OURPLACENews

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

OCTOBER 2020

Inside this issue...

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7 of the most beautiful islands around the UK and Ireland

Opportunity knocks Top 15 part-time jobs for the over

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PLUS...

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

Letter from the Editor

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

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

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

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

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

We welcome you and hope you enjoy Our Place.

The Editor - Our Place

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

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Our Charity of the Month ...

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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 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!

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Health & Beauty News

A short walk in wonderful surroundings just once a week can dramatically improve the mood, study finds

New study suggests that short, regular, doses of awe - in the form of nature, music or art significant increases positive emotions.



Inews reports that a regular dose of awe works wonders for people's mental health, making them smile more and shift focus from their problems to the outside world, a new study finds.

Older adults who took weekly 15-minute "awe walks" in inspiring scenery for just eight weeks reported increased positive emotions such as compassion and gratitude and less distress in their daily lives, according to research by Trinity College Dublin and the University of California at San Francisco.

This shift was reflected in "selfies" participants took on their weekly walks, in which an increasing focus on their surroundings rather than themselves was paralleled by measurably broader smiles by the end of the study, the researchers said.

"Negative emotions, particularly loneliness, have well-documented negative effects on the health of older adults, particularly those over age 75," said Virginia Sturm, of UC San Francisco.

Marked improvement in wellbeing

"What we show here is that a very simple intervention - essentially a reminder to occasionally shift our energy and attention outward instead of inward - can lead to significant improvements in emotional well-being," she said.

Meanwhile, researchers suggest that other activities that inspire awe may also a similar positive benefit.

Dacher Keltner, of UC Berkeley, said: "Awe is a positive emotion triggered by awareness of something vastly larger than the self and not immediately understandable - such as nature, art, music, or being caught up in a collective act such as a ceremony, concert or political march."

"Experiencing awe can contribute to a host of benefits including an expanded sense of time and enhanced feelings of generosity, well-being, and humility," he said.

The study (The study is published in the journal Emotion.)

Participants in the study filled out brief surveys after each walk, reflecting their growing sense of wonder and appreciation for the details of the world around them.

For example, one participant reflected on "the beautiful fall colours and the absence of them amidst the evergreen forest... how the leaves were no longer crunchy underfoot because of the rain and how the walk was more spongy now... the wonder that a small child feels as they explore their expanding world."

In contrast, participants from the control group tended to be more inwardly focused. For example: "I thought about our vacation in Hawaii coming up this next Thursday. Thought about all the things I had to do before we leave."

(Story source: Inews)

Adults over 50 and some secondary school pupils to get free flu jab

Hope that vaccines will avert NHS being overwhelmed by flu season alongside a resurgent coronavirus.

The Guardian reports that all adults over 50 and children in the first year of secondary school in England will be offered a free flu vaccination this autumn in a campaign to try to avoid the NHS being overwhelmed in the event of a second Covid-19 wave.

In a bid to escape the nightmare scenario of a bad flu season alongside a resurgence of the coronavirus, the government has successfully secured contracts for 30 million doses of flu vaccine, double the number that were administered last year.

The biggest issue is likely to be ensuring the jabs go to those who most need them. Healthcare workers, who are always offered a flu vaccination, have not always taken it up in past years.

Meanwhile, government health advisers do not want fit and healthy 51-year-olds to rush to get vaccinated until they are sure that there is good take-up amongst the older people and those with underlying health conditions, who are likely to do worse if they contract either disease.



Health & Beauty News



"It's mission critical that we pull out all the stops to get ready for winter, and the prime minister has already announced £3 billion to protect the NHS," said health secretary Matt Hancock.

"We are now taking another important step to help protect the wider public by giving the flu vaccination to more people than ever before. This will be the biggest flu vaccination programme in history, and will help protect our NHS as we head into winter.

"If you are eligible for a free vaccine, whether it's for the first time or because you usually receive one, then I would urge you to get it, not just to protect yourself, but to protect the NHS and your loved ones, from flu."

Flu vaccination is already offered to all children aged two and three, and all primary school children, but now will be extended to those in the first year of secondary school in order to protect the older and more vulnerable people in their families.

Among adults, priority will be given to all those aged 65 and over, pregnant women, people with underlying health conditions and health and social care staff, as it is now.

Anyone living in the household of somebody on the Covid-19 shielding list will also be invited to get a jab. After that will come a phased call-up for other adults over the age of 50.

Chris Whitty, England's chief medical officer, stressed the harm flu can do. "Flu can have serious consequences and vulnerable people can die of it. Having the vaccine protects you, and helps reduce transmission to others," he said.

"This winter more than ever, with Covid-19 still circulating, we need to help reduce all avoidable risks. Vaccinating more people will help reduce flu transmission and stop people becoming ill."

Vaccination will not be made mandatory for health and social care workers, even though substantial numbers every year do not have a jab.

Last winter, 74% of frontline health workers were vaccinated, but in some regions there appears to be greater reluctance than in others - as few as 66% in the south west had a flu jab. In a bid to increase the rates in recent years across England, vaccination stalls were set up in hospital reception areas, to catch staff on the way in and out.

Government sources say the UK has secured sufficient supplies of the latest flu vaccine, even though many other countries will also have been buying up stocks. None of the vaccine will be delivered until September, however, and it then arrives in batches. Most years GP surgeries experience temporary shortfalls at times until new stocks come in. Vaccination will go on throughout the autumn and even into late December if necessary.

The Local Government Association urged the government to consider giving everybody a flu jab. "It is absolutely critical that all our health and care workers get themselves vaccinated, to protect both themselves and the people they look after including our elderly and most vulnerable, from a potentially devastating second wave of infections," said Paulette Hamilton, vice chair of the LGA's community wellbeing board.

"Councils' directors of public health should oversee the wider rollout of the flu jab in their areas in order to use their local knowledge and expertise to ensure as many people as possible can get themselves vaccinated."

