



NLA Media Access

Clipping Guidelines

The following handbook is a clipping guideline for all UK Newspapers and Magazines in eClips. The document outlines the articles that are regularly clipped and the articles which are not clipped in eClips.

If you have any clipping related queries, please contact Client Services at the following email address: clientservices@nla.co.uk

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Advertisements

Do not take

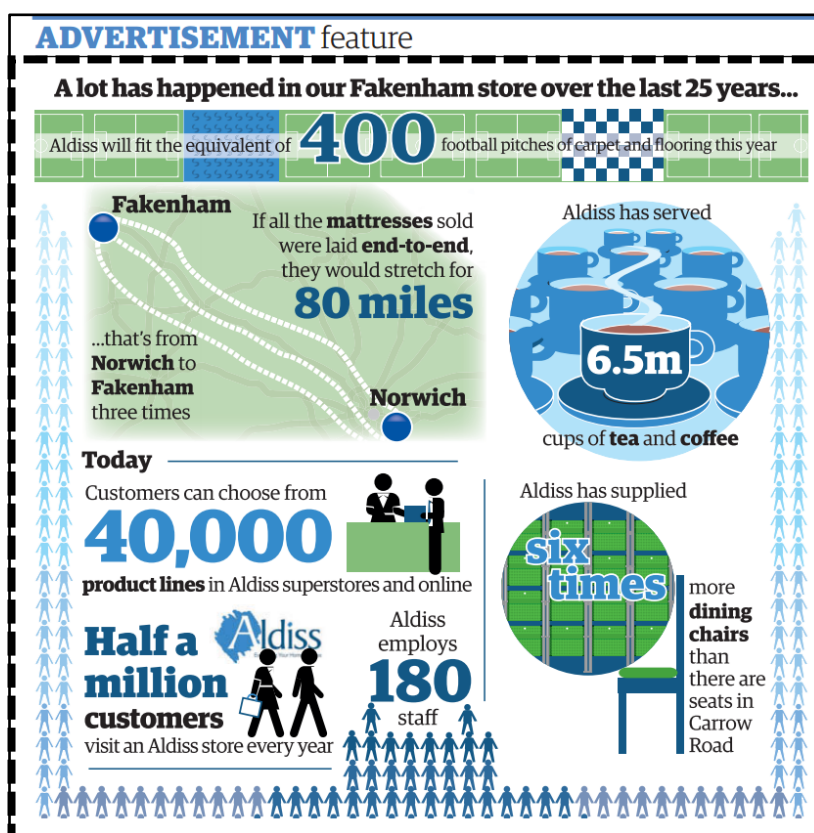
- This includes vouchers, coupons and displays.
- See also [Advertising Features](#) and [House Ads](#).



Advertising Features

Regular article

- Taken with 'Advertising Feature' heading
- Only take articles where the term 'Advertisement' or 'Advertising feature' is explicit in the PDF. The term should be taken as a subhead.



TRAVEL ADVERTISING FEATURE SUNDAY EXPRESS October 5, 2014 69



Glory glades

TREAT: See red squirrels amid Brownsea Island's autumn splendour

time of year, but if it's wildlife spectacles you're after head to the Farne Islands in the coming weeks. This Area of Outstanding National Beauty, right next to Northumberland's Heritage Coast, is about to erupt with new life as hundreds of pups from one of Europe's largest grey seal colonies clamour about on the shores.

Jump on board a seal-spotting boat and make sure your digital camera is fully charged.

Isle of Wight
How about wildlife spotting with a difference? Wild: yes. Alive: no. As well as being circled by golden sandy beaches and criss-crossed by gorgeous walking paths, the Isle of Wight is home to some of the richest remains of prehistoric life in the world.

The purpose-built Dinosaur Isle museum in Sandown allows visitors to catch a glimpse of prehistoric England. The museum also offers brilliant fossil-hunting trips throughout the year, but these days out are extremely popular so book ahead.

● Book your break with a local travel agent: YourGreatAdventure.co.uk

Advertorial

Regular article

- Taken with 'Advertorial' heading

12 Thursday, June 26 2014 003-021-03 EXPRESS & ECHO expressandecho.co.uk

Echo2 Inside and out

Advertorial

SIMON Turner has opened a new stove centre at his fire and fireplace showroom in Exmouth, which is open six days a week, 9am to 5.30pm Monday to Friday, and 9.30am to 4pm on Saturday.

Current offers include:

- Special offer on Bathrooms with up to 30% off
- Special offers on fires and fireplaces with up to 50% off
- Special offer on Landlord Gas safety checks from £65+vat
- Special deals on fireplace packages up to 50% off
- Special offer on woodburning stoves with up to 50% off.

Part exchange is available and they can supply/fit taps, sinks, tap washers, copper cylinders and water tanks. No job is to small.

Simon Turner's is an independent company and is able to offer personal service and expert advice on all the products offered in the showroom, along with products that have been seen in brochures and online, to help their customers choose the right fireplace to suit their needs. They offer a complete design and survey service.

Simon Turner has one of the biggest selections of fires and fireplaces and stoves in the whole of the South West. Pop into the showroom for some summer hot deals on fires and fireplaces.

Simon Turner and his staff have plenty of great ideas to guide you to choosing your perfect bathroom.

Visit the Simon Turner showroom at Unit 30 Dinan Way trading estate, Exmouth; Freephone: 0800 335 09 09; www.simonturnerorgas.co.uk

A great way to get ideas



by Sue Kemp skemp@expressandecho.co.uk

GLORIOUS gardens that are not normally open to the public will be welcoming visitors during the annual Sidmouth Secluded Gardens this weekend.

The event, which this year takes place from Thursday, June 26, to Monday, June 30, will see 14 gardens opening to raise money for Sidmouth in Bloom.

And they will all offer something different and interesting for visitors. From a B&B garden, one that is English Heritage listed, to pretty courtyards and developing plots.

This year there are four new gardens to enjoy and Lynette Talbot, chairperson of Sidmouth in Bloom, is pleased with the mixture on offer: "This is always a very popular event and people return each year to see how some of the gardens have changed and evolved," she added. "People are interested in seeing different gardens. It is a great way of getting ideas and inspiration."

The money raised for SIB will be

Variety act: Dyan Beach is full of surprises including, above, green tunnels and right, glorious flowers and water features. Far right, Lynette and Peter at work in their garden getting ready for the Secluded Gardens event. Bottom right, Lynette on an inspection tour of her gardens

Advertorial

Winter is coming! SIMON Turner's is an independent company and is able to offer personal service and expert advice on all the products offered in the showroom along with products that have been seen in brochures and also online.

This is to help our customers choose the right fireplace to suit their needs, and we offer a complete design and survey service.

Simon Turner has one of the biggest selections of fires and fireplaces and stoves in the whole of the South West.

Pop in the showroom for some summer hot deals on fires and fireplaces.

Our huge showroom in Exmouth displays woodburners, gas and electric fires, as well as a large selection of fireplaces from traditional designs through to ultra-modern hole in the wall contraptions, as well as Simon's new fireplace collection "The Turner Collection" with 50% off.

Simon Turner and his staff have plenty of great ideas to guide you to choosing your perfect bathroom. From complete bathrooms, showers, shower trays, toilets, mirrors, accessories to full ensuite's, we can do anything to suit your needs whatever your budget.

Boiler repairs can be expensive so why don't you replace your boiler with a Worcester Bosch Boiler with a giant eight-year guarantee including labour and materials.

Come and visit our showroom at Unit 30 Dinan Way Trading Estate, Exmouth, EX8 4RS; Free phone: 0800 195 69 69; www.simonturner.co.uk

Agony Aunts

Regular article

- Each question and answer clipped separately
- This includes "Dear Deidre" type columns.
- Where appropriate the name of the aunt needs to be included as a byline with each.
- Photo casebooks should be selected as one article.
- Telephone helpline numbers should not be taken.



Dear Deidre

How my problem page works, see thesun.co.uk/deardeidrefac

ad to thesun.co.uk/deidre now to watch my top video tip
Not a Sun+ member? Get a FREE one-month trial at thesun.co.uk/join

Dear Deidre
MY workmate's wife messaged me on Facebook saying she really likes me and definitely would...
Now I don't know whether to agree or to tell my mate.
I am 28, and have been in my new job for six months.
The man who trained me is very friendly, he took me to his house and introduced me to his wife. She was very attractive and a bit flirtatious.
I have been round to theirs several times and we all get on well. I didn't think any more about it and then I got the message suggesting I go round when my husband is working away.
I am very tempted by her offer but I told her I could not do this to a workmate. I am loyal to him and feel he should know what has been said.

DEIDRE SAYS: This problem is between them. Don't repeat her approach back to your workmate.
It will change the whole atmosphere and may even result in you having to find another job.
Tell his wife you are interested and stop the social Facebook contact - unless she'll see it as a challenge and renew her efforts.

HUSBAND AND SON FEUDING IS KILLING ME
Dear Deidre
MY husband and son are feuding. There are faults on both sides but the situation is killing me.
My husband is known for his lack of tact and gets very abusive in arguments.
Some years ago we let our son use a flat we owned as he had money problems. He didn't pay the rent we'd agreed and there was a row. He accused my husband of going back on the word, threatening to go to court.
Things got so bad the matter was settled through mediation.
We didn't speak for years. Recently my son asked me to see him. My son said he hated his dad and felt like punching him. It's tearing me apart.
A COUSIN SAYS: What a glib you can't just knock their heads together and tell them they are causing you nothing but heartache and distress. Try doing this with words. Ask a relative or friend to be there with you so that the conversation doesn't become a slanging match. If you cannot get them to see sense, say you are going to see your elder son anyway and your husband will just have to accept it.

No joy in bed so now I have flings instead
Dear Deidre
I HAVE had sex with two other men though I am getting married soon. I love my fiancé to bits and I don't even fancy these other men but I can't help myself.
I am 22, my fiancé is 25. Our sex life suddenly stopped seven months ago. His father died unexpectedly and he couldn't cope. Then he got a promotion at work. He gets very stressed over the extra responsibility and I think maybe all this is why he is off sex.
I have had sex with one man several times. We met when I was trying to get my sister's dog under control. It's too strong for me so this guy kindly held on to him until things had calmed down. We sat down on a park bench and got talking.
He invited me to his place for a drink and one thing led to another - and I've been round a few times since. He is 29.
The other guy I met in a bar one night when I was out with a couple of friends. He is 27 and knows my fiancé slightly.

We ended up back at mine - I knew fiancé was working late. This promised me he won't say anything. I am sure my fiancé knows there's something going on as he keeps asking where I have been and what I have been with, but he always seems to bail whenever story I come up with.
It's so long since we had sex I do even feel guilty.
I don't want to stop my fiancé and know I need to stop but don't know how.
DEIDRE SAYS: You are suffering from chronic lack of love and affection. If you really love your fiancé, stop flings now but do all you can to put relationship right, talk to him when it's quiet and say you worry your relationship is going downhill as there is no intimacy any more. Say you understand the pressure he is under and how much he misses his dad that you can be there for him if he lets you. Suggest you rekindle your sex life gradually perhaps beginning with a sensual massage then cuddling and kissing the next time then foreplay.
Suggest he try the ideas in my e-letters on sending you Self-help For Stress.

MY GIRL'S SHY WITH PARENTS NEARBY
Dear Deidre
I HAVE asked my girlfriend of five years why she doesn't want to have sex but she won't answer. We only have foreplay.
We have been together for four years and used to have lots of sex, sometimes twice a day. We are 30 and 27.
We moved out of our flat and next door to her parents. This is when everything changed. She's stopped cheating in a easy way and hardly ever wants to go out.
When I try to talk to her about it she just says everything is not about sex. I keep thinking maybe she is getting sex elsewhere but she says she would not cheat because she has been cheated on herself in the past.
I am at a loss about what to do but I don't feel I can live the rest of my life like this.
DEIDRE SAYS: Your girlfriend finds it difficult to be easy and adoring with her parents so close by. She has gone back to being the daughter who needs their approval. Make her feel loved, do things for her, create a loving atmosphere in your home. If you can, organise a weekend away so you and she can have time for just the two of you. And can you move again? My e-letter Has She Gone Off Sex? will help too.

SHOULD I CHEAT ON STRICKEN MAN?
Dear Deidre
MY husband and I can't even walk the dog together since he had a stroke. I feel trapped and dread the future once the kids have left.
I'm 42 and my husband's 48. We've been married for 20 years and have two boys, one at uni and one hopefully soon to go.
My husband's stroke was a year ago. He's trying really hard to recover but it has seriously affected our day-to-day life.
We can't have a night in watching TV or go to the cinema, as he falls asleep.
What you need is support from close friends or family who you can confide in.
You can also find understanding and details about help from the Stroke Association (stroke.org.uk, 03 3033 100).

DEIDRE SAYS: I understand the temptation but an affair is likely just to add to the pressures on you. Can you imagine justifying it to your sons? It's natural to be intrigued about the implications your husband's stroke but may yet recover more.

deidre's photo casebook
STELLA'S LOST NIGHT: DAY 4



STELLA, I'VE REALLY GOT TO LEAVE NOW. I THINK YOU SHOULD COME, TOO

SHE'LL BE FINE, YOU GO ON HOME, AND DON'T YOU SAY YOU WERE ABOUT TO LEAVE TOO, DAVE?

I'M SORRY TO DISAPPOINT YOU, GARY, BUT I'M MARRIED. NICE TRY GETTING RID OF EVERYONE, THOUGH

I WAS ENJOYING TALKING TO YOU, THAT'S ALL, WHY SAYS I WANT ANYTHING MORE?

YOU KNOW WHAT, I FEEL A BIT WEIRD, GARY, CAN YOU TAKE ME HOME? I DON'T FEEL RIGHT ...

YOU NEED SOME FRESH AIR, THAT'S ALL, COME ON OUTSIDE, YOU'LL BE FINE

Continues tomorrow

topic4today
WHEN researchers tried to find men in their twenties who hadn't watched porn, they couldn't find any. Of course it affects their views of what sex should be like and can get in the way of them enjoying normal sex. My e-letter Year Girl: Top Duff in Bed? can help find what the problem really is. Email problems@deardeidre.org

problems@deardeidre.org

Dear Deidre
I HAVE no friends. I think it is due to the silly mood I get into when I am tired. I am a man of 27. I try control my behaviour but it is hard.
I lose my rag quite often and I am not embarrassed when I think back about what I have said and done.
DEIDRE SAYS: Some of us have a short fuse - usually down to our upbringing - but monitor yourself to spot the triggers. If it is down to tiredness, get yourself off to bed earlier, and learn to count to ten and walk away when you feel your anger rising. I'm sending you my guide to Managing Anger but it may take counselling to get to the underlying causes.

Announcements

Regular article

- This includes births, marriages, deaths, luncheons, appointments, service awards etc.
• Take as separate articles.

Example from The Times

THE TIMES | Thursday September 4 2014
Law Report
Whether trial by jury required in libel case
Queen's Bench Division
September 4, 2014
Yeo v Times Newspapers Ltd
Bifford v British Airways
Births, Marriages and Deaths
QUAINRELL (aged 86) died peacefully on 2nd September 2014, aged 82 years, of Freemas on the City and member of the Worshipful Company of Silversmiths...

Articles with no headlines

Regular article

- Take the first 5 words as the headline text.

INSIDE: Matt Cooper 12, Fiona [...]

**INSIDE: Matt Cooper 12, Fiona Looney 13,
Red Carpet 19, Coffee Break Pullout, TV 40-43**

Amaryah Amos, 7, is dwarfed by giant [...]



Amaryah Amos, 7, is dwarfed by giant pumpkins at the RHS annual Harvest Festival Show in London yesterday. It features growers from across the UK. GETTY

Banners

Regular article

- Take when banner contains more detail than just 'news', 'politics', 'world', 'football' etc
- Take as part of main article on page



Best Buys

Regular article

- Take as one article.
- This includes product reviews.
- Not financial best buy tables.

WIN! The Lust List

From the priciest nail polish ever made to covetable new season staples, here's what we're crushing on this week

YOU'VE PAID YOUR rent, cleared your credit card and your bank balance is telling you you're rich (well sort of) so the natural instinct is to splurge and treat yourself to something special,

right? There's nothing better than spending your hard earned cash on something a little bit pricey. And while we don't advocate blowing the budget on something that will leave you broke and eating beans for the next 20-something days, there's

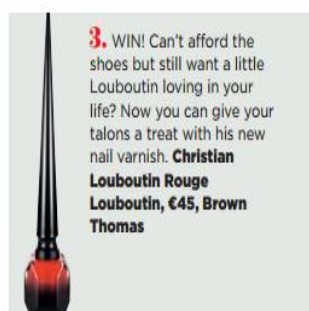
nothing wrong with a little self-gifting from time to time. Plus, the way we look at it, you'll probably end up spending the money on other things anyway so why not invest in one big thing instead? Here's what's caught our eye this week.



1. We've seen this in the flesh and its quality defies its price! Snap it up now before it sells out. **Coat, €107, River Island**



2. Faux fur accessories are going to be big news this season. This super cute keychain from British designer Sophie Hulme will earn you style points and ensure you never scramble for your keys in your bag again! **Keychain, €140, Sophie Hulme**



3. WIN! Can't afford the shoes but still want a little Louboutin loving in your life? Now you can give your talons a treat with his new nail varnish. **Christian Louboutin Rouge Louboutin, €45, Brown Thomas**



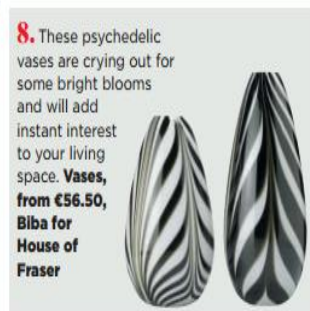
4. Bored of black bags? This teal cross-body style from Rebecca Minkoff is the perfect addition to your new winter wardrobe. **Rebecca Minkoff bag, €195, Arnotts**



5. Give cosy knits a dressed up feel with an oversized statement collar necklace. **David Aubrey Necklace, €169, Loulerie**



6. The drop in temperature can only mean one thing - it's time to start buying your new season shoes. While boots are the obvious choice, a pair of sturdy brogues will also do the job. Plus, this gold pair from brilliant shoe boutique Buffalo are sure to cheer you up on gloomy mornings. **Brogues, €135, Buffalo**



8. These psychedelic vases are crying out for some bright blooms and will add instant interest to your living space. **Vases, from €56.50, Biba for House of Fraser**



9. Turn your shower into an at-home spa like sanctuary with this gorgeous bath and shower oil. **Aromatherapy Associates De-stress Mind Bath and Shower Oil, €46, Space NK**

Betting Tips

Regular article

- Take as separate article within column.
- **DO NOT TAKE** any racing results and/or betting tips for The Sun, The Times & The Sunday Times.

ROBIN GOODFELLOW		GIMCRACK	
1.40	Ainippe	1.40	Ahlan Emarati
2.10	Adventure Seeker	2.10	Retirement Plan
2.40	Estimate	2.40	ESTIMATE (nap)
3.15	Astrelle	3.15	Alonsoa
3.45	BADR AL BADOOR (nap)	3.45	Danzeno
4.25	Toocoolforschool	4.25	Nafaqa (nb)
5.00	Enobled	5.00	Loving Home

NEWMARKET – 2.40 ESTIMATE (nap)
 NORTHERNER – 3.15 MURAAQABA (nap); 3.45 Sir Reginald (nb).

ROBIN GOODFELLOW		GIMCRACK	
1.40	Ainippe	1.40	Ahlan Emarati
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5.00	Enobled	5.00	Loving Home

NEWMARKET – 2.40 ESTIMATE (nap)
 NORTHERNER – 3.15 MURAAQABA (nap); 3.45 Sir Reginald (nb).

3.45 – COOPERS MARQUEES HANDICAP (2) | £20,000 added (E12,938) 6f 110yds (13)

501 (13) 24204-0 SHROPSHIRE 27 (H) (D3) (S) C Hills 6-9-6.....W Bulck 74
 502 (9) 81-191 DANZENO 76 (D3) (GS) M Appleby 3-9-6.....A Mullen #78
 503 (1) 441315 ALEJANDRO 13 (D5) (G) D O'Meara 5-9-3.....D Tudhope 75
 504 (6) 32304-0 POOLE HARBOUR 13 (D2) (G) D Nicholls 5-8-12.....F Norton 74
 505 (7) 00-0006 BOGART 23 (D3) (GS) K Ryan 5-8-12.....NON RUNNER
 506 (11) 069500 HITCHENS 27 (D11) (G) T D Barron 9-8-12.....G Gibbons 77
 507 (8) 00-0700 WHOZTHECAT 48 (V) (C&D) (GS) D Carroll 7-9-11.....L Leadbitter (7) 77
 508 (5) 872045 SIR REGINALD 48 (C&DD) (GS) R Fahey 6-8-11.....P Hanagan 76
 509 (12) 26208L ROYAL RASCAL 22 (PT) (D3) (S) T Easterby 4-8-10.....D Allan 77
 510 (10) 203769 YEEOOOW 48 (D3) (G) K Burke 5-8-10.....J Haynes (3) 76
 511 (4) 164-042 BADR AL BADOOR 27 (C&DD) J Fanshawe 4-8-10...T Queally 77
 512 (3) 0608L1 DOC HAY 19 (H) (C&DD) (S) D O'Meara 7-8-10.....S James (3) 74
 513 (2) 190362 HUNTSMANS CLOSE 17 (D2BF) (S) R Charlton 4-8-10.....J Garrity (6) —
 Probable SP: 9-4 Danzeno, 11-2 Badr Al Badoor, 6 Sir Reginald, 7 Alejandro, 10 Shropshire, Doc Hay, 12 Huntsmans Close, 14 Royal Rascal, Yeeoow, 20 Hichens.

FAVOURITES: -----03000 (W 8-12). AGES: -----45345
 2013: Sir Reginald 5 8 10 (P Hanagan) 10-1 R Fahey drawn (10) 14 ran.

4.25 – WEATHERBYS STALLION BOOK FLYING SCOTSMAN STAKES (LISTED) (1) (2-Y-0) £27,000 added (E15,312) 7f (7)

601 (1) 1L CARRY ON DERYCK 27 (S) S Kirk 9-0.....James Doyle 62
 602 (5) 41 NAFAGA 56 (D) (G) B W Hills 9-0.....P Hanagan 76
 603 (6) 15 PEACOCK 48 R Harmon 9-0.....R L Moore 75
 604 (2) 13341 SEA WOLF 35 (CD) (S) M Dods 9-0.....P Mulrennan 65
 605 (4) 312 TOOCOOLFORSCHOOL 23 K Burke 9-0.....B A Curtis #78
 606 (7) 1 WHITE LAKE 21 (D) L Cumari 9-0.....A Atzeni 70
 607 (3) 1 RISEN SUN 15 (S) M Johnston 8-9.....F Norton 63
 Probable SP: 11-4 Nafaqa, 3 Toocoolforschool, 7-2 White Lake, 6 Peacock, 8 Risen Sun, 12 Carry On Deryck, Sea Wolf.

FAVOURITES: -----1
 2013: Be Ready 2 9 0 (S De Sousa) 13-8 Fav S Bin Suoroo drawn (2) 5 ran.

5.00 – FRANK WHITTLE PARTNERSHIP CLASSIFIED STAKES (3) £13,000 added (E8,092) 1m 2f 60yds (13)

1 (5) 1-34354 DON'T STARE 9 (T) J Fanshawe 4-9-4.....A Atzeni 70
 2 (9) L-043L2 ENOBLED 7 Sir M Stoute 4-9-4.....R L Moore #78
 3 (10) 3-85416 EURYSTHEUS 62 (P) (G) M Appleby 5-9-4.....A Mullen 70
 4 (4) 1-34L2 INNSBRUCK 63 (B) (D) J J Quinn 4-9-4.....P Makin 74
 5 (8) 68-62L JURTER STORM 55 (P) (BF) (G) G L Moore 5-9-4.....G Baker 75
 6 (7) 26312-8 TY GWR 14 (H) (D) (S) B Elson 5-9-4.....D Swift 74
 7 (2) 4047-56 LIZZIE TUDOR 20 (H) (C) A Balding 4-9-1.....D Probert 76
 8 (6) 22111 PUZZLE TIME 27 (D2) G Bravery 4-9-1.....T Hamilton 77
 9 (11) 7-26310 ARABLE 43 (S) C Hills 3-8-11.....James Doyle 73
 10 (3) 333221 LOVING HOME 31 J Gosden 3-8-11.....W Bulck 74
 11 (13) 431357 RAISE YOUR GAZE 19 (D) (G) C Cox 3-8-11.....R Tate (8) 74
 12 (12) 31-4424 RAVEN RIDGE 18 (P) (BF) (G) M Beal 3-8-11.....J P Spencer 73
 13 (1) 82-6105 ZEE ZEELY 55 (B) (D) (G) W Haggas 3-8-11.....P Hanagan 70
 Probable SP: 9-2 Enobled, 5 Loving Home, 6 Innsbruck, 7 Puzzle Time, 8 Eurystheus, 10 Raven Ridge, 12 Zee Zeely, Jupiter Storm, 14 Don't Stare, 16 Lizzie Tudor, Arable, Raise Your Gaze, 20 Ty Gwr.

FAVOURITES: ---2301122 AGES: ---3333343
 2013: Zain Eagle 3 8 11 (James Doyle) 5-2 G Bulker drawn (8) 8 ran.

TRACK FACTS: JACKPOT MEETING & PRINCIPAL MEETING.
 L-H course, GOING: Round good to soft-good in places; straight good.
 STALLS: Straight stands side; round inside. DRAW ADVANTAGE:
 None. Top jockey: P Hanagan. Top trainer: R Fahey. Placed in the race last year: 2.10 Shwaiman (2nd); 2.40 Times Up (1st); 3.45 Sir Reginald (1st); Yeeoow (3rd). Headgear first time: 1.40 Tongue Twista, 5.00 Raven Ridge, Zee Zeely. Longest travellers: Ainippe (1.40), Accepted (1.40), Kalann (2.40), Agnes Stewart (3.15) Ireland; Bonnie Grey (3.15) 242 miles. Drop in Class: 3.45 Danzeno is down 2 grades on last run (Group 3 to Class 2).

