FOR MEMBERS OF THE NATIONAL FEDERATION OF OCCUPATIONAL PENSIONERS ISSUE 473 • JUNE 2026

NFOP magazine

A perfect summer day is when the sun is shining, and the lawn mower is broken.

James Dent

NFOP

Editor's Note

Welcome to the June edition of the Magazine. It's crazy to think that we are almost halfway through the year already – as the saying goes, "time waits for no man"!

The last few months have continued to see more uncertainty on a global scale, and there appears to be little indication that this is going to recede anytime soon. The impact for all of us is clear to see, although the full consequences have yet to hit home. One thing is for sure – we can all expect higher prices in the forthcoming months. We talk about this at greater length in this issue.

But it is not only on a global scale that problems are being seen. Some are starting to appear much closer to home, and for some, what once seemed a safe place to live must now be feeling anything but. Let's hope that this is only short-term and that as a society we can all get back to living comfortably, safely and harmoniously once again very soon.

As this edition was being prepared for print, the forthcoming local elections were dominating the headlines. By the time you read this, the outcome will be old news, although one suspects that the ramifications of these will still be being felt by our politicians for much of the remainder of the year. We will again have more on this and what that likely means for pensioners in the next issue.

The annual Conference will also have been and gone. Once again, the developments and discussions that featured heavily will be covered in our full report in the next issue.

But back to the here and now, as summer fast approaches, and the longest day is just around the corner, all we can hope for is a degree of normality to return to our lives. However, if we are being honest, I don't think any of us really know what normality is anymore, and I suspect that autumn and winter may well be challenging for many of us.

Whatever you do and whatever concerns you, why not get in touch, and we can air your views in future editions of the Magazine. I look forward to hearing from you at the usual address.

Until next time, stay safe.

Ed.

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To join, just email **info@nfop.org.uk** or call us on **01582 721652** for an application form

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A big welcome to all new members who have joined us after hearing our ads on Boom Radio!

We are delighted that, as part of the 2026 membership recruitment campaign, NFOP's two radio ads that are currently broadcast on Boom Radio, a commercial radio station run by Baby Boomers for Baby Boomers, continue to attract new members and spread the word about NFOP.

Visit **www.boomradiouk.com** to read more about Boom and tune in!

BOOM radio

ALEXA • DAB • PHONE

National Chairman Paul Hands

In the March edition, I bemoaned the fact that some of life's simple pleasures were becoming increasingly expensive, from enjoying a drink in the local to placing a casual flutter on the horses or football.

Since that point in time, we have found out that the state cares very much about our ability to fund our drinking and gambling habits, as it needs to ensure that we can afford to pay the increase in taxes in both of these areas and also have enough money left to pay tax on holidays taken in this country.

Three months on, and it is now not only pastimes and hobbies that are being affected, but the cost of everyday essentials is also soaring, including filling up your car and the weekly shop. These items are not an option that can be put aside; they are everyday living standards that affect pensioners across the board. To me, there is very much a sense of one step forward and two steps back in terms of our cost of living.

It is particularly frustrating that events over which none of us has any control can have such an impact on our cost of living and quality of life. All the indications are that even when hostilities cease, it will be some time before prices at the pump start to fall. Events in the Middle East are clearly moving fast, and who knows what we will be facing by the time you read this.

In late April, the news broke that the Cabinet Office had taken the decision to terminate its contract with Capita in respect of the administration of the Royal Mail Statutory Pension Scheme (RMSPS). A small number of members have expressed some concern at this, and therefore I wanted to take the opportunity to provide some clarity and context. The decision taken by the Cabinet Office relates to the proposed new contract that had been awarded to Capita and which it was in the process of transitioning over to. The new contract was expected to take effect in September 2026. Capita will continue to administer the existing contract until further notice, and RMSPS members will see no change in respect of the payment of their pension or to existing service.

The dwindling numbers of delegates to Conference and reasons for this are dealt with in detail elsewhere in this edition, and I do not intend to dwell on them. I will simply say that, once again, I thoroughly enjoyed Conference and meeting up with members, some of whom were familiar faces and some of whom were attending for the first time. Hopefully, we all enjoyed Conference together.

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News from the CEO
with Eamonn Donaghy

Since the March edition of the Magazine was published, events in the international arena have spiralled and escalated almost on a daily basis. Everyone will have an opinion on the frightening, scarcely believable developments that began at the end of February and on the whys, wherefores and potential consequences of the scenario currently playing out across the Middle East. At the time of writing this piece, a fragile ceasefire is in place. Whilst it is in everyone's interest that this prevails, both sides find themselves in a position where they must be seen to have won. We must hope that cool heads prevail, that much of the confrontational, bombastic rhetoric is "just for the cameras", and that behind-the-scenes statesmanship and calm dialogue are taking precedence. The stakes are high.

The loss of life across the Middle East is an unfolding human tragedy. But in this era of globalisation, no conflict takes place in a vacuum, and the UK, like everywhere else, is dealing with the ramifications of soaring oil and gas prices. Regardless of whether or not the war concludes quickly, these are unlikely to fall dramatically in the near future, invariably leading to spiralling food and energy prices and the cost of living in general, with the return of rising inflation. The Prime Minister and Chancellor have both expressed frustration that the UK and European economies are being held to ransom over events which we have little or no control over. I am sure we can all understand their frustration. As ever, it will be lower-income households, including many older people, who will be particularly impacted by rising fuel and food prices. According to research by Age UK, 28% of pensioner households were struggling with their cost of living even before the outbreak of the war in Iran.

The underspend in the UK's defence budget had become an issue of ongoing debate well before the outbreak of hostilities in Iran. It is possible this will have implications for pensioners further down the line. At a recent defence conference in Madrid, Labour MP Graeme Downie suggested that in order to fund necessary increases in defence spending, "sacred cows" – his words – such as the pensions triple lock and wealth built up in housing and other assets, may need to be reformed. The make-up of the triple lock is, of course, a subject of ongoing debate that crosses and divides all shades of political colour at Westminster. As efforts are made to increase allocation on defence funding, we must expect the debate to continue and intensify.

"The make-up of the triple lock is, of course, a subject of ongoing debate that crosses and divides all shades of political colour at Westminster."

AGM/Conference 2026

The 2026 AGM/Conference took place on 12th May at the Ch Grange Hotel in Kenilworth. As has been noted previously, attendance at successive Annual Conferences has been stea declining over the past decade and a half. There are a numbe reasons for this, but primarily our shrinking branch network a ageing membership have brought us to a situation where few and fewer members are attending the AGM/Conference. Sor Branches who attended this year were unable to utilise their "quota" of Delegates. Others, who regularly nominated Dele did not do so this year for a variety of reasons.

Faced with this scenario, the Executive Committee theref brought forward a Motion asking Conference to allow all futu AGM/Conference events to be held "virtually". Delegates ha the opportunity to comprehensively debate this Motion befo deciding how they wished to vote. I very much hope that the debate allowed for a clear understanding and consensus to emerge on the challenge we are facing. We will report on the outcome in the next issue of the Magazine.

I also want to stress that the Motion was brought to Confe with great reluctance. The Executive Committee fully appred and recognises the positive impact that members from acros UK coming together on an annual basis has for our organisat The reality is, however, that with dwindling numbers of Branc and Delegates in attendance, the significant "fixed" costs in in staging one of these events can no longer be justified.

Strong Performance in Member Recruitment Conti

It is somewhat ironic that, as Conference attendance decline the number of new members being recruited continues on th encouraging trend that has been evident over the past eighte months. 2025 was comfortably our most successful year for well over a decade, and there is every indication that 2026 w be just as productive. In the first quarter of the year, January March, 472 new members joined NFOP. Of course, our avera member age (85) and the impact of branch closures mean th we will inevitably continue to lose members, but the inflow o members is helping to mitigate the impact of this to some de

As ever, I extend a warm welcome to all our new members Whilst the competitive travel insurance was a key motivator f many, I hope that in the months ahead you will become awar of and gain appreciation of the "wider" benefits that NFOP membership offers.

eNewsletter Subscribers Growing

The vast majority of new members are joining "online". This is helping to significantly grow the number of members subscribing to the eNewsletter. Whilst the overall number remains relatively small in terms of overall member numbers, it is encouraging that we are able to communicate electronically with growing numbers of members. The eNewsletter provides an opportunity for regular, interactive contact with members in between the quarterly editions of the Magazine.

Reform of Adult Social Care – Strong Words from Louise Casey

Reform of adult social care has been a key campaign issue of Later Life Ambitions for several years now and represents one of the key "asks" in our *Manifesto for Later Life.* The last three decades have witnessed a number of initiatives, Commissions and Task Forces all aimed at improving the quality and availability of social care in England. The latest of these initiatives is the establishment in 2025 of an Independent Commission into Adult Social Care, chaired by Baroness Louise Casey. The article on Social Care on pages 16 and 17 concludes with a reference to the anticipated interim report by the Commission later on this year, which is expected to make a number of recommendations aimed at short-term improvements. On 5th March, in an address to the Nuffield Trust Summit, Baroness Casey delivered a possible foretaste of what the initial report might contain. She didn't pull her punches, and some of her comments will have made for uncomfortable listening to policymakers and social care professionals.

Looking back to post–war Britain in 1948, she referenced Beveridge's plan to tackle the challenges facing a country emerging from the Second World War, the "five giants", namely Education, Employment, Housing, a National Health Service and a Social Security system. There was no mention of social care because, Louise Casey contends, "We didn't need it". Life expectancy was lower, and in cases where social care was needed, it was typically delivered by family. This was in an era when women going out to work was not a commonplace scenario.

In 2026, the scenario is very different. Advances in medicine and technology mean that we are living longer, surviving with conditions that would have proved fatal in 1950. Whilst as a nation we are getting older, we are also getting sicker, but with the care and support many people need no longer primarily being provided by family members to the same degree. In referring to our society being fundamentally changed, Casey argues that if Beveridge were alive today, "he would have a sixth giant to tackle". In terms of adult social care, we haven't had our own "Beveridge moment". No moment when the nation decided what it was for, what people should expect, who should pay for it and how.

In July 2019, former prime minister Boris Johnson famously stood in front of number 10 and pledged to "fix the crisis in social care once and for all". Whilst we refer to our social care "system", the stark reality Louise Casey insists, is that we actually don't have a system. In referencing a number of reviews, commissions and reports, including notably the Royal Commission on long-term care for the elderly, the White Paper on *Building the National Care Service* and the *Dilnot Report*, Casey noted that since 1997, at least 22 major reviews and reports have attempted to "fix" problems with a system that actually doesn't exist.

Referring to the "disconnect" between the NHS and Social Care, she noted that the public "… just expect that health and social care operate as one – until they have the misfortune to need it".

Louise Casey concluded by highlighting the necessity for an honest, direct conversation with the public on what they want a National Health Service and a National Care Service to look like. In her words, "A mandate from the people who pay for health and social care through their taxes, but who might not even know what social care is".

The Independent Commission into Adult Social Care was set up by the government in 2025 and is due to release an interim report in 2026, with a final report due in 2028. Following the address at the Nuffield Trust Summit, the interim report may well have taken on greater significance than previously anticipated, and as mentioned earlier, it may be uncomfortable listening for ministers and health professionals. We will keep members updated with developments as they are made public.

Summer Holidays Beckon – Hopefully!

Many of you will be in the process of planning your summer holidays. I hope very much that your plans are not impacted by rising air fares, travel restrictions and flight cancellations or the soaring cost of petrol and diesel. Pretty much a normal summer, then I hear you say! Whatever your plans and destinations, I hope you have an enjoyable and peaceful summer. And for those choosing to holiday at home, I hope the sun shines.

Thank you for your support!

The cost of energy – a constant w

by Andrew Silk

World events continue to "run ahead" at a pace, with global uncertainty seeming to be the highest we have witnessed in many a year. The war in Iran, coming on the back of the Gaza conflict, has hit the global economy hard, whilst the stand-off in the Strait of Hormuz has had a major impact on global energy prices and markets, the full extent of which is yet to be seen.

And whilst these issues may seem far away, they clearly affect us all as individuals and have a significant impact on the country as a whole.

After all, as the famous phrase says, "In times of crisis, it is of the utmost importance that one does not lose their heads", and that is exactly where our politicians find themselves right this minute.

No one has a crystal ball and can predict the future, but it is fair to say that there are certainly tougher times ahead for us all. Between writing this piece and going to press, the next energy price cap was announced, due to come into effect on the 01 July, with all forecasts predicting an increase from the current level of £1,641 to over £1,830. If that prediction proves to be correct, that would represent an increase of in excess of 11%. And this is in a period when demand for energy is lower than in the peak winter months.

Should the conflict and tension in the Middle East be prolonged, then the next cap that comes into effect in November and covers those peak winter months is likely to see another significant increase.

However, recent rumblings from the Treasury suggest that, at least for now, the Chancellor is opposed to introducing any help for people who may be struggling to pay their energy bills. Taking a look at recent history will probably help to explain why the Chancellor is taking this stance.

If we cast our minds back just a few years, the last major events to impact energy prices were the re-opening of global economies following the lockdowns seen as a result of Covid-19, followed shortly after by the invasion of Ukraine by Russia. In October of 2021, the price cap was orry for cash-strapped pensioners

just £1,277, but by the time it reached its peak, in January 2023, it had risen to £4,279, well over double what we see now.

And at that time, the government provided support to households across the country by way of the Energy Bills Support Scheme and the Energy Price Guarantee, support that came at an estimated cost to the government finances of around £36bn.

Other rising costs

Uncertainty around energy prices, as we all know, feeds into every other area of the economy. So, not only should we expect rising energy prices, but as we have already seen over recent weeks, the cost of filling up our cars has increased substantially.

Next up will be continued price rises for the goods that we buy from our supermarkets and high streets as both production and delivery costs increase. Meanwhile from an economic point of view, the chances of getting inflation back down to anything near 2%, the government's target, in the near future, rapidly recede into the distance.

Energy security

And that is why, once again, the question of our energy security, something I have written about in the past, again rears its head.

The UK remains heavily reliant on other countries to help supply and satisfy our energy needs, which is why moves to becoming more energy "self-sufficient" remain front and centre. But of course, that is something that cannot and does not happen overnight. Large energy infrastructure projects, such as Sizewell C and Hinckley Point, whatever your views on nuclear power, are projected to provide power for a combined 12 million homes when they eventually come on stream. But not only are these projects expensive, but they are also environmentally controversial and take years to come to fruition.

Reacting to recent events, Energy Secretary, Ed Miliband recently outlined a package of measures that he said "was designed to go further and faster in the pursuit of national energy security" and further added that "there's not a moment to waste in our drive for clean power because there can be no energy security while we are so dependent on fossil fuels and that everything we are doing is about one purpose: fighting the corner of the British people by taking back control of our energy."

> ‘The UK remains heavily reliant on other countries to help supply and satisfy our energy needs, which is why moves to becoming more energy "self-sufficient" remain front and centre.’

Now, these are strong words, but what do they mean in reality?

As part of his speech, the energy secretary announced that "plug-in solar", low-cost solar panels people can buy from supermarkets and put on their patios or outside in their garden, would be made available in the UK for the first time.

These are simply plugged into a mains socket and, when generating, reduce the amount of electricity that the user needs to take from the National Grid, thus cutting energy bills for those using them.

Alongside this, the government has also recently launched its Warm Homes Plan aimed at improving the energy infrastructure of up to 5 million older properties across the country. This is a £15bn investment across the remainder of this parliament, hailed as the largest public investment in British history, to upgrade homes and help cut bills, allowing householders to apply for grants to upgrade home insulation and to install both solar panels and heat pumps.

Miliband also announced that the Government was committed to implementing the recommendations of the Fingleton Review by the end of 2027. For those who don't know, this was an independent assessment into the UK's nuclear regulatory system that recommended some 47 reforms aimed at streamlining regulation, reducing costs and accelerating nuclear project delivery in the UK.

And the final piece of the jigsaw is in relation to renewables, with the Energy Secretary announcing that he would bring forward the government's next annual renewables auction to July of this year. The previous auctions, which target power production from solar, wind and tidal projects, have already secured clean, homegrown power for some 23 million homes, but the government wants to go further.

But this all takes time.

Infrastructure projects are complex to plan, expensive to build and take considerable time to come to fruition. But for many, the spectre of rising prices cannot wait and needs to be tackled now. Pensioner poverty is increasing across the country, and more and more people will struggle to pay their bills, especially as winter starts to appear on the horizon.