(Story source: The Guardian)

Pets helped with stress and loneliness during lockdown, study says

Researchers surveyed around 6,000 people about their experiences of lockdown with a pet.

Inews reports that having a pet at home during lockdown helped reduce stress and feelings of loneliness, according to research.

The study from the University of York and the University of Lincoln questioned 6000 people in the UK who had at least one pet. Around 90 per cent said their pet had helped them cope emotionally with lockdown. Another 96 per cent said their pet or pets helped keep them fit and active during the lockdown period of 23 March - 1 June.

Rond

Researchers found the strength of the human-animal bond did not differ significantly between species, however the most common pets were cats and dogs followed by small mammals and fish. Lead author of the research, Dr Elena Ratschen from the Department of Health Sciences University of York said: "While our study showed that having a pet may mitigate some of the detrimental psychological effects of the Covid-19 lockdown, it is important to understand that this finding is unlikely to be of clinical significance and does not warrant any suggestion that people should acquire pets to protect their mental health during the pandemic."

The study also showed that as well as offering solace, pets could be a source of anxiety during the lockdown. It found that 68 per cent of pet owners said they had worried about their animals during lockdown. Restrictions on access to veterinary care and exercise or not knowing who would look after their pet if they fell ill, caused concern.

(Story source: Inews)



Health & Beauty Feature

How hobbies can benefit our health

Hobbies can help reduce social isolation and loneliness in all age groups which in turn reduces the risk of depression and can improve physical health.

Emma Cronin tells us "health professionals have long understood that exercise can help to protect us against a wide range of serious health conditions, so anything that can get us moving our bodies more will have long term benefits.

If we add in hobbies such as dancing where we have to remember steps, or competition such as a local bowling match, or the outdoors such as hiking or gardening then these will lead to a greater sense of wellbeing and improved brain function to boot!"

But hobbies don't necessarily have to involve physical exercise. A recent study has found that activities that stimulate our minds such as playing cards, reading, crafts, using a computer, solving puzzles, writing, photography, learning a new language or skill, anything in fact that is varied and interests us can help slow or delay age-related memory loss.



Further benefits of trying a new hobby:

- If you're bored and need a challenge then try something entirely new, it may help to stretch your mind and body
- If you feel stressed then doing something relaxing can help you to find a balance in your life, or alternatively you may want a more energetic hobby which serves as an outlet for any pentup stress
- Learning something new may give you a sense of achievement that will boost your self-confidence
- Making new friends can be a huge social benefit to trying a new hobby.

Which hobby is right for me?

Emma suggests doing something you enjoy. "You don't need to be good at it; you just need to enjoy it. Your pottery doesn't have to look like something you would buy in a shop and your artwork doesn't have to be gallery standard - it's the mental and physical stimulation and fun that it gives you that counts."

Consider what you want to get out of a new hobby:

- If you would like to meet new people then try classes where you work with a group
- If you're happier being alone then try something like drawing, model-making, or tracing your family history
- If you're competitive then how about a team sport, or enter a race?
- Try something you may have enjoyed at school but not pursued, such as art, woodwork or languages
- Or perhaps choose something that you wouldn't have dreamed would be your thing, you may surprise yourself!
- Try using a different side to your brain if you use your brain in a creative way most of the time then consider a more technical hobby or if you are very logical or procedural person then consider hobbies such as painting or music.

The University of the Third Age

If you have stopped working full time or raising a family then joining your local U3A may be a good starting point to find activities in your area.

U3A are UK-wide and are a voluntary network which offers a wide range of activities to stimulate body and mind ranging from archaeology to yoga!



(Article source: Silver Surfers)

Do you have a favourite hobby that makes you feel healthier? If so, let us know by email at: www.ourplace.co

Social Prescribing: Hobbies help to boost your health

There is a new buzz word on the street: 'social prescribing'. This is the term that GP's are using that covers the referral of patients to a broad range of local clubs and activities to help address their health issues.

Latest research suggests that having a hobby can significantly benefit our physical and mental health. Hobbies can make us feel more relaxed, give us pleasure, enable us to socialise with like-minded people or simply allow us to take a break from the pressures of daily life.

PLACE

Whichever hobby or hobbies we choose to pursue, taking time to do something we enjoy on a regular basis not only gives our mental wellbeing a boost it can have a positive impact on our physical health too.

GP's are becoming more aware of the enormous benefit having a hobby can make to their patients and so are advising us to take up something on a regular basis that we would enjoy.

Emma Cronin, from the Health at Hand team explains more.



Health & Beauty Feature

6

mortgages

An increasing amount of lenders have deals for older customers.



Inews reports that people are living longer and taking on more mortgage debt later in life, but many lenders are still wary of taking on applicants approaching retirement age.

Borrowers over the age of 50 will likely face a different range of home finance options and restrictions to their younger counterparts.

There is no age limit when applying for a mortgage, but the pool of options becomes smaller after this age and some lenders set age limits as low as 55 for the mortgage to be repaid.

Nevertheless, it is possible to still take out a mortgage later in life and there are options out there for people who don't want to downsize or leave the family home if they cannot remortgage.

Clayre Bareham, business development manager at Mortgage Advice Bureau's later life division, says there are three main types of later life products: standard mortgages, retirement interest-only mortgages, and equity release.

Historically, most banks and lenders would allow a borrower's mortgage term to run until reaching their state pension age.

But an increasing number of lenders are offering extended repayment terms. Some high street names are willing to lend to people above the age of 80 and Nationwide, the UK's second-largest mortgage lender behind Lloyds, allows people to borrow money up until their 95th birthday.

Smaller building societies and challenger banks are also worth considering, as they are likely to offer more flexible terms than traditional providers.

Lenders include Family Building Society, the trading name of National Counties Building Society, which specialises in products that are more flexible than those offered by mainstream lenders.

