

# OUR PLACE *News*

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

SEPTEMBER 2020

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

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

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

### Anyone can spread the virus

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

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

### Details

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

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

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

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

## Symptoms and what to do

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

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

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

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

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

## Advice for people at high risk

### Who's at high risk from coronavirus

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

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

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

### Who's at high risk from coronavirus

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

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

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

## Self-isolation helps stop coronavirus spreading

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

If you are self-isolating, you must:

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

You can use your garden, if you have one.

### STAY AT HOME!

## Yoga on the NHS could help treat anxiety, once you've braved first-timer worries

**Gillian Osborne, vice chair of the British Wheel of Yoga, explains how it can be beneficial for people to get involved, as Clare Vooght reports on the best ways for beginners.**



*Inews* reports that if the idea of attending a yoga class seems intimidating, you're not alone. Yoga can conjure up images of gravity-defying contortions, ultra-toned women in the latest leggings and men in ponytails doing handstands, plus maybe even a little chanting. If you're a wobbly beginner, what could make you more worried of embarrassment?

A study has shown that regular yoga practice is nearly as effective as therapy can be in treating anxiety - prompting renewed calls for it to be clinically prescribed on the NHS.

Scientists from the Grossman School of Medicine at New York University compared the results of three groups of people with generalised anxiety disorder, who were treated with cognitive behavioural therapy (CBT), stress-management education and kundalini yoga.

The CBT group came off best, with scientists noting an improvement in symptoms for 71 per cent of people. But still an impressive 54 per cent of the group that practised yoga had their symptoms improve, compared with 33 per cent of people who learned stress-management techniques.

### Promising for the NHS?

This isn't the first call for yoga to be used as a medical treatment. Prince Charles last year said that encouraging people to take part in yoga classes could ease pressure on the NHS because of its therapeutic effects on the body and mind.

The NHS website champions the 5,000-year-old practice for its health benefits, saying that a regular yoga practice can be helpful for those with high blood pressure, heart disease, lower back pain, depression and stress.

Yoga is already socially prescribed on the NHS, meaning doctors can refer patients to services within the community - but clinical prescribing would mean services would be developed within the NHS.

### 'They feel calmer, more balanced and they sleep better'

Gillian Osborne, vice chair of the British Wheel of Yoga (BWY), the governing body for yoga under Sport England, tells i she welcomes the news findings.

"Yoga is very good at managing anxiety-related disorders. It's extremely effective at helping people to relax and to gain control of their breathing," says Osborne, who works with people suffering from PTSD, anxiety, depression and other trauma-related mental health issues.

"Breathing is often something that's very much impaired in people with anxiety, they often will be subconsciously holding their breath or restricting their breath."

She explains that with the development of pranayama, techniques to control the breath, "they will begin to experience a less inhibited breathing rhythm, which will have a beneficial effect on the mind. Generally practitioners will immediately notice improvements in anxiety. Usually you'll get people saying they feel calmer, more balanced and they sleep better".

Osborne uses hatha yoga techniques in her sessions with anxiety sufferers. Hatha is the most common form of yoga in the West, and the kind of yoga you'll probably encounter in the average yoga class in sports centres around the UK.

### How can people get started?

There are various UK non-profits championing the mental-health benefits of yoga, such as the London-based Blended+, which helps to provide uplifting spaces for the LGBT+ community through yoga and meditation.

And with seven million global subscribers for her Yoga with Adrienne channel on YouTube, Adriene Mishler's videos prove there's an appetite for yoga's mental health benefits: her Yoga for Anxiety and Stress video has 5.9 million views and counting.

For anyone new to yoga, Osborne says: "Don't be put off - you don't need to have Sweaty Betty or Lululemon gear, and you don't need to be super slim and super flexible, because yoga is suitable for all ages and all abilities.

"I would avoid dynamic practices to begin with and I'd opt for a gentle hatha yoga class with a qualified teacher."

*(Story source: Inews)*

## The everyday heroes who helped retirement communities through the lockdown

**While the UK lockdown has eased, there's no getting away from the impact staying at home for a prolonged period of time has had on people, retirement communities included.**



*50 Plus* reports that during the lockdown, some retirees had to spend more time alone than they usually would. While others had to make significant changes to their everyday routine.

Almost everybody experienced some form of change as they adapted to the new 'norm.'

For residents living at developments belonging to our parent company, FirstPort, it was a combination of innovation, determination, perseverance, staying busy and supporting each other that saw them through the crisis.

The stories of how people came together are as heart-warming and as they are inspiring. There are so many examples of how residents and staff have been Everyday Heroes during the last few months. Let's take a look at some of the examples:

### Bernie from Manaton Court

The 71-year-old had an active social life before lockdown and frequently attended the local bowling club. But with lockdown temporarily closing the club, Bernie (pictured above) decided to use his spare time to focus on getting fitter.

"When lockdown was first announced I decided I wanted to keep myself busy," he explains.

"I spent so much time at the bowling club, people joked I should start paying them rent and with the club being closed, I didn't want to sit and mope."

Three months into the lockdown, Bernie had lost over two and-a-half stone. His lockdown regime involved spending two hours a day on his exercise bike, which by all accounts he has nearly worn out, coupled with a long daily walk (always maintaining social distancing measures) when he needed a break from saddle soreness.

Amongst all of the exercise, Bernie also found the time to help his fellow residents and be a friendly neighbour to keep people's spirits high.

Bernie concludes: "I turned a challenging situation into a positive one by focusing my efforts on getting fit and helping my fellow residents, many of whom were finding lockdown very challenging. We live in a supportive community and I was pleased to help other people, as well as make a big change to my own health and wellbeing."