The message is clear: many people are in need of help. It remains the government's responsibility to protect its citizens, to provide goods and services, address collective problems and respond to the needs and expectations of the public. Now, more than ever, does our government need to stand up and be counted!

Has the UK population finally peaked?

Well, not according to the latest figures produced by the Office for National Statistics, although the projected growth in the number of people living on our crowded islands is predicted to slow.

Research shows that the population is now predicted to reach 71 million by 2034, up from the 69.3 million that was seen in 2024, an increase of 1.7 million people or 2.5%. This forecast is some 1.2million lower than the last one, estimated in 2022. The projected decline is a result of lower long-term projected international migration and declining fertility levels.

But taking a closer look at the figures, they reveal that net migration remains the only expected source of population growth between now and 2034, with an estimated inward migration over this period of 2.2 million.

Revealing that we are all living longer, the so-called "natural change" in the population – essentially births minus deaths – is expected to decline by 450,000 over the same period. Some 6.85 million people are expected to die, whilst the figures predict only 6.4 million new births.

But it is not until 2054 that the figures show the UK population peaking when there are expected to be some 72.5 million of us living across the four nations of the UK. But it is predicted that each country will reach their peak population density at a different time before starting to decline.

The largest of the four, England, is projected to peak at 62.1 million people, but not until 2056. For Wales, the peak is estimated at 3.2 million, but this will come almost 20 years earlier, in 2035. Scotland's population is estimated to peak at 5.6 million, coming in 2033, whilst Northern Ireland will be the earliest, peaking at 1.9 million in 2031.

Migration is falling

Perhaps the most surprising finding, given all the press that it receives, is that net migration into the UK is actually falling and is predicted to continue to do so. Net migration each year, predicted in the 2024 figures, was 230,000, which is a reduction from the 340,000 that was seen in the 2022 figures, reflecting the decline in the number of people coming to live in the UK since migration peaked in 2023.

Births and deaths

From this year onwards, the figures predict that deaths will exceed births by around 45,000 each year as the long-term fertility rate continues to decline. It is now 1.42, which is down by some 0.03 from the 2022 figures.

Rising pensioners

And the fact that we are living longer means that the number of pensioners in the country continues to increase. By 2034, the number of people drawing their state pension is predicted to be the highest it has ever been at 14.2 million, that's an increase of 1.8 million or 14.6% from the previous predictions. It means that by 2034, one in five of the population will be drawing a state pension, even after taking into consideration the rise in pensionable age to 67.

And at the other end of the spectrum, the results of the declining birth rate are clear to see. The figures predict that by 2034, the number of children living in the UK (a child is defined as being under 16 years of age) will be 15.5% of the total population, that's just over 11 million, down from the 18.2%, or 12.6 million, that was recorded in the 2024 figures.

A fresh agenda with familiar press

MATTHEW BOYD, SENIOR ACCOUNT MANAGER AT THE CONNECT GROUP

"As Parliament heads towards summer recess in July, the question is whether the Government can turn its latest programme into visible progress."

Britain enters the summer with a changed political landscape and familiar pressures. The first parliamentary session at Westminster has run its course after months marked by pressure at home and abroad. Parliamentary elections in Wales and Scotland, as well as local polls across swathes of England, have tested the political mood and the Government's popularity.

The sequence of events in May mattered. On 7 May, voters went to the polls for elections to the Senedd, Holyrood and many English local authorities. These were not simply a prelude to the King's Speech, nor a single verdict on Westminster. They were important political contests in their own right.

From promises to political reality

Less than a week later, on 13 May, the King's Speech set out the Government's legislative programme for the new parliamentary session. For the Prime Minister, it offered a chance to reset after the opening phase of this Parliament. It was another opportunity to set out a fresh agenda and show how the Government intends to respond to pressures facing households, public services and the wider economy.

The weeks after the King's Speech are when that agenda starts to meet political reality. As Parliament heads towards summer recess in July, the question is whether the Government can turn its latest programme into visible progress – and whether campaigners can secure the detail needed to make that progress meaningful.

The slate has not been wiped clean. Across the UK, decision-makers continue to face familiar challenges to public services, living standards, energy security, migration, and international instability. Added to the mix is modern politics' Holy Grail: delivering growth. The political balance may differ locally, but many of the pressures facing older people are shared.

Cost pressures hit older households

For older people and pensioners, the key questions are practical. Will the agendas now being pursued improve access to essential services? Will they support financial security in later life? Will they recognise those who rely on local, face-to-face or non-digital routes to advice and support?

Cost of living concerns remain central. Chancellor of the Exchequer Rachel Reeves has been under pressure to show that the Treasury understands the strain on household budgets. Energy Secretary Ed Miliband has argued that energy security is essential to protecting families from volatile international markets. The conflict in Iran has sharpened those concerns, particularly around energy prices and wider household costs. For many older people, especially those on fixed incomes, even modest increases in energy, food or transport costs can have a significant impact.

Financial security in later life is not just about pension rates. It is about whether people can meet essential costs with confidence. Decisions on energy, taxation, public services, transport, banking and digital access all affect people's daily lives, whether made by ministers, devolved administrations, councils or regulators.

That is why Later Life Ambitions (LLA) has continued to campaign for older people's priorities to be heard wherever decisions are made. Its work has focused particularly on access to banking services, digital exclusion and the continuing debate around the Winter Fuel Payment. These are separate policy issues, but they point to the same problem: systems designed for efficiency too often overlook those who need choice, communication and support.

Digital shift leaves some behind

Access to banking remains a major concern. As branches close and services move online, many older people are left with fewer options for managing their money in the way that works for them. LLA has raised these concerns through cross-party parliamentary engagement. This reflects the fact that access to cash, face-to-face support and trusted local services are not a party-political issue.

Digital exclusion sits alongside this. Online services cannot become the only route to essential support. Too often, "digital by default" risks becoming "digital or nothing".

So too does the Winter Fuel Payment's return to the political agenda, with HMRC's recovery programme bringing renewed attention to how changes are communicated and administered.

Whatever the policy intention, delivery matters. Confusion about entitlement, anxiety about recovery, or uncertainty about where to get advice can quickly

ures: politics after May's elections

undermine trust. Older people need clear information, fair treatment and systems that reflect the realities of later life.

Older People's Priorities

There have also been positive areas of engagement. LLA has held constructive discussions with the Welsh Government's Older People's Rights Branch and the Greater London Authority. These conversations show how older people's concerns can be raised with those responsible for devolved, regional and local policy, including health, social care, housing, transport, community services and digital inclusion.

The May elections reinforce that point. In Wales and Scotland, the Senedd and Holyrood shape devolved policy areas central to later life. In England, local election results affect councils responsible for many of the services people encounter most directly.

Keeping Later Life on the Agenda

As summer approaches, Sir Keir Starmer and his ministers will want to show that the King's Speech has provided a platform for delivery. Opposition parties will seek to expose gaps between promise and practice. Devolved governments, regional bodies and councils will set their own priorities. Campaigners will press for details.

For the NFOP and its LLA partners, the task is to ensure that older people's priorities remain visible throughout. The measure of success will not be the ceremony, the headlines or the length of any one legislative programme. It will be whether the months ahead bring practical progress for people in later life and whether older people are listened to wherever decisions are made.

The cost-of-living crisis is hitting our pub industry hard

Recent figures released by the British Beer and Pub Association (BBPA) reveal the true extent to which the cost-of-living crisis is having on our beleaguered pub industry. These show that in the first quarter of this year, 161 pubs across England, Scotland and Wales closed their doors for the very last time.

These figures show that closures this year are already well on track to far exceed the reported 336 pubs that closed during 2025.

And that continues a worrying downward trend that has continued for many years now. At the turn of the millennium, there were, according to the BBPA, just under 61,000 pubs. Some twenty-five years later, at the end of last year, this figure had declined to just 44,650, that's an alarming reduction of just over 36%.

Rising Costs and Changing Habits

The pressure on our pubs and other hospitality venues has increased since Covid-19, with costs rising. Some of this increase has been attributed to the increases seen in the National Minimum wage, whilst rising business rates, rising food and beer prices, and rising energy costs have all also had a significant impact.

But changing consumer habits are also partly to blame, as fewer and fewer people are visiting pubs, partly because many of them simply can't afford to anymore, or certainly not as regularly, whilst there is an increasing trend amongst younger people not to drink alcohol, which again has an effect on customer numbers.

The increasing price of a pint has not helped. BBPA figures show that an average pint cost just £1.90 in 2000, and that has now risen to just over £4.50 in the latest figures that are available for 2024. The reality is that the average cost is now nearer a fiver.

However, that is just an average, with some high-end bars in London now charging over £10 a pint – imagine a round for four people costing more than 40 quid!

Why Pubs Matter

And the industry is not helped by the amount of duty that is charged. The UK has one of the highest rates of beer duty in Europe, accounting for just over 54% of the cost of your pint. Only Ireland and Finland have higher beer duty rates.

But it's not just the pub industry that suffers from pub closures; it's society as a whole. Pubs have long been places where people meet and socialise. They are also places where many of us gained our first sense of employment and responsibility. And despite the struggles that the industry faces, they remain an important employer all across the country.

Moderation in all things – including moderation

JULIA LANGDON

"This is where MPs take their mistresses," the young MP shouted over his shoulder as he led me down a series of the subterranean corridors that honeycomb the basement of the Palace of Westminster. I was a young political correspondent myself, and we were heading towards a then little-known drinking den called the Lords' Staff Bar. It was so difficult to find that its existence defined discretion, as my helpful guide had indicated. I wasn't so keen, however, on anyone misunderstanding exactly why I was there with him that night.

The Lords' Staff Bar was a delight. It was cosy and comfortable and quiet. There only ever seemed to be half a dozen other people there and because they, too, would have chosen to meet in such a location for just those reasons it was also a good place for a lobby correspondent to do business. I am sure the MP who introduced me to its special seclusion was correct about the assignations that went on there, but then life was (is?) like that, way back when.

It is long gone now, of course, absorbed into a busy and bustling self-service cafeteria, but it was one of an innumerable multitude of the bars once found around every corner of the Houses of Parliament and their many outlying locations. And there are plenty still, as we have all been recently reminded by the plaintive puzzlement of the punchy new Green MP, Hannah Spencer, sensational winner of the Gorton and Denton by-election. Ms Spencer is a sassy young woman who was a plumber before finding herself unexpectedly catapulted into political prominence and she is understandably astonished about the alcohol consumption that routinely accompanies working at Westminster.

And you can see where she is coming from, can't you? Suppose you called in – well, let's say the plumber to fix a problem and he or she either arrived with the aroma of alcohol on the breath or, worse perhaps, announced plans for a pub break halfway through the working day. Would you be altogether confident that your pipes and drains would be correctly assessed and aligned after drink had been taken? How much more relevant is that question if your employment involved taking important decisions or voting on the law of the land about, for example, the recent right-to-die legislation that has been (unsuccessfully) making its way through parliament? In other words, literally on matters of life and death?

The running of a parliamentary building is not like any other business, of course. There are lots of different sorts of businesses that are conducted in social circumstances, where people meet for lunch or dinner or drinks in the pub in order to lubricate deals and decisions, but the history of Westminster means that its refreshment and social arrangements have always been very particular indeed. There are a number of reasons for this, several of which are historic.

Take the fact that so many people work at Westminster. There are thousands of them – MPs and their staff alone account for 2,000, the parliamentary estate employs another 4,000 or so, there are many hundreds of journalists and always countless hangers-on. They all have to eat and drink. Then there is the important consideration of the hours that people spend on the premises and not just when the place is in session and the Houses are sitting. Many people work day and night in the several buildings and quite a few people live there, although we might assume they have their own catering arrangements. But it is the operational requirements of the catering facilities during normal parliamentary hours that is relevant.

Things have changed in the last half century. Until the Tony Blair government took office in 1997 and introduced a number of social reforms, the House of Commons sat every Monday to Thursday from 2.30 p.m. until business was concluded, usually in the early hours of the next day. Fridays started and ended earlier and attendance was much more permissive – so that MPs could return to their constituencies often, in the case of those with Scottish seats, on the Thursday night sleeper from King's Cross. This inevitably meant that everyone who worked in the Palace, also worked those hours – which is why I never watched the television programmes of thirty years or more. *Morecambe and Wise*? Never saw it.

The upshot of all of this is that many hundreds of people were necessarily detained throughout the evenings: MPs waiting to vote in the main divisions usually at 10 p.m., journalists waiting to report upon what happened and those who, as John Milton put it in a wholly different context "also serve who only stand and wait". For MPs from remote and distant constituencies without a home life or family in London, it was inevitable that their social life might revolve around the watering holes of Westminster. When people asked what the job of a lobby correspondent entailed, I used to reply blithely that it mostly meant hanging around in bars. For so it did. The trick, however, was to make sure that you remained sufficiently sober to remember everything you saw and heard. I had a rule to which I adhered for several years of only drinking alcohol in the press gallery – where of course we had our own bar and café and dining room, not to mention bottles in the desk drawers.

At least one of the press gallery barmen died of the drink. Many colleagues certainly had problems with the bottle of varying degrees of severity and it carried some of them off before their time. And lots of MPs succumbed, too. There were rows and fights and problematic alcohol-related issues. And nobody did a thing about it, least of all draw attention to it. When Alan Clark was called out by a brave Clare Short for being drunk at the Despatch Box – she had to use the wording "not being sober" and "incapable" because she was not allowed to say "drunk" – she was threatened with being "named" and forced to withdraw.

Those days are gone now. And just as well. Hannah Spencer is quite right to be surprised and a little shocked. But politics is still a difficult business and people do still need to eat and drink. Oscar Wilde probably got it right with his paradox recommending "moderation in all things – including moderation."

Julia's Jottings

One of the reasons that there are quite so many bars in the Palace of Westminster is because the "modern" building is not the original historic palace which burned down in 1834. It was the largest fire in London, between the Great Fire of 1666 and the conflagration caused by bombing in World War II and wiped out most of the mediaeval building, except Westminster Hall. Its replacement, built and designed by Charles Barry and Augustus Pugin, was constructed at the same time as a number of the gentleman's club of Pall Mall and the West End – and that is where the problem arose.

The MPs of the Victorian era, accustomed as they were to the delights and pleasures of clubland with all its bars and restaurants and libraries and smoking rooms, demanded that they should be provided with similar facilities in the reconstructed Houses of Parliament. And so it was. There were differing rules for the different bars, but many of them were required to be open for service whenever the House of Commons was sitting.

When I first worked at Westminster only MPs were allowed to buy drinks in the Strangers' Bar, although a practice developed (encouraged, of course, by tight-fisted parliamentarians) where others could buy a drink on behalf of a named Member, if that person was present. This rule has now been effectively reinstated, after a free-for-all period which was understandably ended after alarming allegations of drinks having been spiked.

Since the Straits of Hormuz have been much in the news in recent months, I have been proudly boasting of my own visit to the area. It was in the summer of 1988, when I was among the journalists attendant upon Margaret Thatcher and she decided to drop in on H.M.S. Manchester on patrol in the Iran-Iraq War. The prime minister was returning home from a tour of Australia and the Far East and her plan to call in on a war zone was understandably not announced in advance.

She dropped in on the ship literally, by helicopter. The mere mortals among us were raced by road from Dubai, through the 120 degree heat in the gulf and transported by high speed patrol boats to board the warship by rope ladder. The ship was on action stations and we had been warned that every dhow in the area, of which there were plenty, was probably armed with rocket-launchers. And there were sharks in the sea if you lost your grip on the way up. It felt quite hairy. "All my life I've wanted to be a housewife," I told the able-bodied Able Seaman who was handing us on board at the top of the ladder. Disappointingly, he didn't laugh.

After Mrs Thatcher addressed the crew, a reverse procedure swung into action which required climbing down the rope ladder. Dear readers, I attended a naval school where fire practices from the upper floors in some buildings made use of a Davey hoist. This is a device for lowering small boats (or people) down the side of a warship (or building). And I spotted a Davey hoist beside the rope ladder. I descended gracefully back into the patrol boat by this means. A photograph of me in transit was recently sent me by a colleague. It still looks hairy.