Bridge

Regular article

- Take as one article.

Bridge Andrew Robson

The new world star in Women's Bridge is Holland's Marion Michelsen. I've played against her a fair bit and she's yet to play a wrong card. She was on the (joint) winning team in this year's South American Open Teams Championships in Santiago. Watch her declare this 4♥ from the Final.

West led the ten of clubs, to East's queen and declarer's king. At trick two declarer tried a spade to dummy's king. East won the ace and returned his second club to set up a ruff.

Winning dummy's ace of clubs, declarer led and passed the ten of hearts. West won the ace, led a third club ruffed by East (felling declarer's jack). East then exited with the ten of spades.

Ruffing the spade, declarer crossed to the king of diamonds and led a heart to the (queen and) king. She continued playing hearts.

Here is the ending as declarer led her penultimate heart:

♠ 7			
♥ -			
♦ A7			
♣ 5			

	N	E	
♠ Q			♠ 9
♥ -			♥ -
♦ Q9			♦ 1085
♣ 9			♣ -

♠ 6			
♥ 97 (led)			
♦ J6			
♣ -			

West could let go his queen of spades, dummy also throwing the spade. However West was completely poleaxed on the last heart. Throw the nine of clubs and dummy's remaining club is promoted, so West let go the nine of diamonds.

No good either. Declarer threw dummy's club (it had served its purpose), whereupon at trick 12 she led the six of diamonds. West's now bare queen popped up, so declarer could win dummy's ace and lead back to her promoted jack.

A nice Positional Squeeze: 10 tricks and game made. There had been no defence.

andrew.robson@thetimes.co.uk

Dealer: North, Vulnerability: East-West

Teams	♠ K754 ♥ 108 ♦ AK7 ♣ A542																								
♠ QJ83 ♥ A4 ♦ Q94 ♣ 10987	<table style="border-collapse: collapse; margin: auto;"> <tr><td></td><td>N</td><td>E</td><td></td></tr> <tr><td>♠ A1092</td><td></td><td></td><td>♠ Q3</td></tr> <tr><td>♥ Q65</td><td></td><td></td><td>♥ 10852</td></tr> <tr><td>♦ 6</td><td></td><td></td><td>♦ KJ9732</td></tr> <tr><td>♣ 6</td><td></td><td></td><td>♣ J63</td></tr> <tr><td></td><td></td><td></td><td>♣ KJ6</td></tr> </table>		N	E		♠ A1092			♠ Q3	♥ Q65			♥ 10852	♦ 6			♦ KJ9732	♣ 6			♣ J63				♣ KJ6
	N	E																							
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♥ Q65			♥ 10852																						
♦ 6			♦ KJ9732																						
♣ 6			♣ J63																						
			♣ KJ6																						

	S(Michelsen)	W	N(Tokay)	E
			1♣(1)	Pass
1♥	Pass		1♣(2)	Pass
2♥	Pass		3♥(3)	Pass
4♥		End		

(1) Playing Strong Notrump and Five-card Majors.
(2) Playing Weak or Strong Notrump, I like this sequence to show an unbalanced hand, normally 5+♣-4♠: put me down for a 1NT rebid (playing Strong - a 1NT opener playing Weak). Having said that, a 1♣ rebid will work out much better if partner has 4♥-4♠ (and not enough to bid over 1NT).
(3) Optimistic, but well judged: aces and kings are so much more valuable than queens and jacks facing a long suit.

Contract: 4♥, Opening Lead: ♣10

Briefings

Regular article

- Take as separate articles.
- Small article fragments that highlight an article elsewhere in the newspaper, often appearing on the newspaper's front page.
- **Do not link** to the article to which they refer.



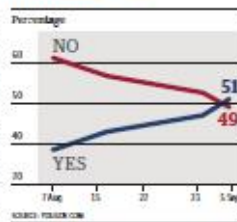
Richard Harrow tops off his yes banner with a flag on the roof of his home in the shadow of Stirling Castle. Photograph: Mirco MacLeod for the Guardian

Patrick Wintour
Political editor

A rattled no campaign in the Scottish independence referendum was accused of panic and bogus lies yesterday after George Osborne vowed that "a credible timetable and process" will be agreed to develop further devolved powers.

Speaking a day after the first poll showing the yes campaign in the lead once again, the chancellor said the Conservatives, Labour and the Liberal Democrats would agree to discuss proposals involving "much greater" fiscal autonomy for Scotland. Offering Scotland more power over tax rates, spending and welfare, the proposals would be ready for implementation

Narrowing polls



in the first Westminster parliamentary session after the 2015 general election.

Some rows inside the no campaign insisted the move to set out this process just a week and a half before the referendum had long been planned, although it emerged the morning after a YouGov poll for the Sunday Times showed a two-point lead for yes, once the details are set in stone.

The unexpected poll galvanised Westminster and may well have an impact in the currency markets, with Scotland's future position in the pound still uncertain. It was likely to have been the dominating topic as David Cameron spent the weekend at Balmoral, though Buckingham Palace stressed the Queen remained neutral on the subject.

The Osborne initiative had a shaky start when the Scottish secretary, Alison Cairns, was forced to counter the impression left by the chancellor that the package itself would include greater devolution of powers than already agreed by the parties in a joint statement in June.

Labour, the Lib Dems and the Conservatives have differing devolution packages, and this week's initiative is designed to remind voters of the commitment to so-called devolution max, as well as the process that guarantees it is delivered. "The aim is to make sure the Scottish people believe this package is credible, has a timetable and will be delivered on," said one Scot-

6-7

Continued on page 2

Analysis

Nothing else now matters in British politics

Martin Kettle

With only 10 days to go, the rest of British politics finally awoke yesterday to the enormity of what is happening in Scotland. For years, the rise of Scottish nationalism and independence has been underestimated and misunderstood. The possibility that the United Kingdom might be heading for the history books has been complacently dismissed as unthinkable. But there can be no excuse for any ignorance or complacency now.

This weekend the unthinkable has allowed its way into the driving seat of the Scottish campaign. No other issue now matters in British politics. These may not be 10 days that will shake the world, as John Hood called the Russian revolution. But they will be 10 days that could change all our lives, shaking the British state and its people to their very foundations.

YouGov's opinion poll for the Sunday Times revealed a nation parked on a cliff edge, with the yes campaign enjoying a 51%-49% lead. In all the long months and years of the argument about Scotland's future, such a thing has never, ever happened before. But the message yesterday was simple and electrifying. An independent Scotland is 10 days away.

Yesterday's poll has been coming. The trend in the polls has been slowly narrowing all year, slowly at first, followed by a long pause, then slowly once more. In the last two weeks, however, the long-held advantage for the pro-union camp has suddenly

Continued on page 2

Obama to reveal Isis strategy - but pledges 'no Iraq war'

Julian Borger and Patrick Wintour

Barack Obama will announce a new US "game plan" for an offensive against Islamic State (Isis) this week, the US president said yesterday as efforts to build an international coalition against the extremists made progress.

The US president - who had been decided for saying last month he did not have a strategy to contend with Isis - said he would seek congressional support on Tuesday and then "describe what our game plan's going to be" in a speech on Wednesday.

"I just want the American people to understand the nature of the threat and how we're going to deal with it and to

have confidence that we'll be able to deal with it," the president told NBC's Meet the Press programme, broadcast yesterday. "The next phase is now to start going on some offence."

Also yesterday, the Arab League called on members to support international efforts against Isis. With its head, Nabil Elaraby, calling on member states to confront it both militarily and politically.



Barack Obama stressed that the offensive against Isis would not involve Americans in the 'equivalent of the Iraq war'

It is unclear whether Elaraby's appeal, made at a foreign ministers' meeting in Cairo, will succeed in galvanising Arab state support for a US-led coalition against the Islamists. Arab governments have been reluctant to take an active role for fear of becoming targets of the new wave of violent jihadism that has swept through Syria and Iraq.

Also-called "coalition" of countries to tackle Isis announced at last week's Nato summit in Wales by the US secretary of state, John Kerry, had no Arab members and included only one Muslim state, Turkey.

Obama went out of his way to stress that the new offensive would not represent the return of his most prized foreign policy achievement, the eradication

of his country from costly and bloody wars abroad, reiterating his administration's pledge that it would not send ground troops to either Iraq or Syria, where Isis controls a large swath of territory.

"This is not the equivalent of the Iraq war," he said. "What this is similar to is the kinds of counter-terrorism campaigns that we've been engaging in consistently over the last five, six, seven years."

"We are going to be a part of an international coalition, carrying out air strikes in support of work on the ground by Iraqi troops, Kurdish troops," he said, adding that increased US military commitment was inevitable in the face of the looming menace. Obama said that there was no

Continued on page 15

Cricket in the west

Tech workers from south Asia are bringing the sound of leather on willow to Silicon Valley

Page 21



Bylines

Edited by/ Compiled by/ Chosen by/ Interviewed by

Regular article

- For instances where the terms “compiled by Paul Dacre”, “chosen by Paul Dacre”, “interviewed by Paul Dacre” take the entire term as a byline and the journalists name as the author.

Edited by



Compiled by

TOP TEN

<p>HARDBACKS</p> <ol style="list-style-type: none"> 1. Awful Auntie, David Walliams 2. The Sunrise, Victoria Hislop 3. Desert God, Wilbur Smith 4. Jamie's Comfort Food, Jamie Oliver 5. Edge Of Eternity: The Century Trilogy, Ken Follett 6. Shopaholic to the Stars, Sophie Kinsella 7. Guinness World Records 2015 8. The Children Act, Ian McEwan 9. The Assassination of Margaret Thatcher, Hilary Mantel 10. Personal: Jack Reacher, Lee Child <p>■ Chart compiled by Waterstones</p>	<p>EBOOKS</p> <ol style="list-style-type: none"> 1. Gone Girl, Gillian Flynn 2. Daughter, Jane Shemilt 3. The Beach Cafe, Lucy Diamond 4. Buried, Kendra Elliot 5. The Bat: The First Harry Hole Case, Jo Nesbo 6. Edge of Eternity, Ken Follett 7. The Story Of Us by Dani Atkins 8. Eeny Meeny: DI Helen Grace, M J Arlidge 9. Pop Goes the Weasel: DI Helen Grace 2, M.J. Arlidge 10. Sycamore Row, John Grisham <p>■ Chart compiled by amazon.co.uk</p>
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Chosen by

The 10 best

Quotable films

to mark the return of Withnail and I to the big screen



AS CHOSEN BY
KATHRYN BROMWICH

Nominate your favourites at:
the-guardian.com/culture/series/the-10-best

Interviewed by

JIM MURPHY

INTERVIEWED BY TOM GORDON

INTERVIEWED BY

REBECCA McQUILLAN

Bylines

Multiple

Regular article

- Each name to be separated by a semi-colon.

Banks. Tale of two Turkeys

BBVA shows optimism over growth despite state's lending clampdown

Spanish lender sees 'attractive outlook' amid its Garanti deal while others are more cautious

DANIEL DOMBEY - ISTANBUL

When BBVA, the Spanish banking group, announced a €2bn investment this week to take control of Garanti, a leading Turkish lender, its optimism about the country's banking sector came through loud and clear.

"Turkey offers one of the most attractive growth outlooks in the world," said Jaime Sáenz de Tejada, chief financial officer, in announcing the transaction, which increases BBVA's stake in Garanti from 25 to just shy of 40 per cent.

But one of the key questions is how far the sector can maintain its impressive growth of recent years.

On Wednesday, the day the Garanti deal was announced, rating agency Standard & Poor's sent out a rather different message.

In a note, it warned that while Turkish banks were resilient and well capitalised, the sector would feel the pain from regulatory measures designed to stop breakneck increases in loans - although this would open the way to more sustainable growth.

Banking executives in Turkey have made similar cautionary noises. "With consumer lending down, in particular credit card lending down, some of the props of the profitability of the sector have been removed," said one recently.

Part of the reason is the sheer pace of the past growth. According to the Organisation for Economic Cooperation and Development in Europe, Turkish bank assets have jumped from about 50 per cent of gross domestic product in 2003 to more than 100 per cent at the end of last year - even as GDP tripled in nominal dollar terms.

During that period, loan growth, which frequently exceeded 40 per cent a year, comfortably outpaced the increase in deposits. The loan-to-deposit ratio hit 110 per cent last year, leaving the sector dependent on external funding for future growth.

Turkish authorities have now stepped in to check the sector's expansion, effectively keeping loan growth down to about 15 per cent a year through restrictions on lending, such as credit card limits, as part of efforts to prevent the country's current account deficit from growing out of control.

Recep Tayyip Erdogan, Turkey's president, an Islamist-rooted politician who regularly inveighs against high interest rates, has also made stands of his own against banks.

Last year, after Ergun Ozen, Garanti's chief executive, signalled sympathy for anti-government protests, Mr Erdogan suggested it was time to teach privately owned banks "a lesson", adding: "There are state banks, you know what I mean."

He has also spearheaded a campaign against Bank Asya, an Islamic bank founded by supporters of Fethullah Gulen, an ally turned enemy. State institutions have withdrawn deposits from the bank, while trade in its shares has been restricted.

Meanwhile, the sector is navigating other risks. Standard & Poor's warned Turkish banks were "vulnerable to a potential downturn in debt and capital markets abroad", noting they had \$85bn in debt coming due over the next 12 months.

But Can Demir at Renaissance Capital argued he was less worried about the banks' own foreign currency debt than by their corporate clients' exposure. According to the OECD, Turkish corporates' foreign currency liabilities have quadrupled since 2004 to about \$170bn.

"The banks are extremely knowledgeable about the markets," said Mr Demir. "But the corporate FX position is more risky."

Setting out the rationale for its acquisition, BBVA hailed the size of the Turkish market, its youthful population and, naturally, its growth potential. The Spanish bank expects Turkey to grow by an average of 4.6 per cent a year until 2023, although the International Monetary Fund, for example, does not foresee the economy growing faster than 4 per cent in the years ahead.

"Geographical risk is obviously an issue that is taken into account," Mr Saenz de Tejada acknowledged, before indicating that BBVA was now much more familiar with Turkey's promises and pitfalls than it was ahead of its 2010 purchase of its initial Garanti stake.

"Since the original transaction we have learnt much better how things are



BBVA announced a €2bn investment this week to take control of Garanti

Additional reporting by Tobias Buck

DANIEL DOMBEY – ISTANBUL

Additional reporting by Tobias Buck

Bylines

Staff groups/ Agencies

Regular article

- For instances where terms such as “Daily Mail Reporter” and agencies such as “Reuters” appear take as both byline and author.

<p>Daily Mail Reporter</p> <p>TWO wealthy couples have spent £500,000 on a venomous legal battle over ‘a few feet’ of muddy ditch between their homes, shocked Appeal Court judges heard yesterday.</p> <p>The couples have lavished six-figure sums on the dispute about a drainage ditch running alongside a bridle path between their properties in Cheshire.</p> <p>Businessman Richard Gilks and his wife Heidi insist they have a right to drive over the ditch and down the track next to their five-acre property in Moberley, as a shortcut to Wilmslow – home to Sir Alex Ferguson and a host of other celebrities.</p> <p>Their neighbours, Adrian Hodgson, 75, and his wife Joanne, 63 – who breed alpacas and wallabies – say the Gilkses are breaking the law and that their ani-</p>	
<p>Border war: The path between the two properties, which is being used by Richard and Heidi Gilks as a shortcut into town</p>	

<h2>REUTERS BREAKING VIEWS</h2>	
<h3>AstraZeneca struggles to keep promise</h3> <p>AstraZeneca, the British pharmaceuticals group, is struggling to advance its value defense. The company fought off Pfizer’s unsolicited \$119 billion bid this year by promising growth and is now reiterating its ambitious revenue targets. But Astra is only inching forward. The chances of seeing off another assault by Pfizer have been improved more by American curbs on tax-driven deals than by self-help.</p> <p>Astra’s investor day, on Tuesday, would have been a big event if Pfizer were still circling. But the takeover attempt came to a halt in May after Pfizer foolishly ruled out raising its rejected bid or going hostile. Still, the situation left Astra’s chief executive, Pascal Soriot, on the hook to demonstrate why the group was worth more than the 55 pounds, or \$86, a share that Pfizer was dangling.</p> <p>Mr. Soriot promised \$45 billion of revenue by 2023. In support of that, Astra has beaten its target of getting eight new molecules to late-stage trials or regulatory submissions, hoping to have 14 to 16 submitted to the authorities over the next two years. It is also sounding even more optimistic about Brilinta, a cardi-</p>	<p>ovascular drug. Astra is sufficiently confident in its oncology franchise to add it to its five existing growth drivers. It is among several companies that are big in so-called immuno-oncology, a field with potential industry sales of \$35 billion, Citibank analysts say.</p> <p>But the fact remains that over a third of Mr. Soriot’s revenue target is to come from treatments for diabetes and respiratory ailments. These remain intensely competitive areas, and Astra’s drugs won’t always be the first to market. Morgan Stanley sees Astra’s group sales being just \$30 billion in 2023.</p> <p>If Astra were still fighting for its independence, the investor event would not have proved a turning point. The reality is that Astra’s heavy lifting has been done for it by the United States Treasury, which is clamping down on the tax benefits that companies like Pfizer enjoy by buying overseas companies, making Astra less enticing. At around £46, Astra shares trade at a lofty 17 times 2015 earnings. Mr. Soriot has shown his revenue target was no idle boast. The pressure to deliver remains.</p> <p>NEIL UNMACK</p>

Cartoons

Single Panel

Regular article

- To be taken with an associated article where appropriate and will only be separately cut where they are clearly unrelated to an adjacent story.
- If in any doubt take as a separate article.
- The headline should be the first 5 words of text. If the cartoon has no text then the cartoonists name should be used, e.g. "Steve Bell Cartoon".
- If the name of the cartoon and/or cartoonists name is unclear use the name of the newspaper title, e.g. "Guardian cartoon".
- The name of the cartoonist must always be taken as author and byline.



Case Studies

Regular article

- For case studies, maintenance of the context of the clipping is important. Individual box-out stories should not be separated and should be clipped with the main article: take as body text at the end of the main article.
- Clip separately if the byline is different from that in the main article.

CASE STUDY: TEES COMPONENTS

TEES Components are a Saltburn-based heavy engineering firm employing 70 staff. The Grow Greener Project team was contacted by the company in May of this year to assist in-house staff with their energy efficiency programme.

Attracted to the project by the free, impartial advice on the on-going projects they were planning, the NEPIC team were also able to provide a fresh pair of eyes in investigating the possibility of further energy-saving opportunities.


Tees Components also recognised the importance of demonstrating green credentials to customers. The Grow Greener Project was able to offer its independent and industry recognised energy certificate which immediately fitted the above requirements.

In addition, the Project carried out a site audit and produced a diagnostic report highlighting areas where further improvements could be made. This ranged from simple, inexpensive changes such as installing timers on water heaters which otherwise were on 24-hours-a-day, all year round.

Other proposals required capital expenditure such as installing daylight dimming for the factory lighting, replacement heaters - that only provide heating for the machine operators and not the whole area - to replacement and re-ramp of the compressed air system and suggestions for renewable energy technology.

If all the proposals within the report are undertaken an estimated saving in the region of £110,000 year could be achieved.

Tees Components Director, Sharon Lane, commented on the project: "Although we had reduced our energy use over recent years, we had identified a need to further



**White Gill
sters**

Tees Components' Director, Sharon Lane with NEPIC's Energy Expert, Astley Fenwick

decrease our costs and to establish a long-term plan for energy use that was sustainable for our business.

"NEPIC's Grow Greener programme was extremely helpful in carrying out an initial assessment of the primary ways in which we could make improvements quickly and at low cost, in addition to giving us some long-term options which involved greater investment but would return sustainability.

Sharon concluded: "We found the team to be professional, expedient and practical in their assessment and delivery, and in particular that they understood the needs of our business. I would not hesitate to recommend the programme to other North East SMEs."



■ Hundreds of pigs have been stolen from farms across Suffolk. Picture: SARAH LUCY BROWN

Case study two: Coddenham Green theft of 287 pigs

Last year an incredible 287 pigs, worth around £30,000 were stolen from a farm in Coddenham Green.

At the time of the theft, from Hill Farm at The Green, many believed the pigs were being stolen due to a black market trade in the animals.

The pigs were stolen in several raids over a period of six months leading up to June 2013, taking small numbers each time.

Speaking after the crime was discovered, farm manager Darren Giles he only realised

the scale of theft at his property after taking animals to the abattoir.

He said: "I live across the road from the pig sheds and I don't hear anyone going round there. It's all lit up with lights.

"I've got gates up and I'm now going to buy a security system - that's about £7,000.

Mr Giles added: "I think they're doing it one pig at a time, they can't get a lorry in because we would hear it.

"I think they've got a pick-up and are doing it that way."

Charts

Regular article

- Take as one article.
- 'Top 10 selling DVDs' 'UK top 10 films' 'Top 10 Books' etc.

ROCK & POP				
ALBUM CHART				
1	1	Wanted On Voyage	George Ezra (Columbia)	15
2	↗ 3	x Ed Sheeran (Asylum)		16
3	↗ 2	In The Lonely Hour	Sam Smith (Capitol)	20
4	↗ 5	Partners	Barbra Streisand (Columbia)	4
5	NEW	Hozier	Hozier (Island)	1
6	6	No Sound Without Silence	The Script (Columbia)	4
7	↗ 10	R-Nive	Genesis (UMC/Virgin)	2
8	NEW	Our Love Caribou	City Slang	1
9	NEW	Playland	Johnny Marr (Warner Bros)	1
10	NEW	Sirens	Gorgon City (Virgin)	1
11	NEW	Track Of My Years	Bryan Adams (Polydor)	1
12	NEW	747	Lady Antebellum (Decca)	1
13	↗ 9	This Is All Yours	Al-J (Infectious Mu)	3
14	NEW	24 Karat Gold-Songs From The Vault	Steve Nicks (Reprise)	1
15	↗ 4	Carry On the Grudge	James T (Virgin)	2
16	NEW	Lower Than Atlantis	Lower Than Atlantis (Easy Life)	1
17	↗ 15	Caustic Love	Paolo Nutini (Atlantic)	26
18	NEW	Silhouette	Al Campbell (Cooking Vinyl)	1
19	NEW	Interlude	Jamie Cullum (Island)	1
20	↗ 13	Royal Blood	Royal Blood (Warner Bros)	7

CLASSICAL				
ALBUM CHART				
1	1	Fantasia	Lucy Kay (Sony Classical)	2
2	2	Pure Maria Callas	(Warner Classics)	3
3	↗ 6	The 50 Greatest Pieces of Classical LPO	Parry (DG)	167
4	↗ 5	Islands - Essential Einaudi	Ludovico Einaudi (Decca)	172
5	↗ 14	Du Bist Die Welt Für Mich	Jonus Kaufmann (Sony Classical)	4
6	↗ 7	Homecoming	Nicola Benedetti (Decca)	14
7	↗ 8	Bach: Art of Fugue	Angela Hewitt (Hyperion)	2
8	NEW	The Spy's Choirbook	Alamire / David Skinner (Obidian)	1
9	9	Paris	Nelson Babon (Warner Classics)	5
10	NEW	Radio Rewrite	Steve Reich (Nonesuch)	1
11	↗ 3	Shostakovich: Symphony No 13	RLPO / Petrenko (Naxos)	2
12	↗ 22	Holst: The Planets	LSO / Davis (LSO)	282
13	↗ 10	Vivaldi: Concerto For...	Julian & Jemin Lloyd Webber (Naxos) 2	
14	NEW	Banks: Six Pieces For Orchestra	Sem / City Prague Po (Naxos)	13
15	↗ 32	Holst: The Planets	LSO / Sargent (Violet Hill)	14
16	↗ 34	Recomposed By Max Richter	Vivaldi F Hope/Konoverhaus Co (DG)	60
17	↗ 16	Summer Guitar	Craig Ogden (Class FM / Decca)	15
18	18	Faure: Requiem Cantique de Jean...	King's CC... (King's)	5
19	↗ 20	In A Time Lapse	Ludovico Einaudi (Decca)	90
20	↗ 15	Stella di Napoli	Joyce Didonato (Erato)	6

Chess

Regular article

- Take as one article.


Chess Jon Speelman

The veteran grandmaster Evgeny Sveshnikov is most famous as the progenitor of a particularly fierce and difficult variation of the Sicilian Defence: 1.e4 c5 2.Nf3 Nc6 3.d4 cxd4 4.Nxd4 Nf6 5.Nc3 e5 6.Ndb5 d6... .

It is his name which is normally ascribed to this in the West, though in this country at least, it tended at one time to be the Pelikan after Jiri Pelikan (1906-84), a Czech-born IM who remained in Argentina after the outbreak of the Second World War during the Buenos Aires Olympiad of 1939. In the East, meanwhile, and certainly in Russia, many term it the Chelyabinsk Variation after the Siberian city where Sveshnikov was born – and where he and co-conspirators whipped it into shape 40-odd years ago.

Now 64, Sveshnikov has lived for many years in the Latvian capital, Riga, and has been Latvian champion three times. A week ago he played a rapidplay match against Alexei Shirov, who, after years away, is back in Riga and playing for Latvia again (rather than Spain, which he represented for years).

Shirov wasn't in great form in the recent European Club Cup, where he won and lost three games without drawing. But he is a much stronger player than Sveshnikov nowadays, and a terrific rapidplay exponent to boot, and the final score was 5.5-0.5 in his favour.



Rather than his own line, Sveshnikov used a more recent variant on the same themes for the whole match: the so-called Kalashnikov, in which Black omits 4...Nf6 5.Nc3. And even though he played ...Nf6 a few moves later, this is different from a normal Sveshnikov.

He got reasonable positions, especially in his first Black in game 2 in which he was completely winning at one moment, but lost all three. In game two, Shirov had tried the extravagant

12.Qd5 Bd7 13.h4 h5 14.Rh3 Rc8 15.Rg3 Qh7, while in game 4 he varied much earlier with 9.Bg5 (which transposes back directly into one of the main lines of the Sveshnikov itself).