Keith Barber, director of business development at Family Building Society, says there has been a rise in applications following the announcement of a stamp duty holiday until 31 March 2021.

"Over the summer, we saw increased business from borrowers whose mortgage will last beyond age 70. What we're seeing demonstrates that stamp duty has been a key consideration in previous decisions to delay house moves and house purchases."

Pension or work income, investments, savings and assets such as other property are taken into account by lenders when calculating how much a person can afford to pay back each month. Applicants with a strong credit history may find it easier to be accepted by lenders.

Peter Fowler, 69, took out a 20-year mortgage in early 2017 with partner Chris Beer, 74. They love their home in Cardiff, where they have been living for the past 15 years, but found it difficult to remortgage when the time came to renew 3.5 years ago. They thought their only option was to downsize.

"The building society we were with originally were very offhand about our situation and said we couldn't remortgage. But we didn't want to move.

Our house is close to a park and we can walk into town in 20 minutes. We didn't want the hassle and cost of moving and downsizing. We had a relatively large mortgage that we needed to reduce but nobody was interested because we were in our sixties," says Fowler.

A friend recommended financial adviser, Nigel Grice, who negotiated a deal with Surrey-based lender Family Building Society.

The interest rate on the 20-year mortgage term is reviewed every three years. Originally, it was 3.14 per cent, reduced to 2.75 per cent when renewed earlier this year.

"We're happy so far," adds Fowler. "There was so much anxiety when we were looking to remortgage a few years ago. I used to be a university lecturer and retired at the age of 62, but I have a final salary pension which provides a steady income. We were frustrated with the lack of flexibility from major providers for older people with reasonable incomes and assets."

Equity release

For those who want to release a tax-free cash lump sum from their home and who don't qualify for a mortgage, an option is equity release

This allows homeowners to access some of the equity tied up in their home via a lifetime mortgage. Equity release products mean the borrower makes no repayments or interest payments while they are living in their home. Instead, the balance is repaid when the borrower dies or goes into care.



Clayre Bareham at Mortgage Advice Bureau adds: "Anyone considering equity release should always seek specialist advice when looking at their options as there are a range of products now available which meet differing requirements - whether that means taking a lump sum out straight away, or having the ability to take 'withdrawals' out over the coming years, or a mixture of the two, can be considered."

Retirement interest-only mortgages

Another option for older borrowers could be retirement interest-only mortgages (RIOs). These types of loans are relatively new, having been launched in March 2018. They work like standard interest-only mortgages but are aimed at older borrowers.

Like traditional mortgages, they require affordability checks. However, monthly repayments are cheaper as the borrower simply needs to repay the interest each month. The mortgage balance is repaid either on death, moving into long-term care or if the property is sold.

Paying the interest each month reduces the potential for "interest roll-up", as is the case with equity release. The downside is that borrowers run the risk of losing their home if they do not keep up with the repayments.

For those considering taking out a mortgage later in life, financial advice comparison website Unbiased says the first step should be to gather information on their finances.

"Get a statement from your pension or annuity provider to prove your long-term income. You should also check your credit score.Next, do some research about mortgages for pensioners.

You will want to compare the age limits, interest rates, term lengths, fees, eligibility criteria and flexibility options of the various products. There are comparison sites to help you see what is available, but a mortgage broker can give you access to a wide market of lenders and help you choose the one that is best for you," its website adds.

(Story source: Inews)

Will UK house prices drop? Property market is showing resilience despite the Covid pandemic - but it might be short-lived

UK house prices recently saw their biggest monthly rise in 16 years, but analysts predict prices will drop next year.

Inews reports that the coronavirus pandemic has overturned many aspects of our lives, but one area currently showing resilience is house prices.



The property market collapsed for more than two months during the peak of lockdown, with in-person viewings banned to help slow the spread of the virus. It also had a knock-on impact on people in the process of buying a property, as surveyors and removal firms also couldn't enter.

Naturally, house prices fell across the month of May - down 1.7 per cent, the biggest monthly fall in 11 years, according to the lender Nationwide. But after the property market lockdown lifted in May, estate agents reported a flurry of activity due to pent-up demand.

Meanwhile in early July the Government announced a stamp duty holiday for buyers in England and Wales, suspending the tax on the first $\pounds 500,000$ of a property purchase until 31 March 2021 (landlords still have to pay the 3 per cent surcharge). This also gave the housing market an extra boost, as homeowners rushed to upgrade to a bigger property and potentially save $\pounds 15,000$ in tax.

A further update from Nationwide earlier this month indicated UK house prices saw their biggest monthly rise in 16 years last month, up 2 per cent at £224,123.

Prices expected to drop

So is it safe to say the housing market has recovered? Not quite. Some analysts think prices will drop significantly towards the end of the year as the furlough scheme and ban on mortgage possessions comes to an end on 31 October.

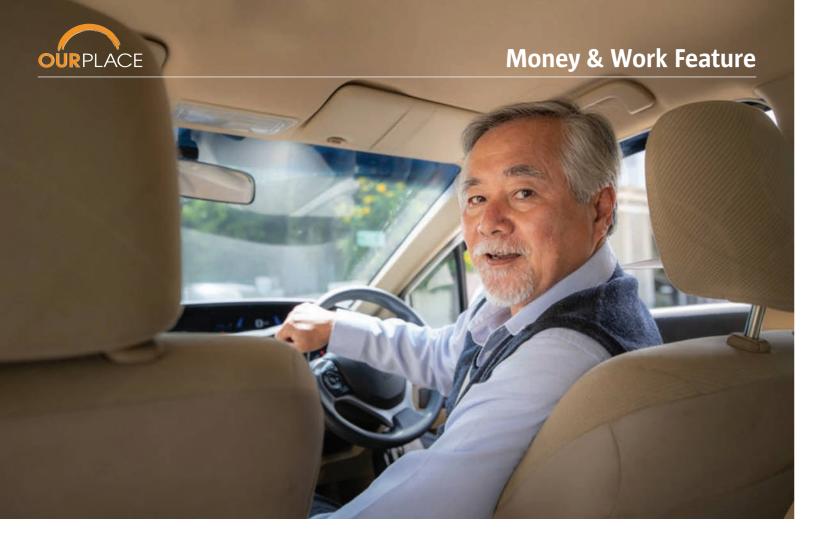
Economics consultancy the Centre for Economics and Business Research (CEBR) predicts house prices will fall 14 per cent next year as more people are forced to sell up, thereby increasing supply.