The journalist and author Francis Wheen, who may be writing his memoirs, recently gave me a cutting of an old column of his from *The Guardian* in which I feature in common with Peter Mandelson. I won some plaudits from Francis – here I am boasting again – because His former Lordship was very unpleasant about me indeed in the article. Mandelson had already picked a fight with the former Northern Ireland Secretary, Mo Mowlam, known at the time as the most popular politician in the country, not least because he was at the time seeking to replace her in that post. He had recently, it seemed, learned that she was co-operating with the biography I was writing of her. The book was in no sense authorised, but Mowlam did not prevent anyone from speaking to me if they were prepared to do so. Mandelson had snarled that "if she chooses to co-operate with somebody like that and an exercise like that, well, that is her judgement." The "somebody like that", you understand, is me. I recall one of my friends joking at the time that whatever I was paying Mandelson to promote the book was certainly worth every penny.

Somebody has managed to write a book – called *The Wrong Guy* – about how one man called Guy who was attending a BBC job interview ended up instead being interviewed on *News 24* because he was literally mistaken for another guy also called Guy. It happens all the time. Well, it has certainly happened to me. Even now, I recall with horror being cross-questioned on Channel 4 about some problem involving the balance of payments. I knew something was wrong, but when an interview is already under way, it is quite difficult to suggest that perhaps a mistake has been made. I somehow struggled through (Maths is not my strong subject) and then watched with fascination as an economics journalist in another location was interviewed about the political issue I had been expecting to have to address. He did brilliantly in the circumstances.

There was only one visible winner from Peter Mandelson's latest predominance of the news agenda. His dog. I couldn't help noticing how cheerful the dog looked on its many public promenades as the brown and white collie escorted its owner, suitably sullen on the end of a lead, into Regent's Park for walkies.

The state of affairs in

Each year, the independent charity, The King's Fund, which works to help improve people's health, produces a report on the state of social care across the country, aiming to portray the state of care at the present time, whilst predicting what it will look like in the future.

The headlines from this year's report show more spending, more people being supported, and higher provider fees, but worries remain about the future, with the charity concluding that the outlook for social care remains precarious.

Increasing demand

Over recent years, the report has highlighted the fact that local authorities are spending more on the provision of social care than ever before. This is partly as a result of providers increasing the cost of the care they provide as well as an increase in the number of people who receive local authority-supported funding to pay for their care. In fact, the report finds that more people are now receiving publicly funded long-term care than at any time in the last decade.

'Over recent years, the report has highlighted the fact that local authorities are spending more on the provision of social care than ever before.'

However, demand has grown so much over the past few years that councils find that they don't have the resources they need to meet all the demands that are placed on them, and as a result, their overall financial position is worsening. Across the country the report estimates that nearly 900,000 people are being funded by local authorities for their care needs, that's an increase of over 50,000 on the previous year.

The knock-on effect for the care sector is the fact that whilst councils are raising fees, they are raising them at a level that is below the increase in costs that are being faced by social care providers. And the implication of this is clear across the long term: the quality and stability of care provision is suffering, with private paying users, of whom there are many, facing higher charges for their care so that providers can balance their books. In other words, private fee payers are increasingly subsidising those whose fees are covered by local authorities.

Financial strain

Despite the overall increase seen in spending on social care, the report estimates that, in real terms, the overall spending power of local authorities has declined by around 9% as increased costs in the sector, not least through increases in the level of the minimum wage and national insurance, have been passed on through higher fees.

And the costs are being reflected in the worsening finances of local authorities, with many having to implement above-inflation council tax increases this year to try to help balance the books. It is estimated that external debts at local councils rose by some 10% in the last financial year, whilst useable reserves, which provide a financial buffer for councils, fell by some 4% across the board. Some councils were found to have relied on what is known as "exceptional financial support" from the government, which allows them to use receipts from asset sales to fund day-to-day expenditure, clearly not a long-term solution to the problem.

Many councils are finding that they are having to fund the increased costs related to social care by making cuts in other areas of the services that they provide, with many making changes to waste and recycling collections, reducing the amount of money spent on maintaining our roads, reducing the amount of subsidies available for local transport, or reducing services including local libraries and leisure centres, all of which have an impact on the general public as a whole.

A shocking statistic from the report shows that on average, local authorities are spending a massive 61% of their total revenues on funding social care, up from 57% just a few years ago.

Self-funders lose out

With budgets being under pressure and more demand for the provision of care, more and more people are finding that they don't qualify for local authority support and, as a result, are forced to fund their care needs themselves. Part of this reason is that despite care costs rising over recent years, the maximum level of assets that a person is allowed to have before they need to fund their own care has not risen at all since 2011. This remains at a modest £23,250. Even rising in line with inflation, this threshold would now be just over £33,650.

And it's not going to get any better.

This is because a large majority of councils report that they continue to struggle to balance their budgets, evidenced by research undertaken by the Local Government Association (LGA). A recent survey undertaken by the LGA found that almost half of social care councils believe that they are likely to have to apply for emergency government bailout agreements to enable them to set budgets for the next three years as both cost and demand pressures outstrip the overall amount of funding available.

Social Care

It also shows that some 34% of councils have already applied or are likely to have to apply for exceptional financial support in at least one of the financial years up to 2028/29, whilst some 60% of councils say it will be either fairly or very difficult for them to operate on a balanced budget for the current financial year.

Council Tax on the increase

The solution, for many councils, has been reflected in the increases in council tax bills this year. According to the Ministry of Housing, Communities and Local Government, in England, an estimated 274 local authorities (out of 384) have implemented the maximum 5% increase that they are permitted. Seven local authorities were granted government permission to enact increases of more than 5%, with the highest increases in North Somerset, Shropshire, and Worcestershire, all of which implemented 9% rises this year.

The picture isn't much better in Scotland, with only Edinburgh having a below 5% increase this year, whilst residents of Aberdeenshire and Moray both saw a 10% increase implemented. However, across Wales, the increases have been held at reasonable levels, with many councils having increases of less than 5%, with Conwy and the Vale of Glamorgan having seen the largest rises at 6.5%.

And with inflationary pressures likely to remain in the short to medium term, councils will continue to struggle, whilst the availability and affordability of care will likely start to decline. And this is why the work being undertaken by The Casey Commission, which was set up to plan for how to implement a National Care Service, becomes ever more important. It is due to publish its medium-term recommendations later this year.

Don't get caught out

By Bernard Seymour

Legal Advice Line

In 2026, Suzanne and I will continue to provide a free legal advice line to support members by explaining where they can find information on any legal problem.

To use this membership benefit, please contact us on:

T 033 00 55 25 30 (local rate)

E hello@affinityresolutions.co.uk

A member has written in describing a truly worrying experience that happened to him and his wife during the cold snap of 2024 and has asked me to let other members know in the hope that this will raise awareness.

The incident concerned a broken boiler. The member had insurance cover, so he contacted his insurer. The repair was passed to a third party, who passed it to a heating and plumbing engineer.

The first repair failed (the replacement part turned out to be a reconditioned one), and the second repair also failed. Further attendances by engineers diagnosed different faults. Each time the engineer attended, the cost of the repair and parts escalated to a total of £1,229.03. The limit on the insurance cover was £1,000.

After researching comparable prices on the internet, the member discovered that these had been inflated and in fact the parts and repair should have come to £251.40.

The member's experience, highlights a number of important issues:

1. The inflated prices are a result of price gouging, also referred to as dynamic pricing. This is when prices are adjusted rapidly and frequently in response to demand. In this case, a cold snap, an emergency and a boiler that needed repairing urgently.
2. Dynamic pricing is not illegal, although the government has recently introduced extra powers to the Competition and Markets Authority to enable them to take action when consumer law has been infringed, particularly when there is no clear and accurate pricing.
3. Even in an emergency, be informed. Ask for an estimate, and request a breakdown of parts, labour and VAT. Contact at least one other company (preferably two) for a comparable quote. Do not be afraid to challenge the cost, even if this is being covered by your insurer, as you are likely to have a limit on your cover.
4. Understand what needs to be done. Ask what part has failed and if it is a repair or a replacement. If a replacement, ensure it is a genuine branded part, new and not reconditioned. This can be checked from serial numbers and by contacting the manufacturer.
5. Check exactly what insurance cover you have, and if there are limits on the amount that can be claimed, and whether the insurer's contractors have to be used or you can appoint your own.
6. This member's repair was urgent, but if it is not, by waiting, you may be able to bring the costs lower, and avoid dynamic pricing.
7. In the end, the member decided to have a new boiler fitted by a local heating and plumbing company.

This is a cautionary tale and perhaps a nudge to all of us to have our boilers serviced in the warmer months when demand is low and to check our insurance cover if we have it.

With best wishes,

Bernard

NB: For more on dynamic pricing, turn to page 28.
Ed.

How to access care if you need it

Are you or a loved one finding it difficult to manage day-to-day activities, looking after yourselves, or are you increasingly becoming unable to undertake basic tasks? If so, now might be the time to consider whether you need help.

But if you need social care, how do you go about accessing it? How do you know if you will qualify for help, and where do you go to find it?

The first thing to do is to contact the adult social services department of your local council and ask them to undertake a care needs assessment for you. This assessment looks at your overall situation and, from that, looks at the care services, if any, that would be available to help meet your needs.

There is no cost to you in having an assessment; in fact, everybody is entitled to one irrespective of their income, savings or level of care needs. The main reason many people don't ask or have an assessment primarily comes down to pride.

If you find yourself in the position of principal carer and are struggling to cope, then you can ask for a carer's assessment to be undertaken.

The assessment is undertaken by a trained social care professional who will come and see you in your own home, the main intention being to see how you manage with everyday tasks. If you are offered an assessment either over the telephone or online and don't feel that this is right for you, then you are able to insist on the assessment being face-to-face.

The assessment considers your general health and what you can and can't do, as well as what you may struggle to do. It should also consider the support network that you have around you, your current living arrangements and whether they are suitable for your needs. If you already have a carer, their input will also be sought, as may that of your GP. The outcome should determine what support you might need now as well as in the future.

Ahead of the assessment taking place, your local authority will provide you with details of the assessment process itself and what it entails. In advance, you or the person being assessed should consider what the specific needs are that you require help with. For example, do you need help washing or showering? Do you need help with cooking or getting to the supermarket to buy food?

You should also consider what you need external to the house. For example, do you need assistance to get to your doctors or the hospital for treatment? Or assistance to get to your place of worship?

And when the assessment appointment comes around, then you are perfectly entitled to have someone you trust with you during the process.

After the assessment has taken place, your local authority will tell you what care and support they think you need and that they will provide. Contrary to what people think, no decision is budget-led. Your local authority must follow national standards when deciding who is eligible for care and support. But generally speaking, the assessment will look at things that include:

- Are you eating properly?
- Can you go to the bathroom unaided?
- Are you safe in your own home?
- Can you keep your home clean and safe?
- Are you able to access the services in your area to support your day-to-day needs?
- Are you mobile enough to be able to visit friends and family?

If you are unable to achieve two or more of the things being assessed, known as eligible needs, then your local authority has a duty to meet them. If that is the case, then a care plan will be discussed and agreed with you. This care plan will detail your needs and what the local authority will do to meet them.

At this stage, there will also be a financial assessment undertaken, which will determine your means and whether you are entitled to help with the cost of your care or, alternatively, how much you are expected to contribute towards this cost.

Your Membership ID Number

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How to keep your body healthy as you age

We all know that our bodies change as we age, but we can all make small changes that can help to maintain health and fitness long into later life. Small changes can make big differences, so read on and find out what you can do to help maintain your health as you age.

Try to sleep well

As we age, it is common for our sleep patterns to change, and for the quality and duration of our sleep to be impacted as a result. Changing sleep patterns is linked to the hypothalamus, a part of the brain that essentially controls our body's internal clock.

You may well have heard of circadian rhythms – these control the body's release of hormones that aid sleep, such as melatonin and cortisol, influence when we get hungry and determine when we feel sleepy or alert. Changes in our sleep patterns affect these circadian rhythms and, therefore, when we do and don't feel sleepy.

Sleep is important, it is the time when the body rests and repairs itself. Good-quality sleep is essential for your mental and physical wellbeing; both will likely be affected if you are a poor sleeper.

> 'Good-quality sleep is essential for both your mental and physical wellbeing; both will likely be affected if you are a poor sleeper.'

Likewise, your level of alertness will be impacted if you sleep poorly. This can lead to drowsiness, which will affect concentration, leaving you more at risk of injuries and accidents.

Many factors can impact our ability to sleep. These include pain from ongoing medical conditions or the side effects of medications we may take to help alleviate these conditions. As we get older, we tend to need the toilet more during the night, something that is known as nocturia, with many people then struggling to get back to sleep. Sleeping too much during the day can also be another contributor, as can sleep apnea, where the airways become temporarily blocked.

To help create the best conditions for sleep, try the following:

- Establish a regular sleep routine and try to go to bed and wake up around the same time each day.
- Create a sleep-friendly environment, making sure that your curtains block out as much light as possible and that your place of sleep is calming and comfortable.
- Avoid stimulants such as caffeine, nicotine and alcohol and try to avoid having a large meal close to bedtime.
- Try not to use mobile phones, tablets, or watch television in your bedroom before sleep.

Practice balancing

As we age, our ability to balance properly declines, and that becomes a major factor in why older people are at an increased risk of injury from falls and tumbles.

You may not realise it, but your balance significantly affects your ability to walk. To walk properly, you not only need balance, you also need coordination, muscle strength and joint mobility, and if any of those factors are not operating properly, it affects your ability to walk.

If you have a strong and well-balanced walking gait, you move faster and more efficiently, and your body works harder, bringing other benefits as well, including better fitness and cardio-vascular health.

But the good news is that practicing balancing is relatively easy, and you can do this almost anywhere. There are some simple activities that you can do, such as practicing standing on one leg, initially for around 15 seconds, with an eventual target of between 30 and 60 seconds. When done, swap legs and try it again. Do this half a dozen or so times a day on each leg, and your balance will soon start to improve.

Another exercise that helps with balance is to stand on your toes with your heels raised off the floor. Again, do this a dozen or so times each day. Get into the habit of doing both exercises, and again, your balance will soon benefit. If you are a little unsure at the start, then use a chair or a wall for support until your confidence and ability improve and you are able to do the exercises without any support at all.

Stay physically active

Regular exercise helps to maintain our bodies and to do the day-to-day things that allow us to function normally and maintain our quality of life. Staying physically active is therefore probably the most important and effective way of preserving health as you age. Exercise is well proven to help in maintaining body strength, including healthy bones and muscles, whilst releasing endorphins that help to improve your general mood and well-being.

Regular exercise is also beneficial in helping to prevent heart disease, reduce high blood pressure, relieve joint and back pain and help to regulate weight.

The NHS recommends that every adult undertake at least 150 minutes of moderate-intensity aerobic activity each week. This means that the activity you are undertaking should result in your breathing and heart rate being faster than at resting level, whilst it also recommends undertaking exercises that are designed to

strengthen your muscles and improve your flexibility at least twice a week. This includes activities such as pilates, swimming, gardening and moderate weightlifting.

You should also attempt to be active every day, even if it is just light activity, and if you spend a lot of time sitting or lying down, make sure that you get up and move on a regular basis.

Exercising, even lightly, will also help with that balance that we have mentioned previously, as well as helping to create natural tiredness, something that may also help if you are having sleep problems.

Keep your brain active

A natural consequence of ageing is a decline in cognitive ability. As we age, our thinking skills and memory will be affected, manifested by the fact that it might take a little longer to grasp things or to process and remember information.

But just like other muscles in your body, you can exercise your brain and thus help to slow the impact of cognitive decline. Turn to the pages of almost any publication that you may come across, including this magazine, and you will find a selection of puzzles, including crosswords, sudokus and other memory games, all of which are good for thinking and problem solving. Try to learn a new skill, such as playing an instrument or learning a new language, or if you have grandchildren, why not help them to read or with their maths?

You should also try, as much as possible, to remain socially active. Interaction with other people makes you listen, think, process information, react, communicate and respond accordingly, all of which helps to exercise your brain.

Maintain a healthy and balanced diet

As we age, some of the nutrients our bodies need will change, and we will therefore need to adjust what we eat to ensure it gets the nutrients it needs to remain healthy and allow it to function to the best of its ability.

As a natural part of ageing, our body's ability to maintain and build muscle declines, leading to a loss of muscle mass. This means we need more protein and nutrients, and a healthy, balanced diet will help with this.

You should aim to eat plenty of fresh fruit and vegetables. But a good diet should also include nuts and grains, healthy fats, and lean proteins, whilst trying to eradicate, as far as possible, ultra-processed foods that are high in salt, sugar, and saturated fats.