### Supportive Development Managers

Lots of FirstPort's Development Managers who stayed on site to support residents throughout lockdown had some really creative ways of entertaining everybody, despite the social distancing rules.

**Julia from Saxon Court** read poetry and held regular sing-a-longs over the intercom.

**Lesley from Homecroft House and Cathy from Priory Lodge** delivered freshly-baked scones to residents to keep their spirits up - on one occasion, they delivered 140 in a day!

**Suzanne from Penn Court** hosted Tunes at Noon sessions come rain or shine. She took the speakers outside and played feel-good songs. Many residents joined her for a socially-distanced dance and those who were self-isolating waved out of their windows.

**Sarah from Homepoint House** made a kindness board with friendship slips for residents to post through the doors of somebody they would like to chat to with their phone number on.

**Katie from Homefarris House** started a sunflower growing competition. Some residents planted seeds in areas where those who were isolating could enjoy them from their windows.

The lockdown impacted us all. But it's kind-hearted actions, like those listed above, that helped make it that little bit easier for people to get through, building stronger communities in the process.

*(Story source: 50 Plus)*

*PS. Do you have an interesting story or article? If so, send us an email by visiting: [www.ourplace.co](http://www.ourplace.co)*



# Be light after lockdown: 5 simple weight loss tips for slimming down after lockdown

**Losing weight can reduce your risk of some potentially serious health problems. There's no getting around the fact that losing weight takes work and there's no 'secret' way to do it. But the journey to health doesn't need to leave you feeling hungry or unhappy with fad diet rules.**

In a survey of 2,254 people, carried out by King's College London and Ipsos MORI in May, 48% said they had put on weight during lockdown - so plenty of us are now likely to be seeking out strategies for slimming down. Here, we give you some simple tips for losing weight healthily, happily and sustainably.

## 1. Keep up a gentle exercise regime

Even though you may be a little older now than when you were at your peak in terms of fitness, there is no reason why you cannot stay in shape with some healthy and simple workouts which are adapted to your pace. Even if you did not exercise much in your 20s, it is never too late to start. There are plenty of great exercises which you can fit into your daily or weekly routine

without having to change much at all. Just taking a walk a few times a week can really do wonders for your health as well as your waistline - getting all of that fresh air into your system and doing some gentle aerobic exercise will definitely make you feel happier and give you a better sense of wellbeing.

If you have a dog, or grandchildren, then there are plenty of excuses to get walking - and even if you just take a walk down to the shops and back to pick up some milk instead of jumping in the car, it could make a real difference. If you are feeling a bit more energetic, then going for a jog three or four times a week can help you to step up the pace and keep your weight in check much more easily.

Dance classes are another great way to keep fit, and even learn a new skill at this stage of your life! Make sure that you remember to stretch well before any form of exercise - not only will this reduce the risk of injury, but it will also help you to maintain flexibility in your joints. Taking up Yoga or Pilates could also help even further in this area. You could even try strength training if you are looking to build up a little bit of extra muscle - as we get older our bones often become weaker, so giving yourself that extra boost can prevent you from starting to feel more frail and helpless. Start off with small hand weights, and you may find that you progress onto something bigger. These small exercises can be done easily as part of a work day or as part of a daily routine for retirees, as most will not take long and can be done either on your own or in classes. Heading to a gym or class can also help you to meet new people and enjoy your time off all the more.

## 2. Keep a balanced diet

One thing that you need to remember as you enter your 50s and 60s is that your body is starting to slow down, particularly when it comes to your metabolism. Normally your daily routine will be slowing down a bit as well, and all of this adds up to mean that you are going to need fewer calories on a daily basis than you did when you were in your 30s. One of the key reasons for weight gain as you age can be that you fail to adjust your diet, sticking with the same foods that you ate when younger and the same portion sizes. This mistake can be bad for your health, so try to reduce your calorie intake and stick to healthy foods most of the time.

The best advice includes some of the things that you already know, like eating five portions of fruit or vegetables a day, as well as drinking plenty of water and avoiding drinks which are sugary or fizzy. You should also try to limit your saturated fats, such as butter, and drink less alcohol to allow your body to recover more easily when you do have a drink. Try not to add salt to your food and watch out for meals that are highly processed with salt, and be sure not to skip meals - particularly breakfast, which gives your metabolism a jump start in the morning. If you want to try something new, then why not consider a strict diet such as going vegan - this will allow you to focus on clean and healthy foods rather than over-processed meals which contain large amounts of red meat and carbohydrates.

## 3. Know your body

It is really important to keep an eye on your body as you get older, particularly as you reach your 50s and beyond. Many things will be changing, and so knowing what is going on will help you to stay in control a lot better as well as preventing you from feeling helpless or depressed as those changes happen.

In terms of weight loss, one thing that you can take a look at is your body mass index, or BMI. There are a number of ways to check up on this including online calculators, and they will help you to figure out whether you are at a healthy weight or not. If your BMI is under 25 then you are doing well as you are not considered to be overweight, so you can take a more measured approach to weight loss rather than rushing to get rid of as much weight as possible.

Keep an eye on your BMI and slow down your weight loss when you start to approach a score of around 19 or 20; once you dip below 18.5 you are considered underweight, and this will put unnecessary strain on your body.

## 4. Focus on your food

One of the key mistakes that a lot of people make when they are dieting - or even just when following a normal routine - is to take part in other activities when eating, therefore not really focusing on their food. This can include watching television or movies, engaging in conversation, reading a book, and numerous other distractions. The problem is that you sometimes end up tricking your brain a little into thinking that you have eaten less than you have. If you eat quickly or move on to dessert right after your first course, then your system may not have time to send the signals to your brain that you have eaten enough and can stop now, meaning that you still feel hungry and end up eating far more than you should.