According to official figures from the Ministry of Justice, there were just 161 mortgage repossession claims issued between April and June. This compares to an average of around 6,000 mortgage repossession claims that take place over a typical quarter.

The consultancy concludes: "Our analysis suggests that prices will start to fall significantly towards the end of the year and the first half of 2021 (though there might be a short spike as the stamp duty reduction comes to an end), with average house prices forecast to be 13.8 per cent lower in 2021 than in 2020."

Nevertheless, many first-time buyers remain cautiously optimistic and certainly the property market seems to be doing buoyant trade at the moment. If buyers plan on staying in the property for at least a few years, and are confident they can keep up mortgage repayments, then short-term knocks to the housing market shouldn't cause too much concern.

(Story source: Inews)



Opportunity knocks: Top 15 parttime jobs for the over 50s

If you're looking for an opportunity to top up your pension, stay active in the community or simply learn some new skills, then a part-time role could be for you. During your earlier career, you may have struggled to find a work-life balance, setting aside passions and interests in favour of job stability, earnings and progression.

Or perhaps you've already retired, and miss the sense of purpose that comes from being at work.

Whatever the reason, more and more people in their 50s, 60s and beyond are finding fulfilment from starting a new part-time career. We've pulled together a list of 15 popular part-time jobs for the over 50s to get you started.

1. Tutoring

Tutoring a child or young person is an extremely rewarding way to give back to the community and usually has a great hourly rate.

Private tutors typically earn between £20 and £40 per hour and get the chance to watch their student grow and progress with each tutoring session.

There are opportunities to tutor individuals in most subjects, so you can choose your area and level of expertise. You may hold relevant qualifications in this area or you may have built up substantial knowledge in a particular subject area through other means.

The number of hours you choose to work are completely up to you. The role is fully flexible and you can take on as little or as much work as you like. You can find everything you need to get started by visiting companies such as Tutorful and Tutorfair.



Money & Work Feature

2. Childcare

If you enjoy being around children and don't mind working flexible hours, this could be the role for you. You could look after children for a couple of days a week (either in your own home or in the children's home) whilst their parents work, or on occasional evenings and weekends.

This is a caring and supportive role where you will carry out tasks such as cooking and homework help. You will also have a close role with the parents - providing them with updates on their kids' activities.

For this role you don't require formal qualifications but are usually required to have a clean Ofsted DBS certificate and a full UK driving licence. Websites such as Childcare.co.uk allow you to advertise yourself as a childminder or babysitter, so that local families can get in touch. Hours and pay are usually negotiated between yourself and the family.

For those who live in London, Koru Kids - a London-based childcare service that takes on Nannies of all ages, with the aim of training them up (including First Aid) and placing them with a suitable family.

3. Driving

If you're interested in the freedom and flexibility that a role out on the open road could give you then it could be worth applying for a job as a driver. Many driving opportunities will allow you to work on a self-employed basis - for example, taxi company Uber or food delivery company Just Eat - meaning that you can work to your own schedule and take on as little or as much work as you need.

You may also be surprised at the range of different roles available, from taxi driving, to food delivery through to working in patient transport. If this sounds like your cup of tea and you're interested in exploring a career behind the wheel then you could try reading our recent guide to the top 8 driving roles below.

All you typically need is to be a safe and confident driver, with a full UK driving licence. You may sometimes need your own vehicle, but some companies are willing to supply one for you. So why not take a look today and you could be earning behind the wheel in no time.

4. Dog Walking

Dog walking is the perfect part time job for people looking to get outdoors in the company of one or more furry companions. Wherever you live, the chances are there are dogs that need walking, so this is your opportunity to get out and about in your local community. You can also choose the hours that suit you.

There are several ways you can go about dog walking. You may be able to build up a client base in your neighbourhood through word of mouth, advertising in your local vet or leaflet dropping.

If you don't want to worry about having to find your own clients, you may also be able to get a part-time role with a local dog walking service or even head online and find dogs that need walking nearby through a website like Tailster*.

5. Consulting

This is a fantastic part-time career role for retired professionals who have spent many years in a corporate environment building up extensive knowledge and experience.

As a part-time consultant, you will simply exchange your knowledge for money. It's great for businesses as you can give them access to specialist knowledge and advice without them having to take on an expensive full time employee. For example, a local company or an individual might need help updating their website every few months and will happily pay you to update it for them. You might well be surprised at how valuable your skills are to others.

Some businesses will hire part-time consultants directly, or you may decide to freelance by advertising your services online, so that individuals can approach you when they need you. For freelance opportunities, try starting with sites like Guru and Upwork to build up a client base.

6. Hair and Beauty

Roles within the hair and beauty industry are ideal for people who love to meet and socialise with new people, and who enjoy making others look and feel great - giving them the confidence boost that they need.