Be proactive

It is important that you remain on top of your health and manage any conditions that you may have to the best of your ability. Try to have a regular health check at least once a year if you can; this may help to identify any potential problems that are starting to appear but that aren't yet presenting as problems.

Such a check should include monitoring your blood pressure, measuring your cholesterol and checking whether you are at risk of developing diabetes along with bone density screening, particularly for women, as a check against developing osteoporosis. A regular health check will also give you the opportunity to discuss any concerns that you might have with your GP.

"Try to have a regular health check at least once a year if you can; this may help to identify any potential problems that are starting to appear but that aren't yet presenting as potential problems."

Hay fever season is here – what to do

'In extreme cases, hay fever can last for weeks or months. It can be very draining and debilitating and can seriously affect a sufferer's quality of life.'

With summer now in full flow, many people who suffer from hay fever will be only too aware of how uncomfortable this time of year can be. But it's not just hay fever sufferers who will be feeling the effects of increased pollen in the atmosphere. For many, summer will bring bouts of irritation, even if you are not a regular hay fever sufferer.

In extreme cases, hay fever can last for weeks or months. It can be very draining and debilitating and can seriously affect a sufferer's quality of life.

But many others can suffer from an irritation that's an inconvenience rather than full-on hay fever, with symptoms lasting from a short period to a day or longer.

What to look out for

According to the NHS website, some of the symptoms of hay fever, whether mild or strong, may include regular sneezing and coughing, a runny or blocked nose, itchy, red or watery eyes, an itchy throat, mouth, nose and ears, pain around the sides of your head and your forehead, a headache and general lethargy and tiredness.

What can I do to help alleviate symptoms?

Well, you will be pleased to know that several things can be done to help alleviate the symptoms. One of the simplest is to take some petroleum jelly and rub it around your nostrils. This will trap pollen, preventing it from entering your nasal passages and airways.

Protect your eyes with wraparound sunglasses, consider wearing a mask when outdoors, and wear a hat; the wider the brim, the better. You should also shower regularly, and at least once a day, as this will help to wash pollen off. Likewise, change your clothes regularly, especially if you have spent time outside, as this will help remove pollen.

Try to keep windows and doors closed as much as possible, and make sure you dust regularly, preferably with a damp cloth to help pick up any pollen. You should also try to hoover regularly.

In addition to helping by doing some of the above, there are certain things you can avoid that will also reduce your exposure to pollen. These include spending as little time outside as possible. Try not to cut, or in extreme cases, walk on grass and do not keep fresh flowers in the house. And when you do your washing, don't hang your clothes out in the fresh air, as they become magnets for collecting pollen.

Consider medication

The common method of treating hay fever and other irritations is via the use of antihistamines

These drugs help to block the effects of histamine in your body. Histamine is normally released when your body detects something harmful, such as an infection, to help fight it.

However, for people who suffer from hay fever or other allergies, the body mistakes something harmless, such as pollen, dust, or animal hair, for a threat and produces histamine to fight it; this histamine causes the symptoms that hay fever induces.

By taking an antihistamine, you can prevent or reduce the severity of the condition.

However, some antihistamines can make you feel drowsy, so you should consult either your doctor or pharmacist before starting to take any such medication, as there are alternative treatments available.

In more severe cases, or if antihistamines don't work, then your GP may suggest further treatment. This is usually done through immunotherapy, where you are given small amounts of pollen via an injection or tablet, with the aim of slowly building up your immunity to pollen.

NFOP Membership Off

The NFOP Membership Offering includes access to support through our affinity partner helplines and offers from select third parties, alongside the magazine, e-newsletter, website content, and dedicated team at Head Office. Further details are listed in the following directory:

Accident Aftercare Assistance

If you have been involved in a collision that wasn't your fault, this service provides access to a dedicated team of one-call accident management experts, including advice and practical help, claims handling, replacement vehicle and vehicle repair.

Provider: www.MyCarNeedsA.com, the specialist online provider of quotes for motor service and maintenance work.

Call: 03701 118 215

Visit: https://MyCarNeedsA.com/accident-management

Quote: NFOP membership number

Benefits Entitlement Assistance

Benefits advice, regular updates on Benefits including State and general benefits of interest to NFOP Members.

Provider: WordShop

Email: sbc@wordshop.co.uk

Address: State Benefits Consultant, Wordshop, 7 Tilton Court, Digby Road, Sherborne, Dorset DT9 3NL.

Car and Home Insurance

CSIS offer competitive quotes on home and car insurance to NFOP members. For latest details, check the CSIS website or give them a call.

Provider: CSIS

Call: 01622 766960

Visit: www.csis.co.uk/nfop

Quote: NFOP when obtaining quotes

Computer Helpline with BC Technologies

Free email advisory services for computer queries and technical support.

Offer: 10% discount on computer equipment on standard prices

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Email: silversurfing@bc-group.co.uk

Call: 0330 800 1010

Quote: NFOP Offer

Distillery Offers

The Lakes Distillery practices holistic whiskymaking, taking inspiration from their home in The Lake District National Park, a UNESCO World Heritage Site.

Offer: Free UK delivery when buying any 70cl bottle online, saving £4.95. Limited offer.

Visit: www.lakesdistillery.com (online only)

Quote: NFOP-LAKES at checkout

E-Newsletter

The NFOP electronic newsletter (e-newsletter) is sent out on a regular basis from Head Office via email. It includes information on key issues that members might find of interest, plus news on new membership offerings from NFOP.

Email: newsletter@nfop.org.uk **Subject:** 'add to newsletter'

Please provide us with your name and address, confirming that you consent to NFOP retaining your email address and using it to communicate with you. You will then be added to the circulation list.

Financial Advice

Quilter Financial Advisers provide advice, investments, and wealth management.

Provider: Quilter Financial Advisers

Email: qfainfo@quilter.com

Call: 08000 858590

Post: Quilter Financial Advisers, Sunderland, SR43 4JR

Goodtogoinsurance.com

Goodtogoinsurance.com provides travel insurance cover for most pre-existing medical conditions with no age limit.

Visit: goodtogoinsurance.com

Call: 0330 024 9949

Quote: NFOP10 for 10% discount

Legal Help and Assistance

Free legal advice line supporting members by explaining where they can find information on any legal problem. To use this membership benefit please register at: www.affinityresolutions.co.uk/join/ where you can also find our FAQs. Once registered you will have access to the helpline and also receive a quarterly newsletter on legal topics.

Provider: Affinity Resolutions

Email: hello@affinityresolutions.co.uk

Call: 0330 055 2530

Magazine

The NFOP Magazine is a key source of up to date news on issues affecting members, comments from the CEO and National Chairman, details of new membership offerings, interesting articles, competitions and relevant information on scams and campaigns.

Motor Service and Maintenance

An online service that provides quotes for whatever your car needs; a service, brakes, new bulb etc. You enter the job details and choose the best quote. There is a free App for members, you can locate the nearest coffee shops, petrol stations and car park, and share your journey with friends and family.

Provider: MyCarNeedsA.com (online only)

Visit: mycarneedsa.com/nfop

Tax Services

An enhanced tax helpline offering for informal free and friendly guidance or information on current tax policies. There is a range of both tax and accountancy services including tax returns, tax review and a self-employed service. There are also tax calculators, answers to common tax questions and tax tips.

Provider: PTS Southern & TWD Accountants
Visit: NFOP Members Area/Tax Services
Email: (tax): chris@pts-southern.co.uk
Call: (tax): 01635 228167
Email: (accounts): bmo@twdaccounts.co.uk
Call: (accounts): 0800 093 9433

Travel Insurance Scheme (Annual)

The NFOP Travel Insurance Scheme is an annual group travel insurance scheme. Members can join at any point throughout the scheme's year (March to March) at competitive prices with no medical screening required as long as the member is deemed fit to travel. You will need your NFOP membership number to complete the application form as all applicants are verified. Exclusions apply.

Visit: www.nfoptravelinsurance.org.uk
Email: nfoptravel@csis.co.uk
Call: 01622 766960 (scheme administrators CSIS)
Queries: Please direct all queries to the scheme administrators CSIS. NFOP can not assist with policy related matters.

Website

The NFOP Website is packed full of information about the organisation itself, all the member services, the AGM and Conference, other useful websites, membership information, and an online version of the latest magazine issue. Members need to login to the Members Area for full access.

Visit: www.nfop.org.uk
Call: 01582 721652 (Head Office team)

Welfare Fund

The NFOP Welfare Fund is a registered charity. Grants are available via a dedicated application form, which is then assessed by a committee. The 1001 Club is the fund's lottery which has three prize winners every month. Membership costs just £2 per month and you can pay for 6 or 12 draws.

Visit: nfop.org.uk/welfare-fund
Call: 01582 721652 (Head Office Team)

White Goods

NFOP Members can take advantage of extra savings on laundry, cooling, and cooking items, plus small appliances using a specific dedicated web link which can be found on the NFOP website's home page under 'Member Travel & Retail Offers' where you will see 'Whirpool VIP'. There are new offers every month. This is online only.

Provider: Whirpool VIP

Introduce Family & Friends Offer

When a new application to join NFOP is a result of an introduction by an existing member, both the applicant and the existing member receive a £5 gift voucher,

PLUS - for a limited time only, the introducing member will automatically be entered into a quarterly Prize Draw for a chance to win a prize courtesy of Regency Hampers. Terms & conditions apply.

How to introduce:
Ask Head Office for an 'Introduce Family & Friends' form

Benefit to them:

£5 gift voucher as a welcome to the NFOP family

Benefit to you:

£5 gift voucher as a thank you for helping to grow the membership

Local Groups

There is also a network of independent local groups across the UK, run by their members. The groups organise events, guest speakers, days out and other activities. They provide members with an invaluable source of contact and support. Information from your group/branch is printed on the reverse of the magazine address sheet.

Email: info@nfop.org.uk **Subject:** Local group/branch

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NFOP Member Benefits and Services, as part of the Membership Offering, are for use by active NFOP Members only and details are not to be given out to non-members. Any contracts or service agreements entered into with any of the above providers is done so at the Member's own risk and is strictly between the Member and the provider. NFOP is not liable for any action or inaction undertaken by third parties.

Are you prepared for dynamic pricing?

A recent report from the Bank of England has highlighted how dynamic and personal pricing is being seen more and more in the economy. It highlights how technology is transforming the way that retailers set prices not only for different times of the day, such as when demand is predicted to be higher or lower, but also for different sectors of the population.

What is dynamic and personal pricing?

Dynamic pricing is where frequent and real-time adjustments to prices are seen in response to changes in demand and supply, whilst personal pricing is where prices are adjusted for individual customers depending on what are perceived to be their personal circumstances or preferences.

> ‘As the technology becomes more advanced and the algorithms driving pricing become smarter, you can expect to see it being implemented in more areas of your lives.’

Technology driven

It is not surprising that both dynamic and personal pricing are driven by technology, with the former having already long been used in areas such as air travel and the hospitality sector. But as technology becomes more advanced and as the algorithms driving this type of pricing become smarter, you can expect to see it implemented in more areas of your lives.

If you add to this the increasing amounts of data that retailers are gathering regarding customer buying habits and the power of modern-day computers to analyse and interpret this data, there is no real surprise that dynamic and personal pricing are both here to stay. In fact, they are already starting to transform the way that prices are set.

Manual pricing

We have all grown up with manual pricing, where actual people are required to change list prices, or where, in a restaurant, for example, price changes necessitate the printing of a new menu. However, technology now allows businesses to change their prices with negligible costs to themselves. There is no better example of this than in the area of hotel accommodation. The report highlights that the proportion of hotel room rates that change at least once per month has risen from around 15% in 2005 to nearer 80% today.

Data capture

But it's not only in pricing that technology is driving change. Every time you shop and use your supermarket loyalty card, you will receive discounts on certain products that are on promotion. But in return, your supermarket also gathers a substantial amount of new data on your shopping habits to add to what it has built up on you over the years.

This data is then "mined" and used to help determine future promotions and offers, many of which will be tailored to you and customers who have similar purchase habits to you, based on your previous purchase history.

Competitor analysis

But it's not all bad. Retailers also use technology to monitor the activities of their competitors and adjust their prices accordingly. If, for example, one supermarket reduced the price of bananas, you will find other supermarkets may "price match" to remain competitive.

But is it good for your wallet?

Price promotions that seem unique to you are not uncommon, after all, that's what all that data is gathered for. But beware of being seduced. These promotions often tend to push consumers towards higher margin products and result in different customers paying different prices for the same product – the aim of the retailer being to maximise the amount of profit they make from each customer.

In reality, how likely is it?

The short answer is very. Perhaps the technology that is nearest to being implemented in the UK is again likely to be seen in our supermarkets through the introduction of electronic shelf labels, allowing prices to be changed at the push of a button. This technology is already in use in supermarkets across Europe. This could see prices being increased at peak times or when levels of stock of a certain product change.

But it is also already implemented by many companies. Travel off-peak, and you will get lower prices than at peak times. Go to the cinema at the weekend, and you will likely pay more for your ticket than you would on a Wednesday afternoon, and one of the UK's largest pub chains has already introduced dynamic pricing, where it charges more for drinks at peak periods than at other times.

More retailers are likely to consider the introduction as technology becomes more and more sophisticated, so expect to see more dynamic and personal pricing in the years to come.

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Everyday tech problems – and how to fix them

Technology is part of everyday life now, whether we feel comfortable with it or not. Phones, tablets, and computers help us stay in touch, manage our money, and organise our lives. However, when something goes wrong, many people assume the problem is their fault, when in reality most technology problems are common, easy to fix, and experienced by almost everyone at some point.

Slow Devices

One of the most frequent problems people encounter is a device that feels slow. A phone or computer may take longer to open apps, freeze briefly, or respond sluggishly. This usually happens because the device has too many apps running at once, hasn't been restarted for a while, is running out of storage space, or needs a software update. Often, the simplest solution is also the most effective. Turning the device off and back on again clears temporary issues and gives it a fresh start. Closing apps that are not being used can also make a noticeable difference. If storage space is nearly full, deleting old photos, videos, or unused apps can help the device run more smoothly. Installing updates is equally important, as updates are designed to improve performance and fix problems. A slow device does not usually mean it is broken or needs replacing; it usually just needs a bit of care.

Deleted Items

Another common concern is losing something important, such as a photo, message, or document. This can feel alarming, especially if it contains personal or sentimental information. Before panicking, it is worth checking any folders labelled "Trash," "Bin," or "Recently Deleted," as most devices keep deleted items for a period of time before removing them permanently. Emails may be hidden in archive or spam folders, while photos are often automatically backed up to cloud services without people realising. Searching by date or name can also help track items down.

Forgotten Passwords

Forgotten passwords are another source of stress for many users. Modern life requires passwords for banking, shopping, email, and social media, and it is unrealistic to expect anyone to remember them all. It is common and expected to forget passwords, which is why almost every service includes a reset option. Using the same password everywhere or writing passwords on visible notes can increase risk, but there are safer alternatives. Password managers store login details securely and remove the pressure to remember everything. Creating longer, memorable phrases rather than short, complicated words can also help.

Seeking Assistance

It is also important to recognise when it is time to ask for help. Sometimes, computer problems are worse than your everyday problems with simple fixes. Fortunately, there are resources available to help with these, too. It is always worth Googling your issues, as Google is a powerful tool and will likely help you resolve most IT issues with a simple search. But if you are still struggling with an issue, remember you can contact us for free IT advice too!

Now you're an expert!

It takes time to truly get good at IT, but you don't need extensive knowledge or years of experience to deal with these common IT issues. Hopefully, with the tips and tricks covered in this article, you can tackle your next IT issue head-on. But if you ever need help, don't be afraid to Google your issue or get in touch with us instead.

ADVERTISEMENT

Poor sleep? Aches and pains? Here's the solution...

A father's devotion leads to incredible patented pillow – one day all pillows will be made this way

Alexander Miles, inventor of the Gx Pillow pictured with his invention

A NEAR tragedy has led to an amazing new development in sleep technology. When Georgia Miles was recovering from a life-threatening accident, her father Alexander looked everywhere for a pillow that would keep her comfortable throughout the night.

After purchasing dozens of different types and finding none that worked, Alex, a renowned furniture and domestic product designer, decided to engineer his own.