This can really pile the pounds on, and can be especially devastating when you are on a diet. If you eat your super healthy salad without even noticing it passing through your lips, then you will of course feel hungry afterwards - and that will lead to bad habits such as snacking or getting second portions! Not only is it more healthy to focus on your food, but it can be more rewarding as well. If you are changing your diet to include healthier options, then you will experience new flavours and new textures while you eat which you may not have been exposed to for a long time. Take the time to really appreciate these flavours, and you may find that you enjoy salad or other low calorie options more than you thought.

## 5. Keep a schedule

One of the other factors that makes you pile on weight unexpectedly? Eating at irregular times on a daily basis. This is something that not everyone realises, and even when we are fully aware of it we do not always manage to avoid it all the same. First of all, you should always try to eat breakfast within half an hour of waking up: this allows your metabolism to get a good start for the day, prevents strong hunger pangs later on during the day, and also prevents your body from going into starvation mode - where it will retain more fat than normal just in case you are not able to eat for a while.

You should also be aware that your body is good at fitting into routines, which means that if you normally eat at the same time every day, you will be able to digest more easily because your system will already be preparing itself. If you eat at a different time every day, then your body will not be prepared, particularly if you just decide to stop at a random time and eat rather than planning it out in your head. When we are ready to eat plenty of processes begin, such as salivation, which aid in digestion and help our metabolisms to cope better with what we are ingesting.

*(Article source: Various)*

## Working harder from home: psychologists on why we're spending longer at our desks during the global pandemic

Research shows that on average there seems to have been very little slacking - but how is working from home affecting our brains?



*Inews* reports that before the global pandemic, working from home evoked images of wearing pyjamas all day on the sofa, or perhaps downing a midday pint with a lavish lunch in front of Homes under the Hammer. In most companies, only a brave soul would ask their boss to work from home without a clear reason for doing it.

However, while the success of home-working since March has varied across different companies and organisations, research shows that on average there seems to have been very little slacking.

In fact, people are spending 48.5 minutes more at their desk each day, according to a report published by the National Bureau of Economic Research.

Part of this is down to the fact that humans are creatures of habit, according to counselling psychologist Dr Jonathan Moul, who spent over twenty years as a lawyer in the City.

"People who committed an awful lot to their work in workplace before coronavirus upheaval will probably continue in much the same vein," Moul explains. They may be commuting less, but this just gives them more time to crack on with work.

"I've noticed with the people I talk to that they're finding it just as difficult to meet non-work commitments, finding it just as difficult to get away from work as ever they did.

So although the context may have changed quite profoundly, perhaps people's behaviours will be in that sense quite similar. They continue to 'over work'."

Working a little longer isn't necessarily bad for the mind, and some people simply enjoy a bit of extra time to be productive. However, it's important to look at why it's happening.

"A lot of work can be a defence against anxiety," says Moul. "It's an astonishingly difficult time, and when we feel we can't do anything about the pandemic, we might feel we can do something about work, at least. It gives us the feeling of having more agency, more autonomy."

### Presenteeism

We may also be spending more time at our desks because of the old problem of presenteeism. Or, in this period of remote working, e-presenteeism.

"We've already had people working longer hours in the office for years and years," says psychologist Dr Alan Redman, "but we're now seeing an updated version of that for the home; this idea of always being 'on'."

Of course, the pandemic has also heightened anxiety about job security. "There's a need to demonstrate commitment to work," says Redman, "but at home this can be heightened because people's jobs are on the line and it's harder to be seen to be working."

Most bosses are not checking whether someone has left their desk for a cup of tea, or may not mind how long their staff work as long as the work gets done, but there has been an increased sale of spyware and surveillance software being bought by employers to check productivity.

"For some workers," says Redman, "the anxiety around being seen to be available is based on a real threat."

### Boundaries

There's also the fact, says Moul, that our boundaries between home life and work life were already being undermined by having work emails on our mobile phones. While sitting in our home offices (or at our kitchen tables, or makeshift desks), we are less likely to be able to really switch off from work, so many of us just keep going.

The Office for National Statistics has shown that since April, 46.6 per cent of people in employment have done some work at home, and of those, 86 per cent did so as a result of the coronavirus pandemic.

Although many people have felt some benefits from home-working, it's too early to know how these months of seismic change will have impacted us long-term.

The office does have "loads" of benefits, says Redman. Video meetings are no substitute for in-person meetings when it comes to the benefits of small talk, and it's important to remember that when we're in an office, we are not working one hundred per cent of the time, so we shouldn't be doing that at home either.

Tea-breaks, some form of socialising, and a chance to let the brain percolate are all important - and don't need to be done at a desk.

(Story source: *Inews*)

## Working from home revolution could lead to a rise in car-sharing clubs after coronavirus lockdown

Transport charity CoMoUK said car clubs were likely to become a 'more practical, cost-efficient and attractive option'.



*Inews* reports that Councils across Scotland have been told to prepare for an increase in car-sharing as more people work from home in the wake of the coronavirus pandemic.

A decline in full-time office working as a result of the changes in lifestyle brought by Covid-19 is predicted to result in some people no longer needing a car for daily use.

This in turn could increase the popularity of car-sharing clubs, where users pay a small membership fee to access a shared car parked on a nearby street.

In a briefing distributed to all 32 local authorities, transport charity CoMoUK said they should be prepared for "significant changes in commuting patterns" after the pandemic.

