duolingo?



### Start a blog

You can never go wrong with writing a blog. Whether you're using it as an online writing portfolio, a space to share your passions or as an opportunity to try something new, it's time to get those creative juices flowing.

### **Organise your wardrobe**

Most of us have at least one dress that we know we'll never wear again or a pair of jeans that just don't fit the way they used to. It's time to declutter your wardrobe and get rid of those sad pieces that no longer see the light of day. Either pass them onto friends and family, donate them to charity or at the very least, find your nearest clothing bank and recycle.

### Make a bucket list

Think positive and look ahead to sunnier days by making a bucket list. Rather than wallowing in your pyjamas for the fifth day in a row (we've all been there) change your outlook and reflect on all of the things you'll be able to do once lockdown restrictions are lifted. Looking to travel more? These scratch-off maps are perfect for planning your next adventure post COVID-19.

### **Repair your clothes**

Been meaning to sew up that hole in your favourite coat? Need to fix that zip on the back of your dress? It's time to pick up a needle and thread and get to work. Just a few minutes of hard work and concentration could breathe new life into your wardrobe. Stop 'finding' the time to work on the smaller things - start now.

### Learn to play an instrument

Dust off that keyboard you got for Christmas last year, re-tune that guitar you've had for god knows how long and begin to fill your days with the sound of music. With so much free time, it's never been easier to pick up a new skill.

### **Update your CV and professional accounts**

Before lockdown, the idea of updating your CV, cover letter or LinkedIn profile might not have been very high up on your priority list. Rather than putting it off any longer, why not give all of your professional documents and accounts a total makeover? Use this present period to work towards an even brighter future.

### Write a novel (main picture)

The idea of writing a novel is one which can often seem daunting. How many of us have opened Word, stared at a blank page for a while and then admitted defeat? Enough is enough. Writing can be an incredibly therapeutic practice and one which can help to pass the time. Who knows, you might even be the next J.K. Rowling?

### Get fit

Missing the gym? Working out at home can be just as beneficial for both your mind and body. Why not try out different types of workouts over the course of the next few weeks and find that workout that really works for you.

### Do some gardening

Sick of spending all your time indoors? Transform your garden into a tranquil space so that you can venture outside for some much-needed R&R. In need of inspiration? Take a look at our round up of the best gardening buys for spring.

### **Upcycle your furniture**

Can't stop staring at that annoying chip in your side board? Desperate to give those bookshelves a new lick of paint? Why not try your hand at a spot of DIY and transform those tired piece of furniture into something your friends will be jealous of.

### Learn to code

In an increasingly digital age, the ability to code can put you at a major advantage. Ditch those technophobic tendencies and teach yourself how to master this highly sought after skill.

### **Learn Calligraphy**

Bored of biro and pencil? Go one step further and transform your writing into a work of art by practicing calligraphy and lettering. With an array of tutorials and expert guides available online, you'll learn the tricks of the trade in no time - all you'll really need is a calligraphy set and the willingness to turn off Tiger King.

### Write a journal

The great thing about journaling is that you can write whatever you want, whenever you want. Jot down your best ideas, doodle, write about your day or even create a list of goals, the choice is yours. Who knows, you might even find yourself inspired.

### Clear out your kitchen cupboards

Do a Stacey Solomon and organise the entire contents of your kitchen cupboards. Check the expiration dates on those canned goods at the back, clear out that junk drawer you've been avoiding or go the whole hog and colour coordinate your spice rack! You know what they say - tidy kitchen, tidy mind.

### Paint a picture

Channel your inner Bob Ross and try your hand at painting a picture. A great way to keep busy, develop your artistic skills and create something that you can be proud of. New to painting? Amazon has plenty of paint by numbers kits to kickstart your progress.

### Buy a loved one a gift

Staying connected with the ones you love during this tough time doesn't have to involve social media. Make someone's day by sending them a heartfelt gift through the post.

(Article source: Hello Magazine)





# Home & Garden Feature

# **Keeping busy: How to improve your home whilst in self-isolation**

Social distancing could be a blessing in disguise if you take the opportunity to follow these tips for improving your living space and the value of your home too.

Many of us are using our time at home during this period of self-isolation to get organised in our homes and to take on minor house projects.

If you are thinking of selling your home, then it is even more important to get the house looking it's best before you invite potential buyers in.