UNIQUE BREAKTHROUGH

He made a breakthrough when he realised that all pillows spread out and flatten down as the weight of the head rests on them. This flattening progresses through the night, leaving the head and neck poorly supported – and sleep interrupted. This is why many people find themselves half awake and 'pillow-punching' in the middle of the night, desperately trying to get comfortable.

EXTRA COMFORT AND SUPPORT

The innovative model that Alex designed has internal ties that hold the filling in place, and pull the pillow in and up to cradle the head and neck. This provides extra comfort and support that lasts through the night and ensures that you get the most benefit from an undisturbed sleep.

"I can honestly say that your pillow has made the world of difference… and fully endorse your pillow as being quite unique in its ability to maintain support throughout the night."

Dr Deane Halfpenny
Harley Street Consultant and Spinal Pain Specialist

MADE IN THE UK

Made in the UK, the Gx Pillow comes in a choice of two levels of support: Medium-soft, which most people seem to prefer, or Medium-firm for those who like a little more resistance. Alex's desperate desire to help his daughter Georgia has led to a pillow that has also transformed the lives of thousands of people. So if you have spent a lifetime looking for the perfect pillow, your search may well be over!

INFORMATION: *gxpillows/0800 316 2689*

BIGGEST EVER DISCOUNT for NFOP Magazine readers – 25% off!

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- ✓ Unique internal tie technology maintains shape throughout the night

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"I cannot believe that after 40 years I have finally found the best pillow ever!!!! It simply stays put and so comfy, fabulous, must buy more for hubby and a spare."

Izzy, Yorkshire

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**Terms and conditions apply - please see website for details.*

Post to: FREEPOST BEAUTIFUL SLEEP NF22
No other details or stamp required

Description	Tick your preferred pillow(s)	Price	Qty	Subtotal
£15 off! Gx Pillows Twin pack	2 x Medium-soft (was £59.99)	£44.99		
	2 x Medium-firm (was £59.99)	£44.99		
	1 x Med-soft + 1 x Med-firm (was £59.99)	£44.99		
£10 off! Single pillow	1 x Medium-soft (was £39.99)	£29.99		
	1 x Medium-firm (was £39.99)	£29.99		
		Postage & Packing		£4.95
		ORDER TOTAL		

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The cost of living in a retirement property

> Given the facilities, it is of no real surprise to find that retirement properties generally sell at a premium to similar properties in the same area.

Here at the Magazine, we often receive questions from members on retirement properties, and in particular, the "costs" that are associated with living in a dedicated retirement property complex.

The benefits of living in such a complex are well-documented. The fact that they are age-restricted, so no children live on site, is a big plus for many. Likewise, living in a community with people of a similar age, along with the benefits of friendship and companionship that this brings, appeals.

Then there are the facilities that are on offer – many specialist retirement properties, especially those towards the upper end of the market, will have facilities including fitness suites with regular classes, as well as bars and restaurants where you can get a meal or have a drink

Alongside these, you may find communal libraries, some will have activity coordinators who put on a regular programme of activities such as crafting and film nights, whilst others will have transport facilities that will make trips around the local area or for days out further afield.

The availability of care, whether full, part-time or just occasionally, is another selling point for people, especially as they enter into the later stages of old age. And having call facilities 24/7, together with an on-site manager, provides a feeling of safety and comfort.

And then there is the fact that most of the day-to-day upkeep, especially of communal areas and gardens, as well as repairs and maintenance to the properties, is taken care of leaving you with more time to do the things you enjoy.

What to consider when buying a retirement property

The first, and perhaps most obvious thing to consider is the actual price of the property that you are considering buying. Given the facilities mentioned earlier, it is of no real surprise to find that retirement properties generally sell at a premium to similar properties in the same area.

Research by the upmarket agency, Savills, puts this premium as high as 17%, so the first question to ask yourself is whether the premium you are asked to pay is worth it for the additional benefits that you receive.

You should remember that almost all retirement properties are sold on a leasehold basis, and the terms of these leases should be carefully studied when considering a purchase. The lease will detail what you are committed to when you buy the property, as well as what you are expected or entitled to receive from the freeholder.

Perhaps the concern for many will be the level of service charges that you are expected to pay. These cover the cost of maintenance and upkeep of the buildings and gardens, the bills for the communal areas, as well as any manager or caretaker salaries. Dependent on the type of development, these can range from just a few hundred pounds per month to well over a thousand in some of the more "upmarket" complexes.

Your lease agreement will detail what you are expected to pay each month, together with the levels of increase that you can expect to see charged in future years. Before purchasing a property, you should ask what the service charges for your type of property have been over the last few years – this will allow you to see what increases have been applied, giving an informed estimate of what you can probably expect to see in future years.

What if I have to sell my property?

For many, purchasing a retirement property will be the last property they buy, and therefore, the thought of selling probably won't be all that important to them. But you should still consider this, as the property will form part of your estate when you die, and it will therefore fall to your beneficiaries to sell when you are gone.

The first thing to consider is that even if a property is empty, service charges will still apply. Whilst some companies may let your beneficiaries "roll" these charges up until the property sells, they will still have to be paid from the sale proceeds. And with retirement properties typically taking longer than similar properties to sell, these "rolled" up charges could represent a not inconsiderable sum when a sale is eventually concluded.

And that brings us on to the question of resale value. Recognising that retirement properties take longer to sell, resale value is often affected, and many people can find that a sale can only be achieved at less than the purchase price, even after a number of years have elapsed. It pays to research the development that you are considering and to look at what properties have changed hands over the years. That will give you an indication of what to expect when sales time does, eventually, come around.

You should also check the lease to see if an "exit fee" is payable on a sale. These are sometimes also called transfer fees or departure fees. They are common, almost

all leases will include them, and they vary from development to development.

Many "exit fees" are 1% or 2% of the value of the property being sold, although in the more exclusive developments, these can be much, much higher at 10% or more. Make sure that you are aware of what you or your beneficiaries can be expected to pay when the time comes to sell.

Are there any other fees that I should be aware of?

Whilst ground rents were abolished for most new residential leasehold properties in 2022, those built before then will still have ground rent to pay. However, now that the government has introduced the new Leasehold and Commonhold Reform Bill that is currently passing through parliament, once this bill comes into law, ground rents will be limited to a maximum of £250 per year. But despite this, you should still check to see whether a ground rent would be payable on any property you may purchase.

What about other restrictions?

You should always check the lease for other restrictions that might apply. For example, are pets allowed or not and should you wish, are you able to sub-let your property? You should also check what age restrictions apply, as this will limit the potential resale market of your property.

You should also check the length of your lease. Most new retirement properties now come with 999-year leases as standard, but some were sold on 99-year leases. Extending leases on retirement properties can be expensive, so you should avoid any properties that are being sold on a short-term lease. As your lease runs down, this could affect both the value and the saleability of your property. In property terms, any lease under 90 years is generally considered to be short-term.

Is there anything else I should consider?

You might be healthy and mobile when you move into your new home, but you also need to consider what may happen in the future. Your health may deteriorate over time, and should you need additional help and care, is that available within the scheme you are considering?

Some retirement properties will have care facilities on site that you can access when you need them, but many others don't, and so, if you need to move into care at a later date, all those considerations that we have talked about earlier regarding the sale of these types of properties will need to be taken into consideration.

Then there is the question of whether you will like your new environment. Living in what is effectively a close community, where everyone knows everyone else, is not for everybody. Check whether the scheme that you are considering offers the ability to stay for a short period of time – this is often the best way to see whether this way of life suits you.

Of course, the opposite of that is the fact that for many, they feel safer living as part of a community where there is always somebody on hand to help and check up on them if needed, especially if they live alone.

Check if the developer that you are considering buying from is a member of the Associated Retirement Community Operators (ARCO), which sets guidelines for retirement property providers.

And finally

Buying a retirement property, just like any other property, is a big decision, so you should make sure that you take the appropriate legal advice during all stages of the process.

Summer at the movies

Cinema

JOYCE GLASSER'S
SEASONAL PICKS

Enzo

(June 5) cert 15, 103 mins.
(in French and Ukrainian with subtitles)

With June comes the prospect of sunshine, warmth and happiness. Three films out this month, however, remind us summertime cannot dispel faraway wars, or two of the UK's most pernicious and widespread diseases, cancer and dementia. Mahler's fourth symphony which he described as taking place against "a backdrop of a bright blue sky" features a violin solo for the Grim Reaper and a gorgeous Andante, inspired by a vision of a departing soul on a tombstone.

And so, we have the anomaly of coming-of-age movie *Enzo*, a film by Laurent Cantet (*The Class, Heading South, Time Out*) but directed by its co-writer, Robin Campillo (*120 Beats per Minute*). Cantet, who became too ill from cancer to begin principal photography, handed the film over to his collaborator, Campillo who previously edited six of Cantet's films, and co-wrote five of them. Cantet died of cancer, in April 2024, age 63 before the film's release.

Campillo's regular cinematographer Jeanne Lapoirie, also 63, bathes the classy, seaside home of Enzo (Eloy Pohu), his brother Victor (Nathan Japy), and his parents Paolo (Pierfrancesco Favino) and Marion (Elodie Bouchez) in sunshine. Though enjoying their swimming pool, Paolo and Marion are deeply concerned by 16-year-old Enzo who has grown increasingly alienated from the family. He has even chosen an apprenticeship in construction rather than following Victor through the arduous, but rewarding, university system. After a rocky start on his first construction site, Enzo comes under the wing of seasoned brick layer Vlad (Maksym Slivinskyi), a handsome Ukrainian, and forms a precarious attachment.

Below: Eloy Pohu (Enzo), left, and Maksym Slivinskyi (Vlad) in Enzo

But this is no *Call Me by Your Name*, nor is it a *Rebel without a Cause*. Enzo has a dark side his father cannot accept as he recognises it in himself. Enzo is not so much rebelling as searching for something: is it his sexuality or another kind of family, or a life beyond bourgeois comforts and conventions? And Vlad, who is straight, is not interested in an under-age boy. And he has other preoccupations. He is wrestling with his conscience about returning to Ukraine to defend his country.

Pohu and Slivinskyi are non-professional actors and in this, their acting debuts, they light up the screen. But special mention to Slivinskyi, a real-life brick layer working in France. He is so charismatic that you leave the cinema the way you did after seeing Benecio del Toro in *Traffic* twenty-six years ago.

Nino

(19 June) Cert 15, 97 mins
(in French with English subtitles)

Nino, director and co-writer Pauline Loquès' first feature film, was inspired by the premature death of someone close. The film (with its predominantly female crew) is dedicated to Romain and probes the inexplicable stigma around young, male cancer. In the first scene, which takes place on a Friday, the eponymous introverted, reticent protagonist (French-Canadian actor Théodore Pellerin (Lurker) stumbles incredulously upon a cancer diagnosis at what he believed to be a routine hospital appointment. He has throat cancer caused by HPV, a STD from his past. Given his age, and the fact the cancer has not spread, he has been given priority, with his first chemotherapy session scheduled to take place within days.

Left: Familiar Touch.
Image: Music Box Films.

Like the late-great Agnès Varda's 1962 film *Cleo from 5 to 7*, in which the titular singer wanders around Paris over one day awaiting the result of a cancer biopsy, Nino faces the weekend with three urgent tasks. He must fill a medical tube with sperm and return it to the hospital by Monday morning or he will never have children. He must find someone to accompany him to the hospital, also on Monday. And, he has to find a place to crash, after locking himself out of his flat. But on this, his 29th birthday weekend, Nino's greatest challenge is to share the news he cannot quite process with someone, as though the confession would be a weakness, an embarrassment or an unfair burden on the other person.

From the hospital, Nino is released into the crowded Parisian streets and squares and realises just how small and solitary he feels: one person in an indifferent, preoccupied world.

He cannot muster the courage to tell his mother (Jeanne Balibar), whose husband died at 44 of a fall, although Nino now wonders if there were another cause. He drops a warning note into the post box of a former girlfriend (Camille Rutherford) and attends a surprise birthday party organised by best friend Sofian (William Lebghil) where he goes along with the jovial mood. Finally, seeking a quiet toilet in which to complete his first task, he literally bumps into old schoolmate Zoe (Salome Dewaels) and her young son Solal (Balthazar Billaud).

The relationship with Zoe, which seems to be hinting at Nietzsche's "Love your fate," feels a bit pat and unearned, yet it is also functional as you will see. But otherwise Loquès' debut is more Vardaesque than it first appears. Amongst the characters that pepper Nino's wanderings is a man in a public shower played by Mathieu Amalric, the star of *The Diving Bell* and *The Butterly*, a biopic of Jean-Dominique Bauby who died age 44. He shows Nino a picture of his "wife" – and it's a photo of Romy Schneider, who died of cardiac arrest aged just 43. Later, Nino makes up a story about butterflies to help Zoe's son fall sleep.

Familiar Touch

(June 19), cert. tbc, 91 minutes

This taut, powerful American indie film has one of the most enigmatic openings of any film this year. Ruth (Kathleen Chalfant), a trim, severely coiffed but attractive octogenarian, is picking herbs from a pot in her sunny kitchen. She is making brunch for a mysterious date. She chops like a professional but momentarily leaves a slice of toast in the dish rack. After deciding on what to wear, and taking a last look in the mirror, it's time to answer the door-bell. Her date, whose name – she is embarrassed to admit – she momentarily forgets, is Steven (H. Jon Benjamin). She begins to flirt with this polite, fifty-something architect, who is quite a catch. But there is a catch. Steven is not a date, but Ruth's son, and he's not taking Ruth to a swanky hotel but to the care home where she will spend the rest of her life.

If *Enzo* was a coming-of-age film with a difference, first-time feature writer-director Sarah Friedland would call hers a coming-of-age film, too, or perhaps a coming-of-old-age film. As a carer for a sculptor with dementia and a grand-daughter who watched her artistic grandmother fade away with dementia, she observed that as we develop, even into dementia, we retain traces of all the selves we have been.

It is a tribute to Chalfant's extraordinary performance, and Friedland's vision in telling the story from Ruth's point of view (as in *The Father*), that we see what she means.

Friedland worked with geriatric specialists and the staff and residents of Villa Gardens in California, a retirement home founded nearly a century ago as a collective retirement home for educators. You see them in the film and at times it plays as a superior docu-drama.

It's almost guaranteed that you will cry at the end, when Ruth slow dances to Dionne Warwick's 1963's *Don't Make me Over* – a plea for acceptance for who we are. But there are moments of humour, too, as when Ruth is suddenly her younger self who was a cook in a restaurant. She hijacks the breakfast service, confused at first not to see her former colleagues there, producing elegant, healthy dishes for the astonished staff and patients. 'Sit down and eat' she orders her nurse, Vanessa, (Carolyn Michelle Smith) while she commands her medical carer Brian (Andy McQueen) to let Vanessa study. She does not realise that when Vanessa passes her exam, she will lose her cherished familiar touch.

Dedicated to "our elders and those who care for them", *Familiar Touch* asks us to see the woman (or man) through the veil of a disease that wants to deprive them of agency, dignity and identity.

Boogie Nights, 1997

(reissue), cert. R, 155 mins.

It's been almost thirty years since Paul Thomas Anderson wrote, directed and produced his Dickensian tale of the rise and fall of a nightclub dishwasher turned porn star in the golden age of porn films, in the 1970s. Set in Los Angeles' San Fernando Valley the atmosphere is so thick you can breathe the smog. Anderson finally won an Academy Award this year for *One Battle after Another*. The chaotic, wondrous excess, absurdity, zany characters and fantastic acting were there from the beginning and then some with this film that launched the careers of Mark Wahlberg and Julianne Moore, leading a stellar cast.

Suffolk – a great place for a short break

> A county known for its huge skies stretching out across the horizon, its bracing fresh air often blown in from the North Sea which pounds the coastline, and its huge areas of open space.

Have you ever holidayed in Suffolk? Well, if not, you could be missing out on a treat. Known as Constable Country, because of its association with the great Romantic painter of the same name who was born in the county in 1776, you can see why he was captivated by the area and reproduced it in some of his most famous paintings, including *Wivenhoe Park, Dedham Vale* and of course *The Hay Wain*.

For it's a county known for its huge skies stretching out across the horizon, its bracing fresh air often blown in from the North Sea which pounds the coastline, and its huge areas of open space, just ripe for exploring. Alongside this, you have historic towns and villages, many hidden away but still accessible, rivers flowing through the idyllic countryside, water meadows with their abundant nature and miles and miles of the recently inaugurated King Charles III England Coast Path to walk, formally opened by the King earlier this year.