It said car clubs were likely to become a "more practical, cost-efficient and attractive option" for people no longer travelling to and from the office every day.

Before the coronavirus lockdown, 68 per cent of Scotland's commuters drove to work by car or van and 66 per cent of all car journeys were single occupancy trips.

But most local councils have also declared a climate emergency and are urgently seeking ways to cut carbon emissions, such as by encouraging the use of public transport.

### Shared parking spaces rise

A rise in the use of car-sharing clubs would lead to more demand for shared on-street parking spaces, while bike-sharing schemes could also become more popular. In her Programme for Government last week, Nicola Sturgeon announced the creation of a new Centre for Workplace Transformation to respond to changes in working behaviour.

The organisation will examine "how and where work takes place" and help businesses become more flexible in allowing home working in the future.

CoMoUK is partly funded by Transport Scotland, the agency responsible for delivering the Scottish Government's green transport initiatives.

Lorna Finlayson, the charity's Scotland director, said: "We know that one of the changes in a post-Covid economy will be more people working at home.

"That will reduce the number of commuter journeys made in a car, as many people just won't see the benefit of running their own vehicle any longer.

"This will open the door for car club schemes, and councils need to be ready with a strategy to take advantage of these shifts in behaviour.

"It benefits everyone, as car clubs are more likely to use environmentally friendly vehicles, and it will reduce the amount of traffic on the streets while saving people money.

"Covid-19 has devastated Scotland's economy and we can't go back to the old ways of doing things.

"If local authorities start preparing for a green future now, it could help save commuters money and move Scotland closer to hitting its climate change targets."

Transport Scotland said it had already awarded £869,000 to registered social landlords to procure the services of electric car clubs and shared car hire schemes.

"This is already providing affordable access to e-mobility and real alternatives to car ownership in local communities," a spokesman added.

(Story source: *Inews*)





# Fraudsters & Conmen: Don't let scammers steal your retirement

**Nearly £31m has been lost to pension scammers since 2017, according to the Financial Conduct Authority (FCA) and The Pensions Regulator. Complaints filed with national fraud reporting centre Action Fraud found that losses ranged from less than £1,000 to as much as £500,000. The average victim was a man in his 50s.**

Previous research from the FCA and the Pensions Regulator found that victims of pension scams lost an average of £82,000 in 2018, a devastating amount of money to lose.

Mark Steward, director of Enforcement and market oversight at the FCA, said: "During these uncertain times, it is more important than ever to defend your lifetime savings from scammers. Fraudsters will seek out every opportunity to exploit innocent people, no matter how much or how little you have saved."

With fraudsters becoming ever more sophisticated, and the line between outright fraud, and those selling vastly overpriced, unsafe investments blurring, would you know how to spot a scam?

Online pension provider Pension Bee's 'Scams Awareness Report' found that up to two thirds of people failed to identify some of the most common pension scams, including offers of early pension access and free pension advice.

Those who do fall victim to pension scams risk losing 22 years' worth of savings - the length of time it can take to build a pension pot of £82,000 - within just 24 hours, according to the FCA's and the Pensions Regulator's joint ScamSmart campaign.

Their research found that no-one is safe, and in fact the more educated you are, the more likely you are to fall victim to a pension scam. For example, those who have a university degree are 40% more likely to accept the offer of a free pension review, a tactic often used by fraudsters, than those without one.

Charles Counsell, Chief Executive, TPR, said: "Scammers wreck lives and no matter how big or small your savings are, every pot is a target. It may seem tempting to make a change to your pension fund now, but it's important not to rush."

Here, we explain how to spot a scam and what to do if you're a victim.

## Common types of scam - and how to spot the warning signs

There are lots of tricks fraudsters use to try to part you from your retirement savings. Here are some of the most common types of scam, and some of the warning signs you need to watch out for. Remember that there are lots of other scams to be aware of too, many of which have emerged during the coronavirus pandemic.

### Pension review scams

With this type of scam, you're offered a free pension review. Once you agree and hand over details of your current pension arrangements, the scammer will then recommend you transfer your money either into a high-risk scheme, or investments which simply don't exist. You're unlikely to see your retirement savings again.

The warning signs: You're contacted out of the blue and offered a pension review or free help managing your pension.

### Boiler room scams

You'll be called out of the blue and told about an investment opportunity that you can't afford to miss. Scammers may have found your name on shareholder registers of listed companies, which are publicly available. Firms running this type of scam often operate from overseas but will usually have a UK business address to convince you they're legitimate.

Often you'll be told that your pension will be invested in unusual investments such as overseas property, diamonds, forestry or storage units which offer supposedly lucrative returns.

Once you've handed over your pension pot, not only are you very unlikely to receive the returns you've been promised, but you won't get your retirement savings back either.

The warning signs: You're offered too good to be true returns on your pension savings, or a 'one-off' investment opportunity, and you're put under pressure to make a decision quickly.

### Pension liberation scams

Companies offer you a 'loan', 'savings advance' or 'cashback' from your pension, telling you that you're free to access your retirement savings before the age of 55. If you are victim of this type of scheme, you'll not only have to pay a hefty tax charge to the Government, at least 55% but sometimes as much as 70% of your pension pot, but you'll also have fees taken from your pension for the transfer, which can be 20% or more of your pension savings.

The warning signs: You're told that you can release cash from your pension early, even though you're under the age of 55 (the earliest age you can usually take your pension benefits)

## Why we fall for scams

There are lots of reasons we fall for scams. Low interest rates mean that many people have had to put up with earning paltry returns on their savings in recent years, so might be looking for ways to give their pension pot a boost in the run up to retirement. In the wake of the financial crisis and the PPI scandal, people are also increasingly distrustful of banks and might be looking for a new home for their cash.