Here are some of our team's top ideas on how to start an early Spring clean and dare we say it, enjoy improving your home with your family over the next few weeks.

There is no better way to make the time pass more quickly than by staying busy and using your time at home for something positive.



### Create a mood board

Design a scheme based on the colours, patterns and shapes you love. Look in your wardrobe - what colours do you wear? These colours may be a good basis for some ideas for your home decor too. Do you like warm or cool colours, bright or muted? In terms of style what is important to you - is it purely visual, or are you drawn to auditory stimulus such as wind chimes, or is it a sense of touch and therefore really textures that are important to you? What do you genuinely love - perhaps travel or cooking, how can you incorporate these?

### Improve your home's curb appeal

First impressions are important and spending some time tidying the front of your house can really make a difference. Clear any weeds and trim back rambling, overgrown plants and straighten lawn edges. Symmetry is attractive, so re-pot some brightly coloured plants to place either side of your front door for ultimate curb side elegance. If you have the right paint at home, re-paint the front door for an instant freshen up. Then it's time to turn your attention to your outside space! If you grow your own fruit and veg, you can really enjoy the time this Spring in your garden getting organised, clearing old debris and growing gorgeous crops.

### Re-arrange the furniture

This is a free and easy way to give any room a completely new look. You'll be surprised at the impact a reshuffle can make. Make it fun family time and involve the children by getting them to measure furniture, create a room plan, and see which items of furniture would fit where before deploying the new arrangement.

### Create a gorgeous feature wall

Use a striking paint colour or wallpaper to create a new focal point and transform a room - take a look at colour therapy resources online and Pinterest for ideas. If you are really in the mood to paint, when has there ever been a better time to give the whole house a refresh?! Just don't try and do everything at once. Don't let it become a draining chore. Take your time.

### Go green

Many indoor plants like Asparagus Fern, Peace Lily and Aloe Vera can be divided and transplanted to create new plants. Indoor plants are a lovely way to freshen the air in your home and studies show they improve feelings of wellbeing. Plants make a room look exotic and lush. Grow basil, parsley and coriander and have fun growing edible plants on the kitchen windowsill with your children. If you are more dead finger than green fingered spare yourself the trouble of watching your handiwork wither and invest in some high quality faux foliage.

### Lift your mood with sparkling surfaces and windows

Clean, sparkling surfaces such as worktops, bathroom taps and windows can be easily achieved by a good scrub. Clean windows will make an instantaneous difference to light levels in your home and getting them to shine is a great workout!

### Fragrance your home with delicious smells

Dried homemade potpourri is a lovely project to do with your children. You can use different flowers, herbs, spices and fruit to make your own custom fragrance and display in beautiful bowls in your home. What about a zesty lemon and rosemary combination for Spring?

### Time for a cathartic de-clutter

Homes that are organised, with minimal clutter look classy and sophisticated and are more restful to live in, improving your wellbeing. Think Marie Kondo - does each item spark joy? It is quite a useful way to look at things! Room by room, declutter cupboards and drawers, worktops and surfaces. It will make your home look bigger, more elegant and it will feel so satisfying! You can't go to the tip or recycling centre right now so make sure you have somewhere out of the way to put things ready to go straight out once they re-open.

### New stylish storage solutions

Browse magazines or go online for ideas. Can you make a window seat with storage underneath? Or put up some new shelves to create open storage using rustic wood or sleek white depending on the look you are going for. Repurposed wooden crates make great storage boxes or shelves and look stylish in country style homes. Find unused baskets and repurpose them to create bathroom or cosmetics solutions, organise all your stationery or store firewood.

### Organise the bedrooms one by one

Clear out your wardrobes, bring out your summer clothes if you keep them somewhere separate during winter. Don't forget to check what is under the beds! Fold your clothes beautifully to make them last longer and to reduce your storage needs. Display your jewellery so you can really see what you have to choose with ease each day. Wash all your curtains, cushion covers and rugs when it is a nice sunny day and you can hang them out in the garden.

(Article source: 50 Connect)

Do you have any inspirational ideas on how to improve your home? Tell us all about it by visiting: www.ourplace.co



# 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 <u>HALVED</u> 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 <u>HALVED</u> 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:

### 'Iulie'



**'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