Aldeburgh

And where better to stay than in the delightful seaside town of Aldeburgh, a town world-renowned in classical music circles thanks to its connection with the famous composer, Benjamin Britten, who was born in nearby Lowestoft but made the town his home after returning from America in 1942. He remained a resident until his death in 1976.

It was also Britten, along with his partner, Peter Pears, who founded the Aldeburgh Festival in 1948, which this year will mark its 77th running taking place later this month.

The town sits at the mouth of the River Alde and takes its name from "Alde" and "burgh", whose literal meaning is "old fort". It is a former Tudor port whose craftsmen were famed the world over for the quality of the vessels that they built. Given borough status by Henry VIII, the port thrived under his reign and later that of Elizabeth I, when England's navy ruled the seas, with the country being feared for its naval strength. The town's craftsmen were responsible for building no less a vessel than Sir Francis Drake's Golden Hind.

Sadly, those days are now long gone, and its importance as a port is no longer, although it does retain a sea-faring tradition, the town perhaps now being better known for the day boats that launch into the North Sea and which sell their catch direct to the public from the several shacks that sit on the shingle beach.

And this fishing industry now ensures that the town is seen as a bit of a foodie haven, being amongst other things, well known for the quality of its fish and chips as well as its food festival, which takes place in September each year.

There is a great and well-recommended walk that takes you from the Fort Green car park at the southern end of the town, along a path between the town and the shingle beach, past all those shacks selling that lovely fresh seafood and along the edge of the beach all the way to Thorpeness.

On the way, you will pass The Scallop, an iconic stainless-steel sculpture created by the famous artist Maggi Hambling, who was born in the county. This sits on the beach facing out to sea and is dedicated to Britten. It contains the words "I hear those voices that will not be drowned", taken from what many regard as Britten's most famous opera, *Peter Grimes*.

As you head towards Thorpeness, you see the imposing mushroom dome of the Sizewell Nuclear Power Station loom into view in the distance. Reaching Thorpeness, you will find refreshments before you undertake the return journey, this time inland as you walk back parallel to the beach along what was the old railway line that used to link the two towns. On the way, you will pass a local landmark, well worth a look, known locally as the house in the clouds. This is an old water tower that used to supply Thorpeness with its water, which has now been converted into holiday accommodation, with the house seeming to stand some 70 feet in the air – quite something!

Below: Tudor built Moot Hall, and War Memorial on the seafront in Aldeburgh

The Tide Mill in Woodbridge, on the banks of the River Deben

The walk is just over six miles in total, is easy to follow – you can pick up a guide map in the town – and is well worth the effort.

Go back in time

Fans of the film *The Dig*, starring Ralph Fiennes and Carey Mulligan, will be familiar with the story of Sutton Hoo, where, in real life, as the Second World War loomed in 1939, an unparalleled archaeological discovery was made.

It was here that wealthy local landowner, Edith Pretty, fascinated by the ancient burial ground that she could see from the window of her home, Tranmer House, decided to allow local architect, Basil Brown, to excavate some of the mounds to see what they contained.

Whilst most of the mounds had been previously damaged by "grave robbers", one mound was to reveal a treasure that was unprecedented. For this would reveal the outline of a large ship that was quickly identified as a Royal burial site, that of an Anglo-Saxon king, thought to be King Raedwald, along with his treasured possessions. The find was so significant that it was said to have revolutionised our understanding of what life was really like in early England.

The whole Sutton Hoo site, including Tranmer House, is now looked after by the National Trust and is well worth taking the time to visit.

Look across the river

Look across the River Deben from Sutton Hoo, and you will see the pretty little town of Woodbridge, once voted by the property listing site, Rightmove, as one of the top five happiest places to live in the country.

Take a trip, and you will soon find out why. It's a beautiful little town nestled along the bank of the river, often described as one of Suffolk's "gems". It's full of excellent independent shops, is another well-known food destination in its own right with plenty of independent cafes and restaurants to enjoy, and has plenty of interesting and enjoyable walks along the riverbank and into the surrounding countryside.

Head down to the quay side where you will find the still working Tide Mill, one of only two that remain in the country. There has been a working mill on the site for over 850 years, with the huge oak water wheel still being used to grind the flour that is regularly produced on site.

And if you enjoyed your visit to Sutton Hoo, then just a short walk from the Tide Mill you will find the Sutton Hoo ship project, a project that commenced in 2016 with the aim of creating a permanent and authentic replica of the ship that was found buried just across the river.

This is a 90-foot replica that is being built in the Longshed using the traditional methods of craftsmanship as far as possible and as far as they are still known today. Once complete, it is expected that the ship will take to the water, needing some 40 rowers to power it.

And talking of taking to the water, a tranquil way to see the town and the natural beauty that surrounds it is to take a cruise along the river itself – very relaxing.

Back to Britten

On the edge of Aldeburgh, you will find the small village of Snape and Snape Maltings, the latter once being the home of the largest barley maltings in Suffolk, hence its name, and located at the head of the estuary of the River Alde, where barges could take the malted barley to far-flung destinations.

But since its closure in the sixties, the site has been developed into an internationally renowned music and arts venue and is now home to that annual music festival mentioned earlier. This takes place in the Snape Maltings Concert Hall, opened by the late Queen Elizabeth II in 1967, along with a whole programme of other events all year round.

There's plenty of free parking, and it makes a great base to spend a day exploring the local area. First off, why not take a walk, there's an excellent one that starts in the car park and runs alongside the riverbank, eventually leading you to Iken Church, part thatched with a peaceful church yard where you can sit and relax.

Then, once you have retraced your steps to Snape Maltings – the whole walk should take no more than 2 ½ hours – you can explore all that is on offer. Have some lunch in the café, potter around the delicatessen or explore some of the many shops that are on site. There's even a pub, so you can sit and have a beer if you want – and what better way to spend an hour or so on a sunny afternoon contemplating those Suffolk skies!

Summer in the garden

Now that we are entering summer, our gardens are starting to reach their peak and to begin to look their best. With plenty of hours of daylight and the warmer weather, there's plenty of growth to contend with, but whilst a lot of work may well have gone into preparing the garden for peak season, there's plenty more jobs to be getting on with to keep you busy over the summer months.

But remember, gardening is not just a chore; it should also be enjoyable, and this is the time of year to sit back, look at what you have created and enjoy it. Nature really starts to deliver its bounty from June onwards. Whether that is through the smell of fresh cut flowers or from the first fresh produce hitting the dining table, a garden starts to give back and reward you for all that hard work that you have put in previously.

> ‘This is the time of year to sit back, look at what you have created and enjoy it.’

Watering

A constant issue in warmer weather is watering – are your plants getting enough water to sustain them? At this time of year, you will almost certainly need to supplement the amount of water your plants receive. But there's an art to watering, and you need to make sure that, to maintain healthy plants, you do this correctly.

If you are growing vegetables, herbs or soft fruits, regular watering is essential to encourage good growth and plentiful crops, especially if you are growing plants that are voracious where water is concerned. A typical example is tomato plants, which, if grown in a greenhouse, can now be moved outdoors to a sunny but sheltered position. Make sure that the plants are well supported with bamboo canes. You will need to water them daily if it hasn't rained, and they will also need a regular feed of liquid fertiliser.

For the rest of the garden, the key is not to overwater, especially when you have new plants such as young shrubs and trees. Whilst new plants are establishing themselves, they need to put down deep roots. If you overwater them, this will encourage shallow roots, which will be detrimental to the plant in the long term.

It is also essential that you keep hanging baskets, pots and containers well-watered over the season, as well as encouraging healthy new growth by giving them a liquid feed every couple of weeks or so.

Talking of water, it's important to make sure you conserve water where you can. Check that your water butts are properly connected to your downpipes to ensure that when it does rain, they collect as much as possible for you to use in the future.

Control pests and diseases

Just as your garden is in full growth at this time of year, so are pests and diseases. A particular problem is mildew, which often appears not only on your roses but also on some soft fruits such as gooseberries and currants. If you notice mildew appearing, then get in there with your secateurs and cut away the affected parts of the plant.

Another perennial issue at this time of year is the invasion of aphids, which can make plants look unhealthy. You can easily remove these by hand or alternatively use a spray made of horticultural soap, which you can readily buy at your local garden centre. Alternatively, you can make your own treatment – just add about half a teaspoon of mild washing-up liquid, no more, to a litre of water and apply to the plant using a hand-operated pressure spray. Be careful not to use too much liquid – remember this is a detergent – and too much may damage your plants.

When checking your roses, you should also take the opportunity to deadhead them to encourage more flower production. You should also remove any suckers that you find growing from the base of the plant, as these just divert valuable resources that the plant can use elsewhere.

Cut back early-flowering shrubs

Some shrubs and plants flower early in the season and by now will have finished their flowering cycle. Now is the ideal time to trim these back to make sure that they maintain shape and to encourage healthy growth across the rest of the summer period. This is particularly important for those plants that have vigorous growth, such as clematis montana – if you let them grow too big, they will start to dominate.

Rhododendrons and azaleas will also have finished their flowering cycle by now, and you should take the time to deadhead these, as this will encourage maximum flowering from the plant next year.

Look after your soft fruits

Now is the time to look after your soft fruits if you grow them. The fruits are very attractive to birds, so if you want to ensure that there are some left for you to pick later in the season, now is the time to make sure that they are netted. When doing this, make sure you don't leave any small holes that birds can get through.

If you grow strawberries, at this time of year, they will be producing runners. If you gently fix these to the ground, they will root and produce new plants for you for next season. You should also lay down a layer of fresh straw around the plants, making sure to lift the berries off the ground. This will help protect them whilst they grow and ripen, especially if we have bouts of heavy rain.

Weed regularly

You won't be surprised to see weeds growing just as well as the rest of your garden at this time of year. Regular weeding is required to keep the problem under control. A good way of helping to suppress weeds is to hoe patches of soil on a regular basis. Keeping the soil loose on top will help when it comes to removing weeds. Likewise, regular removal helps to weaken the weeds over time, eventually killing them off without you needing to resort to potentially harmful weedkillers.

Plant rescue

In particularly hot weather, or in periods where there is little rain, plants in pots or containers can easily dry out. If this happens, a quick and easy way to try and rescue them is to put the whole pot or container in water until the soil becomes saturated. Then simply place them in a cool, shady spot for a few days and allow the plants to revive before moving them back to where they came from.

Support growing plants

It is amazing just how much some plants can grow in just a couple of weeks. Now is the time to give those later-flowering species, such as dahlias, delphiniums and chrysanthemums, the support they will need later in the season as they continue their growth. By staking, supporting and tying in stems now, you potentially avoid damaging the plant later.

Ventilate your greenhouse

Your greenhouse can get very hot at this time of year, so it is important to ensure it is properly ventilated and that air can circulate. Not only does this help protect the plants, but it also helps prevent bogs and diseases from taking hold. Some form of shading will also help to keep temperatures down.

Whatever you do, happy gardening!

Changes to the ONS inflation basket

> The ONS makes changes to the basket to better reflect consumer tastes and our changing lifestyles.

What's in and what's out as the Office for National Statistics announces changes to the basket of goods that it uses to calculate changes in inflation here in the UK?

Each year, the basket is adjusted to better reflect changes in consumer tastes and how those impact what we buy in our day-to-day lives.

What is in the basket, and how does it get there?

The basket currently contains some 760 items, with the selection criteria stating items must be readily available to consumers across the UK, be available year-round rather than seasonal, and reflect what the average consumer would likely buy and use in their everyday lives. They must also have annual sales of at least £100m.

For these reasons, the basket includes some basic food items such as bread, fresh milk and fruit and vegetables. Other food items you will find in there include pizzas, your Sunday joint, chicken nuggets and tinned soups.

Then, living costs are also taken into account. The basket includes day-to-day expenses such as the cost of gas and electricity, council tax, prescription costs, transport costs, including rail and bus fares, as well as nursing home fees.

Then there are the "so-called" lifestyle products and services we consume. These include items such as cosmetics and makeup, the price of popcorn in cinemas, alongside the cost of membership for gyms and sports clubs.

And products and services that reflect the society we live in are also included. You will find computer games and their consoles in the mix alongside pay TV subscriptions, fees charged by dating platforms and home delivery charges.

Why does it matter?

Well, the simple answer is that it matters because changes in the cost of the basket are used to measure changes in inflation. It is from movements in the price of the basket of goods that the consumer price index, or CPI, is calculated. And as most pensioners know, CPI is one of the three measures used each year to determine the increase in the state pension through the Triple Lock mechanism.

The basket is said to be representative of what the average person buys and uses, which is why it includes such a broad range of items.

Changes to the basket

Some of the items that have been removed this year include sheets of wrapping paper (due to low usage), to be replaced with rolls instead. Premium bottled lagers and European wines have also been excluded, as has the cost of a ticket to travel on the Eurostar. Perhaps, surprisingly, the cost of overnight hotel accommodation has also been taken out, but only if booked on the day before travel. Reflecting the increased use of mobile phones in many areas of our lives, SatNavs have also fallen by the wayside.

But there have also been several additions to the basket as well. For example, reflecting societies' move towards a healthier lifestyle, those premium bottled lagers that have been removed have been replaced with alcohol-free beer. Some foodstuffs have been added, including houmous and croissants, both of which have surged in popularity over recent years.

In terms of travel, the use of dashboard cameras by motorists has increased significantly in recent years, and so these have been added to the mix, alongside motorhomes. And as more of us travel abroad, international rail fares have replaced that Eurostar ticket mentioned earlier.

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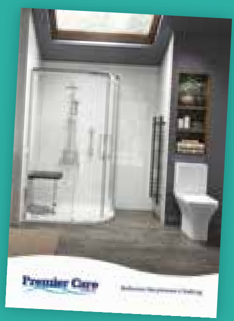

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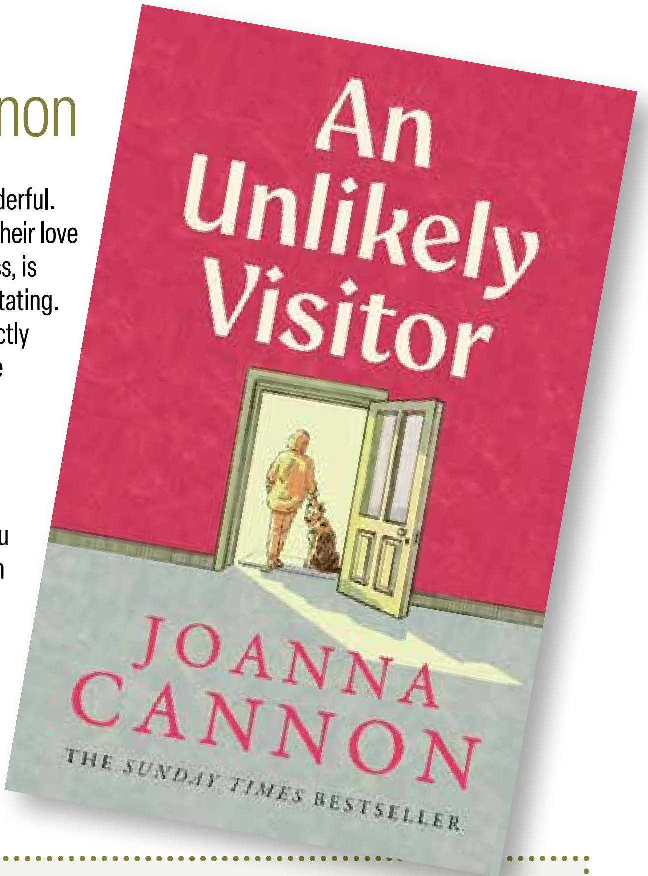
Book reviews

By Anne Cater

An Unlikely Visitor by Joanna Cannon



It is ten years since Joanna Cannon's astonishing debut; *The Trouble With Goats and Sheep* stole the hearts of readers and made her a best-selling author.

Margaret's story begins in absence: 94 days without Derek, 40 years without Jeanie. Yet in the hands of Joanna Cannon, what could feel unbearably heavy is instead told with extraordinary tenderness and grace. Her writing always has that rare ability to hold grief up to the light without ever overwhelming the reader; there's a softness and a humanity that feels both intimate and so real.