This time Shirov played 12.Ne3 and it became critical very quickly. In the diagram, 18...0-0 19.Bd5 Nxa1 20.Qd3 Nc2! would have been fine for Black, but after the exchange on d3, the endgame was dire and Shirov won easily.

Alexei Shirov vs
Evgeny Sveshnikov
Riga 2014 (game 6)
Sicilian Kalashnikov

<p>1.e4 c5 2.Nf3 Nc6 3.d4 cxd4 4.Nxd4 e5 5.Nb5 d6 6.N1c3 a6 7.Na3 b5 8.Nd5 Nf6 9.c4 b4 10.Nxf6+ Qxf6 11.Nc2 Qg6 12.Ne3 Be7 13.g3 Nd4 14.Bg2 h5 15.Nf5 Bxf5 16.exf5 Qxf5 17.Bxa8 Nc2+ 18.Ke2 (see diagram) 18...Nxa1 19.Qd3 Qxd3+ 20.Kxd3 0-0 21.Bd5 b3 22.Bd2 Nc2</p>	<p>23.axb3 Nd4 24.b4 Rb8 25.Ra1 Nb3 26.Rxa6 e4+ 27.Bxe4 Nxd2 28.Kxd2 d5 29.Bxd5 Bxb4+ 30.Kc2 Bc5 31.Rc6 Bxf2 32.Rc7 Bg1 33.Rxf7 Kh7 34.h3 Bd4 35.b3 Kg6 36.Rf4 Bf6 37.c5 Kh6 38.Rxf6+ gxf6 39.c6 Kg5 40.Be6 Rb5 41.Kd3 Rb6 42.Bd5 Rb8 43.Kd4 Kf5 44.g4+ hxg4 45.hxg4+ Kf4 46.Be6 Kg5 1-0</p>
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Do Not Take

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4 Domestic Appliances

COOKER Tricity electric cooker, VGC, £30. Tel: 01224 311776 ABERDEEN

FRIDGE Bosch excellent condition, £30. Tel: 01224 800614 ABERDEEN

FRIDGE-FREEZER Tricity brand, height is 6ft 3 inches, width is 17 1/2 inches, very good and clean condition, £68 o.n.o. Tel: 01224 29297 ABERDEEN

5 Kitchens and Bathrooms

KHERR Black, Red Wood 500mm front block, 228. Tel: 01224 714970 after 5pm. ABERDEEN

6 Furniture (General)

BIG WINTER SALE NOW ON VASSEL PRICES! Buy 2 for 1 on our top range of furniture. Call for more details. 0794 37 3172 WESTHILL

RECLINING CHAIR

Black, modern, large, cost £200. Just over 1 year old. £700 o.n.o. Tel: 01224 89028 ABERDEEN

CHAIR pine rocking chair with matching removable cushions with matching rocking foot stool. £40. Tel: 078260343 ABERDEEN

DESK & matching pedestal, solid construction, 120cm wide x 80 cm high, 4/2 high, metal in lockable, on castors & wheels under the desk, buyer collects. £60.00 Tel: 07826 79977 ABERDEEN

SETTEE, 3-2, grey leather good condition, £175. Tel: 01224 864831 ABERDEEN

SWIVEL rocker recliner chair, black, with castors with foot stool, 200cm overall, on cast metal frame, £65. Tel: 07728 66320 ABERDEEN

4 Domestic Appliances

TABLE glass coffee table, dark, black, 800 cm overall. Tel: 01224 864831 ABERDEEN

UNIT white and red, 100cm, VGC, mostly new. £170. Tel: 01224 864831 ABERDEEN

3 Home Furniture and Furnishings

WARDROBE DOORS 3 x mirrored wardrobe full length, heavy, good condition. £20 each. Tel: 01224 808770 after 5pm ABERDEEN

BED Silver Night cream double, 4 drawers, 4 drawers, Supreme pillow top mattress and pine headboard, £150 outbid. Tel: 01224 281280 ABERDEEN

CURTAINS pair of lined curtains and pelmets, gold colour, 7 feet long x 52 feet wide, very good condition, made suited for bay window, call for more details, £50. Tel: 01224 864831 ABERDEEN

Home Furniture and Furnishings

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6 Furniture (General)

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Tel: 07876 770250 or 01224 211576 ABERDEEN

Home Furniture and Furnishings

MARKS SPENCER'S LOVE SEAT
Light beige with cream chenille circle pattern. VGC. Cost £300. Tel: 0794 37 3172 WESTHILL

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CGME brand new Harrier Clogs Waders 2007, £100 a pair x 3000. Tel: 078260343 ABERDEEN

10 Pets and Accessories

TOP QUALITY DOBERMANN PUP
14 week old bitch pup from CHampion breeding. Please see further details. Tel: 01241843828 0776023118 PORTGLOVY

LABRADOR PUPPIES
Small and sturdy. Yellow labrador. KC registered pedigree. £800 each. Tel: 01878 879888 or 07933 816883 (m) 07888 318826 (m) ANGUS

10 Pets and Accessories

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10 Pets and Accessories

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10 Pets and Accessories

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Also for sale and for breed other breeds available £30
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9 Gardens and DIY

B&D FENCING
New, cheap, reliable quality. Tel: 07817031 Balmuccia or 07142 4022

Forget the rest contact the best for decking & fencing Cordiners Timber Sladrig Road, Aberdeen. Tel: 01224 827341

12 Books, Toys and Hobbies

TOY-WHEELS
Mechanical model toy wheels, every kind from £10 each, 3 different types, 1/2 quantity see available, £1.80 each. Tel: 07988 38064 NEW MACHINERY

13 Sound, Vision and Communication

TAPES, all variety, 280 in £30. Tel: 01224 800614 ABERDEEN

VIDEO 14" Duraband DVD combo with remote control, V.C.C. £28. Tel: 01224 800614 ABERDEEN

14 Computers and Gaming

sell it
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16 Sports and Leisure

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Looking for players to strengthen team. Please contact Ian on 07798 747634

Gene's Ashwood AW5 Long Sleeve Golf Jacket, Size XL Cream/black. VGC. Can Deliver to Aberdeen. Proceeds to Charity £10. Tel: 07818130453 - 01494 820612 INSHCH
NET Sharps angle net 2000 new, £20. Tel: 07818 38064 ABERDEEN

17 Childrenswear

Hells Kitty Black Pinstriped V-neck Furry-trimmed VGC Proceeds to Charity. Can deliver to Aberdeen. £5. Tel: 01494 820612 - 07818130453 INSHCH
Kittens Girls Purple Flare Lined Boots Size 8. Age Range 8-10. Proceeds to Charity. Can deliver to Aberdeen. £5. Tel: 07818130453 - 01494 820612 INSHCH

18 Menswear and Accessories

JACKET black, water, extra large, no left pocket, £20. Tel: 01224 800614 ABERDEEN

20 Babies and Children

sell it
HAVE A CLEAROUT! MAKE EXTRA CASH FREE ADS

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Competitions

Regular article

- Take as one article.
- Examples:

Mail on Sunday

WIN £1,000 A DAY WITH MAIL DAILY LOTTERY

HOW TO PLAY...

1. Check the Unique Number in the Mail Rewards Club panel that is printed on the back page of today's newspaper.
2. Each day, we will print five lines of six numbers inside the newspaper. If you match all six two-digit numbers from the back page with any one of the sets of numbers in today's newspaper, you can claim the jackpot of £1,000. Jackpot prize is shared if there is more than one winner.
3. Readers matching the two-digit numbers on any one line inside the newspaper can claim £50. Readers can also claim a bonus prize of 25,000 Mail Rewards Club points. Online access required - to claim your Mail Rewards points, you must be a member of Mail Rewards Club.

HOW TO CLAIM...

1. If you have matched six two-digit numbers or five two-digit numbers on any one line in today's newspaper, call 0844 800 0812 today between 7am and 5pm. You MUST claim on the day your numbers appear in the newspaper. Any claims after the lines close will be void.
2. Every claim must be verified by your complete original winning newspaper. Don't miss tomorrow's Daily Mail for your next chance to win. For further details, see themaillottery.co.uk.

TERMS: Game is open to residents of England, Scotland, Wales and the Channel Islands who are 18 years or over. Not open to residents of Northern Ireland or Eire. Employees and agents of the Promoter, or any third party connected with the production/distribution of the newspaper, may not take part, nor may their family or household. By taking part, you are deemed to accept and be bound by these terms.

PRIZES: If there is more than one valid claimant for any jackpot prize, it will be shared equally. If you match all six numbers from the back of your paper with a set of numbers printed inside, you may claim the jackpot. If there are no jackpot winners, it will roll over to the following day. If the jackpot is claimed, it will start at £1,000 the following day. If you match five numbers from the back of your paper, you may claim the £50 prize. If, for any reason, the value of all the £50 winners exceeds £10,000 on any one day, there will be a draw and one correct match five winner will be awarded the £10,000 prize. To claim 25,000 Mail Rewards Club points, you must be a member of Mail Rewards Club. Online access required.

HOW TO CLAIM: You may claim only once per day. Call 0844 800 0812 between 9.30am and 5pm (Sat and Sun on Sunday) on the day you match your numbers. CLAIMS AFTER THIS TIME WILL BE VOID. You must retain your winning newspaper and follow our instructions to verify your claim. All entries must be available for verification of any claim. Newspapers which are mutilated, illegible, forged or tampered with will be void. Photocopies not accepted. No responsibility is accepted for entries damaged, lost or mislaid. Proof of posting is not proof of delivery.

GENERAL: The Promoter's decision is final. No correspondence will be entered into. The Promoter reserves the right in its reasonable discretion: (a) to disqualify any entrant whose conduct is contrary to the spirit of the terms and to declare as void any claims based on such conduct; and (b) to declare as void any claims resulting from any printing, production or distribution errors whatsoever or where there has been error(s) in any aspect of the preparation for or conduct of the Promotion materially affecting the result of the Promotion; number of claimants or the value of claims. The Promoter may cancel the Promotion or any part of it at any time in the event of circumstances beyond its reasonable control. Publicity may be given to winners and their names and images may be published in the paper and on our website(s). Winners must co-operate fully for publicity purposes. If any of the provisions of these terms is held invalid or unenforceable in whole or in part, that part shall be severed from these terms and the validity of the other provisions shall not be affected. These terms shall be governed by English law and any dispute shall be subject to the exclusive jurisdiction of the English courts.

DAILY MAIL DAILY LOTTERY: Promoter: Associated Newspapers Ltd, Northcliffe House, Derry Street, London W8 5TL.

Sunday Express

SUNDAY EXPRESS COMPETITION

WIN A HOLIDAY TO JAMAICA WORTH £4,000

To celebrate the football this summer Captain Morgan is giving one football fan and a friend the chance to visit the legendary adventurer's island home, with a seven night all-inclusive holiday to Montego Bay, on the captivating island of Jamaica.

Ever the party starter, the Captain has challenged claims that this year's official ball of the tournament in Brazil is the most tested ever, at least until he's tested it that is!

Check out the hilarious video here: www.facebook.com/captainmorgan

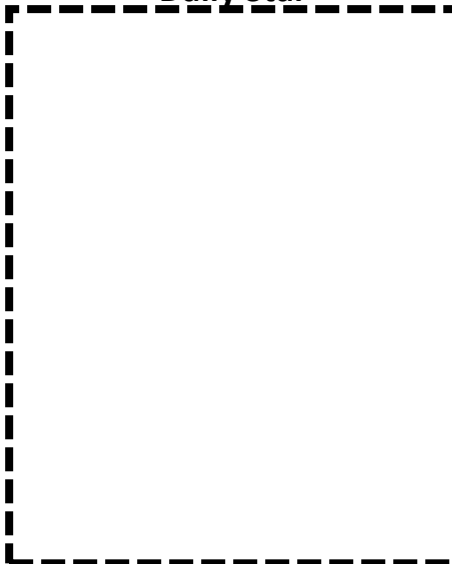
This fantastic prize includes:

- Return flights for two people to Montego Bay, Jamaica
- £500 spending money
- Return transfers for two people from the airport to the resort
- Seven nights all inclusive accommodation at the 4-star Riu Montego Bay resort including all meals and local beverages
- Sports and activities at the resort
- Travel insurance

HOW TO ENTER: Please call 0911 719 0913 or text SXJAMAICA followed by your email address, name and address to 86660. Texts cost £2 plus your usual network rate. Calls cost 82p per minute from a BT landline plus network extras and last 2.5 minutes. Calls from other networks and mobiles may cost more. To enter via post send your details and telephone number on a postcard to Jamaica Trip Competition, PO BOX 12581, Sutton Coldfield B73 9BX. Only one entry per postcard please.

TERMS & CONDITIONS: Entrants must be 18 or over. Competition closes at midnight on August 16, 2014 and three working days later for postal entries. Winners will be selected at random from all valid entries. The Editor's decision is final. For full T&Cs, see www.express.co.uk/campaigns/terms/7. By responding to promotions, offers and competitions you agree that the Sunday Express may contact you by post, SMS and/or email with offers, goods or services that may be of interest to you. To stop receiving SMS messages please text 'NO CONTACT' to the originating number. Express Newspapers/Northern & Shell reserves the right to offer these promotions in its portfolio of titles. Prizes are subject to availability. Images are for representational use only. SP: Sooke, London W1B 2AG. Helpline: 0333 202 2390.

Daily Star



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WORTH OVER £5,000

JUST RESORTS

Compound Article

Regular article

- Each article clipped separately with the author/banner and link all common items as global text
- This refers to individual articles that require a common item (byline, subhead) to be taken with each.
- Regular columns should have the column title as a subhead and the specific headline as the headline. If any articles do not have explicit headlines, use the first 5 words of body text.
- Examples include regular columns (“Lex” in the Financial Times, “Sport in Brief” in tabloids), and regular columnists.

Worldbriefing



Relatives remember Arab Spring

TUNIS: Tunisian relatives of victims killed in what snow-balled into the Arab Spring uprising held photographs of their relatives during a ceremony to mark the fourth anniversary of the demonstrations that ousted president Zine El Abidine Ben Ali.

Ben Ali and his wife went into exile in Saudi Arabia in January 2011 after protests forced him from power.

18 air strikes hit Islamic State sites

WASHINGTON: US-led forces have launched 18 air strikes against Islamic State in Syria and Iraq. Twelve of the strikes were in Iraq, mostly in northern areas where militants have seized territory, and targeted tactical units, buildings and equipment. In Syria, six strikes hit Kobani near the Turkish border where Kurdish fighters are battling IS.



Nato in appeal to Russia on Ukraine

BERLIN: The head of Nato has urged Russia to drop its support for separatists in eastern Ukraine. Secretary General Jens Stoltenberg called on Moscow to use all its influence on the separatists to make them respect the ceasefire. He insisted Nato did not seek confrontation with Russia and wanted a more constructive and cooperative relationship.

Ex-Spanish king in paternity claim

MADRID: Spain's Supreme Court says it will investigate a paternity claim filed against former king Juan Carlos by a Belgian woman who says her mother had a relationship with him in the 1960s while he was crown prince. A court panel will investigate the claim filed by Ingrid Sartiau who was born in 1966, a court spokesman said.

100 bodies found floating in Ganges

NEW DELHI: Authorities are investigating how more than 100 bodies, many of them children, ended up floating in an offshoot of the Ganges River in northern India. Officials do not suspect a crime and instead believe the dead were given water burials. It is Indian custom not to cremate unwed girls and many poor cannot afford cremation.

Contact details (for the Newspaper)

Do not take


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Lottery

Main draw: 6, 19, 24, 16, 42, 43,
Bonus: 23
Thunderball: 9, 12, 16, 31, 38
Thunderball: 12

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Time to escape, on the cheap

Looking for a bargain last-minute getaway? We reveal six of the best in **Travel** starting on **Page 54**.

Corrections and clarifications

Metro strives for complete accuracy but mistakes do sometimes slip in. If you spot anything, please email correct@ukmetro.co.uk with the article and date as the subject line.

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Recycled paper made up 75% of the new material for UK newspapers in 2012

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MIDDLE EAST

BAHRAIN

SOVEREIGN HITS THE ROAD FOR LONG-DATED BOND

The KINGDOM OF BAHRAIN has appointed Citigroup, Gulf International Bank, MUFG and Standard Chartered to arrange a series of investor meetings ahead of a potential US dollar-denominated bond issue, according to a lead banker.

The Gulf nation, rated BBB/BBB by Standard & Poor's/Fitch, will have two teams on the roadshow, which starts on September 2. The first team will visit Los Angeles on September 3, before moving to Boston on September 4, New York on September 5 and London on September 8. The second team will visit Saudi Arabia on September 2, before moving to Abu Dhabi the following day.

A long-dated benchmark 144a/Reg S US dollar transaction may follow the investor meetings.

The announcement confirms an IFR story from early July. At the time, a lead said that the sovereign would look to do its first ever 30-year transaction. If that is the intention, the timing could not be better. Expectations for quantitative easing from central banks in Europe and the US have pushed US Treasuries and German bunds ever tighter and investor appetite for duration has increased.

Since the start of this month, 30-year Treasury yields have dropped 27bp to 3.1%, according to Thomson Reuters.

MIDDLE EAST

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KUWAIT

BURGAN BANK EYES TIER 1 PERP

BURGAN BANK (A3/BBB+/NR) is set to be among the first new issues from the Gulf region in September with a potential Tier 1 Reg S transaction.

The lender said it has mandated HSBC as sole global co-ordinator and joint lead manager along with Citigroup, JP Morgan and National Bank of Abu Dhabi to arrange a series of investor meetings in Asia, the UAE and Europe.

The roadshows commence on September 4. A benchmark US dollar-denominated perpetual Tier 1 Reg S bond offering may follow.

Kuwait is one of several Gulf nations considering the implementation of Basel III in the near future. Apart from Burgan Bank,

Kuwait's Gulf Bank has also been considering issuing bank capital in international debt markets.

Burgan Bank is owned by Kuwait Projects Company, a fund owned by the Kuwaiti royal family.

AMERICAS

BRAZIL

GOL TENDER BUOYS PRICES

Bonds from GOL bucked a downward trend in the LatAm markets last week after the Brazilian airline watched prices on its debt jump a good point on the back of an announcement of yet another tender.

Gol's 2020s bumped a good 1.5 points on Wednesday to 105.75-106.50, while its 2017s were over a point stronger at 104.25-104.75.

Gol is offering to buy for cash all of its Gol LuxCo-issued 10.75% 2023s, as well as its Gol Finance-issued 9.25% 2020s and 7.50% 2017s.

At the same time, it is asking bondholders to amend the terms of the notes to eliminate certain restrictive covenants.

Bondholders accepting the offer on or before the early-bird deadline of September 9 will receive a total consideration of US\$1,073.75 for every US\$1,000 in principal amount tendered for the 2023s, US\$1,065 for the 2020s and US\$1,047.50 for the 2017s.

The consideration is reduced by US\$30 for every US\$1,000 tendered if investors submit offers after September 9, but before the final deadline of September 23.

BB Securities, Bradesco BBi, Citigroup, Morgan Stanley and Santander are dealer managers and solicitation agents on the offer.

CHILE

CRUNCH TIME AT GILDEMEISTER

Quarterly results this month will provide vital clues to AUTOMOTORES GILDEMEISTER's financial health and whether or not the troubled Andean car dealer has sufficient liquidity to avoid a debt restructuring, say Barclays analysts.

"Gildemeister's 2Q14 results on September 2 will be a critical window into how distressed the company's finances are," the bank said.

The hiring of solicitation firm DFKing last month saw bond prices decline as investors fretted over a possible debt restructuring or distressed exchange. The 2021s and 2023s are now trading in the mid-50s, down from the mid to high-60s seen earlier this summer.

After deteriorating, car sales in Peru and Chile appear to be stabilizing, but losses at its Brazilian operation have hit cashflows and credit metrics. Barclays now expects net leverage to jump to the mid to high teens in the second quarter, up from 11.7 in the first quarter of the year.

That said, a run-rate Ebitda of US\$100m implies that net leverage could eventually fall to 8.7 – a credit metric that does not warrant a severe principal debt reduction should a restructuring occur, the bank says. Meanwhile, the company's ability to access liquidity lines will be critical in coming months. "Inventory and asset sales still hold the potential for being used to reduce debt or sweeten a distressed exchange offer," it said.

Lower inventories during the second quarter could indicate it has sufficient working capital to tide it over until the business environment improves and losses in Brazil can be contained, the bank says.

ALL INTL EMERGING MARKETS BONDS BOOKRUNNERS: 1/1/2014 TO DATE

Latin America			
Managing bank or group	No of issues	Total US\$(m)	Share (%)
1 Citigroup	45	14,930.37	14.7
2 HSBC	32	10,235.98	10.1
3 JP Morgan	34	10,010.06	9.8
4 Deutsche Bank	29	9,427.24	9.3
5 BofA Merrill Lynch	26	7,394.41	7.3
6 Credit Suisse	22	6,965.70	6.8
7 Banco do Brasil	16	5,515.43	5.4
8 Goldman Sachs	9	4,487.71	4.4
9 BNP Paribas	8	3,785.20	3.7
10 Banco Bradesco	15	3,685.62	3.6
Total	122	101,713.65	

Excluding equity-related debt. Source: Thomson Reuters

SDC code: L3

ALL INTL EMERGING MARKETS BONDS BOOKRUNNERS: 1/1/2014 TO DATE

Middle East			
Managing bank or group	No of issues	Total US\$(m)	Share (%)
1 HSBC	19	3,568.78	14.7
2 Deutsche Bank	10	2,458.29	10.1
3 JP Morgan	5	2,214.51	9.1
4 Citigroup	10	2,154.27	8.9
5 Emirates NBD PISC	12	1,493.10	6.1
6 BofA Merrill Lynch	7	1,346.35	5.5
7 Barclays	4	1,143.34	4.7
8 Goldman Sachs	4	1,109.47	4.6
9 Standard Chartered	8	962.78	4.0
10 Natl Bank of Abu Dhabi	6	783.54	3.2
Total	35	24,291.43	

Excluding equity-related debt. Source: Thomson Reuters

SDC code: L5

Court Circulars

Regular article

- Take as one article

Court Circular



Buckingham Palace

15th October, 2014

His Excellency Mr Victor Emmanuel Smith was received in audience by The Queen today and presented the Letters of Recall of his predecessor and his own Letters of Commission as High Commissioner for the Republic of Ghana in London.

Mrs Smith was also received by Her Majesty.

His Excellency Mr Meas Kim Heng was received in audience by The Queen and presented the Letters of Recall of his predecessor and his own Letters of Credence as Ambassador from the Kingdom of Cambodia to the Court of St James's.

Mrs Huot Meardey was also received by Her Majesty.

Mrs Deborah Bronnert (Chief Operating Officer, Foreign and Commonwealth Office) was present.

Mr Philip Barton was received in audience by The Queen this afternoon upon his appointment as British High Commissioner to the Islamic Republic of Pakistan.

Mrs Barton was also received by Her Majesty.

The Rt Hon David Cameron MP (Prime Minister and First Lord of the Treasury) had an audience of The Queen this evening.

The Duke of Edinburgh, Patron, today attended Receptions at St James's Palace for young people who have achieved the Gold Standard in The Duke of Edinburgh's Award.

His Royal Highness, Patron, Thrombosis Research Institute, this afternoon held a Founders' Lunch at Buckingham Palace.

Clarence House

15th October, 2014

The Duchess of Cornwall this morning visited Saint Ronan's School, Water Lane,

Hawkhurst, and was received by Her Majesty's Lord-Lieutenant of Kent (the Viscount De L'Isle).

Her Royal Highness, President, United Kingdom Vineyards Association, this afternoon visited Chapel Down Winery, Tenterden Vineyard, Small Hythe Road, Tenterden, and was received by Lieutenant Colonel Richard Dixon (Deputy Lieutenant of Kent).

Kensington Palace

15th October, 2014

Prince Henry of Wales, President, Invictus Games, this evening held a Dinner at Buckingham Palace.

Buckingham Palace

15th October, 2014

The Duke of York, Chairman of the Steering Board and Patron, Nominet Trust, this morning opened the Inspiring Digital Enterprise Award Live Pitching Final at Heron Tower, London EC2.

His Royal Highness, Chairman of the Steering Board and Patron, Nominet Trust, this afternoon held a Reception at Buckingham Palace to launch the Inspiring Digital Enterprise Award 2015 Programme.

The Duke of York this evening held a Dinner at Windsor Castle for Children in Crisis.

Buckingham Palace

15th October, 2014

The Princess Royal, Honorary Air Commodore, Royal Air Force Brize Norton, this morning received Group Captain Stephen Lushington upon relinquishing his appointment as Station Commander and Group Captain Simon Edwards upon assuming the appointment.

Her Royal Highness, Patron, National Institute of Adult Continuing Education, later attended a Young Adult Carers — Improving Access to Learning and Work Seminar at the Tomlinson Centre, Queensbridge Road, London E8, and was received by Her Majesty's Lord-Lieutenant of Greater London (Sir David Brewer).

The Princess Royal, President, The Duke of Edinburgh's Commonwealth Study Conferences, this afternoon at-

tended a Commonwealth Study Conference Leaders' Reception at Mansion House, London EC4.

Her Royal Highness, Patron, Voluntary Service Overseas, later received Miss Margaret Mayne upon relinquishing her appointment as Chief Executive.

The Princess Royal, President, the Mission to Seafarers Limited, and Master, the Corporation of Trinity House, subsequently attended the Annual National Service for Seafarers in St Paul's Cathedral, London EC4.

Her Royal Highness, Master, the Corporation of Trinity House, this evening attended a Civic Reception at Guildhall, London EC2.

The Princess Royal, Liveryman, the Worshipful Company of Engineers, afterwards attended the Annual Banquet at Mansion House.

Kensington Palace

15th October, 2014

The Duke of Gloucester, Patron in Chief, Scottish Veterans' Residences, today opened Bellrock Close, Cranhill, and was received by Her Majesty's Lord-Lieutenant of the City of Glasgow (Councillor Sadie Docherty, the Rt Hon the Lord Provost).

His Royal Highness afterwards visited the Community Safety Offices, 727 London Road, Glasgow.