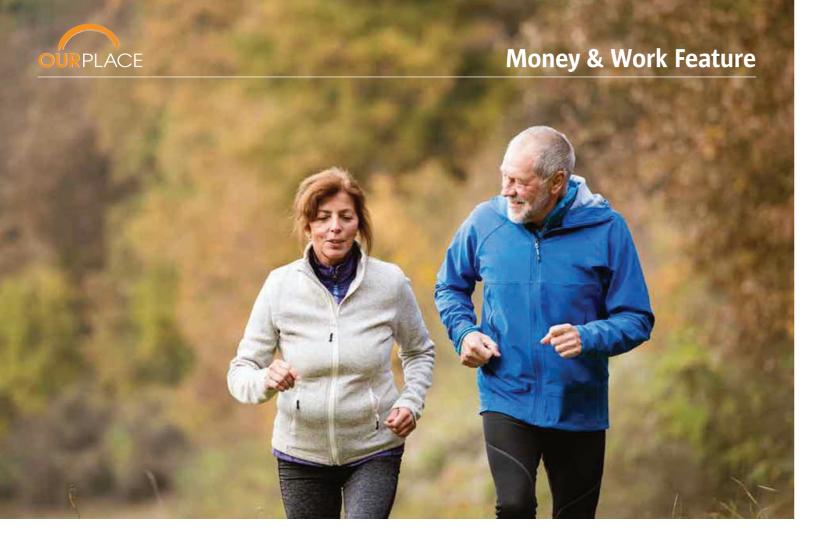
Depending on what your interests are you could choose to be anything from a make-up artist to a nail technician, through to becoming a hairdresser. You'll need to build up some expertise in whatever area you decide to work in, so most people either take a course and set themselves up on a self-employed basis, or apply for a job as a trainee employee at a hair or beauty salon.

7. Transition from full-time to part-time hours in your current role

If you're enjoying your current full-time job – but are keen to find more time for life around it - then you could try asking your boss whether you could cut down your hours. Before you approach your boss, it's best to check your company's handbook (or perhaps your employment contract) to find out what their policy is on things like part-time and/or flexible hours, telecommuting and job sharing to first assess your options and consider how you might feel if your boss offered you an alternative or a compromise instead.

It's also a good idea to plan a proposal for how the company could manage on the days you would be off work if you were to cut down your hours.

Continued on pages 12-13...



For example, would someone else need to be hired part-time to share your role, or are the team happy to split the extra work between them? It also helps if you can come up with an idea of which days you'd like to take off - and your boss is likely to be much more accommodating if you can be flexible about this i.e. if you can come into work on the company's busiest days.

If your boss isn't sure about the idea, then you could always propose that you trial the idea for one month to see if the arrangement works for both of you. Chances are, if you're a valued member of the team who works hard, that your boss will try their best to work with you to reach an agreement.

8. Fitness Instructor or Personal Trainer

If you're fit and healthy and exercise regularly, there's no reason why you can't train to become a fitness instructor and start teaching classes yourself. Exercise is for people of all ages and will help keep you fit and active throughout retirement. You might want to teach a high-intensity aerobics class, or something more gentle and relaxed, like yoga. You can usually take on as many classes as you wish on a weekly basis, giving you complete control over your hours.

Companies like Move it or Lose it offer full training to become a specialist fitness instructor for older adults. It's also never too late to become a personal trainer, helping people work out on a one-to-one basis. More and more people in their 50s and 60s are retraining and studying for fitness qualifications to take up this role.

9. Rent out your home

A clever way to cut down your working hours, whilst still making enough money to make ends meet is to rent out your home on a short-term basis (whilst you're still living in it). There are plenty of film and television companies who are always looking for new houses to film in and will pay to do so. And it can be fun seeing your house pop up on your favourite tv show!

If you have any spare room in your house, you could also consider renting it out to people for short-lets, whilst they are travelling - especially over the holiday periods such as Christmas and summer, as this is when people are most likely to be looking for somewhere to stay. Companies such as Airbnb are great for allowing you to list your property as available and find people who would like to pay to use it.

Whilst this is an interesting way to earn money, and it can be fun meeting new people, you should always make sure you know exactly who you are letting into your home - safety first!

10. Small Business Owner

If you've got a hobby or skill that has the potential to earn you some money, why not take the leap and give it a go?

For example, if you're skilled in arts and crafts, you could hand craft items to sell at marketplaces or online. This could allow you to practice and develop your skills whilst earning. Becoming a small business owner is not a fast track to a large sum of money, but it's a chance to take control of your retirement and reignite old passions.



Money & Work Feature

Today, more than ever, there is a lot of support available in the UK for those who want to start their own business. If you are interested in learning more, you can start by reading the Government's website 'Expert advice on starting a business' and remember, fortune favours the brave.

11. Travel Agent / Advisor

Travel agents help people find, plan and book dream adventures. Some people have been saving and planning trips for months or even years, so it can be rewarding seeing their excitement as you turn their plans into actions. There can also be additional perks attached to the job, such as discounts on travel, upgrades and free trips. You will learn a lot about other countries and cultures as you will act as a knowledge base for customers, providing them with information about countries they want to visit. There are also opportunities to work and train abroad.

Large travel companies like TUI regularly look for Travel Agents and Advisors and you can set up notifications to let you know about new jobs in your local area.

12. Freelance Work

Opportunities to work on a freelance basis are wide-ranging, especially now that it is so easy for people to share their skills with others online - and one of the perks is that you can take on as many or as little freelance projects as you want to. From blogging to photography, through to graphic design - there's always someone out there who needs help with something and is willing to pay someone for it!

If you're not sure what sort of freelance work you'd like to take on, then it's best to first make a list of your skills and interests You may already be skilled or experienced in things that have freelance potential, which should allow you to start bidding on freelance projects on websites such as Upwork or Freelancer.

Or, if you fancy going freelance in something new, then it's best to get as much practice in this area first either on your own or by upskilling and taking a course - which can really help to develop your skills and increase the chances of a client hiring you.

It's also a good idea, where appropriate, to build a writing portfolio (such as on Medium) or design portfolio (such as on Behance) to show to clients, so that they can get an idea about the quality and style of your work. Usually, once you've got your first few clients, you can ask for references and recommendations - and you will start to gain new clients through word of mouth.

