

# Mirror MONEY

Equity release



343.14928631

## Discover the possibilities with equity release

Retired Mr Morgan released tax-free cash tied up in the value of his home using equity release, providing himself and his wife with the money needed to improve their home and buy a new car. And they still have a little bit of cash left over for a rainy day.

"I originally saw an advert in the paper and it was the solution we needed. We had no mortgage, no debt and we were at a point that we wanted to get a bit more work done on the house - the soffits and guttering and that. Equity release has helped us achieve this and the work is all done and paid for," says Mr Morgan from Gloucestershire.

Equity release also allowed Mr and Mrs Morgan to do more than just home improvements. "We've changed the car. The other one was getting really old and wasn't worth spending any more money on. I've gone for the same brand again - I always do."

### Are you eligible for equity release?

To qualify for equity release you must:

1. Own and occupy a UK property worth at least £70,000
2. Be aged 55+ or over (youngest applicant, if borrowing jointly)

### COULD YOU DO WITH SOME EXTRA CASH IN RETIREMENT LIKE MR AND MRS MORGAN?

Try our free equity release calculator today to find out how much tax-free cash you could release from your home. Visit [mirror.co.uk/equityrelease-calculator](http://mirror.co.uk/equityrelease-calculator)



Get your FREE Guide

"It was the solution we needed"

Your initial consultation is FREE, which means if you decide that equity release isn't right for you, you can simply leave it there and pay nothing. If you decide to continue with a recommended product you'll be charged an advice fee of only £1100.

Looking back at their experience of the Mirror Equity Release Advice Service, Mr Morgan says "We were very pleased with the service. We mentioned it to some friends of our neighbours - now they've taken it up."

**HUB FINANCIAL SOLUTIONS**

Call FREE today to find out more and receive your FREE equity release guide

**0800 232 1307**

quote SM ERO2

Lines are open 9am to 6pm Monday to Friday, excluding bank holidays. Calls are monitored for training and regulatory purposes.

# Gardening club

with DAVID DOMONEY

features@sundaymirror.co.uk  
daviddomoney.com  
@daviddomoney  
/daviddomoneytv

## Q&A



Bugs' hotspots will attract the ladies

How can I get ladybirds into the garden?

**Phoebe, London**  
It's really easy to make a habitat for ladybirds to encourage them into your garden. You can buy a bug hotel, which will attract all sorts of beneficial insects, some of which the ladybirds will eat. Or, you can make them a house. Super-glue pinecones together into a large ball, attach a string and suspend it from a tree. You'll soon have an abundance of ladybirds laying eggs.



Give creepy-crawly plant pests the bird

What's the best way to keep caterpillars off young veggies?

**Dale, via email.**  
Setting up bird feeders and birdhouses will help to attract more birds, which will prey on the caterpillars in your garden. Hedgehogs will also do the job so get going and make your outside spaces as wildlife-friendly as possible. You'll soon have fewer caterpillars - and the joy of having more feathered and prickly friends.

## TIP of the week

If dead-looking plants have white roots and green in the stem, there's still life in them.

## GET IN TOUCH

For loads more hints and tips on gardening visit [daviddomoney.com](http://daviddomoney.com) or follow me on Facebook at @DavidDomoneyTV or on Twitter @daviddomoney

There's no need to worry that the gyms are all closed - get stuck in outdoors and give yourself a great workout in the garden instead

For a healthy mind and body, it's great to give gardening a go. Fitness is an important part of our weekly routine and I'm going to show you how your garden can give you all the tools you need for an all-round health high.

## Fruitful fitness

The garden is not just a place for pretty plants, it's also a place where you can stay active - and it might surprise you just how good a workout you can get in your outside space.

Gardening works all the major muscle groups in your legs, buttocks, arms, shoulders, neck, back and core, simply by offering enjoyable activities that make you move.

It can also do wonders for your physical shape. A 2013 study found gardeners had a significantly lower BMI (body mass index) than their non-gardening neighbours.

Just three hours' work in the garden can compare to around an hour of intensive working out in a gym.

## Growing kids

What's more, gardening is great for the littlies because

**"The great thing is the physical activity will aid us mentally too**

it engages in both gross and fine motor development - the movement and actions of our bone structure.

The difference between gardening and so many other activities is that gardening covers it all.

It develops our fine motor skills during small, precise, intricate tasks, such as tying in honeysuckle or jasmine climbers, sowing small seeds or deadheading flowers.