The Duchess of Gloucester this morning opened the rebuilt Glebe Primary School, Sussex Road, Ickenham, Uxbridge, Middlesex, and was received by Mr Bruce Houlder (Deputy Lieutenant of Greater London).

Her Royal Highness, Patron, Friends of St Paul's Cathedral, this evening attended a Recital by the Choristers of St Paul's Cathedral in aid of the St Paul's Cathedral Chorister Trust and the Sheriffs' and Recorder's Fund, the Old Bailey, London EC4.

Thatched House Lodge,

Richmond Park

15th October, 2014

Princess Alexandra, Patron, Thrive, today opened a new building and garden in Battersea Park, London SW11.

Cross-Heads

Regular article

- Bold Oversized text within the text flow

- Take as text within the body of the article, but at the end of the body text.

WITH four babies under the age of 18 months, no wonder proud but exhausted parents Sarah Ward and Benn Smith end up prone on two sofas most evenings with barely enough energy to lift a cup of tea to their lips.

Seventy-month-old triplets Stanley, Reggie and Daisy — born just nine months after their big brother Freddie — may be bonny little chunks of gorgeousness, bestowing gummy smiles on all and sundry, but they are highly labour-intensive.

From the second the children wake up at dawn until they are tucked up in their cots 12 hours later, Sarah and Benn are on the go and have earned the hard way that only a military-style routine stands between them and utter chaos.

'Some nights we're so tired, not a word will pass between us. Benn will be lying on one sofa and I will be on the other and we'll just look at each other and smile before zoning out,' says Sarah, 29, from Crayford, Kent, juggling a baby in each arm.

'It's so full-on, we often don't have time to go to the loo, let alone eat, and one of us will suddenly say, as we're dropping off in front of the telly, "Oh, we haven't eaten anything today".'

This, they both admit, is a far cry from the ease they envisaged when they first talked about starting a family three years ago. They imagined two children, hopefully one of each, nicely spaced apart.

Mother Nature had other ideas, and just weeks after giving birth to Freddie, in June 2013, Sarah naturally conceived the triplets — a one-in-8,000 chance. It was a blessing, although she didn't quite feel that way to begin with.

Given that the couple were living in a one-bedroom flat and could just about afford one child, Sarah's tears on being told the news at her 12-week scan were fuelled by panic and fear rather than undiluted joy.

The triplets were born two months prematurely in March by emergency Caesarean, when Stanley's heart rate suddenly dropped

'We often don't have time to eat or even go to the loo'

A NURSE yesterday told how her elderly mother starved herself to death in what the pensioner considered her only legal way to exercise her right to die.

Bronwen Davies said she initially struggled to reconcile feelings of extreme anger with a desire to support Jean Davies's right to die 'on her own terms'.

Twice-widowed Mrs Davies, 86, a long-term right-to-die campaigner, had been battling an increasing number of chronic health conditions — but was not terminally ill — when she 'reached a point where she didn't want to go on' at the end of this summer.

The former maths teacher began refusing food on August 28 — five weeks before she eventually died on October 1, just hours after being visited for the final time by a GP who had agreed to treat the symptoms of starvation and dehydration. She stopped drinking water on September 16.

Yesterday her daughter, who is married but has kept her maiden name, said: 'I was very angry when my mother first told me of her decision. However, I recognised that this wasn't about me. All the family did. We are all respectful of the fact that it was her life and her choice.'

Miss Davies added: 'My mother was a fiercely independent lady who had the capacity to make this decision. She had been talking about doing this for the last two or three years, if her health deterio-

'It is hell. I can't tell you how hard it is. But what alternative do I have?'

Crews tackle new blaze at Cutty Sark

MORE than 20 firefighters were scrambled yesterday as the iconic Cutty Sark was hit by another blaze.

Damage to the 1869 clipper was limited thanks to procedures set up in the wake of the 2007 incident that left the vessel needing £10million of repairs.

Speaking at the scene in Greenwich, London Fire Brigade Station Commander George Vost said the fire started in one of the museum rooms, adding: "Crews extinguished it within an hour."

The ship opened to the public 30 minutes late.

National Maritime Museum spokeswoman Sheryl Twigg added: "The damage is limited. The cause is under investigation."

The 2007 fire was blamed on an industrial vacuum cleaner that was left on.

Comic Strips (multi-panel)

Regular article

- The headline should be the title of the strip, e.g. "Garfield".
- The name of the cartoonist must always be taken as author and byline.
- See also [Cartoons](#).



Daily Mirror 'We Love TV'

Regular article

- Clipped as one article.
- Includes main feature articles only.
- 'Pick of the week' – take as one article. If there are multiple bylines please ensure all are included (as bylines and authors).



WE LOVE TV

December 13-19, 2013

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Editor-in-Chief: Mal Brodie
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PICK OF THE WEEK

Best Baking

THE GREAT BRITISH BAKE OFF - MASTERCLASS
Tue BBC2 8pm

Welcome

It's Christmaaaaas (well almost), so get a taste for the festive season with Mary Berry and Paul Hollywood's Bake Off Masterclass. Then tune in to ITV's charity fundraiser Text Santa to help a range of good causes, and entertain the little 'uns with CBeebies' magical parrot Peter Pan. Elsewhere, the person who's triumphant in this year's final of The X Factor will get an

amazing early present, and you can read all about the show in our behind-the-scenes special with host Dermot O'Leary. Also, there are more treats in store as Soapland gears up for its explosive seasonal storylines and the legendary Bette Midler has a special night on ITV. Cracking!
We Love TV team

Best Shows

BETTE MIDLER: ONE NIGHT ONLY
Mon ITV 9pm

Best Soaps

EMMERDALE
Mon-Fri ITV

CONTACT US... We Love TV, 22nd Floor, 1 Canada Square, London E14 5AP. Or email welovetv@trinitymirror.com

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- Do not take 'Edited by' as the author.
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City & Business

Lewis sets out Tesco's future

THE new boss of Tesco will start to set out future plans for the business this week amid signs food sales are bouncing back.

Dave Lewis is expected to outline the key priorities of the group's three to five-year turnaround strategy when he announces its first-half results on Thursday.

Tesco, Britain's biggest retailer, is set to report a 38 per cent fall in pre-tax profits to £909million on sales down 19 per cent to £25.9billion. However there are signs trading is improving. In a memo to staff late last week Lewis said its recent food performance had been "one of our strongest for a long time".

He will also provide an update on the probe into accounting errors which subsequently led to a £250million profits overstatement.

westminster insider

Edited by Graeme Demianzyk
 www.westminsterinsider.co.uk @graemedemianzyk



Scotland rejected independence but Dorset South MP Richard Drax thinks the "yes" campaign may not yet be through.

"If these pledges and promises are not met in the months ahead, the simmering dissatisfaction of the Union - exemplified by the fact that nearly half the voters wanted to break our country - will continue to threaten the integrity of the UK," the Conservative MP wrote on his blog.

But if there was another vote even the Westcountry should have a say "Personally, I believe the referendum should have been held by the whole country. Why on earth should one part be allowed to decide the future of the whole, in which the majority had no say at all on its future."

Farming consigned to museum's history
 New Environment Secretary Liz Truss has been anxious to promote farming as a vibrant, modern industry. But there's a long way to go. At the Conservative Party conference in Birmingham, National Farmers' Union vice-president Guy Smith noted how the London Science Museum presents the sector as something from a bygone era.

"If you go to the agricultural section it stops at 1935," he told delegates at an NFU fringe event.

"Three-and-half million people go through the Science Museum."

Ms Truss was not amused. "I think that's a disgrace. We don't need to wait for the manifesto we'll get on with that."

Further rumblings of discontent

MP unpopular for air strike stance
 Conservative MP Gary Streeter says not all his constituents in South West Devon agree with his decision to vote for military action in Iraq. He says he has received some "colourful e-mails". He suspects confronting ISIS won't be limited to Iraq. "I expect Parliament to be asked to support air strikes against ISIS in next door Syria in the not too distant future," he said. "I shall support that also, because one of the key principles of counter-insurgency is to deprive your enemies of a base. There is little benefit in driving these maniacs out of Iraq if they can quickly hop over a now non-existent border into Syria."

Westcountry
 Two would-be Conservative MPs for the Westcountry took centre-stage at the party's Birmingham conference. Rebecca Pow, parliamentary candidate for Taunton Deane, introduced one of the first sessions on the main stage, called Our United Kingdom, where she welcomed on stage Stephen Crabb, the Welsh Secretary, and Theresa Villiers, Secretary of State for Northern Ireland.

Steve Double, Tory candidate for St Austell and Newquay, hosted the conference session covering the Department for Work and Pensions and Communities and Local Government.

Why their prominence? A quarter of the 40 top Tory target seats are in the South West, so they are keen to give their candidates as much support as possible. One spinner told Westminster Insider to expect more "love bombing" in the region before the election.

Tweet of the week
 A serious speech from David Cameron today. In two-horse race, the contrast with Miliband is stark. Reminiscent of Thatcher v Kinnock in 87.
 - Anne Marie Morris, Conservative MP for Newton Abbot

E-mail addresses

Regular article

- Take as text within the body of the article
- Journalists' names: must be present in the clipping but do not include in the byline field.

By **DAN WOOTTON**, Head of Showbiz

X FACTOR judge Cheryl Fernandez-Versini is turning into a pop star philosopher.

Cheryl, 31, features passages from British guru and speaker Alan Watts on her new album after being mesmerised by his refreshing outlook on life.

She told The Sun a friend played her a speech of his last year and added: "It really made me think."

Geordie Cheryl said Watts posed questions "a lot of people ask themselves when they're not sure what they want to do in life".

She went on: "He says, 'Whatever you want your life to be, live it'. I was really moved by it."

The singer has emerged from the darkness that engulfed her following her marriage split from Ashley Cole, near-death brush with malaria and sacking from X Factor USA.

Newly married to Frenchman Jean-Bernard, she has decided to live life to the full in every way and wants to "bring a bit of light to people's life" through her uplifting philosophy.

In tribute the album, her fourth, opens with a powerful spoken intro by the philosopher.

Watts, who died aged 58 in 1973, was a proponent of Eastern philosophy and the Zen form of Buddhism.

His famous sayings include: "The only way to make sense out of change is to plunge into it, move with it, and join the dance."

Cheryl was introduced to his work during a year off she used to re-evaluate her priorities.

The intro track to her album Only Human features a lengthy excerpt from an audiobook – Do You Do It or Does It Do You? How to Let the Universe Meditate You – that focuses on personal fulfilment over financial gain.

Watts says: "I always ask the question, What would you like to



WATTS HE ON ABOUT?



Alan Watts (1915-1973)
PHILOSOPHY
Introduced Western audience to Eastern beliefs such as Zen Buddhism

KEY QUOTE
The only way to make sense out of change is to plunge into it, move with it, and join the dance

Judge . . . Cheryl yesterday

do if money was no object? How would you really enjoy spending your life? If you say getting the money is the most important thing, you will spend your life completely wasting your time."

Cheryl continues the theme by rapping: "What do you desire? If money was no object, what would it require? Live your life now."

While this might be a bit "hippy dippy" for some, Cheryl's millions of loyal fans closely follow her outlook on life. A source said: "Cheryl was introduced to Alan's tapes after a very difficult few years of her life. It made her rethink things.

"She's at a completely different stage now and she wants to share a message of complete optimism."

dan.wootton@the-sun.co.uk

Financial Tables

Regular article

- Each table to be clipped separately, apart from 'Databank' in the Sunday Times.
- Where text is not extractable, the headline for the table will be entered in the xml

Economic and financial indicators													
The Economist October 18th 2014													
Economic data													
% change on year ago													
	Gross domestic product			Industrial production latest	Consumer prices		Unemployment rate, %	Current-account balance		Budget balance % of GDP 2014 ¹	Interest rates, % 10-year gov't bonds, latest	Currency units, per \$	
	latest	qtr* 2014 ¹	2014 ¹		latest	2014 ¹		latest 12 months, \$bn	% of GDP 2014 ¹			% of GDP 2014 ¹	Oct 15th
United States	+2.6 Q2	+4.6	+2.2	+4.1 Aug	+1.7 Aug	+1.8	5.9 Sep	-389.2 Q2	-2.5	-2.8	2.21	-	-
China	+7.5 Q2	+8.2	+7.3	+6.9 Aug	+1.6 Sep	+2.1	4.1 Q2 ⁸	+164.8 Q2	+2.0	-2.9	3.79 ¹⁰	6.13	6.10
Japan	-0.1 Q2	-7.1	+1.0	-3.3 Aug	+3.3 Aug	+2.8	3.5 Aug	-5.5 Aug	+0.2	-7.9	0.50	106	98.6
Britain	+3.2 Q2	+3.7	+3.1	+2.5 Aug	+1.2 Sep	+1.7	6.0 Jul ¹¹	-147.5 Q2	-4.2	-4.5	2.17	0.63	0.63
Canada	+2.5 Q2	+3.1	+2.3	+4.7 Jul	+2.1 Aug	+1.9	6.8 Sep	-50.4 Q2	-2.6	-2.6	1.92	1.13	1.04
Euro area	+0.7 Q2	+0.1	+0.8	-1.9 Aug	+0.3 Sep	+0.6	11.5 Aug	+318.2 Jul	+2.3	-2.6	0.76	0.78	0.74
Austria	+0.6 Q2	nil	+1.0	-1.2 Jul	+1.6 Sep	+1.7	4.7 Aug	+3.7 Q2	+2.7	-3.0	1.07	0.78	0.74
Belgium	+1.0 Q2	+0.3	+1.0	-1.2 Jul	-0.1 Sep	+0.7	8.5 Aug	-4.2 Jun	-0.7	-2.5	1.11	0.78	0.74
France	+0.1 Q2	-0.1	+0.4	-0.3 Aug	+0.3 Sep	+0.7	10.5 Aug	-47.1 Aug ¹	-1.4	-4.0	1.20	0.78	0.74
Germany	+1.3 Q2	-0.6	+1.5	-3.0 Aug	+0.8 Sep	+1.0	6.7 Sep	+279.7 Aug	+6.8	+0.4	0.76	0.78	0.74
Greece	-0.3 Q2	na	+0.4	-5.6 Aug	-0.8 Sep	-1.5	26.4 Jul	+2.0 Jul	+0.5	-3.5	7.94	0.78	0.74
Italy	-0.3 Q2	-0.7	-0.2	-0.7 Aug	-0.2 Sep	+0.3	12.3 Aug	+31.7 Jul	+1.2	-3.3	2.44	0.78	0.74
Netherlands	+1.1 Q2	+2.8	+0.6	+1.4 Aug	+0.9 Sep	+0.8	8.0 Sep	+86.3 Q1	+9.7	-2.7	0.92	0.78	0.74
Spain	+1.2 Q2	+2.3	+1.2	-1.8 Aug	-0.2 Sep	nil	24.4 Aug	+4.7 Jul	+0.4	-5.6	2.05	0.78	0.74
Czech Republic	+2.5 Q2	+1.4	+2.5	-5.2 Aug	+0.7 Sep	+0.6	7.3 Sep ⁸	-0.8 Q2	+0.2	-1.8	0.99	21.6	19.0
Denmark	+0.3 Q2	+0.8	+0.9	+1.1 Aug	+0.5 Sep	+0.7	5.0 Aug	+23.2 Aug	+6.8	-1.4	1.01	5.84	5.52
Hungary	+3.9 Q2	+3.1	+3.0	+3.1 Aug	-0.5 Sep	+0.3	7.6 Aug ¹¹	+5.9 Q2	+2.0	-2.9	3.95	240	219
Norway	-0.3 Q2	+3.7	+2.2	-0.7 Aug	+2.1 Sep	+2.0	3.4 Jul ¹¹	+57.9 Q2	+11.1	+12.2	2.03	6.57	6.02
Poland	+3.3 Q2	na	+2.7	-1.9 Aug	-0.3 Sep	+0.3	11.7 Aug ⁸	-7.4 Aug	-1.2	-3.5	2.63	3.30	3.09
Russia	+0.8 Q2	na	+0.4	+2.9 Sep	+8.0 Sep	+7.5	4.8 Aug ⁸	+60.3 Q3	+3.3	+0.4	9.83	40.7	32.3
Sweden	+2.6 Q2	+2.9	+2.1	-2.4 Aug	-0.4 Sep	+0.1	7.4 Aug ⁸	+36.6 Q2	+6.0	-2.1	1.28	7.20	6.50
Switzerland	+1.4 Q2	+0.8	+1.5	+3.1 Q2	-0.1 Sep	+0.1	3.2 Sep	+78.4 Q2	+11.8	+0.3	0.52	0.95	0.91
Turkey	+2.1 Q2	na	+3.0	+12.5 Aug	+8.9 Sep	+8.9	9.8 Jul ⁸	-48.9 Aug	-6.0	-2.5	9.00	2.26	1.99
Australia	+3.1 Q2	+2.0	+3.0	+4.6 Q2	+3.0 Q2	+2.6	6.1 Sep	-42.8 Q2	-2.5	-1.7	3.34	1.13	1.05
Hong Kong	+1.8 Q2	-0.6	+2.4	+2.2 Q2	+3.9 Aug	+3.7	3.3 Aug ¹¹	+4.4 Q2	-0.1	+0.7	1.79	7.76	7.75
India	+5.7 Q2	+3.1	+6.0	+0.4 Aug	+6.5 Sep	+8.0	8.8 2013	-18.4 Q2	-2.0	-4.9	8.40	61.4	61.9
Indonesia	+5.1 Q2	na	+5.2	+4.7 Aug	+4.5 Sep	+6.3	5.7 Q1 ⁸	-26.3 Q2	-3.0	-2.4	na	12,227	11,365
Malaysia	+6.4 Q2	na	+6.0	+6.5 Aug	+3.3 Aug	+3.1	2.8 Jul ⁸	+18.7 Q2	+6.0	-3.5	3.81	3.28	3.18
Pakistan	+5.4 2014 ^{**}	na	+5.4	+1.2 Jul	+7.7 Sep	+8.3	6.2 2013	-3.0 Q2	-2.1	-7.0	13.20 ¹¹	103	106
Singapore	+2.4 Q3	+1.2	+3.5	+4.2 Aug	+0.9 Aug	+1.5	2.0 Q2	+56.5 Q2	+20.2	+0.5	2.28	1.27	1.24
South Korea	+3.5 Q2	+2.0	+3.6	-2.8 Aug	+1.2 Sep	+1.5	3.2 Sep ⁸	+87.8 Aug	+5.3	+0.6	2.82	1,063	1,067
Taiwan	+3.7 Q2	+3.9	+3.7	+7.0 Aug	+0.7 Sep	+1.5	3.9 Aug	+64.0 Q2	+11.8	-1.3	1.65	30.4	29.4
Thailand	+0.3 Q2	+3.5	+1.9	-2.7 Aug	+1.8 Sep	+2.4	0.7 Aug ⁸	+12.5 Q2	+2.6	-2.1	2.95	32.5	31.3
Argentina	nil Q2	+3.6	-1.4	-2.9 Aug	—	—	7.5 Q2 ⁸	-6.2 Q2	-0.9	-2.7	na	8.48	5.84
Brazil	-0.9 Q2	-2.4	+0.4	-5.4 Aug	+6.7 Sep	+6.3	5.0 Aug ⁸	-78.4 Aug	-3.6	-3.9	11.60	2.43	2.18
Chile	+1.9 Q2	+0.6	+2.0	-1.8 Aug	+4.9 Sep	+4.3	6.7 Aug ¹¹	-6.5 Q2	-2.0	-2.2	4.61	589	499
Colombia	+4.3 Q2	-0.6	+5.0	+1.8 Jul	+2.9 Sep	+2.9	8.9 Aug ⁸	-14.9 Q2	-3.7	-1.5	6.72	2,055	1,884
Mexico	+1.6 Q2	+4.2	+2.3	+1.4 Aug	+4.2 Sep	+3.8	4.9 Aug	-24.5 Q2	-1.7	-3.6	7.75	13.5	13.0
Venezuela	+1.0 Q4	+3.6	-2.5	+0.8 Sep	+63.4 Aug	+62.2	6.7 Jul ⁸	+6.9 Q3	+1.3	-12.2	15.72	12.0	6.29
Egypt	+2.5 Q1	na	+1.8	+20.0 Jul	+11.2 Sep	+9.5	13.3 Q2 ⁸	-2.4 Q2	-2.5	-12.2	na	7.15	6.89
Israel	+1.0 Q2	+1.5	+2.4	-2.2 Jul	-0.3 Sep	+0.7	6.4 Aug	+8.5 Q2	+2.0	-3.1	2.09	3.71	3.55
Saudi Arabia	+4.0 2013	na	+4.0	na	+2.8 Aug	+2.9	5.6 2013	+132.9 Q1	+14.4	+2.5	na	3.75	3.75
South Africa	+1.0 Q2	+0.6	+1.6	-1.4 Aug	+6.4 Aug	+6.0	25.5 Q2 ⁸	-18.8 Q2	-5.2	-4.4	7.77	11.0	9.96

Source: Haver Analytics. **% change on previous quarter, annual rate. ¹The Economist poll or Economist Intelligence Unit estimate/forecast. ⁸Not seasonally adjusted. ¹⁰New series. ¹¹Year ending June. ¹²Latest 3 months. ¹³3-month moving average. ¹⁴5-year yield. ¹⁵Official number not yet proven to be reliable; The State Street PriceStats Inflation Index, Aug 38.49%; year ago 20.05%. ¹⁶Dollar-denominated bonds.

FT Special Report

Occasional article

- The tag 'FT SPECIAL REPORT' is extracted by Ninestars and added to either in page section or in subhead in the XML in all articles for this supplement

FT SPECIAL REPORT

Business Education

Financial Training

Monday June 19 2017

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Gossip Columns

Regular article

- Each should be taken separately.
- If any articles do not have explicit headlines use the first 5 words of body text.
- If any articles do not have explicit byline(s) use the name of the columnist(s).

DAILY STAR, Thursday, September 4, 2014 13

Ed Dyson's GOSS

email: ed.dyson@dailystar.co.uk With ANNABELLE LEWIS

Men of the year 2014

CARA'S PARTY CHAOS

CARA Delevingne clearly took full advantage of the first bar at the bash. After touching down in the UK looker pretty wasted earlier in the day, the model, 34, perked late into the evening.

The eyebrow queen, 30, reversed up to Pharell Williams, 41, late in the night with fashion designer Jonathan Saunders, 40, and ended up rolling around on the floor.

Ed's pics didn't stop there, as the model also posted a snap on Instagram for Britney Dunn, 24. Also at the bash partying and wide laughing were Daisy Lowe, 25, Johnny Depp, 51, and Rita Ora.

CARNAGE: Cara takes tumble with Nathan, 40, in Strow's, 24, above. Okay, right, in strong.

★ RITA Ora had some serious catching up to do with "wiley" Cara Delevingne. The close pals put rumours of a tilt to bed by getting well and truly sloshed during the awards. We caught up with a tipsy Rita, 23, who was puffing away on a crafty lag at the after party. The How We Do singer told us: "I'm really pissed, that's why I've ended up smoking. "I know I shouldn't, but I always do when I've had a few." But she added: "Still, it's been an amazing night, so it's worth it!" Luckily Miss Ora didn't get tanked up enough to confront Kim Kardashian West, who refused to sit next to her at the VMAs last week.

★ DAVID Gandy is being very coy about his relationship status with Saturdays singer Mollie King. When we ran into the model, 34, at the GQ bash on Tuesday, we asked him about the rumoured reunion, and he replied: "I don't like to talk about my private life." He added: "But things are going well." We'll take that as a yes then, Davey.

★ ONE man not having the best of nights was Dougie Poynter. Though we reckon he was the most stylishly dressed star in the room, he seemed to be having "issues" with other half Ellie Goulding, 27. Onlookers spotted the couple locked in heated discussion during the evening. They also stomped out of the after party twice together, before sheepishly returning 20 minutes later. Perhaps the filthy funk, 36, was riled that the singer's ex Greg James, 28, was in the vicinity.

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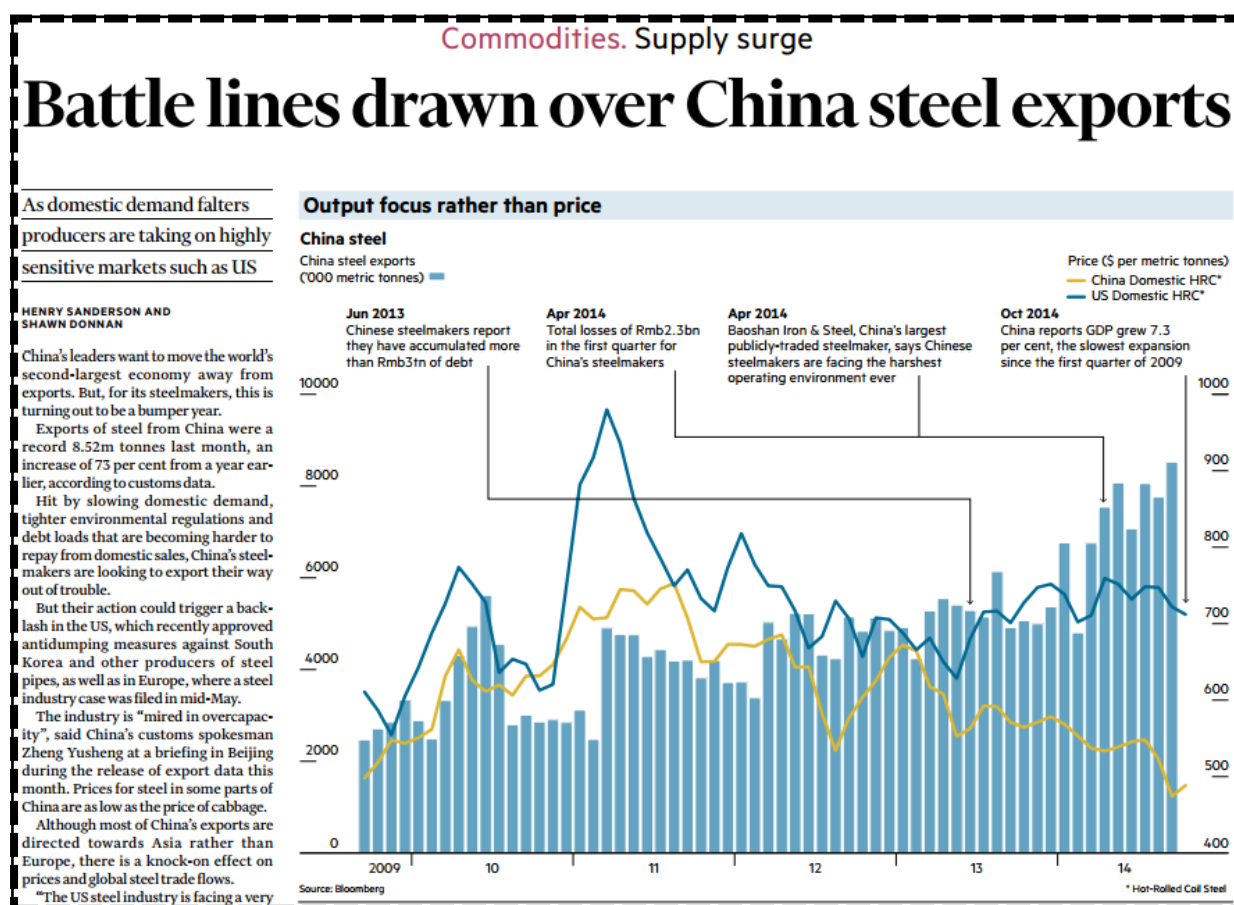
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Regular article


- To be taken with appropriate main article.



