

# Mirror MONEY

Equity release

## GET THE RETIREMENT YOU DESERVE WITH EQUITY RELEASE



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**B**ryan needed a bit of extra money during his semi-retirement as he wanted to update his car and take a trip to see his family in New Zealand.

Bryan, a part-time delivery driver, decided to release some of the cash tied up in his home, with an equity release plan.

"My family have all got their own homes so don't really need anything from me, but there will still be a bit left in my estate to pass on to them," says Bryan, 79, from Blackpool.

"It seemed silly having so much money tied up in property."

Bryan released £20,000 via a lifetime mortgage - a type of loan secured against his home. He doesn't have to pay anything back until his home is sold, either on his death, or if he moves into permanent long-term care.

Bryan explains: "I wasn't struggling with everyday bills, I have my pension and earn a bit of cash from my part time work. But, I needed to get the cash together to replace my car and couldn't see any other way of getting hold of a lump sum."

"I couldn't believe how easy it was to sort this out. I had everything explained to me in simple terms, spelling out all the pros and cons - so I knew exactly where I stood and the effect it would have on my estate. It was the best move for me."

### HOW WE CAN HELP

The Mirror Equity Release Advice Service, provided by HUB Financial Solutions Limited, offers readers the ability to release tax-free cash tied up in their homes. It's really easy to find out more and we'll help you to decide if equity release is right for you.

As part of the service, your adviser will complete a free state benefits check to make sure you're not missing out on anything you're entitled to. They'll also explain if equity release could affect your tax status or means tested state benefit entitlement as well as explaining how the value of your estate will reduce.

You'll be charged an advice and arrangement fee of £1,100 if you take out a plan HUB Financial Solutions recommends. If you decide not to go ahead, there is nothing to pay.

Call us today on **0800 232 1307** to book your no-obligation appointment and to get your **FREE** guide to equity release.



Get your **FREE** Guide

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Call **FREE** today to find out more  
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quoting SM ER20

Or for more information visit  
[hubfinancialsolutions.co.uk/mirror-equityrelease](http://hubfinancialsolutions.co.uk/mirror-equityrelease)

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

# Gardening club

with DAVID DOMONEY

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## Q&A



**Seasoned gardener will gather no moss**

How can I get rid of moss in my front garden?

**Via email**  
Apply a moss treatment, wait for a week, then rake it over. Aerate the ground and add topsoil, if needed, then reseed with a variety that's best suited for your soil type. Eliminate shade in the area as much as possible and reduce the amount of watering you do. The best non-chemical solution is scarification with a spring-tine rake.



**What veggies can I start planting now?**

I'd like to start growing some vegetables. Which ones can be sown in spring?

**Via email**  
Try beetroot, which will be ready to harvest in seven to 12 weeks, or spinach for a summer harvest. You can also sow Brussels sprouts for your Christmas dinner. They'll be ready to pick and store from September through to March.

## TIP of the week

Vinegar will clean slug and snail trails off paving slabs and won't harm people or pets.

## 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

You don't need a big garden to grow fresh produce at home - just get creative with your takeaway coffee cups, plastic waste... and some old wellies

**D**uring these difficult times, everyone is looking to grow fruit and vegetables either for food, to educate children or just reconnect with nature.

Here are some unusual and inventive ways to get planting in a way that will prove you can make a planter out of anything.

### Pots a-plenty

Not everyone has a garden but you can grow plants in anything that has the capacity to hold soil.

Whether it's dustbins, buckets or Wellington boots, as long as it has drainage, you can grow in it.

Dustbins are actually great for growing potatoes if you're short on space. You can pick these up relatively cheaply, drill a few holes in the bottom, put a bit of soil down and then sow your seed potatoes on top.

And as kids grow out of Wellington boots so quickly, why not put old pairs to better use?

Put a few holes in the sole of the boots and screw these up onto fence panels to create an array of interesting wall containers that you can plant up with herbs or

## Create your very own herb garden using grow bags

flowering plants. Takeaway coffee cups made from cardboard and egg boxes also hold planting potential.