13. Admin

Administrative assistants can apply for roles pretty much anywhere as all companies of a certain size will have admin that needs to be done. You get to meet many interesting people and there can be great satisfaction from knowing that you are helping the company run efficiently.

The breadth of opportunity is also wide and varied with many administrative assistant roles now handling HR functions and managing budgets. You will learn a broad range of skills, and it's likely your role will vary day to day. If you're someone who loves being organised and are happy to play a supporting role, then why not start searching for admin jobs today?

14. Retail

A part-time role in retail is about far more than simply replenishing empty shelves or organising clothes by size, it's a chance to build strong connections with people in your community. A customer facing role in your local high street helps you keep active, make new friends and find satisfaction in providing excellent customer service. You can also enjoy the perks of a staff discount and getting first dibs on popular items that sell out quickly. With a wide range of both roles and retailers, it's up to you to choose something that takes your fancy, whether it be food, clothing, furniture or something else.



15. Film and TV Extra

Working as an extra for film and/or tv is an interesting and varied role that will allow you to see what goes on behind the production lines. You will be paid to simply be an extra body in film and/or tv shots. Maybe you'll be a patient in the background at Holby City, or a random pedestrian strolling along Coronation Street.

You will get to learn about how film sets are run, as well as getting to meet with people from all walks of life. You don't need to look like a model for this role - casting agencies accept people of all ages and backgrounds to reflect real life communities. Want to get on the telly?

Casting agencies such as Extra People, Phoenix Casting and Mad Dog 2020 recruit extras around the country.

Don't forget

Finding a part-time role that suits you may involve a bit of trial and error. This stage of life can be a great time to try something different and take on new and exciting challenges. If you don't find the right role straight away, don't give up - there's something out there for everyone!

(Article source: Rest Less)



Treasured islands: 7 of the most beautiful islands around the UK and Ireland

There's something about crossing the sea that makes a holiday feel proper. Staycations are all the rage right now for obvious reasons, but cars and trains lack the intrepid glamour of boats and planes, and when you visit an island it feels like you've entered a new and exciting ecosystem.

Island hopping begins at home. Here are some awesome islets that can help save your holiday, on both sides of the Irish Sea...

1. Isle of Mull - Inner Hebrides, Scotland

The Isle of Skye is a serial list-topper for natural beauty, but it's so well-trodden and overtouristed that instead we're opting for its smaller, Inner Hebridean neighbour Mull. Something of a Mecca for ramblers, the island boasts some of the most varied scenery in Scotland, from dazzling snow-white beaches to jagged, blackened basalt crags.



With eagles in the air, whales in the sea, and four crumbling castles dotted round the coast, Mull has plenty to attract tourists even outside its brightly-coloured capital, Tobermory, and the easy day trips to Staffa and Iona.

2. Cape Clear Island - Co Cork, Ireland

The southernmost inhabited land mass in Ireland, the remarkably unspoiled Cape Clear Island enjoys a climate more mild than the mainland, particularly handy for flowering plants and migrating birds.

Whales, dolphins, sharks and even turtles congregate just off the island's shores, eminently spottable by boat, while the endless tracts of heather and gorse look strikingly similar to the Scottish highlands. An official Gaeltacht area, at least half the island's 120 permanent inhabitants conduct their daily business in Irish, and most of the rest are bilingual...

3. Clare Island - Co Mayo, Ireland

The birthplace of literal pirate queen and legendary folk hero Grace O'Malley, whose grave still stands at the local abbey, Clare Island is a rugged, mountainous retreat, all cliffs, coves and crags.

Culture vultures will be well-served with a medieval castle, Napoleonic tower, and megalithic tomb, while the 160-strong population supports two pubs and a cosy clifftop lighthouse-turned-B&B. Popular with hikers, the island's brutal beauty is best admired from the peak of hill-cum-mountain Knockmore, at the end of a long, exhausting walk.



4. Lundy Island - Devon, England

The UK's answer to the Galapagos, Lundy belies the UK's rubbish reputation for wildlife by packing a wide range of species onto an island only three miles long. Puffins, seals and sika deer take pride of place among the fauna, while dolphins and porpoises often swim alongside the ferries.

Despite the steady trickle of day trippers the island still feels blissfully remote, perhaps because its 27 permanent residents get by with almost non-existent phone signal. It's actually been occupied since the stone age, and inland treasures include a 13th century castle, a Georgian villa, and a lighthouse.

5. St Michael's Mount - Cornwall, England

Some islands are sandy and sun-soaked, others wild and remote, but St Michael's Mount earns its spurs with pure, unsullied beauty. A conical islet wreathed in forest and topped with a medieval monastery, it's famously photogenic thanks to the stunning reflections it casts on the sea below.

Twinned with Mont-Saint Michel in France - historically, architecturally, and in name - whether it's an island depends on when you're reading this, as a granite walkway joining mount to mainland emerges from the sea at low tide.



6. The Aran Islands - Co Galway, Ireland

Among the best known of all the archipelagos to skirt the Irish coast, the three Aran Islands rise from the waters of Galway Bay, the inspiration for countless postcards. Famous for their limestone landscape, cross-cut with seemingly endless stone walls, prior to the pandemic the islands sometimes welcomed thousands of tourists a day.

There's Inis Mor, a large island packed with ancient churches, Inis Meain, an extremely traditional community famous for its hand-crafted knitwear, and Inis Oirr, a small islet known for its walking trail and flora.

7. Sark - The Channel Islands

A beautiful, if frankly bizarre little island reached via a ferry from neighbouring Guernsey, the steep-sided Sark remains one of only a handful of places in the world to have totally banned cars, and the unpaved, unlit lanes are traversed instead by bike or horse and cart. The lack of pollution lends the island unparalleled stargazing, and Sark was declared a Dark Sky Reserve.

A crown dependency, the island held its first general election in 2008, and before then was technically Europe's last remaining feudal state, ruled by a hereditary succession of seigneurs.