Horoscopes

Regular article

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- The name of the writer must always be taken as author and byline.



HOROSCOPES

BRITAIN'S FAVOURITE ASTROLOGER **MYSTIC MEG** REVEALS WHAT THE FUTURE HOLDS FOR TV MAGAZINE READERS

<p>ARIES MARCH 21 – APRIL 20</p> <p>You understand what your family are thinking, so decisions about finances and property are easier to make. Venus goes far in your commitment chart and inspires a proposal, or a repledging of promises. Still looking? You could build a relationship with someone through work. Luck has an 'H' name.</p> <p>WEEKLY STARS: 09067 524451 MONTHLY STARS: 09067 524471</p>	<p>TAURUS APRIL 21 – MAY 21</p> <p>Smart-thinking Mercury focuses on your love life and instead of being swept away by feelings, you take a cool look at potential partners. You know who is ready for the real thing and who would be fun for a while. Being the true you, rather than changing to fit in, may not be easy, but leads to new success.</p> <p>WEEKLY STARS: 09067 524452 MONTHLY STARS: 09067 524472</p>	<p>GEMINI MAY 22 – JUNE 21</p> <p>Your confidence in love is rebuilt as Venus moves on, and exciting future plans replace mixed memories of the past. You're suddenly sure about the job you want – but it surprises everyone else. If you start, or restart, a fitness plan, you've got the determination to stay with it. Luck will visit door No.66.</p> <p>WEEKLY STARS: 09067 524453 MONTHLY STARS: 09067 524473</p>	<p>CANCER JUNE 22 – JULY 22</p> <p>The Moon shines light on the luckiest part of your chart, so you should enter contests and keep lottery tickets safe. There's lots of love action – even if it's the last thing you expect – as Pluto reveals who is secretly attracted to you. At work, you're ready to act with confidence and back it up with genuine talent.</p> <p>WEEKLY STARS: 09067 524454 MONTHLY STARS: 09067 524474</p>
<p>LEO JULY 23 – AUG 23</p> <p>A strong, businesslike side of you emerges and instead of letting work and home plans meander, you make a plan and stick to it. This tougher version is a turn-on for your partner. Single? A kind newcomer who radiates energy and tells bad jokes has a lot to offer. Luck links to a pal who is a football expert.</p> <p>WEEKLY STARS: 09067 524455 MONTHLY STARS: 09067 524475</p>	<p>VIRGO AUG 24 – SEPT 22</p> <p>Mind planet Mercury moves into your birth sign and sweeps away doubts, and clear decisions get good results at work. Unattached? Last time you met, one of you wasn't free – now you both are and love takes over. Settled? Your partner needs to know your heart is still in the relationship – now and always.</p> <p>WEEKLY STARS: 09067 524456 MONTHLY STARS: 09067 524476</p>	<p>LIBRA SEPT 23 – OCT 23</p> <p>You have a gift for helping other people to believe in themselves, and plans to make money – with friends and family – should go well. A potential partner says your name where local teams play. Already involved? Jupiter helps you to be close, but also keep outside interests so it isn't claustrophobic.</p> <p>WEEKLY STARS: 09067 524457 MONTHLY STARS: 09067 524477</p>	<p>SCORPIO OCT 24 – NOV 22</p> <p>Strict Saturn and the gentle Moon merge and there's something new about you that intrigues people and helps your plans take off. But love can set a difficult choice between a rich, challenging relationship and a romance based on mutual consideration. Prize luck is linked to your most hard-working relative.</p> <p>WEEKLY STARS: 09067 524458 MONTHLY STARS: 09067 524478</p>
<p>SAGITTARIUS NOV 23 – DEC 21</p> <p>Your mentor planet Jupiter focuses on your truth chart, so you can take an important step towards a dream job by acting naturally, instead of impressing a boss. With love, although everyone has secrets, hiding too many of your feelings could hold back a relationship. Single? 'R' identifies new romance.</p> <p>WEEKLY STARS: 09067 524459 MONTHLY STARS: 09067 524479</p>	<p>CAPRICORN DEC 22 – JAN 20</p> <p>Communicator planet Mercury moves into the most sociable part of your chart, so you handle people well and find it easy to talk to anyone. This helps at work and you can also get two sets of in-laws to get along. If you're single, when a friend introduces you to a Taurus, you know it is special – don't rush it.</p> <p>WEEKLY STARS: 09067 524460 MONTHLY STARS: 09067 524480</p>	<p>AQUARIUS JAN 21 – FEB 18</p> <p>Your positive attitude attracts opportunities and with Saturn at the top of your chart, you also have determination to turn these into success. With love, Venus is on the move and a friendly chat on a routine journey can be the start of something. Luck starts with a question asked in two languages.</p> <p>WEEKLY STARS: 09067 524461 MONTHLY STARS: 09067 524481</p>	<p>PISCES FEB 19 – MARCH 20</p> <p>You can stay calm, even when others feel pressure – so learning new skills and passing tests should go well. The Moon gives you an adventurous attitude to love and a more daring phase of your relationship will begin. If you're free, you could fall in love with someone who has a job in the medical world.</p> <p>WEEKLY STARS: 09067 524462 MONTHLY STARS: 09067 524482</p>

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Insert panel

Regular article

- For insert panels, maintenance of the context of the clipping is important. Individual box-out stories should not be separated and should be clipped: take as body text at the end of the main article.
- If there is an insert panel on the first page of a continuation take as body text at the end of the article.
- Clip separately if the byline is different from that in the main article.

 <p>Change . . . Balls</p> <h2>Balls' tax retreat on mansions</h2> <p>U-TURN 1</p> <p>By STEVE HAWKES Deputy Political Editor</p> <p>ED BALLS yesterday watered down Labour's £1.2billion mansion tax grab – after a revolt by party grandees.</p> <p>The Shadow Chancellor vowed that anyone earning less than £42,000 would be exempt – even if they lived in a house worth more than the £2million threshold. They would have to pay up only when they sell up.</p> <p>Also, those with homes worth below £3million would pay a lower rate of £3,000 a year.</p> <p>He plans to hit foreign owners of UK properties to make up the cash.</p> <p>But Tory Treasury Secretary Priti Patel blasted the move as a "panicked change in policy"</p> <h2>Nick MP 'wobble'</h2> <p>U-TURN 2</p> <p>NICK Clegg is poised to ditch his plan to let voters sack MPs – hinting it is not radical enough.</p> <p>Under the Deputy PM's proposal voters could force an MP to stand in a by election. But a panel of fellow politicians would still have the final say.</p> <p>Tory backbencher Zac Goldsmith's rival proposal wants MPs to face the sack if 20 per cent of constituents agree.</p> <p>Mr Clegg said: "We need further strengthening of this legislation."</p> <p>● THE Greens have pushed the Lib Dems into fifth place in a poll commissioned by Tory Lord Ashcroft.</p>	  <p>W Brom.....2 Man Utd....2</p> <p>MATCH REPORT STARSPORT</p>  <p>CRUEL SEA: UK coast is blasted</p> <h2>Gonzalo carnage for Brits</h2> <p>HURRICANE Gonzalo smashed into Britain last night, bringing gales and lashing rain, after experts warned it would be the worst UK storm since 1987.</p> <p>Full story: Page 4</p>	<p>METRO Tuesday, October 21, 2014</p> <p>METRO world</p> <h3>US drops arms and aid to Kobane Kurds fighting IS</h3> <p>SYRIA: Guns, ammunition and medical supplies were airdropped to the Kurdish forces defending the Syrian city of Kobane yesterday. US Central Command launched 11 airstrikes against IS overnight on Sunday to clear the way for a trio of C-130 cargo planes.</p> <h3>Nigeria 'ebola-free' with no new cases for 42 days</h3> <p>NIGERIA: The West African country is officially free of ebola, says the World Health Organization. There have been no new cases for six weeks – twice the disease's maximum incubation period. There were 20 cases of the virus in Nigeria, including eight deaths.</p> <h3>Giuliani joins protest to close 'anti-Semitic' opera</h3> <p>AMERICA: Ex-New York mayor Rudy Giuliani is to protest at a new opera he says 'glorifies' terrorism. The Death Of Klinghoffer, based on a 1985 hijack by Palestinian gunmen, is 'anti-Semitic', many claim. Metropolitan Opera bosses told critics: "See it, then decide."</p>  <p>YEMEN: A policeman walks over motorbikes seized in a bid to halt terror attacks in the capital, Sana'a</p> <h3>Parliament lifts ban on veils after two weeks</h3> <p>AUSTRALIA: A ban on veils including burkas and niqabs at Parliament House in Canberra has been dropped after just two weeks. Critics said the restriction on visitors discriminated against Muslims. It had been brought in over fears of a security threat.</p> <h3>Serial killer suspect linked to deaths of seven women</h3> <p>AMERICA: A suspected serial killer, arrested over the weekend, has been linked to the deaths of seven women. The man, who has not been named, told police he strangled Afrika Hardy, 19, in Gary, Indiana. Six more bodies were found in the city on Sunday.</p> <p>and finally...</p> <p>CHINA: Rubbish collectors are dressing as Spider-Man to attract attention from littering tourists. The ploy say the stunt has made their jobs at Jullianshan mountain park easier.</p>
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- Take separately

News

Gated communities and segregated schools: £6bn cost of poor integration

Action is necessary to prevent isolation and thwarted mobility in our increasingly polarised society, argues report

EXCLUSIVE
CAHAL MILBURN
AND JONATHAN BROWN

Lack of social integration is costing the British economy £6bn a year and failure to tackle the issue threatens to create a nation of segregated schools, thwarted careers and gated communities, a report warns today.

The independent Social Integration Commission said that, without action to deepen interaction and ties between the UK's different economic, ethnic and age groups, the country is "on a path towards a fractured society".

The second volume of the commission's three-part study into the effects of growing diversity published today finds that Britons are increasingly seeking the company only of those most like themselves, with profound consequences.

The resulting drop in social mobility and increased isolation between groups means that problems are emerging in areas from employment to health, costing the UK the equivalent of 0.5 per cent of GDP or £6bn each year, according to the study. The impact alone on the long-term jobless, whose lack of contact with those in work means they are likely to remain unemployed for longer, is estimated to be £1.5bn.

At a community level, factors such as a lack of friendships across age groups are resulting in loneliness and anxiety which bring associated costs of £700m in health care and £1.2bn for treating an increased prevalence of cardiovascular disease.

The report predicts that Britain's schools, where half of all children on free meals are educated in just 20 per cent of all schools, could become divided on ethnic and social lines. It raises the prospect that on the same street, one school will be found catering only for pupils on free meals next to another for pupils from wealthier backgrounds.

Similarly, employment risks becoming based on who an individual knows rather than ability, while gated communities will become routine.

Matthew Taylor, commission chairman, said: "We are ringing an early alarm bell. There are already real costs to our economy and society of not taking sufficient action to promote social integration."

"Unless we pull down the barriers that can divide us, ethnic and social divisions in our schools could grow, gated communities could become the norm, and widespread distrust and fear of crime could rise. This is not a UK that is currently recognisable, but the seeds of its existence are being sown."

The report found that when diverse groups mix, Britons become more trusting and open to different groups across ages and ethnicities. For exam-

ple, white Britons who had positive contact with Asians also became more trusting and positive towards the elderly.

But it said Britain faces daunting challenges as it becomes more polarised in terms of age, ethnicity and income.

The study found that schoolchildren have only half of the contacts with other ethnicities that would be expected if there was no segregation while those in the "A" socioeconomic bracket had two-thirds fewer contacts with the unemployed than would be expected.

The report said: "The danger grows that in the face of the complex challenges of the future, instead of asking 'How can we solve this together?' the people of the UK ask, 'Who can we blame? We can already see this in hardening attitudes to both disadvantaged people and immigrants.'"

Such social fissures have profound implications for social mobility, in particular employment prospects, according to the study.

The fact that some 40 per cent of jobs are found through personal contacts means that the long-term unemployed, who often lack connections with those in employment, are more isolated, according to the study.

Building ties between the jobless and those in work can therefore have a significant effect, including schemes to introduce people from socially deprived areas to blue-chip employers. The addition of one worker to a jobseeker's peer group increases their likelihood of getting a job by 13 per cent.

The report argues that the tolerance of British society does little for integration unless Britons are willing to go further and take the risk of trusting people they do not know.

Trust has fallen dramatically in Britain over the last 50 years with the proportion of people saying they generally trust others declining from 60 per cent in 1959 to 20 per cent



Gorton in Manchester, where Save the Children said 27 per cent of children lived in poverty in 2011; in one case 11 people lived in a two-bed house

Milburn: act now to avoid 'permanently divided society'

Continued from p1

government next May should set new, more realistic targets. Mr Milburn's commission is expected to say that plans to cut in-work support in the next parliament will make the working poor worse rather than better off. The Conservatives have announced plans for a two-year freeze in benefits, including tax credits, from 2016.

After both the Tories and the Liberal Democrats pledged to raise the personal tax allowance to £12,500 a year by 2020, the commission will warn that this would not be the best use of resources if they want to tackle poverty and boost social mobility. It will also criticise Labour's goal of an £8-per-hour national minimum wage by

2020, arguing that it is not as ambitious as it sounds because it implies a slower rate of increase between now and 2020 than there was between 1999 and this year. If that trend continued, the minimum wage would be worth £9.23 an hour in 2020, not £8, it calculates.

Today's report will argue that the next government will have to adopt radical new approaches if poverty is to be beaten and Britain is to avoid becoming "a permanently divided society". It is expected to make a series of far-reaching recommendations on education, low pay, further and higher education, access to the professions and public spending.

Yesterday, Mr Milburn warned about the dangers of a "generational divide" between young and old, and between people able to pass on property to their children and those who cannot. He said today's under-30s were

the "losers" in the recovery, adding: "It is depressing. The current generation of young people are educated better and for longer than any previous one. But young people are losing out on jobs, earnings and housing."

The former Health Secretary said the dependence of young people on the "bank of mum and dad" to help them to buy a home threatened to "break the link between effort and reward that is the core to social mobility".

He will call for radical action including building on the Green Belt through "land swaps" to preserve the same amount of protected land; priority access to new homes for first-time buyers; and more "part-own, part-buy" schemes to allow young people to build up a stake in their home.

Mr Milburn said: "Urgent action is needed to prevent this generation of young people living worse than their parents' generation. Social mobility relies on young people having better opportunities to progress. Investment in skills and employment of young people today is money saved in social security and the costs of poverty tomorrow."

CASE STUDY UNDER 30S LEAVING BRITAIN

Paul Humber, 26, is from the Lake District. He is currently studying European languages at the University of Salford, where he is in his final year.

I am looking to move to Germany once I graduate, due to the cost of living in the UK and because there are better job prospects there.

Having previously lived in Germany, I found the cost of living so much cheaper than in the UK. I could do my weekly shop there for £25 (just under £30) compared with £35 here. Rent is a lot cheaper too. My three housemates and I paid £395 a month, including all the bills. Rent in Berlin is comparable with Manchester, which is brilliant for a capital city. I also found that pay tends to be much better there in terms of what I would like to do - translating. Over there, I could expect about £3,000 (£2,375) per month compared with £2,000 here.

With the better pay and smaller living costs, it makes sense to move there. The language wouldn't be a problem as I speak German fluently. Given the economic might of Germany at the moment, it's a very attractive option. A lot of people from my course are looking to move abroad after graduation - we simply cannot afford to stay in the UK. My parents don't have any problems with me going abroad. Nowadays with low-cost airlines it would be easy for me to come home and for them to come out to visit me.

There is no doubt in my mind it would be the best thing for me.



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Letters to the Editor

Regular article

- Clipped separately or by common headline.
- Letters to the editor should be taken separately unless several fall under a common subject and share a headline. In the latter case take as one article.
- If no headline is present add the first 5 words as the headline.
- See also [Texts](#)

LETTERS to the editor

Poll-happy

[Re: *Rush to convince Scotland to stay*, yesterday] All this panic just because of one little poll. True, the gap may be narrowing considerably, but let's not get carried away. If the triumphs of US stats-whizz Nate Silver and other polling aggregators teach us anything, it's that one new piece of data is nothing to get worked up about. Instead, the latest poll showing a lead for the Yes vote must be weighed against months and months of observations finding a considerable lag for the nationalists. So, given this, is the contest now the toss-up that some commentators make out? Hardly. The message of further devolution in the event of a No vote still has time to work its way

into the political conversation north of the border. And despite wobbles in the currency markets yesterday (mainly because of increased uncertainty), those with the most sophisticated models haven't changed their views on the likely outcome. Big investment banks still expect a No vote, and the implied probability of bookmakers' odds are instructive. Ladbrokes yesterday still had a No vote odds on 4/11, for an implied probability of 73.33 per cent, and a Yes vote at 2/1 (33.33 per cent). Paddy Power, meanwhile, had a No vote at 1/3 (75 per cent implied probability), and a Yes vote at 9/4 (just over 30 per cent). Stuart Harmsworth

BEST OF TWITTER

Eurozone economy seen stable, Germany and Italy seen losing momentum, OECD.
@nr_zero

A majority of SNP voters think MIS is working to disrupt a democratic referendum.
@dyisharpe

Farcical-tragical that prospect of a Yes vote is brutally damaging the currency they are desperate to keep.
@simon_schama

Peak froth? Microsoft at 14-year high, Apple week, Alibaba IPO, Yahoo! over \$40... what a week ahead.
@howardlinzon

As politicians pledge more powers to Scotland, could this swing the referendum's outcome?



YES

Rob Wood

Scottish voters certainly want additional powers over their own affairs. If the UK government can credibly offer that without the need for splitting the country, it could convince some voters not to take the risk of independence. Alex Salmond has dismissed this so-called "devo max" option. It probably won't convince a huge number of voters to change their mind in what is, for some, an emotional decision. Moreover, there is a risk that offering options at such a late stage will appear desperate. But there is a precedent for this sort of strategy working. The Canadian government pursued a similar idea as polls tightened in Quebec ahead of the 1995 independence referendum. Final polls showed 53 per cent of voters in favour of independence, but the referendum ended with 50.6 per cent against. Scotland seems to be heading for a re-run of that experience. In a tight race, even a small effect from any devo max proposal could make the difference.

Rob Wood is chief UK economist at Berenberg Bank.



NO

Tom Mludzinski

There are many reasons why public opinion in Scotland may swing back towards a No vote, but a last-minute announcement by chancellor George Osborne (or Gordon Brown for that matter) is unlikely to have a great impact in itself. With little trust in Scotland towards Westminster politicians – especially Conservative ones – the programme for more powers is likely to be received with some scepticism, particularly given that it comes when the Yes vote is ahead in the polls for the first time. A plan for greater devolution of powers may help alleviate some concerns, and give the No campaign a slightly more positive offering. But it needs effective campaigning and credible messengers to ensure voters hear it. Supporters of the No campaign may be shocked into action given the rise of Yes in the polls, having perhaps become complacent in recent weeks. But unionists have had plenty of time to offer a plan. Their timing is now probably best described as unfortunate.

Tom Mludzinski is head of political polling at ComRes.

England is right to shake off complacency about a disastrous Scottish Yes



IT'S A sad fact of modern life that, while divorce can be painful, the financial devastation that follows in its wake can be far more serious and long-lived. The effect of Scotland walking away from the rest of the United Kingdom would be no exception.

However, some in England have argued that we should welcome Scottish independence. Subsidies to Scotland would be cut and Labour would lose 40 MPs, making it virtually impossible for the party to put its anti-business agenda into practice. Unfortunately, that analysis is dangerously simplistic. Mature democracies never allow a single party to rule in perpetuity, and so – even with a chunk of its support lost – a more moderate Labour might find itself back in power at some point. Furthermore, while some fiscal transfers would inevitably end, they would be replaced by grave new threats.

The principal immediate threat would be to sterling and the stability of financial markets. The recent plunge in the value of the pound, which has come off the back of opinion polls showing the Yes campaign in the ascendency, is a mere warning of what may come if the Scots actually do vote for independence. The loss of oil would not only reduce our energy security but also exacerbate the UK's terrible current account deficit, leading to downward pressure on sterling. With our exports increasingly dominated by high quality products, the effects of a weaker pound on export volumes will be limited. Yet such a devaluation will likely be felt through higher import prices and, in particular, higher food prices.

The currency of an independent Scotland is, of course, highly uncertain. The SNP demands a sterling union, but this would mean learning nothing from the disastrous Eurozone

experiment. A single currency without common political leadership, and joint fiscal and financial policy, is a recipe for terrible new instabilities.

Moreover, the Scottish economy is even more reliant on financial services than Ireland was before the crisis. If a Scottish bank required a bail out, the spillover effects could be so severe that it would force us to take action to prevent financial meltdown north of the border. This would place new liabilities on the taxpayers of the remainder of the UK.

The protracted nature of the post-referendum negotiations would also have a lasting impact on productivity growth in what was left of the UK, as firms both domestic and international wait before making long-term investment decisions. In addition to this, we would lose 5m Brits and the innovation and creativity that they bring. And this is to say nothing of how and if the national debt will be shared.

Perhaps less tangible is the effect that Scottish independence would have on our global reputation for stability. Our geopolitical influence and our attractiveness to foreign investors would both be damaged; sapping our soft power and reducing capital inflows.

A recent survey reported that more than half of divorcees regretted the breakup of their marriage. It is likely we will share this remorse if the Scots decide to leave us.

Adam Memon is head of economic research at the Centre for Policy Studies.

Link Text

Regular article

- If the article on the front page has 'continued on page' and the text flows from the front page article to the continuation page then the article is clipped together.
- Articles will often include links to other stories where the subject is related.
- This needs to be captured in the clipping but not in the xml.

Page 1: Front page

Teachers strike over 'draconian policies'

'First individual walkout in 12 years' will force partial closure of school

Teachers are taking strike action at a north Essex school today leading to its partial closure – thought to be the first individual school strike in the county in 12 years.

Members of the NASUWT union at Harwich and Dovercourt High School are walking out in a dispute over management practices.

Today is the first of six days of

Will Lodge
Essex chief reporter
willodge@archant.co.uk

strike action over the next three weeks, with further action scheduled to take place on January 20-21 and 27-29.

The school is due to remain open today for pupils in Years 7 and 11-13,

but students in Years 8-10 will complete online learning at home.

Union officials said unfair mandatory targets for staff based on student achievement had been imposed without consultation.

Dan McCarthy, NASUWT national executive member for Essex, said: "These are professionals who have no wish to disrupt pupils' education and

are absolutely committed to the children in their care.

"It is therefore regrettable senior management at the school insist on trying to implement draconian policies that have not been agreed by teachers and which will not enhance teaching and learning."

■ Continued on: Page 4

Page 4: Continuation page from front page

High school teachers go on strike in protest over 'draconian policies'

■ From: Page 1

Mr McCarthy added he hoped members of other teaching unions would join them in future action, and said teachers "don't want to strike".

Ofsted currently rates the school as requiring improvement.

A school spokesman said: "The dispute is in relation to adverse changes to pensions, workload and

conditions, including pay and pay progression and job losses. We have not revised any of our policies in this regard.

"We are saddened the NASUWT is using this action to promote its on-going dispute with the Secretary of State without regard for the damage it can cause to pupils and to the image of the profession.

"We have a duty to raise standards

on behalf of our students and we value the efforts and impact good teachers have.

"To this end we have adopted performance management targets which are fair yet challenging and we continue to be committed to supporting every teacher in achieving them.

"We have acted no differently from many schools nationally. Harwich and Dovercourt High School invests

heavily in the training, coaching and professional development of all its staff and is at a loss to understand why it has been targeted in this way.

"We are committed to looking at how we can resolve all disputes and improve working conditions for all. However we must improve standards on behalf of parents and community we serve.

"All staff not involved in action

will ensure there is as little disruption as possible to our students' education.

"We will assess arrangements for the other days and due to health and safety grounds decisions may need to be made as events unfold."

Mr McCarthy refuted the claim the action was based on a national agenda, and said the grounds for strike were issues in the school.