Returns offered by scammers are usually much higher than those you can earn through your bank, so it's entirely natural to feel tempted, especially as fraudsters often sound very authoritative or claim to be experts in their area.

Honey Lancaster-James, a psychologist, said: "Scammers employ clever techniques, such as seeking to establish 'social similarity' by faking empathy and a friendly rapport with their victims. They can win your trust in a short space of time and by engaging with them you leave yourself vulnerable to losing a lot of money very quickly."

It can also be difficult to detect what's a scam and what's real, especially as fraudsters now use sophisticated technology to develop plausible websites to convince us we're being offered a genuine opportunity.

## How to protect yourself from scammers

To make sure your lifetime savings stay yours, it's important to follow these four simple steps:

1. Never accept any unsolicited offer to review your pension, even if the person who's contacted you sounds plausible.

2. Don't be rushed or pressurised into making any decisions regarding your pension, even if you're told it's a 'time-limited offer'.

3. If you are planning to change your pension arrangements, always check that any firm you're dealing with is authorised by the Financial Conduct Authority. You can do this by checking the FCA Register or by calling the FCA helpline on 0800 111 6768.

4. You should also get impartial information or advice before making any significant changes to your pension. If you have a regulated financial adviser, it can be helpful to speak with them in the first instance. If you don't have one, then the government supported Pensions Advisory Service provides free independent and impartial information and guidance. If you're aged 50 or over, you can also speak with Pension Wise, another government supported resource who offer free and impartial guidance about your pension options.

(Article source: Rest Less)



## Stick or twist? Popular card games and their origins

For centuries people have got together around campfires, dining room tables, on ships and in pubs to play friendly, and sometimes not so friendly, games of cards.

With families and regions often having their own set of rules passed on from generation to generation, it is easy to see why card games have been and are still so popular.

Playing cards are portable, can be set up quickly, can be played just as easily for a few minutes or few hours and most games can be speedily scaled up or down according to the level of the players.

Generally believed to have been invented in China around the 9th century AD and evolved alongside tile games like dominos and mahjong, playing cards gradually moved west with the French simplifying the design and packs in the 1400s into the 52-card deck and four suits we recognise today.

### A few of the most popular card games:

#### Rummy

One of the best known and widely played card games with many variations and simplifications of rules is Rummy.

Usually played with a 52-card deck with the object to form sets of three or four cards of the same rank or sequences of three or more cards of the same suit by drawing cards from a stockpile and discarding unwanted cards to a wastepile.

One of the best known variants of Rummy is Gin Rummy which is a knock-out game with points scored up to 100 when played over several hands.

#### Whist

The classic game of Whist is one of the oldest and simplest trump based card games. Played widely in the 18th and 19th centuries Whist was derived from the older game Ruff and Honours and replaced the main popular card game Trumps of the time.

Whist is a partner game, with players partnering the person sitting across from them. The objective is to take more tricks than your opponents. A wide variety of games based on the classic whist have evolved such as Knockout Whist or Solo Whist.

Eventually displaced nowadays by Bridge among serious card players, Whist still remains a popular card game with local 'Whist Drive' tournaments.

#### Blackjack or 21

Believed to be played sometime in the mid or late 1500's, the card game 21 (or vingt-et-un) was highly popular in Europe. Making its way across the pond the US took the game and changed it into the Blackjack played today.

The goal of Blackjack is simple. The dealer gives each player, including himself, two cards. An Ace can be worth either 1, or 11.

The numbers 2-10 are worth their number value, and face cards are all worth 10. The player can ask to be "hit" and the dealer will deal another card. The goal is to get to 21, or as close to it as possible, without going over. Getting closer than the dealer means a player wins.

#### Cribbage or Crib

Cribbage with its possible origins in the 16th Century card game called 'noddy' was made popular by Sir John Suckling who modified the game and so became cribbage in the 17th century. Cribbage is most often played with two players but can be played with up to four.

The aim is to be the first player to score 121 points with certain groupings of cards. Points are scored on a distinctive pegging out scoreboard called Crib Board.

With all its many variations and regional names given to points Cribbage remains a very popular game with the 4-player version often played in pubs.

#### Spades

One of the many descendants of Whist, Spades is a classic card game developed in the 1930s. While in Whist the goal was simply to take the most tricks, in Spades players bid the number of tricks they think they can take and try to take more. The trump doesn't change and remains always Spades.

Spades is a versatile game with many different versions so enabling it to endure in popularity today.

#### Hearts or Black Lady

Another trick taking card game, Hearts, has gained in popularity today thanks to Microsoft including it within their computer software.

The game was developed as a variation on the Whist and shares similarities to both Whist and Spades. In Hearts, or Black Lady, the goal is to avoid taking certain cards in tricks, or in many cases, just to avoid taking tricks all together.

#### Canasta

Canasta is part of the Rummy family of card games and was invented by Segundo Santos and Alberto Serrato in Montevideo, Uruguay, in 1939.

As with Rummy, players build hands of matching cards or suited runs with different card types having different values. Canasta is hugely popular with many national variations.

#### Poker

An ancient card game which has gained in popularity through the centuries. Poker is a competitive gambling card game with the goal to beat your opponents with a better hand and winning money by either holding a better hand or by bluffing your opponents into believing you hold one.



There have been many variations of the game throughout history and it is as popular today as it ever has been.