(Article source: Silver Surfers)

English vineyards expect vintage year thanks to the 'right weather in the right order'

Sunny spring, wet August and Indian summer combine to result in an early grape harvest.



Inews reports that an early spring heatwave, refreshing August rain and a mini heat wave this month had led to a vintage year for England's wine producers who believe they will produce bottles to rival anywhere in the world.

Vineyard across the south of England are embarking on early harvest following the ideal weather conditions, which are set to delight connoisseurs with some top tipples making their way to stores over the next couple of years.

The Three Choirs Vineyard in Newent, Gloucestershire has begun its harvest a few weeks earlier than in other years after the recent warm sunny weather provides the perfect picking conditions for this year's grapes.

With around 160 tonnes of grapes to pick across the 78-acre vineyard has started bringing in this year's crop under strict Covid-safe conditions. The previous 28 harvests have involved 14 pickers, but this year the team of just seven from two local families will take an estimated seven weeks to complete the task.

Thomas Shaw, managing director of Three Choirs, said "It's been a good year and the quality of the fruit is very, very good. We're not looking for a bumper crop as it is never quality and quality is far more important than quantity".

The winemaker grows 14 different grape varieties and produces 250,000 bottles of wine a year.

Meanwhile, over at Chapel Down in Tenterden, Kent, the harvest at England's largest winemaker began yesterday.

Frazer Thompson, chief executive of Chapel Down says: "In England, we always get the right weather for growing grapes, we just don't always get it in the right order. In 2020, we've had it in the right order again."

At the 265-acre Denbies Wine Estate in Surrey the harvest began last week, and the vineyard expects to yield around half a million bottles of red, wine, dessert and sparkling wines this year.

Jeannette Simpson, chief operating officer at Denbies, said she was also confident of a vintage year, adding the business was clawing back lockdown losses as people clamour to get outside and opt for stavcations.

"We had to close out tours and 17-bed hotel in lockdown, but since we reopened, we've be incredibly busy," she said. "Like everyone else we had to adapt our sales processes and we introduced click and collect, which went really well."

As for English wine's standing around the world Ms Simpson believe it's never been higher. "English wins are winning awards all over the world," she said. "When it comes to English sparkling wines this country is producing a drink at least equal to, if not better, than Champagne."

How the weather made 2020 a vintage year

Alex Mills, winemaker and vineyard manager at Pebblebed in Clyst-St-George in East Devon, is looking to launch his harvest across next week. From just 25 acres he expects to produce around 30,000 bottles ready to tingle the tastebuds in a year to 18 months' time.

Mr Mills explained the weather could not have been more ideal this year. He said: "We were helped by the early spring and late summer sunshine. In August I was delighted to see the rain. It was very welcome as it plumped up the fruit. Then we've had the recent sunshine for the final push, to get the sugar levels up.

We're expecting a really high-quality crop." He added that despite a touch of frost in late May the crop flourished, which is another indication the grapes are of world class quality.

(Story source: Inews)

How Britain's allotment keepers have been feeding food banks through lockdown

A network of food groups in communities in London, Manchester and beyond have been providing fresh produce to those in need.

Inews reports that more than 50 allotment groups across Britain donated tonnes of fresh fruit and vegetables to struggling food banks over lockdown and will continue to do so as vulnerable families face further hardship.

A network set up by the food and farming organisation Sustain has connected allotment keepers in London, Reading, and Manchester, to food banks and other charities working to redistribute produce to those in need.



What began as a temporary initiative in the depths of lockdown has now grown to become a longer-term strategy, and the idea is not only to feed hungry families, but to forge better links between people with ample food, and those who are at risk of going without it.

Wendy Alcock, from Incredible Edible Barnet in North London, told i that so far she and her growers have managed to supply over 400kg of food to three charities in the area: Chipping Barnet Foodbank, Homeless Action, and the Rainbow Centre.

She said: "It's been amazing. At the start of lockdown we had our gardens and we knew about the problems some people were facing. We wanted to take on the challenge and support people in our neighbourhoods.

Community action

"We planted extra food and responded as quickly as we could. It's about coming together and being resilient, and establishing relationships with others. Together we have access to land and open space. There are mental health benefits too.

"We have lots of courgettes and potatoes, chard, carrots, cabbages, apples, and plenty more - we have a lot. It makes total sense to help foodbanks.

"They (food charities) have sometimes had very limited fresh food to give to their clients over the summer and have told us our food has been invaluable.

"So far we've distributed more than 400kg and we'll carry on. We don't just want to grow food and give food. We want to carry on connecting with the families and people receiving it. Some have visited the allotments and we've worked on recipe ideas."

Poverty

Deprivation and food inequality has been an ever-present problem in Britain. During the coronavirus pandemic, poverty - most notably that afflicting children - has only worsened. Many have been critical of the Government's inaction: the apparent passive nature of Boris Johnson has led the likes of the Manchester United and England star Marcus Rashford to campaign for an improved food system.

Meanwhile, The Trussell Trust, the UK's foremost foodbank network, reported a soaring 89 per cent increase in need for emergency food parcels during April 2020 compared to the same month last year, including a 107 per cent rise in parcels given to children.

It is schemes such as this one set up by Sustain that is helping to plug the gaps.

Volunteers at Chipping Barnet Foodbank wrote to Ms Alcock to explain how regular donations of locally sourced fresh food has allowed the team to adapt, and to deliver more "nutritionally balanced" packages.

"The food bank relies on donations such as yours to continue its work tackling food poverty and hunger in our local communities," read the letter seen by i.

"Prior to the crisis, our food bank would have been reluctant to take fresh produce, our system of working it could not be guaranteed the vegetables would always and reliably reach clients without deteriorating.

Coronavirus crisis

"As we now pack our standard allocation of non-perishable food bags prior to sessions with clients and have a wider variety of fresh produce available on a consistent basis, we are better able to ensure these items reach those in need quickly."