Lottery Results

Regular article

- Take as one article

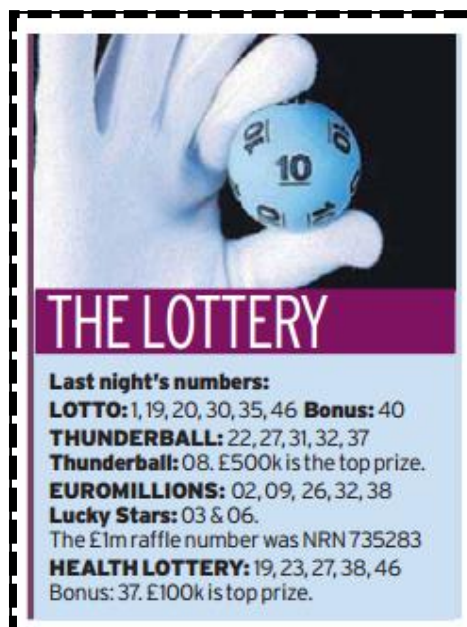
Daily Star



THE HEALTH LOTTERY
 WEDNESDAY, SEPTEMBER 3 BONUS BALL
 5 9 17 39 45 18
 SATURDAY, AUGUST 30
 19 23 27 38 46 37
NATIONAL LOTTO
 WEDNESDAY, SEPT 3: No winners of the £2.1million jackpot
 See national-lottery.co.uk for the raffle winners
 12 22 23 27 34 35 25
EURO MILLIONS
 1 18 23 46 50 3 9
MILLIONAIRE RAFFLE QSB699292
 FRIDAY, SEPTEMBER 5: No jackpot winner. Tuesday's prize £43million
THUNDERBALL, FRIDAY SEPT 5: 1, 14, 22, 23, 27 T'BALL 4

The charity raising money this week through The Health Lottery is HealthWin, tackling health inequalities in East Yorks and Humberside.

Sunday Mirror



THE LOTTERY

Last night's numbers:
LOTTO: 1, 19, 20, 30, 35, 46 **Bonus:** 40
THUNDERBALL: 22, 27, 31, 32, 37
Thunderball: 08. £500k is the top prize.
EUROMILLIONS: 02, 09, 26, 32, 38
Lucky Stars: 03 & 06.
 The £1m raffle number was NRN 735283
HEALTH LOTTERY: 19, 23, 27, 38, 46
 Bonus: 37. £100k is top prize.

Offers

Regular article

- Take as separate article

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M362 Sonic Pest Repeller		£29.95	

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City: _____ County: _____

Signature: _____

The Telegraph

FREE BOOK

Pick up a free copy of *A Walk Among the Tombstones* from WHSmith High Street and One Stop stores today.

To celebrate the release of new film *A Walk Among the Tombstones*, The Telegraph has teamed up with Entertainment One UK Ltd to offer readers a free copy of the book.

From master crime writer Lawrence Block comes the latest instalment in the acclaimed Matt Scudder series. *A Walk Among the Tombstones* follows the former NYPD detective as he investigates a series of kidnappings and murders that appear to be targeting the city's worst drug criminals.

Now a major film starring Liam Neeson and Dan Stevens, *A Walk Among the Tombstones* opens in cinemas on Friday, September 19.

HOW TO CLAIM
Take the voucher below to the till point of your nearest participating WHSmith High Street or One Stop store. Offer ends close of business Sunday, September 14, 2014 and is subject to availability.

Available at **one stop** **WHSmith**

WORTH £7.99

LAWRENCE BLOCK
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Telegraph Media Group Limited and its group companies would like to keep you informed about other offers, promotions and services that might interest you. Let us know if you would rather not hear from us by clicking 'No' on the 'I'm interested' box on the offer page. You can also contact us at offers@telegraph.co.uk or call 020 7777 0000. **Terms and conditions:** This offer is valid until close of business on Sunday, September 14, 2014 and is subject to availability while stocks last. The voucher entitles the customer to one paperback copy of *A Walk Among the Tombstones* by Lawrence Block. This offer is valid in WHSmith High Street and One Stop stores only. Excludes WHSmith Online stores. Books by Block at WHSmith, Harrold and Friends & Family, Harrold Local, One Stop and Travel stores including those at airports, railway stations, motorway service stations, motorway service stations and travel stores. **Excludes:** Any one voucher can be redeemed per transaction and it must be surrendered on use. **No cash alternative.** **Photocopies** will not be accepted and the voucher is not transferable. **Restrictions:** There have been forged, outdated or otherwise tampered with will not be valid for use. **Precondition:** Entertainment One UK Ltd, an American company, London W10 4AE.

The Telegraph

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one stop **WHSmith** **eOne**

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Page Numbers

Do not take

DAILY STAR, Tuesday, October 14, 2014



BLOWY: London yesterday

Britain world's Twister hotspot

BRITAIN has been named the world's No 1 tornado hotspot. Experts said 47 wind storms had struck the UK each year from 1981 to 2010.

Peter Kirk, from study authors the Tornado and Storm Research Organisation, said Brits were reporting more of the terrifying twisters. He said: "We're seeing a lot more interest in tornadoes and storms on social media, whereas in the past reports mostly came from newspapers."

The news came as 40mph winds battered the UK causing chaos on roads and railways. The bad weather left one man dead and three people fighting for their lives after a head-on crash between a Rover hatchback and Daihatsu 4x4 on the A35 near Dorchester, Dorset.

The Met Office warned that heavy rain will continue till Thursday in England and Wales. Yesterday's freak weather came less than a week after six tornadoes hit the UK. One twister that hit last Wednesday was caught on video gathering pace metres from passing motorists along the M53 in Wirral.

Another tornado tore the roof off a house in Alfreton, Derby.

CLAW BLIMEY!

by SAM CHRISTIE
A GIANT 50ft crab dubbed Crabzilla has been spotted lurking in the waters off England.

The incredible image dwarfs boats in Whitstable harbour, Kent. Quinton Winter, who collects spooky sightings, is convinced it is a monster of the deep.

He said: "At first all I could see was some faint movement, then as it rose from the water I thought: 'That's a funny looking bit of driftwood.'"

"It had glazed blank eyes on stalks, swivelling wildly and it clearly was a massive crab with crushing claws."

"Before this incident I thought the aerial photo showed an odd-shaped sand bank but now I know better."

The shot, which has gone viral, was posted on a website called Weird Whitstable.

According to the site, the

50ft Crabzilla spotted lurking in Brit harbour

discovery was first made in a popular crabbing spot by two young boys in July last year.

A statement on Weirid Whitstable said: "This shocking image of a giant crab under a popular crabbing spot in Whitstable was taken last weekend (July)."

"The boys were unaware of the danger, but as several passers-by shouted to them, the crab slipped silently away under the water into the dark, sideways."

The snap has

sparked an online debate over whether it is a trick.

Graphic artist Ashley Austen said: "The image of the giant crab can be quite easily recreated in Photoshop."

But Maggie Murray wrote on Twitter: "If Crabzilla is real omg I am finding my crabbing net tonight."

Another user tweeted: "Run for your lives."

Meanwhile killer shrimps from Turkey and Ukraine and mutant mussels have invaded Britain's rivers and are threatening native species.

Sam Christie @dailystar.co.uk



INVADER: The killer shrimp



ALERT: Mutant mussel

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A frothy Imelda Marcos musical is a fun way to open the National Theatre's new space, finds Christopher Hart

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6 THEATRE The Abbey has admitted its need for fresh blood – and 25-year-old Shaun Dunne certainly fits the bill. Eithne Shortall meets the baby-faced actor and playwright

12 FILM Eccentric? Embattled? Not any more. How Billy Bob Thornton became one of Hollywood's most esteemed players. By Jamie Graham

18 MUSIC Acko Atkinson doesn't consider himself a musician – but then the guitarist's work with novelist Peter Murphy and singer Paula Cox is hardly typical, discovers Lauren Murphy

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St Vincent
photographed by
Elizaveta Porodina/
PUPMAG

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IMELDA STAUNTON: MICHELE DI LUCA/ART LIBRARY

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Public Notice

Cinema Guide

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200 LAUREL HEDGING plants in pots. 2ft high. £1.50 each. 100 graminia hedging in pots £100. TEL: 08 930 0417.

MAHOGANY UNIT £100. Bevelled glass with lights. Harry Norman, as new. TEL: 284 9770.

MAHOGANY 3 GLASS DOOR UNIT with 9 door cupboard at once & 1818 open deck. 43in wide. 18in depth. 18in high. £100. good cond £100 ono. TEL: 01 452 5288 or 07 994 5780.

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NOTICE OF AMENDING SCHEME MEETINGS

Claim Nos. 5812 and 5813 of 2014

IN THE HIGH COURT OF JUSTICE (IN ENGLAND AND WALES)
 CHANCERY DIVISION
 COMPANIES COURT

IN THE MATTERS OF
OIC RUN-OFF LIMITED
 (formerly Ralli Brothers Insurance Company Limited
 and The Orion Insurance Company plc)

THE LONDON AND OVERSEAS INSURANCE COMPANY LIMITED
 (formerly Hull Underwriters' Association Limited
 and The London and Overseas Insurance Company plc)
 (both subject to a scheme of arrangement)

- and -
 IN THE MATTER OF THE COMPANIES ACT 2006

PROPOSED AMENDING SCHEME OF ARRANGEMENT

NOTICE IS HEREBY GIVEN that, by an order dated 9 October 2014 made in the above matters, the High Court of Justice of England and Wales (the "Court") has directed that meetings of the "Amending Scheme Meetings" be convened at the Scheme Creditors (as defined in the Original Scheme referred to below) of the above companies (the "Companies") at 10.30am (English time), on 11 December 2014 at PricewaterhouseCoopers LLP, 1 Embankment Place, London, WC2N 6RL, United Kingdom for the purpose of considering and, if thought fit, approving (with or without modification) the amending scheme of arrangement proposed to be made between the Companies and their respective Scheme Creditors pursuant to Part 26 of the Companies Act 2006 (the "Amending Scheme"), amending certain terms and provisions of the scheme of arrangement dated 20 November 1996 which became effective on 7 March 1997 between the Companies and their Scheme Creditors (the "Original Scheme").

The Court has ordered that each Company should convene three meetings of Scheme Creditors to vote on their respective Amending Scheme as follows:

- for Scheme Creditors who are Policyholders (other than Qualifying ILU Policyholders) with IBNR Liabilities and Notified Outstanding Liabilities;
- for Scheme Creditors who are Policyholders (other than Qualifying ILU Policyholders) with Scheme Liabilities (other than IBNR Liabilities and Notified Outstanding Liabilities), Dual Scheme Creditors and Ordinary Creditors; and
- for Scheme Creditors who are Qualifying ILU Policyholders.

The terms "Policyholders", "Qualifying ILU Policyholders", "IBNR Liabilities", "Notified Outstanding Liabilities", "Scheme Liabilities", "Dual Scheme Creditors", "Pre-1999 L&O Policyholders", "Ordinary Creditors" each being as more particularly described in the Amending Explanatory Statement referred to below.

Depending on the type of its claims, a Scheme Creditor may be entitled to attend and vote at more than one of the Amending Scheme Meetings.

All Scheme Creditors are requested to attend the relevant Amending Scheme Meeting(s) at such time and place either in person or by proxy. Each Scheme Creditor will be required to register its attendance at the Amending Scheme Meetings. Registration will commence at 9.00am and Scheme Creditors are requested to arrive no later than 10.00am in order to register. The Chairman of the Amending Scheme Meetings will address Scheme Creditors generally on the Amending Scheme and on issues relevant to voting on the Amending Scheme at the commencement of the Amending Scheme Meetings.

Scheme Creditors may attend and vote in person or, if a corporation, by a duly authorised representative at the relevant Amending Scheme Meeting(s). Alternatively they may appoint another person, whether a Scheme Creditor or not, as their proxy to attend and vote in their place.

Copies of the proposed Amending Scheme, the explanatory statement required to be provided pursuant to section 895 of the Companies Act 2006 (the "Amending Explanatory Statement") and the voting and proxy forms for use at the Amending Scheme Meetings (each a "Voting Form") and together, the "Voting Forms") can be downloaded from www.oicrun-off.com. Alternatively, hard copies can be obtained, free of charge, by sending a request to the run-off manager of the Companies, Amour Risk Management Limited ("Amour") marked for the attention of Andrew Jones.

Amour's contact details are as follows:

By post: Amour Risk Management Limited, 4th Floor, 20 Old Broad Street, London, EC2N 1DP United Kingdom
 By email: Oicrunoff@prk.com
 By fax: +44 (0) 20 7382 2028
 By phone: +44 (0) 20 7382 2028

Scheme Creditors are requested to return their completed and signed Voting Forms to Amour by post, email or fax at the above contact details by noon (English time) on 10 December 2014. Alternatively Scheme Creditors may hand their respective Voting Forms in at the registration desk prior to the Amending Scheme Meetings if attending in person or by proxy. However Scheme Creditors are urged to return the completed Voting Forms in advance of the Amending Scheme Meetings. Any Voting Forms sent by fax or by email will not be accepted unless they are accompanied by the original Voting Form which is subsequently received by Amour (marked for the attention of Andrew Jones) no later than 7 days after the Amending Scheme Meetings.

By the said order, the Court has appointed Dan Schaarszorn or, failing him, Paul Evans or such other independent person as the Scheme Administrators of the Companies may nominate, to act as Chairman of the Amending Scheme Meetings and has directed the Chairman to report the results of the Amending Scheme Meetings to the Court.

Any Scheme Creditor who is unclear about or has any question concerning the action it is required to take in order to vote on the Amending Scheme or who would like to discuss the way in which its claims data is likely to be evaluated under the Amending Scheme process, should contact Amour using the contact details set out above.

If approved by the requisite majorities of Scheme Creditors, the Amending Scheme will be subject to the subsequent approval of the Court.

Dated: 9 October 2014
 Hogan Lovells International LLP, Atlantic House, 50 Holford Road, London, EC1A 3FG United Kingdom
 Tel: +44 (0) 20 7294 2000 Fax: +44 (0) 20 7296 2001
www.hoganlovells.com
 Ref: Joe Bannister/Will Beck,
 Solicitors to the Scheme Administrators.

Puzzles

Do not take

- Includes quizzes, crosswords, sudoku etc.
- Do not take unless it includes a competition.

GAMES & PUZZLES

Maths Puzzle

Fill the empty squares with numbers that will make the across and down calculations produce the results shown in the grey squares. Each numeral from 1 to 9 must only appear once. The calculations should be performed from left to right and top to bottom, rather than in strict mathematical order.

Easier

	-		x		-36
x		x		-	
5	x		x		80
x		-		x	
	-		-	3	2
45		52		12	

Harder

	+		x		42
+		+		+	
	-	5	-		-13
+		-		-	
	x		x		56
14		9		10	


Codeword No 896

The numbers in the grid correspond to the letters of the alphabet. Solve the puzzle and fill in the letters in the key as you discover them. Three letters are provided to give you a start. The solution will be printed in tomorrow's paper, the solution to yesterday's codeword is on page 47.

22	9	14	22	18	19		12		19	2		
17		15			10	13	6	22	1	13	8	22
17	22	23			13		26		2		8	
22		11	3	15	2	14	5		14	5	13	21
14		15			1		15		14		14	
1	5	25	24	22		14	18	22	2	26	22	3
			2		22		22		1			
19	23	6	20	22	18	19		18	15	8	21	22
	15		22		2	3			6			14
16	22	22	3		19	12	2	14	7	19		18
	7		6		1		18		1	22	2	
4	13	14	14	5	6	26	6		6		6	
	18		7		26		14	15	18	13	2	3

1	2	3	4	5	6	7	8	9	10	11	12	13
					I		D					
14	15	16	17	18	F							

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

 Need a little help getting started? Then call for up to four extra clue letters on 0901 292 5204. Calls cost £1.02 from a BT landline plus any network extras. Or text THE CLUE to 65400 to receive your clues. Texts cost £1 plus your standard network charge. Clues change each day at midnight. Phoneline and Text Help: 08000 141 176.

Word Ladder

Convert the word at the top of the ladder into the word at the bottom of it, using only the four rungs in between. On each rung, you must put a valid four-letter word that is identical to the word above it, apart from a one-letter change. There may be more than one way of achieving this.

GILT
CASE
COLD
BITS

Readers Questions

Regular article

- Each question and answer to be taken separately.
- Takes the format of readers' letters asking questions on a given subject, such as financial matters or fashion advice, with a written response by the journalist.

dear Zelda

Our relationships expert Zelda West-Meads answers your questions

SHOULD I TELL MY FRIEND THAT HER HUSBAND HAD AN AFFAIR?

I have a dilemma that is eating away at me: a reliable source has told me that my best friend's husband spent the night with another woman. My friend might never find out but I'm worried that she will. She has a strong marriage — they have been together for six years and are very happy. If my friend ever found out what he'd done I would be one of the first people she would turn to. He slept with this woman about six months after their third child was born and I don't know why. If I didn't admit that I knew or lied to her she would immediately suss me out and then end our friendship. Sometimes when I am with her I feel awful harbouring this secret. Do you think I should tell her?

This is tricky and you must feel very torn. Many people would say you should tell your friend. If it was an ongoing, important affair then I might advise this.

But your friend is happily married and even in good marriages sometimes men (and women) are unfaithful. If you tell her she would be devastated and it could severely disrupt their relationship or even end it, which would be traumatic for her and for their children. So I don't think you should tell her. If she does find out then you could explain how you wanted to tell her but you also wanted to protect her. Hopefully she would understand, but if she ended your friendship I suspect in time she would forgive you. Don't feel you are being disloyal: sadly research shows the time after the birth of a baby is often when men are unfaithful. This is because the man feels pushed out or there is little or no sex. However, this does not excuse his behaviour as this is the time when a woman needs her partner's support and understanding more than ever.

SHE REFUSES TO HAVE A CARER

My mother is 90 and lives on her own. Mentally she is great but physically she is very frail. We talk on the phone every day and I visit her during the week. My brother lives about five hours away and would have her to stay but I know she would not go. My partner, who is 70, has a holiday home abroad. We go there three times a year for three weeks at a time. I put my mother's meals in the freezer before I leave and I email and Skype her every day, and she has some great neighbours who keep an eye on her. I feel guilty leaving her and have suggested that a carer could come round but she refuses. My partner would like to live abroad all summer but he doesn't because of the situation. I feel that if I don't go, it

would affect our relationship and I would be letting him down. Am I wrong to go away and leave her?

You sound like a loving and caring daughter and this must be very difficult. It's such a shame that she won't go to your brother's, but perhaps he could visit her at weekends when you are away. You and your partner need a life. He is being understanding by not asking you to spend the whole summer abroad as he would like to and probably you would too. Talk to your mother and tell her how much you love her but that you worry about her when you are away and that it's difficult to really relax and enjoy your holiday. Then ask her, for your sake as well as hers, to either go to your brother's or agree to a carer coming in for just a couple of hours a day. It would be company

for her and they could help her with the things you usually do. If she still resists then be a little firmer and tell her that you are going to arrange a carer for her because she does need one.

I WANT TO MOVE ON FROM MY EX

A few years ago I didn't have many friends but then I met a man who made me happy. We dated other people; however, underneath I knew I loved him but he clearly was not interested in me that way. More recently we started dating properly, but it all ended when he tried to cheat on me with my best friend and he didn't understand how much that hurt. We speak from time to time. How can I stop loving him and move on?

It would be much easier if we could

just turn off love like a light switch but unfortunately it doesn't work that way. Try to see this man as he really is: when you first met he wasn't interested and dated other people, then he betrayed you in the worst way by trying to cheat on you with your best friend. If he didn't understand how that hurt you he is either insensitive or cruelly trying to justify his behaviour. He is untrustworthy and, I am afraid to say, not in love with you. When your heart aches for him, remind yourself of all these things and be glad you are not with him. Pick up your social life and go out with your friends. There are plenty of nice men out there who would make you far happier. Also read *Think Your Way to Happiness* by Dr Windy Dryden and Jack Gordon (Sheldon Press, €10.15*).

*TO ORDER A COPY WITH FREE P&P FOR ALIMITED TIME ONLY, GO TO YOU-BOOKS.HORROLOUK

Recipes

Regular article

- Clipped as separate article.

TODAY'S RECIPE: Spaghetti with garlic mushrooms and prosciutto

Low-GI pasta dish.
Serves four

Ingredients

90g pack prosciutto

1 tsp rapeseed oil

2 red onions, halved and thinly sliced

6 garlic cloves, chopped

175g/6oz wholewheat spaghetti

400g/14oz flat mushrooms, chopped

1 tbsp chopped



tarragon or thyme leaves

25g/1oz walnut pieces

2 good handfuls parsley, chopped

Method

1 Heat a large non-stick frying pan and dry-fry the prosciutto in batches until crisp. Set aside. Add the oil to the pan with the onions and garlic. Cook until the onion and garlic soften and start to go golden.

2 Boil the spaghetti, following pack instructions. Meanwhile, pile the mushrooms into the pan with onions and cook, stirring frequently, until they reduce and colour. Add the tarragon or thyme and the walnuts, and cook for a few mins more.

3 Drain the spaghetti, reserving a little water. Toss the spaghetti with the garlic mushrooms and parsley and, if the mix looks a little dry, splash in a small amount of the cooking water to moisten it. Slice or tear the crispy prosciutto and toss through before serving.

■ Recipe of the day is brought to you in association with BBC Good Food Magazine, which is 25 years old this month. Good Food anniversary special offer: 12 issues for £25 by direct debit. Visit buysubscriptions.com/goodfood and enter code GF25OALEY or call 0844 848 3444 and quote GF25OALEY.

goodfood

Reviews

(See also TV reviews/listings)

Regular article

- Take each review separately.

- This includes art galleries, books, film, TV, DVDs, nightclubs, listings etc.
- Graphic representations of the author's view must be taken.
- All reviews should be taken as long as there is editorial content above and beyond the title/date/price/venue.
- **Do not take** the article if only basic information is provided.

Living & Leisure

REVIEW

ROCK

ADAM COHEN

WHELAN'S, DUBLIN

"One of my parents happens to be a very well known Canadian musician," explains singer songwriter Adam Cohen. "Her name is Celine Dion."

Adam Cohen seemingly shares his famous father Leonard Cohen's penchant for being a wise-cracking smoothie with a sparkling

sense of humour. While the popular misconception of Cohen is he peddles depressing besid blues, in reality is a consummate entertainer. Cohen Senior has been one of this country's most popular live draws of recent times, headlining multiple shows in the O2, Kilmainham and Lissadell House in Sligo. Cohen Junior draws a small but committed crowd to this Sunday night soiree on Wexford Street.

"Typically in other countries I raise my glass and encourage people to drink," Cohen draws. "I don't think any of you need such encouragement."

Adam spars good-naturedly with the audience throughout the show. His backing band includes a three-piece string section, accompanying guitarist and multi-instrumentalist on bass, keyboards and drums.

He uses one of those old school studio microphones and fills the room with his silky and smoky voice. Cohen is well able to hold court with convivial anecdotes between songs. Dressed in a natty waist-coat and black



polka dot scarf, Adam Cohen looks like he was born to be onstage.

He claims this is an "eery and interesting experience," as he also concluded his last

European tour on a Dublin stage. Cohen struggles to remember the name of the venue, but a helpful audience member reminds him it was in *CrawDaddy*.

After dedicating a song to his own son, Cohen jokes that judging by the prevalence of balding heads in the room, many of the audience are well into parenthood themselves.

Highlights include "What Kind of Woman", where his female string section harmonise beautifully on backing vocals, "Love Is" and a stirring parting glass "So Much to Learn," where he

references his lineage with the lyric, "You got to carry your father's name and hope your children do the same."

"Please accompany us to a bigger venue next time," a visibly moved Cohen gushes as he toasts the crowd with a Guinness.

Sean and Julian Lennon, Martin Amis and Nancy Sinatra would all probably argue that having a famous father is a double-edged sword.

However, Adam Cohen does the family business proud.


AMON SWEENEY

36 **METRO** Wednesday, October 22, 2014

Scene film focus

COMING UP

TOM HARDY IN THE DROP



Oh hello. What's this? You're heart-throb Tom Hardy holding an adorable puppy. Double cuteness alert! Our exclusive pictures come from the upcoming film *The Drop*, in which his strong and silent character Bob adopts an injured pit bull he finds on the mean streets of Brooklyn.

It's not all about the dog, though, is it? No, this is a character-driven crime drama. That said, the pup is key to the plot – it brings our hero together with a local lady named 'Nadia' (Noomi Rapace), who helps him nurse it back to health.

So where's the crime? Bob works in a bar run by his cousin (the late, great James Gandolfini), where money is laundered by local crime bosses. Needless to say things turn nasty.

Who else is in it? Matthias Schoenaerts puts in an impressive turn as a drifty guy who starts hanging around Bob – and the fact he looks a bit like Tom Hardy only adds to the eerie atmosphere.

What about talent behind the camera? It's directed by Michael R. Rosson, who was Oscar-nominated for *Bluehead*, and written by Dennis Lehane (Dexter Island), who based it on his own short story.

When can I see it? *The Drop* is in cinemas from November 14.

Holy Moses! This one is epic

WHAT'S so fascinating about the plague? Joel Edgerton poses the question for a few seconds before answering with a grin. "The frogs! It would have to be the frogs. People were finding them for days!"

The reason for the Aussie star's sudden affection for amphibians is that we're in the desert north of Albania on the southern tip of Spain, where Edgerton is playing the role of Pharaoh Ramses II. It's Ridley Scott's megabudget take on the Old Testament tale of Moses leading his people to freedom from an Egypt afflicted by natural, or supernatural, catastrophes.

Cue flies, boils, hail and the aforementioned frogs, a few sad rubber examples of which still dot the vast outdoor set. Which, it should be said, is an incredible thing to behold. One-and-a-half square kilometres of desert has been whittled several millennia back in time to recreate the city of Ph-Rameses. Clusters of fifty levels housing the enervated Israelites snaffle mud walls with opulent villa exteriors. Up a slight hill is a dust-choked building site where hundreds of slaves are quite literally being whipped into action, building a startling 30ft-high stone replica of Edgerton's shaved noggin.


Below them is a gallow where a trio of slaves dangle – their daily appeals presumably didn't go so well. "This is the biggest film I've done with any-

body," reveals Scott's veteran production designer, Arthur Max, as he recounts me round his mammoth creation. "This set alone is easily the biggest thing I've ever built," he says. "You can take *Gladiator* plus *Robin Hood* and add in a bit more."

"If the set is impressive, the cast is epic, too, with Sigourney Weaver and Sir Ben Kingsley among the stars supporting

Christian Bale as Moses. "This is my first time working with Christian," enthuses Edgerton of his elusive costar. "I've had the luxury over the past few years to work with people I admired – and Christian is definitely one of them. He's just a nice, regular guy and we have a really good laugh on set."