#### Bridge (or Contract Bridge)

Originally known as Russian Whist, Bridge was probably the most popular trick taking card game during the mid-20th Century. Possibly taking its name from the English pronunciation of the Russian 'Biritch' is the most popular derivation of Whist. The game has four phases: dealing, bidding, playing, scoring. The goal is to take tricks and fulfil your contract.

Recognised as a mind sport, Bridge is one of the most popular leisure activities in Britain with around 300,000 people playing on a regular basis.

(Article source: Silver Surfers)



## Try it at home: How to brew your own beer and famous brewers

**While a good pint was once something reserved for the pub, today brewing has become more fashionable and all over the country local tastemakers have been coming up with their own special blends of ale and cider to enjoy.**

If you're something of a craft beer aficionado yourself, why not get involved and try making your own beer at home? Brewing your own beer is a fun and inexpensive hobby, and is a great way to share your passion with family and friends as well as add your own mark to your next event or special occasion.

### The basics of homebrewing

To brew your own beer at home the first thing you'll need is a kit that comes with the right mix of ingredients like hops, malt extract and priming sugar - you can purchase these online from retailers like Lakeland and Love Brewing, or if you prefer, look for a local brewer or winemaker who sells similar kits and can offer their advice.

You'll need:

- A 40 pint (23 litres) pressure barrel
- Fermenting bucket,
- Siphon tube,
- Plastic spoon
- Cleaner and steriliser
- Thermometer
- Hydrometer

Once you have the right equipment and ingredients you're ready to get started. The brewing process happens in 5 stages. Mixing the ingredients and making the beer itself should take between 3 and 4 hours, so it's an easy activity to do in an afternoon or on the weekend with family and friends.

You can find a detailed guide to help you along the way on websites like How to Brew, as well as the Home Brewing Blog on dedicated sites like Beersmith. The five steps are:

### 1. Brewing

Boil together your pale malt extract and hops with water for about an hour. This will sterilise the extract and release the bittering qualities in the hops. You can also steep the grain in the mixture prior to the boil to create a more complex flavour and colour.

### 2. Fermenting

Leave your hot mixture, or wort, to cool to room temperature and then siphon and transfer to a fermenter where you'll combine with more water to create your batch size. After the mix reaches room temperature, add yeast to begin the fermentation process - at this stage the wort can be easily infected so take care to ensure cleanliness and sanitation. Keep the fermented mixture sealed using an airlock and leave for 1 - 2 weeks.

### 3. Prime & Bottle

Once the beer is fully fermented, siphon the mixture into another container to get it ready for bottling. Mix in the priming sugars and then siphon into bottles and secure them using a bottle capping device.

### 4. Let it age

Leave your bottled beer to age for 2-6 weeks. During this stage the yeast will ferment with the remaining sugar to create carbon dioxide - this is what will make your beer bubbly. Sediments like excess yeast and proteins will also drop out of the beer during the ageing process to help enhance the flavour.

### 5. Enjoy

Once you've aged your beer properly all that's left to do is refrigerate your bottles and enjoy. If you're planning on using your beer for a special occasion like a family party or wedding, why not design your own labels and give your beer it's own name? Also be sure to keep track of the recipe you used and anything you noticed during the process so you can make the beer again.

### Celebrities who homebrew

Homebrewing sometimes is perceived as a dark art by popular culture. People in their basement with flasks and open vessels the reminds you more of a scene from Breaking Bad than actual homebrewing, all in good fun of course. One Superbowl commercial I remember is when a "homebrewer" is serving his beer made with sausage to his guests (a joke of course), but did you know there are plenty of celebrities who homebrew? Here is a group of them as well as some other interesting appearances made by homebrewing in the lime-light.

### Kathy Ireland, Supermodel

Back in the late 1980s, Kathy (a model for several Sports Illustrated issues), was also featured on the cover of Zymurgy magazine. She wasn't just on the cover for another paycheck however, it turns out she's an avid homebrewer! According to the article in Zymurgy, she told her mother after completing her first batch that she was going to open a brewery. Now doesn't that sound like a familiar phrase in the homebrewing world?

### Wil Wheaton, Actor

He's well known for Star Trek: The Next Generation, and more recently The Big Bang Theory (plays as himself). In addition to acting in front of a camera for money, Wil also likes to spend some of his free time over a boil kettle. He even tweets and blogs about his brew days. In addition to that, he's also dipped his toe in the commercial scene. Wil partnered with Stone Island a couple times to create W00t Stout and W00t Stout 2.0. I guess being famous does have its perks.



### Barack Obama, Ex US President

Fun fact: you never actually lose the title "President", even after your term is up. So you would say President Bush if you saw him in the street today. Anyway, I've gotten off track. Yes, the President brews his own beer. Whether or not he has the time to actually brew much between meetings is up for debate, but they are extract based, so just maybe he does since extract does take less time than all grain. He served the beer during a Superbowl party as an option if the guests didn't want beer representing one of the two teams. The President's beer was gone by the end of the night.

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(Article source: Various)





# Do you have green fingers? How to apply for an allotment

**Whether you're lucky enough to have your own garden or not, renting an allotment can enable you to have a regular, fresh supply of fruit and vegetables, help the environment and meet new people in your local community.**

First preparing and then maintaining your allotment is also a great way to stay active and engage in a rewarding ongoing project. Keep reading to find out more about what an allotment is, why they're so popular and how you can apply to rent your very own patch.

## What is an allotment?

Allotments are small areas of land, rented to individuals by private or local authority landlords, for the purpose of growing fruit, vegetables and flowers. The size of an allotment is usually measured in 'rods', and while there is no set size - a typical allotment will usually measure around 10 rods, which is equivalent to 250 square metres, or the size of a doubles tennis court.