The letter continued: "Especially during the current crisis, support from the community is so vital. Thank you for helping us continue our work - your ongoing donations have been a great help."

Elsewhere, foodbanks and charities in other parts of the capital, in Reading, Berkshire, and in Manchester, have reported similar stories. Sustain said clients have welcomed fresh ingredients after finding no end of tinned and non-perishable food in their emergency boxes.

Fiona McAllister, from Sustain's Capital Growth, a festival that celebrates urban food production in London, added: "New gardens are springing up, people growing at home like never before and community gardens growing to donate produce to people who need it the most, as we've seen through our Community Harvest initiative."

(Story source: Inews)

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







Add zing to your spring! 10 bulbs to buy and plant now

It's almost time to start planting bulbs for a spring display. Hannah Stephenson leafs through some new additions and old favourites.

You may still be enjoying the summer, but if you want a gorgeous display of spring bulbs, you need to start planting them soon.

Narcissi, snowdrops, grape hyacinths, fritillarias and tulips all make great displays, and can be planted from late summer through to the end of autumn if you want a riot of colour in spring. So check out these favourites to plant this year for a fantastic spring display...

Muscari armeniacum 'Mountain Lady'

(Thompson & Morgan, from £10.99 for 25 bulbs; thompson-morgan.com)

A twist on the traditional grape hyacinth, 'Mountain Lady', which grows to just 20cm, has paler blue flower spikes that appear bicoloured as they burst from their white buds. Perfect for front of border spots, or in containers to brighten up patios from March to May. Plant plenty of them for the best display.

Galanthus elwesii 'Mount Everest'

(Taylors, around £4.99 for 7, for stockists check taylors-bulbs.com)

Snowdrops are a sign of hope as we start to emerge from the depths of winter, the first tiny signs of life while the rest of us are still hibernating. 'Mount Everest' is a bold new candidate, a large variety, growing to 20cm, with grey-green broad leaves. It's perfect for pollinating insects, great for naturalising and also good in pots. It flowers in February and makes a good winter corner with Anemone blanda and Iris reticulata, thriving in woodland with a bit of shade. You will need to plant a lot to create an initial impact, before they've been allowed to naturalise.



Home & Garden Feature

Scilla lilio-hyacinthus (Avon Bulbs, £10.00 for 3; avonbulbs.co.uk)

The name of these pint-sized bulbs derives from the fact they are lily-like and hate getting dried out. Plant in early autumn, ideally in woodland situations where they will give you generous mounds of deep green foliage, from which emerge the dark stems holding purple-blue cones of flowers. Also available in white.

Anemone 'Fullstar Blue' (£6.90 for 10 bulbs, farmergracy.co.uk)

One of the latest introductions from the exquisite range of Israeli anemones, 'Fullstar Blue' produces large, fully double blooms in the richest shade of mauve-blue. Plant the bulbs in autumn and overwinter them in a sheltered space for best results. When the weather warms in spring, they'll start to sprout and can then be transferred to patio pots or sunny borders where they will grow to around 25cm, flowering in April and May.

Fritillaria 'Twin Towers Tribute' (Peter Nyssen, £6 each; peternyssen.com)

Named in remembrance of 9/11, this stunning fritillaria will produce two stems per bulb, and looks wonderful planted in groups of threes, as standalone specimens or mixed with contrasting daffodils, like Narcissus 'Thalia', and tulips 'Negrita' and 'Menton'. Plant them deep, around 20cm, slightly on their side to prevent water entering the bulb, and add sharp sand or grit to the planting hole.



Allium 'Ping Pong' (Jacques Amand, 5 for £5; jacquesamandintl.com)

Alliums are quite wonderful in all their various forms, but some of the huge purple ones can seem a little ostentatious in the wrong setting. This lovely pure white variety with a ball-shaped flowerhead is much easier on the eye, a cooler specimen altogether, that will look good peppered among drifts of ornamental grasses. It grows between 40-60cm tall, flowering in June.

Tulip 'Eyelash' (Bloms Bulbs, £11.70 for 10; blomsbulbs.com)

These unusual bulbs, new for this year, have white outer petals and a deep rich pinkish-purple fringe that provide an eye-catching burst of colour. They'll grow to around 55cm, doing best in well-drained soil with some sunshine. The large, robust flowers bloom in May and make great cut flowers as well as a stunning outdoor display. Plant them in groups for maximum impact.

Narcissus 'Laurens Koster' (Peter Nyssen, £3.80 for 10; peternyssen.com)

If you love scented narcissi, the Tazetta group is for you, and this elegant heirloom candidate has a lovely sweet fragrance. Planted en-masse, they are a beautiful sight in spring. They may look delicate but are strong and hold well in wind and rain. Perfect for container planting or the garden border, you can mix them with contrasting spring bulbs like Tulips 'Orange Emperor' and 'Paul Scherer'.



Iris germanica 'Mission Ridge' (Suttons, £7.99 for 3 bare root plants; suttons.co.uk)

New from Suttons, but not exclusively, these bearded irises produce exotic blooms of snowy white and lilac-blue, but are not strictly bulbs. They grow from rhizomes, fleshy tubers planted on their sides near the soil surface. Growing up to 70cm, they look lovely in the classic cottage garden border, flowering firstly in late May and if you're lucky, will give you a second show in early autumn.

Fritillaria imperialis 'Red Beauty' (Jacques Amand £6.50 each; jacquesamandint.com)

If you want some rich, warm colour in spring, this statuesque cultivar, new for 2020, will give you striking deep red flower bells in April and May, growing up to 90cm tall. It prefers free-draining humus-rich soil with added grit or organic matter for extra drainage. Plant it in sun or partial shade. Crown imperials, as fritillaria are also known, look great in the open garden or in groups of three in large tubs or pots.

(Article source: Silver Surfers)



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