With its swords-and-sandals trappings, *Exodus* bears more than a pass-



ing resemblance to Scott's smash hit of 2000, *Gladiator*. But, at first, the director wasn't interested in what he thought was a dusty old tale more suited to a class of bored Sunday school students than a modern multiplex crowd.

"I originally passed on it," Scott reveals during a brief break from filming. "I'd admit I never really paid much attention to it, as we called it at my secondary

modern school. But the more I researched, the more I became fascinated. I was staggered to see what kind of man Moses was. I had no idea he was a military leader and a general. Or the closeness of the original relationship between Ramses and Moses when they were children. And it's all just fit a match for me."

Meanwhile, Edgerton seems quite content to contemplate the gargantuan replica of his head, which dominates the equally enormous movie set.

"I've been taking pictures back to my mums," he grins. "Have you got a giant 500 some head yet? Not! You really should get one. Every one on Holly-wood's got one these days..."

Exodus: Gods And Kings is in cinemas on December 26

MUSIC REVIEW

by

PETER RUTHERFORD

THE YOUNG Finnish virtuoso Juho Pohjonen made his first appearance in Perth for the latest Sunday afternoon piano

recitals. Performing a programme consisting of ballades by Grieg, Brahms and Chopin, Pohjonen demonstrated a wonderfully sensitive and fluid style, consisting of in-depth playing matched with bravada.

Grieg's Ballade in G minor Op.24 is a delightful Norwegian folk song theme that extends into 14 variations. Pohjonen performed the lyrical theme with grace, while the technical variations were handled with great aplomb, demonstrating a combination of introverted stylistic lyricism with heroic pianism. This little-known piece was a joy to hear and deserves a wider audience.

Brahms' four Ballades Op.10 are full of youthful charm. They are arranged in two pairs and give contrast with a grander style that also reflects heartfelt longing. Pohjonen brought out the wide-ranging colours of the music with a lyrical and sensitive interpretation.

Chopin's Ballades form some of the most challenging pieces in the piano repertoire. They combine drama with dance-like elements and their changing moods make them formidable showpieces. Pohjonen showed control in the gentle phrases with playing of great sensitivity but was always able to bring out the strength and power required in the rapid sections. His understanding of the pieces showed great maturity and his formidable technique and masterly playing was breathtaking.

Section Heads

Do not take

- Found in the top left corner of pages.
- Example 'The Times' Section Heads.

~~News~~

~~Opinion~~

~~Business~~

~~Sport~~

~~World~~

~~Register~~

Share Prices

Do not take

HEAVY 1,000 STOCKS

How to Read the Stock Tables

The following information applies to NYSE, NYSE MKT and Nasdaq listed securities. Prices are composite quotations...

NYSE

Table of NYSE stock prices including columns for Stock, Sym, Close, Net Chg, and various financial metrics.

New Highs and Lows

The following information applies to the New York Stock Exchange, NYSE, NYSE MKT and Nasdaq listed securities that hit a new 52-week high or low...

Table of New Highs and Lows for NYSE, NYSE MKT, and Nasdaq, listing stock symbols and their respective prices.

HEAVY 1,000 STOCKS

Main table of stock prices for the Heavy 1,000, organized in columns by sector and stock symbol.

HEAVY 1,000 STOCKS

Main table of stock prices for the Heavy 1,000, organized in columns by sector and stock symbol.

Sport

Articles divided by league / competition

Regular article

- Not divided by individual match.

September 21, 2014 The Mail on Sunday

CHAMPIONSHIP Sport 21

RHODES RUINS KIT'S BIG DAY

FULHAM 0 BLACKBURN 1
Richard (34)

By James Andrew

JORDAN RHODES spoiled Kit Symons' first addition to be named the new manager at Craven Cottage as Fulham's winless start to the season was extended to eight games. Symons replaced Felix Magath midweek after the German had failed to turn around Fulham's fortunes following relegation from the Premier League last season. The former Fulham defender has made it clear he wants the job on a full-time basis — but yesterday's defeat did little to help his cause. Ex-Cardiff manager Malky Mackay — one of the names linked with the job — was in the director's box to see Rhodes score the only goal of the game as Fulham crashed to their seventh defeat this term. Rhodes found the net in the second



MAKING THE DIFFERENCE: Jordan Rhodes (right) receives the plaudits after scoring the winner at Fulham, who remain bottom of the Championship

Bottom of the table

WIGAN	B	W	D	L	F	A	Pts
BRIGHTON	7	2	2	4	9	8	8
ROTHERHAM	8	2	2	4	6	10	8
BIRMINGHAM	8	4	1	7	14	7	7
BOLTON	8	1	2	5	7	13	5
HULLERSFIELD	1	2	3	7	18	5	5
BLACKBURN	8	0	2	6	3	10	2
FULHAM	8	0	1	7	6	10	1

half with a poacher's finish after Fulham were reduced to 10 men — Sean Hutchinson seeing a straight red card for a reckless challenge on Lee Williamson before half time. Sit an upbeat Symons said: "We were in the game until the end and it was a disciplined performance with 10 men. "I could not have asked for any more from the players and I was delighted with their response since I have taken over, and if we keep

that up then we will work our way up the league for sure. "Football at this level is all about results, but with a performance like that the results will come. "I felt very at home in the dugout. Result aside it was a good day, I want the owner to pick the right man for this club."

Fulham had chances to take the lead through Hugo Rodallega and Bryan Ruiz in the first half but neither could find the target, and when Hutchinson was sent off Blackburn made the extra man count. Curry Evans's shot from the edge of the area fell to Rhodes, who poked the ball home from six yards out to earn Blackburn all three points. Rovers boss Gary Bowyer said: "The goal is an outstanding finish. It's a skill, an outstanding skill. He makes it look easy. He does it time and time again. His work ethic — he sets it from the front."

ROTHERHAM 1
Beech (10)

CHARLTON 1
Berg Gudmundsson (27)

REFEREE Darren Deadman came under scrutiny from Rotherham boss Steve Evans. Luciano Becchio headed in at the hosts held Charlton, who deservedly took a first-half lead via Johann Berg Gudmundsson. But Evans was unhappy Deadman ignored appeals for handball against Johannes Jackson, saying: "It wasn't just handball. He almost had hold of the ball, put it up his shirt and looked as fat as me." Charlton manager Bob Peeters added: "I think the referee has done a good job."

WOLVES 1
Dike (42)

BOLTON 0

CARL IKEME was singled out for praise as Wolves edged out stragglers Bolton. After Nnuka Diko (right) put Wolves in control with a 42nd-minute strike, Ikeme saved a 58th-minute penalty from Owen Garvan and denied Liam Feeeney in a late Bolton rally. Boss Kenny Jackett wasn't happy with the overall display of his side, but said of Ikeme: "When I came to the club I put Carl straight into the side. He has played back up a lot, but this is his time now. Bolton manager Dougie Freedman was pleased with their overall display, although not with Garvan's penalty. He said: "It was a poor penalty. I liked his confidence to take it, but it was a disappointing penalty. "Then in the last 15 minutes we pegged Wolves back."

SHEFF WED 1
May (33)

READING 0

READING were left to rue Glenn Murray's missed chances as Stevie May snatched a late win for Sheffield Wednesday. Murray (right) had a first-half penalty saved by Kestren Westwood after being fouled by Giles Coke, before hitting the bar with a second-half header. The winner came in the 83rd minute, when May's drilled free-kick took a deflection to leave goalkeeper Mikkel Andersen wrong-footed. Wednesday boss Stuart Gray was relieved to get a first home win since the League season. "It's nice to put that one to bed as people keep saying we haven't won here since March 26 in the League, so they'll have to think of another question now next week!" Reading counterpart Nigel Adkins went positive, adding: "There are very exciting times ahead."

WATFORD 1
Catton (33)

BOURNEMOUTH 1
Arca (33)

CRAIG CATHCART provided a tonic for Watford manager Oscar Garcia. The hosts were trailing to Harry Arter's thunderbolt, but sub Cathcart lashed in a volley seven minutes from time. Recently-appointed Garcia was not present having spent six nights in hospital after complaining of chest pains. His assistant coach Ruben Martinez said: "I think that goal will have cheered him. "We played against a team who have been working with their coach for two years. We have been here two weeks." Ian Harte missed an early penalty for Bournemouth, but boss Eddie Howe was angry Gabriel Tamas was not sent off for his foul on Callum Wilson. He said: "A red was justified, so for the ref not to even book Tamas is an amazing decision."

LEAGUE ONE

YEOVIL 1 PETERBOROUGH 0

YOEL GRANT was saluted by Yeovil boss Gary Johnson as his stunning late goal secured their first home win since March over Peterborough. Johnson said: "It was a super goal and that's his skill, he is a very good dribbler and it was a real fitting finish to a fantastic performance. He has got to make sure he is in that team and putting in that work rate. He has got a lot of ability."

COLCHESTER 0 BRADFORD 0

TONY HUMES was pleased to see his improving Colchester outfit register another clean sheet after they drew 0-0 with Bradford. Humes said: "It was a good, solid performance and we were patient. It was really pleasing to keep a clean sheet and that's three in four games." Equally satisfied opposite number Phil Parkinson added: "To follow the win at MK Dons with a point here was good."

FLEETWOOD 3 BRISTOL CITY 3

STEPHEN DOBBIE grabbed a late leveller for Fleetwood to deny leaders Bristol City the win. Nathan Aspinall (right) brace and Aaron Williamson strike host City in front after Josh Morris's opener. Sub Jamie Proctor pulled a goal back before Dobbie's late intervention. Fleetwood boss Graham Alexander said: "I thought our character was unbelievable."



SWINDON 5 SHEFF UTD 2

NIGEL CLOUGH slammed his side's defending as Sheffield United were crushed at Swindon. Michael Smith (two), Jonathan Dobra, Andy Williams and Lewis Thompson were on target as United mastered responses via Marc McNulty and Ben Davies. An angry Clough raged: "We worked on organisation, but when people don't do their basic jobs, everything goes out the window."

MK DONS 6 CREWE 1

HAT-TRICK hero Dele Alli is one of a kind according to MK Dons boss Karl Robinson after ripping Crewe to shreds. Robinson said: "I think in every game this season he has either scored or created a goal — I'll never find another Dele Alli." Will Grigg, Deniz Afobe and Ben Reeves also scored for the rampant Dons, while Kyle McFadden's own goal gave Alexandra their solitary response.

DONCASTER 3 CHESTERFIELD 2

RELIEF was the overriding emotion for Rovers boss Paul Dickov after his side beat local rivals Chesterfield to end a six-month wait for a home win. Goals from Nathan Tyson, Kyle Bennett and Jamie McCombe (two) secured the points, while Sam Clucas and Eoin Doyle hit back for the visitors. Dickov said: "It's a massive relief. That was a big result for us."

ROCHDALE 1 COVENTRY 0

IAN HENDERSON'S first-half penalty handed Rochdale the points against Coventry, who were raised by home assistant boss Chris Beech. He said: "It was a really good performance from both sets of players. I thought Coventry were probably the best team that have been to Spotland this season. You could see why they will do well this season."

ROCHDALE 1 COVENTRY 0

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NOTTS CO 0 OLDHAM 0

HAYDN HOLLIS was picked out by Notts County manager Shaun Derry after their stalemate with Oldham. Hollis was handed the captain's armband and Derry admitted: "He is growing as a player. I wanted to give him the captaincy because he's deserved it." Oldham assistant boss Tommy Wright added: "We are frustrated that we did not get three points."

SCUNTHORPE 1 LEYTON ORIENT 2

ORIENT boss Russell Slade is being targeted by Cardiff just a few days after being threatened with the sack. He gained some breathing space at Orient as goals from Scott Cutforth (right) and Jobi McAnuff helped them win at Scunthorpe, who replied via Matt Sparrow. Slade said: "It's nice to know they have noticed the good work we have done."



GILLINGHAM 0 WALSALL 0

DEAN SMITH was happy with the response of his Walsall players after their midweek drubbing at Rochdale. He said: "It was a decent display. We looked solid and had the better chances." Gillingham manager Peter Taylor added: "It was a frustrating day because we are a lot better than that."

PORT VALE 2 BARNESLEY 1

MARK MARSHALL'S late winner gave Port Vale caretaker boss Rob Page the perfect start. Michael O'Connor was also on target, with Conor Hourihane replying from the spot after Jordan Slew missed a penalty for Vale. Page said: "I'm over the moon and proud of the performance the boys have put in."

FRUSTRATED Crawley boss John Gregory says he will be looking for reinforcements after losing at Preston, who won

PRESTON 2 CRAWLEY 0

Mick Gregory said: "We'll look at the loan market and see if we can find someone who will make a difference to our attack."

ALL THE LEAGUE TWO ACTION See Page 23

Sport
 League Tables
 Do not take

Email: sportsdesk@oxfordmail.co.uk

HOT-SHOT HYLTON'S ON A HIGH AT UNITED

Delight: Striker's loving life with U's

DANNY Hylton thinks he is playing the best football of his career after a brace for Oxford United on Tuesday night made it ten goals for the season already.

The striker scored twice in less than two minutes as the U's came from behind to claim a 3-1 victory away at Northampton Town.

Hylton began the season on the bench, but has rapidly become a talisman for the side and has scored one more goal than the rest of the squad combined.

The 25-year-old, who was the only signing during Gary Waddock's brief spell in charge, has been a good fit at United and believes he is in the form of his life.

He said: "I think so, I'm enjoying the way we play."

"We have a good team spirit and everyone works hard, I'm just happy to be here."

"Since I've come in they have made it really easy to settle in.

David Pritchard

Chief Sports Writer



It's a good bunch of lads and everyone gets on.

"I'm just delighted to be here."

It is only the third time Hylton has reached double figures for a campaign and eight league goals puts the U's sharp-shooter joint top of the Sky Bet League Two charts.

His best return is 16 goals for Aldershot three seasons ago,

DEADLY DANNY

HYLTON'S GOALS RECORD	
2014/15	10 goals (17 apps)
2013/14	5 (28)
2012/13	12 (32)
2011/12	16 (52)
2010/11	6 (39)
2009/10	3 (24)
2008/9	5 (33)
2007/8	6 (27)

when he bagged a dozen goals by the end of October, before going on a barren run.

Perhaps mindful of what happened then, Hylton is cautious about looking too far ahead.

He said: "I don't want to set myself any targets."

"Of course I would be (disappointed not to break 16), but I don't want to tempt fate."

"I just go into every game trying to work hard and if I get a chance I'll do my best to take it."

While Hylton is thriving, head coach Michael Appleton is keen to avoid being over-reliant on one player for such a large percentage of United's goals.

"I said to the players 'at some point you have to stand up and be counted and join the party,'" United's head coach said.

"There's a few that certainly need to help take a little bit of the pressure off Danny."

"I'm sure Tyrone (Barnett) over the coming games will do that and we have certain players that are capable of getting goals."



ON TARGET: Danny Hylton celebrates goal No 10 this season with a double strike at Northampton on Tuesday night
Picture: Richard Cave

Teasers

Regular article

- Includes short teaser headline and text on front page/internal picture previews and blurbs.
- If two unique headlines (which are not continuation articles), they should be clipped separately.

3 surfers die in sea

THREE surfers died yesterday after being swept away at Newquay, Cornwall. Two men and a woman were pulled from the sea but could not be saved.
Full Story — Page Seven

Monday, October 27, 2014 **STW** 7

THREE SURFERS KILLED



Emergency... battling to revive surfers on beach



Rough sea... a lifeboat off beach where three died

PULLED TO THEIR DEATH BY RIPTIDE



Rescue... air ambulance on the beach as people watch attempts to save the surfers

THREE surfers died yesterday after being swept out to sea by a violent riptide.

They trio — two men and a woman — were plucked from the sea by helicopter and lifeboat but could not be saved in hospital.

Four children with them in the sea near Newquay, Cornwall, managed to get to the shore and were believed to be unharmed.

The alarm was raised at 1.15pm by people on the beach at Mawgan Porth who saw the group struggling in strong currents.

Lifeboats, a Navy helicopter and Devon and Cornwall's air ambulance were called in.

One adult was winched ashore by helicopter and the other two were brought in by lifeboats.

Frantic attempts were made to revive two of the adults on the

2 men and woman die, 4 kids safe

By GARY O'SHEA

beach using CPR. They were taken to the Royal Cornwall Hospital in Truro and pronounced dead.

Police said the woman and one of the men who died were both in their 40s and from Cornwall. The second man was in his 50s and was from outside the area.

Coastguard area commander Martin Lealis said people on the beach helped get the surfers to the sand.

He said the trio were in the water for "quite a long time".

He said: "We know they have been in the water for a long time and there was some big surf and jumping seas. It is a beautiful

beach but these beaches have large rips. I would always try and advise people, with the conditions we have, to always try and stick to lifeguarded beaches and stay within your limits."

Lifeguards are not believed to be on duty there at this time of year.

One witness said: "The waves were big and the surf was crashing down. I don't know how much experience the adults

and children had but I would have thought it was pretty treacherous.

"If they were not used to the conditions they

would have been foolish at best at rockless at worst to surf in it."

A staff member at the Merry-moor Inn, which overlooks the beach, said: "It's tragic what has happened. The surf was quite large out there today and it was busy because it is the half-term break."

Experienced local surfer Darrell Miller said he had gone out at nearby Watergate Bay yesterday

morning and conditions were tough.

He added: "I imagine it was a lot worse here because the sea funnels in."

gary.oshea@the-sun.co.uk



Texts/Jokes

Regular article

- Take as one article.

Texts

TEXTS, TWEETS AND POSTS

We know that passports are not always checked, checks for TB are not done, and that problem is increasing, yet now we are going to screen for Ebola. How are we going to achieve this effectively at every port of entry, with so many people coming into the country illegally?

Deirdre Lewis

When I worked in West Africa I had to have a health passport. Given there is no vaccine for Ebola, the only solutions are cordon sanitaire and quarantine. Sadly, the floppy-brained Lefties who pass for health professionals seem willing to risk our health for their anti-racist fantasies.

E Power

Your caption to the image of a masked passenger arriving at Heathrow in recent days is misleading. Rather than taking preventative measures against Ebola, she possibly has a cold; people in Japan wear masks to avoid passing on germs to others.

David Law

TfL's Michèle Dix wants Old Oak Common to be the public transport "Stratford of west London". I agree but she needs to reinstate Boris's promised Overground trains to Hounslow and to Hendon, which the current online consultation fails to mention. It's also great that Wafford and Wembley may be connected to Crossrail, via the West

Coast Main Line. There should also be long-term plans to add a South Kenton to Northwick Park link to allow Crossrail to reach Harrow-on-the-Hill, meaning that all Aylesbury and Chesham services could divert from Baker Street into Old Oak Common and across central London.

John Cox

Simon Bass, who dismisses cleanliness concerns about the Tube's "beautifully designed" moquette seats (Mon) – tap your finger on one of them for a few seconds; you might change your mind.

F Ceccarelli

Alastair McKay: Carrie's act in the latest series of Homeland of fixing her lipstick, after scrubbing her dead colleague's blood off her face, had nothing to do with feminine vanity. It's about "slapping on a smile": a gesture any woman who has ever felt unsure or nervous prior to a difficult meeting could immediately relate to. The only unbelievable thing about the scene was that a no-nonsense, very ungirly woman like Carrie would have had a lipstick in her pocket in the first place...

Sam Bridger

Men's suits "elegant", according to AA Gill and Kevin Brown (Thurs/Fri)? They have all been abysmal since the Thirties.

Vivienne Cox

TEXT Maniacs

TEXT DSSPORT followed by a space, then your name and comment, and send to 86611. Texts cost 25p plus your normal mobile operator cost. SP: Spoke, London, W1B 2AG, Helpline 0333 202 3390.

Ben Flower should be jailed. If this was on a football pitch the cops would be involved. thuggery. **ANON**

What a disgrace flower should have been arrested. Member of the public would be done for it but no, he will probably get an extension to his contract. If he wants to fight get in the boxing ring. **Uws**

The wigan player Ben flower who double punched hohaia in Saturdays grand final shud b banned for life and arrested for assault. **Steve, hull fc**

Re. Ben flower. I'd rather b punched in the face than spat in the face (football) or hav my head stamped on (rugby union). Get over it. **Pieman**

Wot a joke "world class wayne" gonna score 8 goaks in the last 2 games... robbie keane plays against low opposition and scores 18 min hat trick!!...N.F.F.C.4EVA. **TETS**

Let's not pull any punches here (unlike spineless hoddle, wright and neville) england were dire against estonia. got to pick out captain marvel shrek tho 4 being the most shocking, lazy, inept display again. He missed a hatful of chances in 2 matches (inc 3 sitters and 4 joke free kicks) then scores from another joke free kick my 5 y o granddaughter wud av saved. Luckiest man on planet 2 av fooled so many stupid people 4 so many yrs. **Bantaman**

RUSH-HOUR CRUSH

Love (well, lust) is all around us, as is proven by the messages left by our commuter cupids. Are they talking about you?

To the elegant ebony queen who got on the Docklands Light Railway at Canary Wharf around 4pm last Friday heading to Stratford. You wore your hair short and had dark shades on and were adorned in brown. You're more than beautiful. I pray I see you again. **Lion King**

To the small, cute actress at Edinburgh Dungeons. You play the part of my perfect girl every day. Dinner sometime?
Tall, Long-Haired Guy

To the leggy lad with curly golden locks on the Northern line from Clapham South. You kept giving me cheeky glances and I just wanted to tell you that I think you're really fit.
Girl With The Elephant Tattoo

To the beautiful blonde girl with the never-ending supply of coats on the

No.255 to Glasgow every day, are you a model? If not, you should be. **Drink?**
Also On The Bus

To the Northern Rail conductor, silver fox, oldie but hottie. Sexy stubble. I see you between Sheffield and Leeds. I would like you to take me for a ride one day when I don't have to buy a ticket. But, falling that, coffee?
Blonde Curly, 90s Girl

To the man who gets the 7.58am train from East Kilbride. I miss our talks. You would always sit across from me. Where have you gone?
Long-Haired Bag Woman

To the cute girl who chased me last Friday after I left my earphone cover on the Victoria line train heading towards Brixton. You are amazing. Do you want to go for a coffee or a drink so I can thank you even more?
Black Guy With Glasses, Blue Jeans And Bag

Text CRUSH followed by your Rush-Hour Crush, name and where you live to 65400. Standard network charge applies

Jokes



Email starletters@dailystar.co.uk with the subject "Jokes"
Text DSJOKE followed by a space, your joke and name to 86611
Texts cost 25p plus standard network charges. SP: Spoke Ltd, W1B 2AG, Helpline: 0333 202 3390

MY wife and I have decided we don't really want to have any children.
If anyone else does, we can drop them off tomorrow.
FRAN MCMAHON, Liverpool

Wife: "How would you describe me?" Husband: "ABCDEFGHILJK."
Wife: "What does that mean?" Husband: "Adorable. Beautiful. Cute. Delightful. Elegant. Fashionable. Gorgeous. And Hot."
Wife: "What about 'LIK'?" Husband: "I'm Just Kidding."
JOHN PARK, Motherwell

I WALKED into a travel agents and pointed to a picture of Spain and said I want to go there. So they pinned me to the wall.
ERIC HULME, Durham

Jokes

What do you call a girl who stands between two goalposts?
Annette!

Why does lightning shock people? Because it doesn't know how to conduct itself!

What does a spy do when he gets cold? Goes undercover!

What did one fish say to another in a tank? How do you drive this thing?!

How many words are in The English Dictionary? Three!

Where did the spaghetti go to dance? The meat ball!

Send us your letters

Send your letters, drawings and photos to: Club Corner, Chipper Club, Marketing Dept, BPM Media, Floor 6, Fort Dunlop, Fort Parkway, Birmingham B24 9FF.

Coming next week

Win Snow Show tickets for the Hippodrome!

Times Literary Supplement

- Section names captured in subheadline field
- Articles from front page captured with the word 'Cover' (as the section name) in subheadline field
- Subheadlines captured in body text

Above rules were requested by Amazon Kindle (aggregator client) due to the way content is displayed on the Kindle

TV/radio/digital satellite

Listings

Regular article

- Clipped and captured as 5 separate articles.
- Channel name as headline and image caption.

PICK OF THE WEEK

Best Shows

STRICTLY COME DANCING
Sun BBC1 8pm

Welcome

They may be hard to please, but we reckon the Strictly judges would score this week's TV a perfect 40 out of 40. Bruno Tonioli (above, far right) tells us why he, Len Goodman, Darcie Bussell and Craig Revel Horwood can't wait for Sunday night's special preview show, when we'll get our first look at the celebrities who'll hit the dancefloor in the upcoming 12th series. We also report from the Manchester set of Scott & Bailey, where we chatted to stars Suranne Jones and Lesley Sharp about the return of the popular buddy cop duo. Over in Soapland, meanwhile, Marlon and Laurel are both having doubts about their impending nuptials in Emmerdale. Enjoy!

We Love TV team

The kats' whiskers

CLOSE TO NATURE: Sir David watches a meerkat family at play

MEALTIME: Baby meerkat tackles a scorpion

"Meerkats will spend hours teaching the youngsters lessons, such as how to hunt"

New series **LIFE STORY**
Thur BBC1 9pm

Thanks to the adorable antics of Aleksandr Orlov, his gormless sidekick Sergei and young pup Oleg in their famous TV adverts, meerkats are big stars. And the cute creatures get another ringing endorsement in the first part of the BBC's new landmark natural history show. Sir David Attenborough travels to South Africa to witness first-hand the uncanny survival instincts of these endearingly nervous burrowing mammals. He monitors the progress of a new batch of pups born into a meerkat mob, as they take their first tentative steps outside of their underground homes. "This is when they are the smallest and most vulnerable," says Sir David, 88. "Many animals face their greatest challenges within days or even hours of entering the world." Within two months, the young meerkats must learn to catch and eat their own food, and we see a hungry pup being taught to tackle a feisty scorpion. "It's a test every member of the family has to go through." "One of the great benefits of being raised in meerkat society is that adults without young of their own help with the child care for the others. They will spend hours teaching the youngsters important lessons, such as how to hunt for food." This series tells the astonishing and often dangerous story of the journey of animals as breathtaking," the legendary naturalist enthuses. "Each stage brings an animal one step closer to producing offspring – the next best thing to immortality." "This journey starts afresh with each new generation, as it has for millions of years." The first episode also follows the infancy of animals such as a humpback whale in the coasts off Hawaii and newly hatched barnacle goslings, who face a 400ft leap off a cliff to find food, before they can even fly! "At just two days old, these chicks have to try to survive the greatest test they'll endure in their lives," marvels David. "The drive and inventiveness

PROTECTIVE: Elephant herd

CUTE: Lion cubs play together

Weather
Charts/Maps

Do not take

Weather

Want better weather? toteoftheday.co.uk

Summary: A few showers

UK TODAY: A foggy start in places, especially across to the north in England and East Anglia. Sunny intervals likely, but with showers in England and Wales, some heavy. Patchy rain in western Scotland. Max 2c.