People typically apply to rent allotments in local or surrounding areas, as they will need tending to regularly, so must be easy to get to. Many councils will request that those renting allotments don't drive to their plot, to help reduce their carbon footprint. For this reason, plot tenants often keep their tools and gardening equipment in a secure shed or lockable box on site, so that they don't have to carry them back and forth with every visit.

## Why are allotments so popular?

There are approximately 330,000 allotment plots in England, with the vast majority belonging to local councils and The National Trust. It is believed that allotments have been around hundreds of years since anglo-saxon times, when they were given to the poor to allow them to grow food for their families.

Since then, the culture of allotments has changed and is now an appealing option to people of all ages and backgrounds. This is largely driven by the growing concern over the large distance that our fruit and vegetables travel before reaching our plates, and the pesticides and chemicals used to grow crops on many farms. Allotments have also become more popular as a result of TV programmes like Channel 4's River Cottage, and popular TV chefs like Jamie Oliver, spreading the 'Grow your own' message. The recent pandemic has also encouraged more people to think creatively about where they can get their fresh fruit and vegetables from - with many people describing their allotment as a "lifeline" during lockdown when supermarkets experienced a surge in demand, and farm workers were in short supply.

## What are the benefits of having an allotment?

There are numerous mental and physical benefits to having your own allotment. These include:

### Staying active

Looking after an allotment can be quite hard work physically, making it a great form of exercise. When you first take over an allotment, it will be in the state that the previous owner left it in - so you might find yourself inheriting an overgrown plot that needs clearing of weeds, woody plants and other debris. This can require a lot of digging, lifting and carrying (and possibly the help of a friend or family member!) Once you've cleared your plot, there's still plenty of planting, water and ongoing maintenance to do - which will all keep you moving. Walking back and forth to your allotment several times a week can also help to increase your activity levels.

### Sense of community

Owning an allotment can be a gateway to making some new local friends. Chances are, you'll regularly bump into your allotment neighbours when you arrive to tend to your plot, and because you already have something in common, conversations will often happen quite naturally. Watch warm smiles and a friendly wave grow into friendship, alongside your crops and flowers.

### Saving money

If you decide to use your allotment to grow your own fruit and vegetables then you could save money on your weekly trips to the supermarket. Vegetables like carrots, parsnips and leafy greens can be grown all year round, and can be much tastier than the fresh produce that you can get in the supermarket, because there are no nasty chemicals involved.

### Having an ongoing, rewarding project to work on

Many people say that they enjoy the sense of routine, reward and purpose that they get from looking after their allotment. Seeing the results from when you first clear your allotment, to when you harvest your first lot of fruit or veg, or see your plants bloom for the first time, can be extremely satisfying.

## Helps the environment

Growing and eating your own fruit and vegetables will reduce your carbon footprint on the environment. Not only will you be helping to limit the amount of packaging used, you will also be stopping the need for your fruit and veg to travel miles (using all that fuel) to reach your plate. Growing organic crops will also reduce the amount of pesticides and harmful chemicals in the soil.

## Encourages you to eat more fruit and vegetables

With careful planning, your allotment could produce plenty of fresh, tasty fruit and veg all year round - and the more fruit and veg you have readily available to you, the more likely you'll be to eat it. There's also something much more satisfying about eating food that you've grown yourself; especially when you know it's pesticide-free.

## You can use time at your allotment to relax and unwind, or as a chance to bond with family or friends

Some people use tending to their allotment as a way to relax, unwind and have some time alone with their thoughts, whilst others like to get their friends or family involved and use it as a chance to bond over something productive. If you've got grandchildren, then encouraging them to help you look after your allotment by planting, watering and picking fruit and vegetables can be great fun - and can also show them more about the journey that their food goes on before it reaches their plate.

## What types of allotment are there?

There are three types of allotments and each works differently. If you want to rent an allotment on a more stable, permanent basis, then it's often best to opt for a **statutory allotment**.

These are owned by the local authorities and cannot be sold or used for anything else without the consent of the Secretary of State for Communities and Local Government. This means that as long as you actively use your allotment and look after it well, it's unlikely that it will ever be sold, or taken over by a new tenant.

**Temporary allotments** are also council-owned, but aren't protected from being sold on - making them less secure than statutory plots. So, it's best to avoid these, if you don't want to run the risk of losing your plot.

Sometimes allotments are owned by **private landowners**, who choose to rent them out. These plots have nothing to do with the council at all, and are entirely in the control of the landowner.

So again, you do run the risk of losing your plot if the owner decides that they would like to use it themselves, or if they decide to sell it on.

*Continued on pages 20-21...*



Allotments will usually be leased for one year at a time, with the option to renew contracts indefinitely. The Allotments Act 1950 offers security to plot tenants by ensuring that landlords have to give tenants at least 12 months notice before selling their allotment, or renting it to a new tenant. A landlord can terminate an allotment contract, giving one month's notice, only if the tenant has breached the terms of the tenancy agreement.

### How much does an allotment cost?

Allotments costs range from around £20-£100 per year, depending on the size of the plot, on how much water was used at the site in the previous year and on how far you live from it. Some local councils offer significant discounts for people over 60 or over 65.

You might also qualify for a discount if you take on an overgrown plot or if you are receiving certain benefits. It's best to check with your local council whether you are eligible for a price reduction, as every council has different rules.

You will also need a few tools to help you look after your allotment - things like a shovel, trowel and rake. But you don't have to spend a fortune on these. You can often pick them for just a few pounds at your local DIY or garden centre.

### How can I apply for an allotment?

Applying for an allotment is pretty straightforward. If you want to apply for a council-owned statutory plot (which is the most secure type of plot), then you'll need to contact your local council directly.