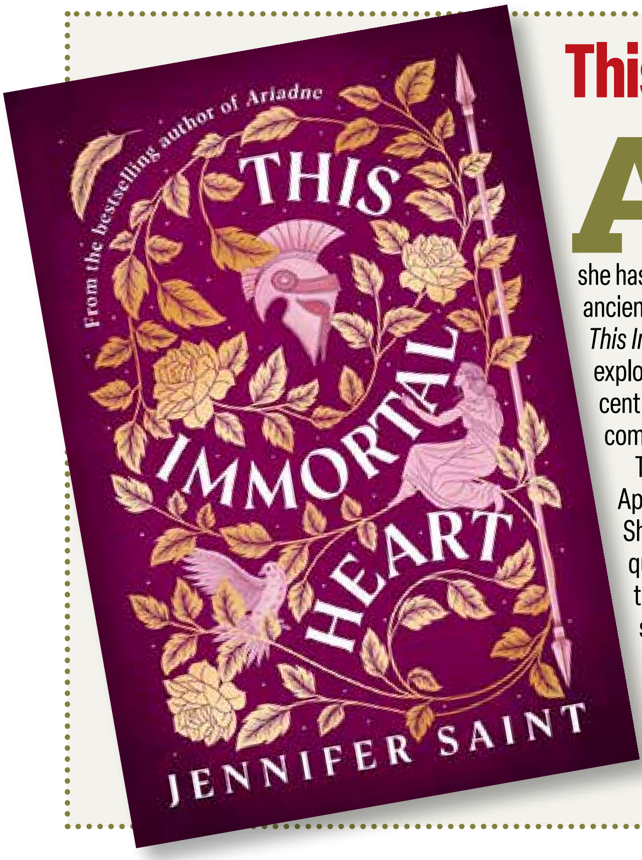
And then, just when you think you understand the reality of Margaret's world, everything shifts. The arrival of the "unlikely visitor" is handled magically and the story lifts, carrying both Margaret and the reader on a journey that is as hopeful as it is poignant.

The character development is wonderful. Margaret and Derek feel utterly real; their love story, woven through memory and loss, is both heartwarming and quietly devastating. There's humour too; gentle and perfectly judged, and this brings balance to the novel's deeper emotional currents.

This is storytelling at its most compassionate: wise, moving, and beautifully observed. It will make you smile; it will almost certainly make you cry, but above all, it will leave you with a sense of warmth and something like hope.

***An Unlikely Visitor* by Joanna Cannon was published in hardback by The Borough Press on 04 June 2026, price £18.99.**

This Immortal Heart by Jennifer Saint



Author Jennifer Saint always handles the well-trodden paths of Greek mythology with such flair; she has a gift for reimagining these ancient stories with a modern vision. *This Immortal Heart* is an ambitious exploration of love and power and is centred on one of mythology's most compelling figures.

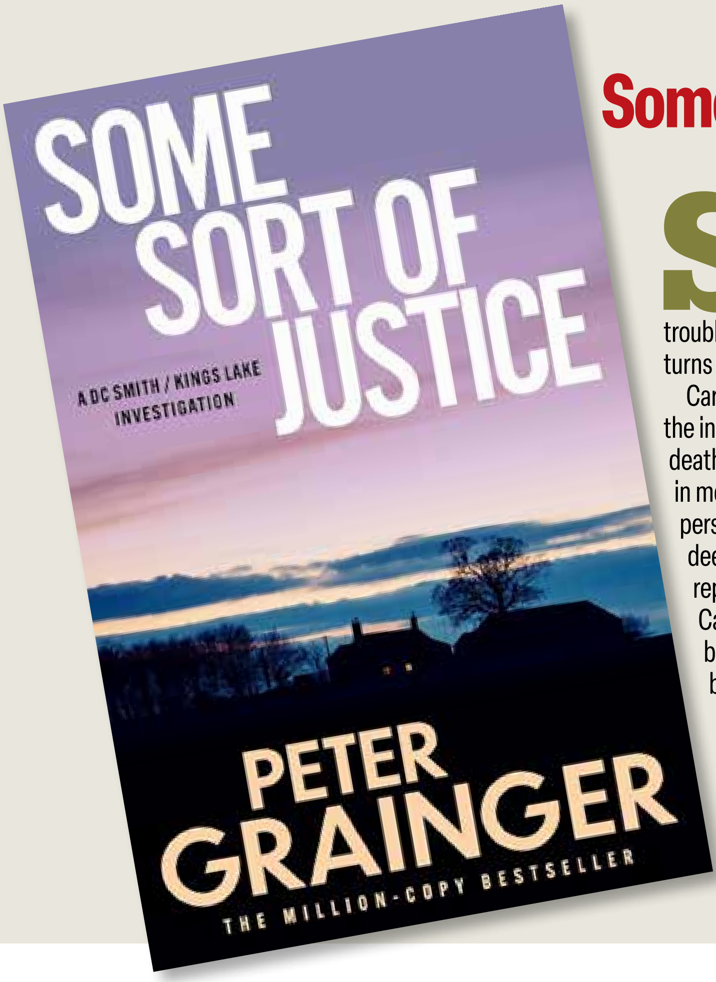
The author's portrayal of Aphrodite is beautifully done. She is presented here with a quieter edge, she is observant, thoughtful, and sometimes surprisingly vulnerable. There are moments where her inner world truly shines, offering glimpses of a goddess shaped as much by emotion as by beauty. It's a refreshing take on a figure so often defined by others.

The relationship at the heart of the novel; between Aphrodite and Ares, is intense. Their pairing brings together love and destruction in a way that feels timeless and compelling, and their story unfolds with a sense of inevitability that suits the mythological setting perfectly.

The retelling takes a creative and imaginative approach to the original myths, offering something that feels both familiar and new. The author's prose is, as ever, elegant and immersive, drawing the reader into a richly imagined world of gods, fate and desire.

This is a thoughtful and atmospheric novel, filled with emotion and insight, a story to lose yourself in.

***This Immortal Heart* by Jennifer Saint was published in hardback by Viking Books on 04 June 2026, price £18.99.**



Some Sort Of Justice by Peter Grainger

Some Sort of Justice is perfect for readers who like thoughtful, well written crime fiction. The novel begins with a single, troubling uncertainty and then, slowly turns into something far more complex.

Caroline Thorpe's decision to challenge the inquest into her brother Freddie's death is the spark that sets everything in motion. What initially appears to be a personal quest for the truth soon reveals deeper issues. There are influence, reputation, and hidden secrets. As DCI Cara Freeman and her Kings Lake team begin their work, the investigation becomes a really absorbing read.

The author's strength lies in his great storytelling. There is no rush to tell the tale, instead, each development is given space and explanation. The movement from the rural calm of Norfolk to the more imposing atmosphere of London is skilfully done, and highlights the contrasts between worlds that are, perhaps, not as separate as they first appear.

The characters, particularly Cara Freeman and her colleagues, are drawn with warmth and authenticity. Their approach and determination give the story a sense of realism that really works for the reader. It's a story that moves at a steady pace, allowing the details to unfold naturally. It is a deeply satisfying read for anyone who enjoys crime fiction with real substance and a strong sense of authenticity.

***Some Sort Of Justice* by Peter Grainger was published in hardback by Penguin on 04 June 2026, price £18.99.**

The Players Club by Rachel Mills

If you are looking for a novel that offers something just a little bit different, *The Players Club* by Rachel Mills certainly delivers on that front.

Beth Greenwood is a fascinating central character. She's spent much of her life wondering what it might be like to be someone else. She wants to be more confident and more successful. When she discovers the Players Club, a secretive group of women who make those dreams a reality, the possibilities suddenly feel endless. From glamorous lives to wildly unexpected roles, nothing is quite out of reach.

What follows is a clever and thought-provoking exploration of identity and of choice, and the consequences of those. There's a real sense of fun running through the early parts of the novel; this idea of stepping into another life is really appealing. However, there's also an undercurrent of something darker. As Beth becomes more involved, the line between reinvention and reality begins to blur, and the stakes feel increasingly real.

This is such a clever, original premise, and it's executed with warmth and insight. It's both entertaining and surprisingly moving, with moments that made me pause and reflect. I can absolutely see why it's described as twisty and thought-provoking, and it really does leave you wondering: who would you choose to be?

A wonderfully layered and engaging read, and one that would spark some brilliant book club discussions.

***The Players Club* by Rachel Mills was published in hardback by Simon & Schuster on 04 June 2026, price £16.99.**

The rules for UK citizens travelling in Europe h

‘The EES now means that all third-party nationals arriving in a Schengen country, including UK passport holders following Brexit, must register their biometrics at the border they are crossing.’

The European Union (EU) has recently introduced new border checks for people travelling to Europe that affect and apply to travellers from the United Kingdom. These are known as the Entry/Exit System (EES) and officially came into force on 10 April this year.

The new rules apply to the 29 countries that make up the Schengen Area, the countries that allow passport-free travel across their borders. These are largely those countries that are part of the European Union, excluding Ireland and Cyprus, plus Iceland, Liechtenstein, Norway and Switzerland.

Inevitably, any new system causes confusion and leads to delays at border entry points, and this has been no different with EES, with long queues forming at borders for UK travellers.

What are the changes?

The EES now means that all so-called third-party nationals arriving in a Schengen country, including UK passport holders following Brexit, must register their biometrics at the border they are crossing.

On your first visit to a Schengen country, you may be asked to register your details at a special booth before proceeding to the immigration desk. This will involve having your fingerprints taken and or a facial scan. Alternatively, a border officer may well take this information from you. You may also be asked to answer questions about the reason for your visit, the length of your stay, whether you have enough money to be able to pay for your trip, to provide details of where you are staying, and you may be asked to prove that you have adequate travel insurance in place for the duration of your visit.

The information gathering will take place on your arrival at European airports. If you are travelling via Eurostar from St Pancras, Eurotunnel from Folkestone or by ferry from Dover, then you will need to provide this information at the border before you clear passport control in the UK.

Each registration takes a few minutes, which has resulted, at busy times, in queues of people forming whilst waiting to clear border control. You will not be asked to pay any money as EES registration is free. Once you have registered for the first time, the digital EES record that you create will be valid for three years.

What are the rules around EES?

The EES is eventually meant to fully replace the practice of passport stamping and is designed to help the European Union more closely track that travellers are respecting the 90/180-day rule. This rule means that UK travellers can spend up to 90 days out of every 180 in a country that is part of the Schengen zone. Be aware that if you are crossing borders on your holiday and visiting multiple countries, the 90-day rule remains in place for the duration of your trip.

However, if you are a regular traveller, then you should make sure that you don't fall foul of the new rules. Advice from the UK's Foreign, Commonwealth & Development Office (FCDO) states that you could be banned from countries in the Schengen area if you exceed the 90-day limit.

Whilst EES is still in its infancy, if, when transiting a border, you are able to get your passport stamped, then it is probably wise to do so, as this acts as proof of your movements in or out of the Schengen zone.

What about the problems that I have heard of?

Like the introduction of any new system, there are bound to be technical issues both for those tasked with implementing the system and those who are having to comply with it. This is why its use is indeterminate at the present time – not all airports or other points of entry may be using the system for some or all of the time. Likewise, if long queues build up at entry points, then there is the ability to pause the use of EES checks.

One thing is certain: where EES is in operation, it is likely that it will take longer to transit through borders than it did previously, and you should be prepared for and aware of this. Be aware that your records will be checked on entry and exit through a Schengen country, so not

ave changed – here's what you need to know

only may it take more time for you to enter a country, but it may take longer for you to clear immigration on your return journey as well, so make sure you build in enough time when returning to do this.

Can I use the Travel to Europe App?

The short answer to this question is no. Whilst the EU has created an App that allows people to pre-load their passport information, their photo and answer the questions that they would normally be asked at the kiosks on first arrival, this is currently only operating on a pilot basis and for entry into Portugal and Sweden. It is not yet available for download in the UK, but this may change should the pilot prove successful.

Be prepared

If you are planning on travelling abroad this summer and will be entering a Schengen country for the first time since the new regulations have been in force, then a little research in advance could help to save you time and inconvenience. You can check the entry requirements for the country you are visiting by going to the FCDO website. You can find this at www.gov.uk/foreign-travel-advice.

Is there anything else I should be aware of?

There is another change that is being planned for later this year, which is known as the European Travel Information and Authorisation System (Etias). It is expected that this will come into force around October, but that remains to be confirmed. It is also expected that it will not be mandatory for travellers from the UK until around April 2027, but likewise, this again is yet to be confirmed.

This is a visa waiver scheme that will require all holidaymakers to apply online for authorisation to travel, paying a fee expected to be around €20, before travelling. Once authorisation has been obtained, this is expected to be valid for three years or until your passport expires if that is earlier.

Pavement parking – an update!

There are new rules coming into force later this year to give councils the powers to tackle pavement parking in their areas and issue fines for those who break the rules.

Pavement parking is currently banned in London, where offenders can be fined up to £160, and throughout Scotland, where fines for breaches are £100, but not in the rest of the country, although councils can enforce restrictions in specific areas. These new powers will allow councils to change that.

The changes come under the new English Devolution & Community Empowerment Act, which is expected to be on the statute book by the end of the year at the latest.

At present, only police officers can fine people whose vehicles cause an obstruction, whilst council enforcement officers can only fine drivers for clear breaches of rules, such as parking on a double yellow line.

Pavement parking has long caused problems for many, especially those with impaired vision, those who need a wheelchair to get around or young mothers with children in pushchairs.

Under the new law, cars will be banned from parking on pavements all across the country, with council enforcement officers being able to issue fines for those who break the rules.

The new rules bring to a conclusion the consultation that was first begun in 2020, and as well as making it safer for people to get around, it is also expected that they will improve safety for all pedestrians and pavement users. This is because, frequently, pavement parking results in damage to paving slabs, pavement surfaces and curbs, creating trip hazards and additional maintenance work to repair the damage done for already cash-strapped councils.

But there will be exemptions as well. For example, on narrow residential streets, when pavement parking is necessary to prevent the road from becoming blocked, although it remains unclear at this stage how exemptions will be granted.

Big Garden Birdwatch – the results are in

> Sadly, the results indicate which species are struggling to adapt and survive in our modern world. Despite coming top for the second year running, the long-term data derived from the survey show that House Sparrow numbers have declined by over 60%.

Each year, the charity RSPB undertakes its *Big Garden Birdwatch* survey with the aim of determining the health of our bird population.

First taking place in 1979, when children's television programme *Blue Peter* asked their viewers to send in their sightings by post, this is now the 49th consecutive year that the survey has been undertaken.

Since then, the annual event has become the world's largest garden wildlife survey and aims to highlight how our garden birds are faring and what you can do to help them. This year, the survey took place over a weekend in late January with over 650,000 people recording their findings via the RSPB website, and the results have now been collated.

Over 9 million birds were recorded, with some 80 different species having been seen. The bird that came top of the tree this year was the humble House Sparrow closely followed by the Blue Tit. The remainder of the top five were the Starling, Woodpigeon and Blackbird in that order.

But what else does the survey tell us?

Well, sadly, the results give an indication of which species are struggling to adapt and survive in our modern world. Despite coming top for the second year running, the long-term data derived from the survey shows that House Sparrow numbers have declined by over 60%, whilst for the Starling, the figure is even worse at near 85%.

Another bird that has suffered since the survey started is the Greenfinch, which has slowly tumbled down the list to now sit in eighteenth place, recording a 67% decline in sightings. The decline in Greenfinch numbers has been so severe that the species is now on the UK Red List of endangered species.

However, it's not all bad news as the numbers of some birds in the survey had increased over the same period. For example, Woodpigeons, which are fourth on the list, have recorded a remarkable increase of over 1,000%, the numbers of Coal Tits seen are up by nearly 300%, whilst Magpie numbers have also risen significantly, up nearly 230%.

What is causing the decline?

The decline seen in many species, the RSPB says, is down to disease, and much of this is, it says, as a result of our own human kindness. The main disease identified as responsible for the decline, trichomonosis, is found to be easily spread when birds gather around feeders, especially during the summer and autumn.

As a result, the charity is calling for a change in the way that we look to feed the birds in our gardens, and whilst this remains beneficial at certain times of the year, small changes may help those species currently in decline to start to increase again.

The main change that we can all make is to look to feed seasonally. So, during summer and autumn, when food is plentiful in the wild, they ask that you stop filling bird feeders. This will prevent too many birds from gathering in one place, and thus, hopefully help to stop the spread of disease.