Today's weather

Location	9am	12noon	3pm	6pm	9pm
London	14c	15c	16c	15c	15c
Plymouth	15c	16c	17c	16c	15c
Cardiff	15c	16c	17c	16c	15c
B'ham	15c	16c	17c	16c	15c
M'chester	15c	16c	17c	16c	15c
Newcastle	15c	16c	17c	16c	15c
Glasgow	15c	16c	17c	16c	15c
Aberdeen	15c	16c	17c	16c	15c
Belfast	14c	15c	16c	15c	14c

5 day forecast

Location	Tue	Wed	Thu	Fri	Sat	Sun
London	20c	20c	20c	21c	21c	18c
Plymouth	19c	19c	19c	20c	20c	17c
Cardiff	19c	19c	19c	20c	20c	17c
B'ham	19c	19c	19c	20c	20c	17c
M'chester	19c	19c	19c	20c	20c	17c
Newcastle	18c	18c	18c	19c	19c	16c
Glasgow	18c	18c	18c	19c	19c	16c
Aberdeen	18c	18c	18c	19c	19c	16c
Belfast	18c	18c	18c	19c	19c	16c

Yesterday

Location	24 hours	24 hours	24 hours	24 hours	24 hours
Abertawe	1.3	0.0	0.0	0.0	0.0
Abertawe	1.3	0.0	0.0	0.0	0.0
Abertawe	1.3	0.0	0.0	0.0	0.0

Europe forecast

Location	daily	24 hours	24 hours	24 hours
Amsterdam	22	22	22	22
Berlin	21	21	21	21
London	20	20	20	20

Around the world yesterday

Location	weather	c/f	weather	c/f
Abuja	partly cloudy	28	partly cloudy	28
Abuja	partly cloudy	28	partly cloudy	28
Abuja	partly cloudy	28	partly cloudy	28

THE DAILY TELEGRAPH MONDAY, SEPTEMBER 29, 2014

FORECAST

GENERAL SITUATION Scattered showers and patches of steady light rain will move across Wales and southern England today. A few showers will also be found across Ireland and portions of northwestern Scotland.

London, Cent S England, Channel Is, SW England, E England, SE England, E Anglia, Midlands: Largely cloudy today with showers and patches of steady light rain. A light SW wind. Max 66-70F (19-21C). Remaining cloudy tonight with showers diminishing. Min 50-56F (10-13C).

NW England, Lake Dist, IoM, Cent N England, NE England: Generally cloudy with a few showers today, mainly in the south. A light and variable wind. Max 57-65F (14-18C). Remaining cloudy tonight, though mostly dry. Min 48-54F (9-12C).

Wales: Broken cloud today with showers. A light and variable wind. Max 61-68F (16-20C). Largely cloudy tonight, though dry. Min 50-55F (10-13C).

N Ireland: Generally overcast today with a few showers. Max 56-64F (13-18C). Cloudy with showers tonight. Min 51-54F (11-12C).

SW Scotland, NW Scotland, Glasgow, Cent Highlands, Argyll, W Isles, SE Scotland, NE Scotland, Edinburgh, Dundee, Aberdeen, Moray Firth, Orkney, Shetland: Overcast today with showers. A light SW wind. Max 51-54F (11-12C). Rather cloudy tonight with showers in the north and west. Min 44-55F (7-13C).

OUTLOOK High pressure result in dry weather across England and Wales on Tuesday, though it will remain rather cloudy. A few showers will be possible in Northern Ireland and across northeastern Scotland.

FOUR DAY FORECAST

Tue

Wed

Thu

Fri

KEY

- 1016: Isobar (30.00)
- Pressure in millibars, Inches in brackets
- F: Fahrenheit
- C: Celsius
- 30-40°: 86-104
- 25-30°: 77-86
- 20-25°: 68-77
- 15-20°: 59-68
- 10-15°: 50-59
- 5-10°: 41-50
- 0-5°: 32-41
- 20-0°: 4-32

Weather

Today Rather cloudy for most areas with scattered showers, and rain in the northwest. Max 16C (61F), min 3C (37F)

Around Britain

Temp	Rain	Sun	Wind
Aberdeen	1.4	1.3	1.3
Aberdeen	1.4	1.3	1.3
Aberdeen	1.4	1.3	1.3

Five days ahead

Tomorrow Cloudy over southern Britain with widespread rain and drizzle, although clearing largely dry over the north. Max 16C, min 3C.

Saturday Rather cloudy with rain over north Wales and northwestern parts of Britain, some heavier downpours over the Highlands. Showers, a fine and largely dry day with sunny spells. Max 15C, min 3C.

Sunday Cloudy in Ireland and northwestern Britain with rain over the Highlands and the Lake District. Mostly cloudy with some bright intervals and falling rain. Max 16C, min 3C.

Monday A dull and cloudy day over northern Britain, with rain over the Highlands and the Lake District. Mostly cloudy with just a few bright intervals elsewhere and strong light drizzle. Max 16C, min 3C.

General situation: A mostly cloudy day, with just a few bright or sunny spells in places. Showery rain over northwestern areas, with scattered showers elsewhere. SE Eng, Cent Eng, SW Eng, W Midlands, NW Eng, NE Eng, IoM, Lake District: Mostly cloudy, but some bright spells over Argyll. Showery rain throughout the day, with some heavier downpours at times. Moderate to strong southwesterly winds. Maximum 16C (61F), minimum 3C (37F).

London, E Midlands, E Anglia, E Eng: A cloudy day, with the chance of a few scattered showers later. Moderate southwesterly winds. Maximum 15C (59F), minimum 11C (52F).

SE Eng, Cent Eng, SW Eng, W Midlands, NW Eng, NE Eng, IoM, Lake District: Mostly cloudy, but some bright spells over Argyll. Showery rain throughout the day, with some heavier downpours at times. Moderate to strong southwesterly winds. Maximum 16C (61F), minimum 3C (37F).

NW Scotland, N Isles, NE Scotland, Moray Firth, Aberdeen: Sunny intervals at times, but the risk of scattered showers as well. Moderate to strong southwesterly winds. Maximum 15C (59F), minimum 3C (41F).

Republic of Ireland, N Ireland: Some sunny spells in the south, but cloudy elsewhere. Showers throughout the day, with some sharper bursts over northwestern areas. Moderate to fresh southwesterly winds. Maximum 16C (61F), minimum 3C (41F).

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Weather

Commentaries

Regular article

CLIMATE

Prepare for extreme weather in Britain this winter

Scientists say key to volatility lies over the Atlantic.
By **Steve Connor**

Confused by how British winters vary between shockingly cold and surprisingly mild these days? Now scientists have an answer: the increasingly volatile conditions over the past decade are due to a phenomenon called North Atlantic Oscillation. Fluctuations in the atmospheric

pressure over the North Atlantic has in recent years have become more varied during the first few weeks of winter, causing the December weather in particular to change quickly and dramatically between mild, wet and stormy to cold, frosty and snowy, scientists found.

An analysis of the NAO phenomenon, which is a North-South variation in atmospheric pressure between Iceland and the Azores, has shown that out of 115 years of observations, three out of the five all-time "highs" and two out of five record "lows" for the month of December have occurred in the past 10 years.

When the NAO is in the positive phase, with a marked difference in pressure between Iceland and the Azores, strong westerly winds send mild, wet and often stormy winter weather to the British Isles. When the NAO is negative, the westerly airflow is weaker, bringing frosty or snowy weather from the North and East.

Climatologists believe the trend is significant with less than 0.04 per cent probability that the observations are due to chance alone. However, they do not know yet what is causing the change, which could be related to climate change in the Arctic or variations in



Unpredictable winter weather has been a feature of recent years PA

the energy coming from the Sun.

"Our study highlights the changing nature of the North Atlantic atmospheric circulation patterns that has given the UK more variable winter conditions in recent years," said Professor Edward Hanna of Sheffield University, the lead author of the study, published in the *International Journal of Climatology*.

"We cannot use these results directly to predict this winter's weather but according to the long-term NAO trend we can say that the probability of getting extreme winter weather has significantly increased in the last few decades."

Country Diary St Dominic, Tamar Valley



ILLUSTRATION BY FIONA HENDER

Springs run fast, water tables have risen and cattle chew on hay in their yard, away from the waterlogged fields. In a dry interlude spirals of gnats catch the light and the sun sparkles on runoff that washes through shoals of leaves in the steep lanes.

From sources below Viverdon down tributaries begin the race towards the tidal Tamar. More water gushes from Watergate and the swollen stream erodes slatey bedrock as it rushes past former market gardens and through tumbled millponds which, in the 19th century, powered grindstones at Radland mill.

Laurels, moss, and ferns engulf the ruins of millers' and smallholders' cottages; paths, once trod by donkeys loaded with panniers of corn, are clogged with mud and rotting leaves.

Peppers hill arises from this gloomy woodland towards the edge of the village where another old way, Pensingers, leads to pastures that face Kit hill and Hingston down. Far ahead, the pale

uplands of Dartmoor are sunlit, but the valley below our splashy track is already deep in shadow, except for the top half of a larch plantation that glows bright yellow and recalls the 60s when those precipitous, sun-warmed slopes were still growing anemones and strawberries.

A buzzard flies from an oak and glides downstream towards the golden crowns of trees surrounding Cotehele mill. We stumble towards the valley bottom, down Vogus lane with its rough water-worn rocks and slippery leaves, all hemmed in by earthy banks scattered with pennywort.

Yet more streams have converged and, below Boar's bridge, their combined force pours over the weir. A man clears leaves from the entrance to the mill leat to allow passage towards the modern turbine, but the historic waterwheel is stationary, awaiting next year's tourists.

Meanwhile, the excess of white water tumbles along its natural bed beneath the leat and towards reed beds that fringe the main river. Dabs of scum, twigs and leaves float on the outgoing tide. Pink clouds reflect on the smoothest water, and pied wagtails bob and flutter between quayside and the shining mud banks.

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 - Associated Press
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Associated Press example:

30 | Thursday, October 30, 2014
THE WALL STREET JOURNAL

SPORTS

Why the West Indies Imploded

Debate in India Was Self-Inflicted and Could Have Repercussions for the Future

By **RICHARD LONN**



International cricket tours have been abandoned halfway through before. But there's always been some sort of external reason. But when the West Indies walked out of its ongoing tour of India after four of the five scheduled One-Day Internationals, with one final ODI, a single Twenty20 and three Tests still to come, it was for entirely different, wholly internal reasons—ones that could potentially destabilize West Indies cricket to devastating effect. This particular fire in Babylon was ignited when the West Indies Cricket Board and the West Indies Players Association, the union that represents the players, signed a collective bargaining agreement and memorandum of understanding on Sept. 18.

At the time, WICB President Whycliffe Cameron said it was the most important move Caribbean cricket had made in the past couple of years, spreading money more evenly among domestic as well as international players. Then in early October, the players, represented by ODI captain Dwayne Bravo, sent a letter to the WIPIA president and chief executive, Wavell Hinds, claiming that he'd signed the agreement without consulting them or gaining their consent.

The letter alleges that under the new agreement the players would lose 75% of their international match fees, all compensation for the use of their commercial rights, and most of their fees from participating in ICC tournaments. The players asked to return to the old payment structure until the dispute was resolved. The two sides began holding talks this week.

Clashes between the WICB and the WIPIA have been a running sore in West Indian cricket for several years now. There have been numerous threats of player withdrawals, including one in 2009 that was carried out—West Indies fielded a shadow team and duly lost a home Test series to Bangladesh.

In fact, the disconnect between the size and wealth of the cricket-playing Caribbean nations and the magnitude of the stars they produce has long caused tension between a cash-strapped board and players who feel under-remunerated.

The plethora of franchise-based T20 tournaments that have sprung up over the past decade, however, provide an ongoing opportunity for players to inflate their potential earnings beyond what a relatively impoverished WICB can afford.

And in the past, at least, the battle lines have been clear. This time, Hinds finds himself at loggerheads with the very people whose interests it is his job to protect.

But the pullout doesn't reflect well on any of the parties involved. The players could have brought this to a head before they left for the tour; the WICB should have done everything in its power to keep the tour going once it had begun, starting with its senior

West Indies' Darren Sammy celebrates with Dwayne Bravo after taking the wicket of India's Ajinkya Rahane on Oct. 11.

officials flying to India to meet the players. In other words, everyone loses from this, as does the cricket-watching public of the West Indies and elsewhere.

Fans in India, for example, have been denied 17 days of cricket. The canceled part of the tour has been replaced with five ODIs against Sri Lanka, but that's 12 fewer days, against a side that India has played so much over the past few years that a degree of fan fatigue would be understandable.

The Board of Control for Cricket in India has also been a loser, in this case financially. That's usually the one thing, apart from the DRS, that the BCCI won't stand for. But here it probably won't claim damages from the WICB, for the simple reason that the latter is unlikely to be able to afford them.

Instead, the BCCI has suspended all bilateral tours to the West Indies. With other countries also likely to be reluctant to play against them, the simple fact of not playing should cause financial strife enough for the WICB. Even the West Indies' participation in next year's World Cup is far from certain.

Notably, the only arena in which the West Indies' players' availability will definitely not be affected is domestic T20 tournaments. They will be allowed to appear in the Indian Premier League, and five of them have just signed up for South African domestic T20 competition the Ram Slam: Bravo, international T20 captain Darren Sammy, Chris Gayle, Kieron Pollard and Andre Russell.

With a poor Test team but plenty of such bow-office limited-overs players, West Indies is the team most at risk of being picked clean by T20 franchises, making it particularly worrying that the Test portion of the India tour was most affected. The nature of the West Indies, a rare national side that represents a collection of 16 nations, makes it potentially vulnerable to disintegration. Trinidad and Tobago threatened to go it alone a few years ago.

The likely scenario for the WICB is that the West Indies will soldier on, its occasional Test performance sliding even further. The team is firmly ensconced at eighth in the International Cricket Council Test rankings, and looks more likely to slide down to meet Bangladesh and Zimbabwe than to rise up and meet any of the seven teams above it.

Its prospects on the pitch are far brighter in limited-overs formats, particularly T20—it's only two years since the West Indies won the World Twenty20 in Sri Lanka—but only if the organizers can get a team on the pitch regularly enough.

As things stand, the prospects of that happening aren't particularly rosy.

HEARD ON THE PITCH

Murray One Win Away From Finals Qualification

Stan Wawrinka won his first match in more than a month Wednesday and advanced to the third round of the Paris Masters while Andy Murray moved one match away from qualifying for the ATP finals.

Third-seeded Wawrinka ended a three-match losing streak with a 6-4, 7-6 (6) win over 31st-ranked Dominic Thiem—the youngest player in the top 50—before Murray dispatched Frenchman Julien Benneteau 6-3, 6-4 in his bid to reach the season-ending tournament in London.

It was Wawrinka's first win since he defeated Fabio Fognini in Switzerland's 12 win over Italy in the Davis Cup semifinals in September.

"I'm trying to find my confidence," said the Australian Open champion. "I know there's a lot of things I can change quickly. I can lose first round, and I can also go very far in a tournament."

Murray converted all three break points and lost only four points on his first serve to claim a 19th win since losing in the U.S. Open quarterfinals. He will need to beat either Grigor Dimitrov or Pablo Cuevas in the next round to qualify for the season finale.

Four berths remain for the taking in the race to London, with six players still in contention to join Novak Djokovic, Roger Federer, Wawrinka and Marin Cilic from Nov. 9 to Nov. 16 at the O2 Arena.

—Associated Press

HEARD ON THE PITCH

Despite Crashes, Contador Named Top Rider of 2014

Tour of Spain champion Alberto Contador has capped his tumultuous season by winning the Velo d'Or award as the best rider of 2014.

The Tinkoff-Saxo cyclist succeeded Chris Froome, who won the 2013 Tour de France but crashed out of this year's race.

The 31-year-old Contador, who was also forced out of the tour this summer with a leg fracture before recovering at the Vuelta last month, added successes at Tirreno-Adriatico and the Tour of the Basque Country this season.

Contador won his sixth grand tour title at the Vuelta, claiming his home race for a third time, to go with two Tour de France victories and one Giro d'Italia title. He is one of only six riders to win all three of cycling's Grand Tours in his career.

The Velo d'Or awards are decided by a panel of cycling journalists.

—AP

Wall Street Journal Exclusions
Crossword Puzzles

Do not take

THE JOURNAL CROSSWORD Edited by Mike Shenk

Across

1 Desperate

7 Its mascot is a small desk lamp

12 Astute

18 Company whose first logo featured two state outlines

19 Akkadian or Phoenician

20 His singing might result in a hit

21 Array in a Bay State flower bed?

23 He took the title from Sullivan

24 Diamonds, e.g.

25 Two tablespoons

26 Puts on the windowsill, say

28 Miami-to-NYC heading

29 Nimitz letters

30 High-flown pronouncements from a conductor?

34 Some adoptees

36 Blind with a belt

37 Skateboarder's leap

38 Part of 28-Across

39 Pray of some dingos

41 "Refugee Blue" poet

42 Sounds from pounds

44 Classified ad seeking the ultimate gloomy Gus?

49 Besttime indicator

50 Jacket's with open fronts

51 _____ nos (between us)

52 Where Stonewall Jackson earned his nickname

56 Woodstock attendees wearing pink face paint?

59 Like an Afghan hound's hair

60 "Naughty, naughty!"

61 Foldable furniture

62 Prepares, as a turkey

63 2014 Tony-winning role for James Menoia's part

64 Foreign Legion hat

65 Brother of Peyton

66 Rude look

67 Part of a cone's insides?

69 Hideaways

71 Join the band for a number

72 Mandate

73 "Bus Stop" playwright

74 Outlaw the use of snares for catching raucous birds?

77 Wee whelps

79 Tom Stoppard's "On the Razzle," for one

80 Callaloo ingredient

81 Takes in

82 Calyx component

83 Callaloo, e.g.

85 Tiger tap

89 Last stop for jigsaw puzzle completion?

93 Salt

94 Reviewer of plays

95 Spread yogurt drink

96 At just the right moment

98 Unconscious state

99 Worshipful ones

101 Bunches after they've been stomped at the winery?

105 Bioluminescent beastie

106 Summon up

107 Words resulting in a kid's drawing

108 Hostile feeling

109 Got up from the table

110 Like many marathoners

41 Deal prices

42 Tilted to turn

43 Not in the office

44 "Moon River" lyricist

45 Hopburns "The Lion in Winter" co-star

46 Note name

47 Rain removers

48 Blacotti flavoring

49 Princetonians' rival

52 Pit activity

53 Wonder of music

54 Detail

55 Sidesteps

57 Luggage attachments

58 Babble

59 Brown hue

63 "I'm stumped"

64 Snatch

66 Despatched

67 Nice round figure

68 Rude look

70 Dishwasher cycle

71 John's 2008 running mate

74 They're often sat in heavy fonts

75 Affectad sart

76 Taylor of the Steelers

77 Enticed with trickery

78 Bear's wear

79 Marshy areas

81 Wine holder

82 Loratt's portrayal in film

83 Affluent

84 Duodanal woo

86 Perfect place

87 Least racy

88 Like many direct-to-video films

90 Like Kirk's chin

91 Before dawn

92 "Got moving"

97 Baker's supply

98 Bookstore feature, often

100 Big camping gear retailer

102 Not in the office

103 Morale-boosting org.

104 Do some galley work

Any Way You Slice It | by Harold Jones

Down

1 Comes to the surface

2 Kindle

3 Retain

4 Potholder alternative

5 Bustling activity

6 Podmodel

7 Zantac rival

8 Force

9 Cook topper

Last Week's Solution

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DUST STICK AIDE BOBA
ATTY BECAR DOWNDAPER
DIAPERGENTE DOWNWEAN
ALLOYS STINGS TIGERS RAY
PHEASIS WOODS WOLF WATH
CHAPLAIN USO ERAS
BRA UBY NEWSTAIRBOYS
PALAPENOS TILES BUTLER
APEX DEN TUBS WOODS
NINES COKE BARKS
TOTE TWEEVENWENS KIS
MINNER MIKE BLOWY
PEERAT BAUL LUG CAPE
BULGUR BART LAKESCAPE
ESCAPEHATCHES EST LIST
THAT WIKI HAZARD
TOPS WIS STUBB WOLFA
AVI JAFAR BASKI DONAN
METRONOME WALKINGTATE
TRAPEZOID STICH ORAN
SENS ATCO WSEUD WANI
    
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► Get the solution to this week's Journal Crossword in Saturday's Wall Street Journal and in next Friday's paper. Solve it online and discuss it at WSJ.com/Puzzles.

Wall Street Journal Exclusions

Letters to the Editor

Do not take

LETTERS TO THE EDITOR

Rising Health-Care Costs Promote Income Inequality

Regarding Mark J. Warshawsky and Andrew G. Biggs's "Income Inequality and Rising Health-Care Costs" (op-ed, Oct. 6): My father was a union negotiator from 1943 to his retirement in 1973. He couldn't believe how quickly company negotiators would give in to the benefits package requests. This was the beginning of company-paid health care, called hospitalization. But they would argue for days about a two- or three-cents-per-hour pay increase. Dad knew that pay increases could be made up in efficiency, but benefits would always be a direct, bottom-line expense and as such, could and would get out of control for both employers and employees. Here we are 71 years later and the cost of those benefits is now shared by the employers once and employees twice—as deductions from paychecks and again when pay increases are affected. Dad was right.

ART FICIN
Cincinnati

I agree with Messrs. Warshawsky and Biggs that rising health-care costs contribute to income inequality. However, high-deductible health plans and increased cost sharing may result in unintended consequences. Current high-deductible plans are also associated with significant copays and coinsurance costs. This has resulted in thousands of dollars of out-of-pocket expenses for everyone. Those below the poverty level who

are on Medicaid have negligible out-of-pocket expenses, while those with higher incomes can usually afford the higher costs. Those who suffer the most are those in the middle class, who not only earn less but also have to spend a much larger percentage of their income to cover these expenses. The consequence is that many middle-class patients are delaying care or not going to a physician at all.

Applying cost-sharing to Medicaid and Medicare, as the authors suggest, will negatively affect these lower-income populations as well. In addition, this puts the providers in an awkward position of collecting fees up front from those who are having difficulty in making ends meet. Trying to collect funds after the visit requires significant effort from the billing service, the risk of not being paid or even sending the patient to a collection agency. Patients with unpaid balances are less likely to obtain necessary tests (which require separate copays), and return for a follow-up visit, creating a cycle of disincentives and potentially compromised outcomes.

HOWARD J. LEVY, M.D.
New York

Shifting health-care costs to consumers will lead to overall spending reductions, as the Rand study indicates, but not by reducing waste, fraud and abuse. According to a September 2014 study, the U.S. spends roughly 25% of

hospital costs on administrative expenses. The government-run system in Canada spends 12%.

A large driver of this inefficiency is the complete lack of transparency at the point of sale. Our present system requires patients to write a blank check to their provider (plus any other intermediate, hidden service providers unknown to the patient), only discovering the price four to six weeks later. There is no way to compare prices, no way to assess value of service against the price. My wife received exactly the same treatment from two "in network" providers. One provider received a \$4,581.22 insurance payment for 30 minutes, the other received \$210.51. Do you think that we would have been dumb enough to use provider A if we knew they were charging 20 times more?

Price transparency is the key to significant, meaningful cost reduction. Transparency leads to competition, competition reduces price discrepancies and lowers overall prices. As an added bonus, which allows providers to arrange payment up front, rather than chasing delinquent accounts for months. Price transparency would reduce premiums and out-of-pocket expenses, creating a massive economic stimulus that benefits every individual, corporation and level of government.

Think how powerful this message would be in 2016.
RYAN VISNISKI
Hamilton, N.J.

Wall Street Journal Exclusions

Pictures and Illustrations

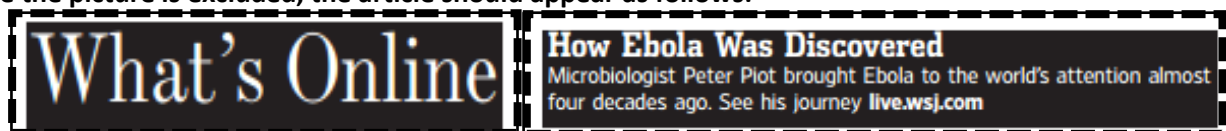
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<p>1 John J. Rigas (left) Timothy Rigas <small>Former Adolphus executive Butner Federal Correctional Complex Butner, N.C.</small></p>	<p>4 Richard Scrusby <small>Former HealthSouth CEO Beaumont Federal Correctional Complex Beaumont, Texas</small></p>
<p>2 Bernard Ebbers <small>Former WorldCom CEO Oakdale Federal Correctional Complex Oakdale, La.</small></p>	<p>3 Jeffrey K. Skilling <small>Former Enron CEO The Federal Correctional Institution- Englewood Littleton, Colo.</small></p>
<p>3 Joseph P. Nacchio <small>Former Qwest CEO The Federal Correctional Institution-Schuylkill Minersville, Pa.</small></p>	<p>4 Andrew S. Fastow <small>Former Enron CFO Florence Federal Correctional Complex Florence, Colo.</small></p>

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