It's important to bear in mind that there are often waiting lists for allotments, and waiting times can vary. However, the sooner you get your name on the list, the sooner you will move up the queue.

To find out which allotments are in your local area, how much they cost, and how to contact your local council about them, you can enter your postcode on the Government's 'Apply for an allotment' page.

### Things to consider before applying

When deciding which allotment you'd like to apply for, it's a good idea to do your research and check whether the allotment has the facilities that best cater to your needs - for example, water, storage sheds, compost and toilets. It's also a good idea to think realistically about the size of your plot, based on what you will be able to manage.

Clearing and maintaining a plot can be quite physically demanding - and plot tenants will often only find out how big their plot really is when they're digging it over! Many councils offer allotments in half sizes, if you'd prefer something smaller.

The timing of your plot will largely depend on when a space becomes free, but - if you can, it's a good idea to have your plot cleared by early spring, so that you're ready to start planting and sowing seeds. This will give your plot the best opportunity to reach its full potential.

## Top 10 easy to grow vegetables for your allotment

### 1. Courgettes

Courgettes are one of the easiest and most prolific vegetables to grow. They like to spread out but you can always plant them in big patio containers if you're short of space. Keep them well watered and pick the courgettes when they are small, this encourages more to grow. Well worth growing yellow courgettes which are just as easy to grow, but far more difficult to buy. The flowers are edible too and are delicious stuffed with herby ricotta and fried in a light tempura batter.

### 2. Broad beans

Growing your own broad beans gives you the pleasure of picking the young beans which are sweet, tender, and succulent. When the beans are very small you can eat the whole pod too. Sow them in the Autumn and if the mice don't eat them you will have an early crop in late April, alternatively sow in March for a May harvest. The advantage of an Autumn sowing is you are likely to harvest before the black fly emerge.

### 3. Mange tout

Mange tout are one of the easiest pea varieties to grow. All peas need to be supported with canes otherwise they just trail along the ground. Mange tout should be picked when the pods are about 7.5cm long, just as the peas are starting to develop. Use them as quickly as possible as they lose their sweetness once picked. Lovely to eat raw in a salad or steam them lightly.

### 4. Peas

There is nothing like the sweetness of home grown peas, they like a rich soil and regular watering and must be supported with canes. Pick when the pods have filled out, but tastiest when the peas are small and sweet, as they mature the peas turn starchy. Use the pea shoots for salads and don't discard the pea pods as they make excellent vegetable stock.

### 5. French beans

French beans are easy to grow in small gardens, so long as you choose a dwarf variety. Just a few plants will reward you with a copious and reliable crop. French beans also come in a variety of colours - the usual green but also cream, yellow, flecked, and purple French beans. Do note that purple French beans turn green when you cook them.

### 6. Rocket

Rocket is an easy-to-grow and as its name implies when it gets established it grows fast. Rocket flourishes in a warm, sunny position. I grow both the rounder leaved and wild more toothed varieties. The younger leaves are milder and less peppery. The yellow or white flowers are a pretty addition to salads. A glut of rocket can be turned into a pesto or salsa verde. Leaves can also be lightly cooked like spinach, added to sauces or sautéed in olive oil.

### 7. Chicories

The Chicory family (*Cichorium intybus*) is an exciting and greatly varied family of leafy plants with so much variety compared to the forced "Witloof" white 'chicons' that we buy in the Supermarkets.

In Italy, there are more than 600 different varieties. They grow right across the year and are available as green shoots in the spring and as puntarelle and big-hearted vegetables in the summer.

Wild chicory grows widely in Britain. Bright blue flowers signal its presence in meadows and is a foragers delight. All the chicories can be grown in your garden and grow through the winter, with varieties such as Treviso and Radicchio turning a beautiful deep crimson colour as the weather gets colder.

Castelfranco is another stunningly beautiful chicory with leaves that look as though they have had crimson paint flicked over them. I use chicory as a slightly bitter salad and as a cooked vegetable.

### 8. Leeks

Leeks are easy to grow and its one crop that the slugs and snails are not partial too. Sow leeks in the Spring in seeds trays and then plant out when they are about 20 cms high into a deep round holes made with a 'dibber' (or wooden broom handle). As leeks grow straight up you can dot them around your summer cropping vegetables. Harvest through the winter.

### 9. Cavolo Nero

Cavolo Nero tolerates cold weather and is relatively free of pests and diseases. You will need to net your cavolo nero against the cabbage white butterfly, which flies in July, lays eggs on the underside of the leaves and within a few days the ravenous caterpillars can decimate your crop. All through the winter pick the leaves, leaving the plant to keep on growing.

### 10. Chard

Chard, or Swiss Chard, is one of the most visually appealing of the leafy vegetables and looks good in a herbaceous border. I find it easier to grow than spinach. It is grown both for its leaves and the stalk. try growing the spectacular Rainbow chard.

Chard is the oldest form of beet and unlike beetroot it does not form a bulbous root but a mass of stalks and leaves which carry on growing as individual leaves are cut.

When cooking chard It's worth separating the leaves of chard from the stalks and cooking the sliced stalks for a few minutes before adding the leaves and, like spinach, they reduce down dramatically so always pick more than you think you need!

*(Article source: Various)*

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

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



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

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

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

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

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

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

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

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

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

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

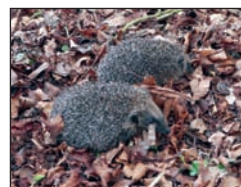
## 'Julie'



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

## Baby Hedgehogs

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



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

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

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