Other things that can be done to help are to make sure that you clean your feeders on a regular basis and move them to different parts of your garden. Research into the disease also shows that flat-surfaced feeders, such as bird tables, are contributing to the problem. These allow contaminated food to collect, which is then eaten by other birds, perpetuating the problem.

I still want to help by feeding the birds

Well, that is not a problem. Above are some of the ways you can adjust your habits to help. Other things you can do are to place fat balls around your garden, hang them off trees and shrubs, the birds will find them, but won't be able to congregate in larger numbers, which is how the problem arises. You can also adopt bird-friendly planting in your garden. Try planting shrubs such as hawthorn, rowan and holly, which all produce berries which the birds will eat, whilst sunflowers and teasels, once they have finished flowering, will provide a ready source of seeds. These natural, safer food sources will also help to attract insects, another good food source for hungry birds.

Coordinated approach for older people takes a hit

ALAN SPINKS
REGIONAL ORGANISER, SCOTLAND
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07941 770331

Recent actions by the Scottish Parliament have had a major impact on Older People having a means to express their concerns at the highest level.

Commissioner for Older People

As reported previously, a proposal to establish a Commissioner for Older People has been making its way through the Parliamentary process and has reached the point where organisations were invited to comment on the proposal. A "Financial Memorandum" was drawn up with detailed costings for the establishment of a Commissioner, together with a variety of ongoing costs.

The Scottish Parliamentary Corporate Body (the SPCB) currently supports seven independent officeholders/commissioners – these are

- Commissioner for Ethical Standards in Public Life
- Scottish Biometrics Commissioner
- Scottish Commissioner for Children and Young People
- Scottish Human Rights Commission
- Scottish Information Commissioner
- Scottish Public Services Ombudsman
- Standards Commission for Scotland

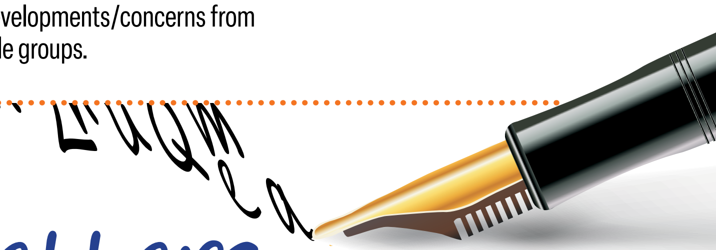
Estimated on-going costs were listed as ranging between £717,000 – £976,000.

In 2025 views were sought on the creation of a Commissioner. Four responses were received

- Aberdeen City Health & Social Care Partnership
- Age Scotland
- West Lothian Integration Joint Board (IJB)
- CIPFA IJB Finance Section

In addition to an Older People Commissioner a further four proposals – Patient Safety, Victims and Witnesses, Disability and Future Generations were proposed. The final outcome of the above is a recommendation that "the SPCB supported bodies should not be expanded."

We await further developments/concerns from Scotland's older people groups.



Your Letters

Write to: Unit 6, Imperial Court, Laporte Way, Luton LU4 8FE. Or email info@nfop.org.uk. Always include a postal address. A telephone number is helpful. Letters may be edited. Opinions expressed here may or may not reflect those of the editor or the NFOP.

Fitness To Drive

The "Fitness to Drive" article in your December issue persuaded me to think about the responsibilities of drivers of heavy and speedy machines.

It's true that some skills can slowly diminish over time without us being aware of this. I don't know anyone who will readily admit that they do not drive as well as they used to, but they will avoid taking the risk of proving it.

Therefore, I resolved to take the Institute of Advanced Motorists' mature driving assessment and face the truth.

The test was arranged very quickly, and an Examiner arrived at my house to be a passenger in my car for an hour's drive. He explained that the friendly assessment chat at the end was purely "advisory" and my licence was safe.

I found myself enjoying the experience and agreeing with the final report I was given.

At 84 years old, I was quite pleased that I was judged competent, albeit with a few pieces of advice about how to remain so.

I recommend the challenge to all responsible drivers.

Alan Moon, by email.

Telegrams

I reply to Peter Eykelbosch letter regarding telegrams. When the GPO telephone and postal departments were split, Peter may find that the telegrams went to the Telephone archive in the old telephone exchange at High Holborn details on their website.

David Occomore, by email.

Worth a Look!

As we hurtle headlong into summer and the longer nights and warmer days the season brings, many of us are looking for interesting things to do and new places to visit. Here are some suggestions for things currently on around the country that might just get you out and about. Pre-booking for all paid-for attractions listed below is recommended.

In Focus: Nurse Catherine Prine

Where: The Florence Nightingale Museum, 2 Lambeth Palace Road, London. SE1 7EP.
Open: Tue – Sun 10.00am – 5.00
Closed Mondays
Exhibition runs until 04 October 2026
Cost: £12.00 (£10.00 65+)
Tel: 020 7188 4400
More Information:
www.florence-nightingale.co.uk

This exhibition looks at the life and work of Catherine Pine, nurse to Emmeline Pankhurst and the suffragettes, and her involvement with the women's suffrage movement in the early twentieth century.

Born in the 1860s in Kent to middle-class parents, Pine received a good education and, across the early years of her adulthood, had no need to work. Following the death of her parents, Pine moved to London, where she trained as a nurse at St Bartholomew's Hospital. She went on to use these nursing skills to run a nursing home in London. During this time, she became interested in the work of the WSPU and the suffragettes, which is where she first encountered the Pankhurst family.

As the WSPU increased their actions to obtain the right to vote, many suffragettes were arrested and imprisoned, where their protests continued in the form of hunger strikes. Pine's nursing home soon became a refuge for suffragettes to recover, including Emmeline Pankhurst and her daughter Sylvia. Pine continued to care for and work with the Pankhurst's long after the end of the WSPU's militant action and was devoted to Emmeline Pankhurst.

As part of the exhibition, you will be able to see Nurse Pine's medal that was awarded to her for her work. Having gone missing in the 1950s, the medal was rediscovered in 2023 by Dr Hope Elizabeth May. Dr May subsequently acquired the medal and has kindly loaned it to the museum for the duration of this exhibition, where it will be going on display for the first known time in the UK. The medal is an adapted version of the hunger-strike medals awarded by the WSPU to those who went on hunger strike while in prison. While Pine did not take part in militant action or go on a hunger strike, her devotion to caring for fellow suffragettes did not go unnoticed.

Home Made Histories: Letters, Art & Embroidery

Where: Chawton House, Chawton, Hampshire. GU34 1SJ.
Open: Daily 10.00am – 4.30pm
Exhibition runs until 20 December 2026
Cost: £12.50 (house & gardens ticket)
Tel: 01420 541010
More Information: www.chawtonhouse.org

In a world dominated by screens, this exhibition invites visitors to slow down, look closely, and reconnect with the intimate, home-made traces of women's lives.

Through letters, journals, artworks and needlework, you will be transported into a quieter, more tactile past, shaped by ink, paint, thread and time. Drawing on Chawton House's extensive manuscript collection, the exhibition shines a light on materials that are often overlooked in favour of printed books. Yet it is in these handwritten and hand-crafted objects that history's women are most vividly seen: as writers, artists, readers, thinkers and friends.

The exhibition explores women's creative work across the boundaries between

amateur and professional. From mending and needlework that provided vital income, to portraiture commissioned by nobility, botanical illustration made through travel and scientific observation, and letters that later found their way into print, these objects reveal how women's skills and knowledge circulated within families, communities and wider literary networks.

On display are rich and varied manuscripts: personal letters which illuminate networks of friendship and support between women writers; handwritten recipe books through which practical knowledge was passed down generations; journals recording the textures of daily life; and remarkable scrapbooks, compiled by many hands, combining watercolours, sketches, copied and original poems, charades, engravings cut from magazines, and notes from friends. You will also encounter manuscript novels and plays, intricate botanical drawings and travel sketches from around the world, and exquisite examples of samplers, fabrics and embroidery.

Home Made Histories features well-known figures such as Jane Austen and Maria Edgeworth, alongside lesser-known women such as the historian Agnes Strickland and the travel writer and artist Maria Graham. Together, their manuscripts bring us closer to women's lived experience.

The Scottish Colourists Revealed

Where: Perth Art Gallery, 78 George Street, Perth, Perth & Kinross. PH1 5LB.
Open: Thu – Mon 10.00am – 5.00
Exhibition runs until 26 October 2026
Cost: £6.00
Tel: 01738 632400
More Information: www.culturepk.org.uk

See the Scottish Colourists as you've never seen them before in a new exhibition celebrating rare paintings by four of the most important Scottish artists of the 20th century, some of which have never before been on public display.

Bringing together masterpieces by Francis Campbell Boileau Cadell, John Duncan Fergusson, George Leslie Hunter and Samuel John Peploe from across Scotland, you will discover exceptional paintings in an exhibition that offers a unique look into the intertwined legacies of these iconic artists.

Under the Hawthorn Tree

Where: Ulster American Folk Park, 2 Mellon Road, Castletown, Omagh, County Tyrone. BT78 5QU.
Open: Tue – Sun 10.00am – 5.00
Closed Mondays (Except Bank Holidays)
Exhibition runs until 25 March 2028
Cost: £14.00 (£15.40 including donation)
£10.95 (£12.05 including donation – 60 plus)
Tel: 02882 243292
More Information:
www.ulsteramericanfolkpark.org

A powerful story of hardship, loss and survival, this exhibition brings to life Marita Conlon-McKenna's much-loved children's novel, *Under the Hawthorn Tree*.

This is a tale familiar to many and often first read in school that explores the famine through the eyes of siblings Eily, Michael and Peggy O'Driscoll. In the novel, the three siblings are left alone during the famine and set out on a perilous journey to find their great-aunts, desperate to avoid the workhouse. Along the way, they encounter many obstacles, from a frenzied dog attack to an epic thunderstorm, and witness death, disease, destruction and injustice.

The exhibition uses objects, sounds, smells, interactives and illustrations to tell the story, inviting visitors, young and old, to experience the story in a new and immersive way. In the centre of the exhibition, there is a full-size hand-crafted hawthorn tree made by Bob Johnston, the resident willow weaver at our sister museum, the Ulster Folk Museum, which is located in Cultra, outside Belfast.

The Broadway Colony of Creativity

Where: Broadway Museum & Art Gallery, Tudor House, 65 High Street, Broadway, Worcestershire. WR12 7DP.
Open: Mon – Sat 10.00am – 4.30
Closed Sundays
Exhibition runs until 07 September 2026
Cost: £10.00 (£7.00 65+)
Tel: 01386 859047
More Information:
www.broadwaymuseum.org.uk

In this exhibition, you will learn about the Broadway Colony of Creativity, starting with William Morris and including Edwin Austin Abbey "Ned", Francis D Millet "Frank", Alfred Parsons, Henry James, Edmund Gosse, Frederick Barnard and John Singer Sargent to name a few, who lived or visited, worked and played in Broadway.

With the arrival of steam technology and the development of the rail network in the mid-19th century, coach travel declined, and Broadway's prosperity collapsed as a result. But the traditional Cotswold stone buildings, the idyllic countryside and the sense of peaceful isolation from an increasingly noisy world attracted creatives to this rural bliss. The Cotswolds have been a draw to many, including the staggering number of talented artists, writers, actresses and musicians who have all added their own touch to Broadway and this beautiful piece of the Cotswolds.

This exhibition celebrates the Broadway colony of creatives who lived or visited, worked and played in Broadway between 1870 and 1920.

Battle Bowlers & Football Boots

Where: The Green Howards Museum, Trinity Church Square, Richmond, North Yorkshire. DL10 4QN.
Open: Mon – Sat 10.00am – 4.30
Closed Sundays
Exhibition runs until 30 December 2026
Cost: £8.50
Tel: 01748 826561
More Information:
www.greenhowards.org.uk

This exhibition explores the sporting and military lives of Green Howard footballers.

Football was an integral part of Green Howards life. Soldiers were equally comfortable in their football boots or their "battle bowler" (army slang for a tin or "Brodie" helmet). Team pride, whether football or regimental, went hand-in-hand, but this exhibition avoids picking a side (which for some staff was very hard!). So, with no VAR, no offside rule, no simulation and no relegation, you will enjoy discovering more about the things you thought you knew, and much about the things you didn't.

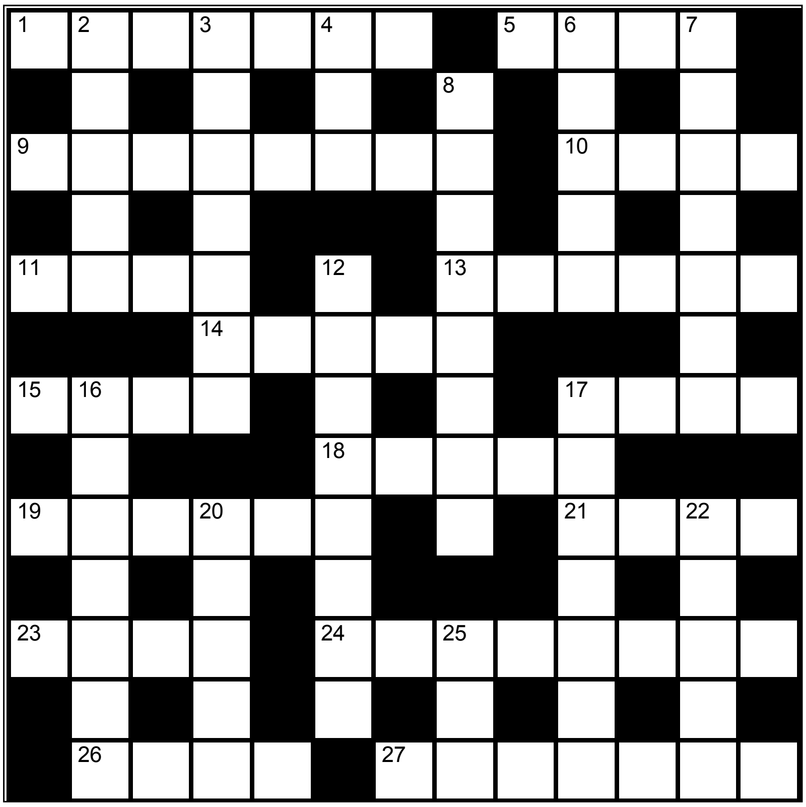
You will find out about golden boy, Wilf Mannion, the popularity of women's football, football boredom busters in prisoner of war camps and the only professional footballer to be awarded a Victoria Cross, Donald Simpson Bell.

The exhibition has been curated with the help of The National Football Museum and The Players Foundation, who have provided support and lent objects for this exhibition.

Prize Crossword #236

Win £25

Please send entries for this month's Prize Crossword to the address on page three to arrive on Tuesday 30th June 2026. Mark envelopes "**Crossword 236**" in the top left-hand corner. Remember to enclose your name and address.



ACROSS

1 Stopping place (7)
5 Goat's milk cheese (4)
9 Appreciative (8)
10 Uncommon (4)
11 Basic unit of heredity (4)
13 Capital of Inner Mongolia (6)
14 Horned African animal (Abbr.) (5)
15 Agile (4)
17 Keen on (4)
18 Avian incubators (5)
19 Drinking vessel (6)
21 Easy stride (4)
23 Separate article (4)
24 Old liners (8)
26 Sweet palm fruit (4)
27 Armed robbery (5-2)

DOWN

2 Californian resort lake (5)
3 Leather factory (7)
4 Rotten (3)
6 Soil (5)
7 Aerodrome (7)
8 Tavern (8)
12 Very large woman (8)
16 Schemed (7)
17 Mohammedan (7)
20 Boundary (5)
22 Hidden (5)
25 Corrode (3)

Sudoku #236

Fill in the empty squares from 1-9 without repeating the same number in any grid, row or column.

				1	8	3		7
				9			1	8
			6					9
	3					5	9	
		1						
2	7				3			
1	4						6	
					9			
		9	3		7	4		

SUDOKU #235 SOLUTION

3	5	1	6	4	8	9	7	2
8	7	2	9	3	1	4	5	6
6	4	9	2	7	5	1	3	8
4	8	6	5	2	9	7	1	3
7	1	3	4	8	6	2	9	5
9	2	5	3	1	7	8	6	4
1	3	7	8	5	4	6	2	9
5	9	8	7	6	2	3	4	1
2	6	4	1	9	3	5	8	7

CROSSWORD #235 ANSWERS

Winner #235: :MR T SKEET, ROCHESTER