But our gross motor skills are also engaged when we're gardening. Think of large, considerable and powerful movements, like when you're digging soil, lifting containers or mowing.

## Calorie count

If anyone wants to incorporate gardening into their routine to stay in shape, here's how all those different jobs can count:

**PLANTING:** This can burn 177 calories per hour in men and 135 calories in women.

**WEEDING:** Now this can really get your blood flowing.

It works your body in a similar way to a cross-trainer machine, focusing especially on the shoulder and arm muscles, but also giving your thighs



**WEIGHT TO GO**  
Rake off calories



**PUSH IT**  
Mowing will tone you up



**START YOUNG**  
Little jobs will help motor skills

and bottom a good workout from all of the up and down movements and squatting. Just half an hour's weeding can burn up to 150 calories.

**MOWING:** Trade the treadmill for a lawnmower and get yourself moving.

For most of us, who use petrol or electric-powered devices, looking after the lawn will mainly help tone

## First-class



**BED OF LEARNING** Lad at school plot

**DO PLOTS OF EXERCISE** Try open air-obics



up our legs and buttocks. But if you have a manual push mower, you will work out your upper body too.

**RAKING:** Just raking leaves for a quarter of an hour a week works up enough of a sweat to burn 63 calories. That's 3,276 in a year!

**DIGGING:** This can burn 197 calories per hour in men and 150 calories in women, depending on how long and how intensively you're working. So swap the weight bench for a shovel.

It will activate almost every part of your body, but with more force than

raking, so it is more similar to using the weight machines in the gym. Just remember to be careful not to injure yourself. Good stretching is really important before you get started.

And, like at the gym, change your gardening activities frequently. Swap jobs every 15 minutes or so if you can. And warm down when you're finished with more gentle stretching.

## Mentality treats

The great thing is that all this physical activity aids us mentally too. During

exercise, we release endorphins - "happy hormones" - known to boost mental wellbeing.

Gardening is especially uplifting because it offers that exercise high.

And studies have shown humans are instinctively more at ease and relaxed outdoors because of our natural affiliation with nature.

It helps us rest our minds and allows our attention to wander freely, helping to relieve mental fatigue.

And it's not just outside where we can reap these benefits. Active interac-

tion with indoor plants (like touching and smelling) can reduce physiological and psychological stress.

Our brains are wired to release a beneficial chemical called dopamine when we see flowers. So colourful plants are always a winner.

## Horticultural healing

As well as bolstering us, gardening has the ability to inwardly heal.

In 2016, The King's Fund found it reduced depression and anxiety and improved social function, emotional

well-being and physical health. So, it's an excellent idea to do 30 minutes of outdoor work a day.

The learning experience of gardening can boost wellbeing. Setting targets and achieving them creates positive feelings of success.

So if you've hit a rut, garden up a glut! And if you're new to gardening, now is a fine time to join in.

The uplifting experience of being outside and active makes us feel better. It's a no-brainer. Get gardening and harvest a healthier you.

## allotments cultivate pupils' wellbeing

AT times like this, we are all doing our best to keep our mental and physical health strong - and our Cultivation Street category Gardens for Better Health showcases gardens that have the most positive impact on the health of the local community.

The gardens at Radlett Lodge, a National Autistic Society school for 55 pupils, aged four to 19, are a great example.

An on-site mini allotment was started at the school, in Radlett, Herts, with the hopes

that horticultural engagement would benefit the pupils' learning and wellbeing.

The allotment originally consisted of two beds used to grow produce, which was sold to raise funds. There is now also an off-site garden with six ground-level beds and eight raised beds, packed with seasonal fruit and veg.

The garden teaches young people horticultural

skills and shows them how to lead a healthy lifestyle and enjoy the great outdoors.

Principal Jo Galloway said "It provides a therapeutic environment where they can build strength and confidence, and gives them opportunities to create, make and be successful."

Register for Cultivation Street at [cultivationstreet.com](http://cultivationstreet.com), where you'll also find how-to guides, colouring pages and more.



## GADGET of the week



This attractive rustic-style vegetable store will sit on a kitchen, larder or laundry room worktop. Its slatted shelves allow air to circulate and keep your home-grown or shop-bought veggies dry and mould-free, preserving them for longer. I found it for £125 at [johnlewis.com](http://johnlewis.com)