You can easily recycle them into containers to help seeds germinate or pot up cuttings and grow them on your kitchen windowsill.

Plastic bottles have a variety of uses, too. Use the tops as mini propagators over peas to protect them from early frost and birds, then use the bottom of the bottles as pots to plant in.

Buckets also make very good planters. Again, add your drainage holes and soil and within minutes you can start planting up.

### Bags of space

Probably one of the easiest things to grow in is a grow bag. The Levington Gro-Bag has been about since the 70s and is a tried-and-tested way to start growing your own.

Tomatoes are predominantly grown in the bags but they can be used for anything, really.

Plants can be placed directly into the bags with no need for pots and planters, but the secret is to make sure you've got enough space. Some



**PROPS TO YOU** Old bottles make great propagators



**BOOTY HAUL** Nail old wellies to fence panels

people like to cut the whole top section of the plastic off, peel it back and then plant straight into the compost.

But I prefer to cut squares out where I plan to plant, leaving the

# Put your heart & soil in it

plastic around to stop weeds growing. It will also prevent the soil from drying out - you'll just need to keep checking it's moist.

The average grow bag will hold three plants quite comfortably and they can stay in the bag for about a year before they'll need planting out.

Any longer than a year and plants

will need regular feeding because they'll use up all the resources in the grow bag.

The secret with anything grown in a container is to feed it Liquid Plant Food on a regular basis.

Simply mix into a watering can which can be placed next to the grow bag to water as you go.

### Trowel to table

It's easy to create a productive herb garden using grow bags.

You can have thyme ready to harvest for lemon chicken dishes, parsley for soups and garnishes, and sage for scrumptious stuffing.

Chives are also excellent when

added to omelettes, and then there's basil for pasta and oregano for a delicious pizza topping.

Simply dig a hole in the grow bag, loosen the plant by giving the pot a squeeze with your fingers and plant it.

Position it so the soil in the grow bag remains level with the top of the soil of the plant and ensure you water the

plants in. Remember to trim the herbs so they continually produce, too - basil, oregano and parsley can get a bit leggy and drawn if they aren't cropped regularly.

Chillies and peppers grow really well in grow bags. Planting two in a bag will produce really big plants, but planting three will supply smaller versions as the plants are all competing for the same moisture, nutrients and water.

Alternatively, create a flowering grow bag by cutting a big rectangle out and planting geraniums, marigolds and begonias to form a flourishing feature of flowers.

This is a particularly good idea for children as it will enable them to plant, water and care for a selection of plants that they have chosen.

Not only will it teach them patience, but also how to nurture and connect with nature.

So there you have it - there are loads of different containers you can use, but grow bags in particular are versatile, affordable and will bring the maximum amount of joy to your planting plans.

**IT'S A SNIP** Grow bags are both cheap and easy to use

## Care home



**COMMUNITY-MINDED** School pupils pay a visit to the care home garden

## garden bridges the gap between generations

There were some incredibly inspiring entries in Cultivation Street's Gardens For Better Health category last year.

We are so excited to see what this year brings and what good people are bringing to their communities.

In 2019, Essington in Bloom brought local school children and elderly care home residents together to create a dementia-friendly garden.

The garden, at the care home, was set up to help combat the effects of dementia through gardening and encourage different generations to interact. This year, both the residents

and pupils took part in weekly craft clubs, where they did things like paint plant pots that can be used to brighten up the garden.

The space has been designed with dementia sufferers in mind and is very peaceful. There are raised beds for wheelchair users, a paved path to access the area and a return path so as to not confuse patients.

An artificial plot of grass also houses a seating area, gazebo and remote control water feature.

Community member James Slim said: "The residents and staff at the



care home have all commented that engaging in joint activities with the children has been a massive boost to their health and well-being. The

children have also learned so much about dementia, how it affects people and how best to interact with sufferers of the condition."

Generous Staffordshire businesses provided all of the materials for the care home garden free of charge so the project really saw the entire community - both young and old - come together.

To register your school or community garden for this year's Cultivation Street competition, or for further information, visit [cultivationstreet.com](http://cultivationstreet.com).