

By Dominic Midgley

**B** RITAIN has been a nation of globetrotters for hundreds of years. In the 19th century we famously controlled an empire on which the sun never set because our possessions were scattered so widely across the planet that there was always at least one of them that was in daylight.

But scan a list of complaints our tour operators have had to deal with of late and you might think the country of Sir Walter Raleigh and Captain Cook has lost its pioneering edge.

"It was windy on the beach and the sand went in my eyes," runs a complaint on the Twitter feed @HolidayComplaints. "Nobody warned us about the wind."

Another holidaymaker moans: "The water in the Gulf of Mexico was too salty. No one told me that there was going to be salt in the water. It was gross." While a third complains: "The ice in my glass melted too quickly."

So what explains this spate of lily-livered grumbling from the descendants of Ernest Shackleton and Dr Livingstone?

Part of it is simple ignorance. Most of us are aware that when it's winter in the northern hemisphere, it's summer in the south. But not everyone.

"We went to Australia over Christmas and were shocked when it wasn't cold," said one geographically challenged traveller. Others find it's the bloody foreigners that present a problem when they go abroad. "We went to Turkey and there was far too many Turkish people for our liking," said one, while another complained: "We went on holiday to Spain and had a problem with the taxi drivers as they were all Spanish."

So what explains this naivety? "It might reflect that more people are doing more travelling," says Lee Hayhurst, group head of news with Travel Weekly. "You're getting less savvy people deciding they want to go and see the world. That might be the result of low-cost flying which brought travel to the masses."

He adds: "A holiday may be the most expensive luxury they'll buy in any given year. It's probably their most important week or two weeks of the year as well so expectations are high generally."

"There may be a degree of people thinking a complaint will get them something from the company. They may think they'll get next year's holiday out of a complaint about this year's."

**G**IVEN the average Briton's fondness for a tincture, drink-related issues often come to the fore. "The bar wasn't open so I couldn't have my 7am airport pint," said one early starter.

Even being a generous host is no protection against the carping Brit: "When we arrived we were given free cocktails but I don't like Sex On The Beach."

Plying the punters with good-value nosh can also backfire. "The food was so cheap by the time we got home I'd put on half a stone," chafed one holidaymaker whose bikini body had obviously gone west.

"The restaurant said 'Children eat free' but my 19-year-old daughter still got charged for her meal," complained one parent whose progeny will clearly be a toddler for ever.

Meanwhile, a long-suffering wife blamed local hooch rather

than her other half when he went rogue: "My husband drank the local beer and ended up violently drunk. They must put something in the alcohol here."

As everyone knows sun, sea and sand can lead to sex. But so can sleeping arrangements: "My fiancé and I booked a twin room but we were placed in a double. I'm now pregnant."

Couples who actively want to make a baby on the other hand should avoid rooming in sight of large mammals, according to one emasculated lover: "Spotting the visibly aroused elephant ruined my honeymoon by making me feel inadequate."

Perhaps he consoled himself with some less sensual activity. But these hold pitfalls of their own. "There was no sign telling you that you shouldn't get on the hot air balloon ride if you're



CHEERS: Alcohol is often blamed

afraid of heights," said one – presumably traumatised – vertigo sufferer. While another clearly didn't know his kayaks from his cruisers: "We went on a canoe trip but were very disappointed that no one told us there would not be a bathroom onboard. It was very inconvenient."

Winter sports holidays also have hazards for the unwary. A

complaint sent to a ski resort read: "We put our towels out to dry on the balcony and they just froze." One couple clearly laboured under a conceptual misapprehension: "We went on a skiing holiday but we weren't informed that we would actually have to be able to ski."

That said, not all holidaymakers are the sharpest tools in the box. One who found a Do Not Disturb sign on the back of his room door said: "I thought the staff had locked me in."

The above complaints may well get us all chortling but our final grumble would disrupt the equilibrium of the most even-tempered travel agent: "The weather at home was nice while we were away so the whole holiday seemed a bit pointless."

You can't see that coming out of the mouth of Captain Scott.

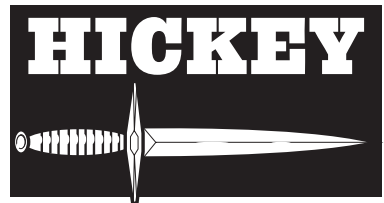
# HILARIOUS HOLIDAY COMPLAINTS



WISH YOU WERE HERE?  
Holidays often bring out the worst in people

## From the beach being too windy to the poor quality of cocktails on offer, we Brits are in a league of our own when it comes to moaning

Pictures: GETTY, ALAMY



PRESENTER Kirstie Allsopp, pictured, who wishes "the Queen could say which way she would vote" on the eve of the referendum, will remain disappointed.

The monarch's private view on the EU was a cause for controversy in March when it was claimed Her Majesty had once indicated she supported leaving during a Privy Council meeting. An irate Palace spokesman duly stressed the Queen remained "politically neutral". Following the Scottish referendum result in 2014, the Prime Minister landed himself in hot water after being overheard bragging that a delighted Queen "purred down the line" on being told the United Kingdom wouldn't be breaking up.



CURRENTLY facing ridicule after her so-called "defection" from the Leave campaign – no one remembers her being part of it in the first place – critics note that Tory peer Baroness Warsi once had a high-profile champion.

Step forward former Labour leader Lord Kinnock who touted the former Conservative chairman for an EU commissioner's post in 2014. He claimed she possessed a "full understanding" of the role, before curiously adding she was "manifestly a woman".

With allies like the EU-loving Kinnock – himself a former European commissioner – Warsi's credentials as a one-time Leave campaigner look less than convincing.

HARRY Potter author JK Rowling, currently among the celebrities urging us to remain in the EU, hasn't always been lucky with her political investments.

She previously donated £1million to Labour's general election coffers in a bid to help her friend Gordon Brown remain in Downing Street. The dour Scot was later booted out of office in May 2010.

When you consider she's officially worth £640million, it's safe to conclude Rowling could take the financial hit.

FOR all their worldwide acclaim, Ringo Starr acknowledges The Beatles weren't without their detractors.

"Some of them thought we were worthless," says the veteran rocker. "But, thank God, the majority didn't think like that." The Fab Four's famous "invasion" of America in early 1964 also met with a backlash. One US broadcaster at the time called them "the most repulsive group of young men I've ever seen", while a leading music critic stated they were "so appallingly unmusical, they qualify as the crowned heads of anti-music".

POP star Lily Allen – evidently a Remain voter – is keen to lock horns with Leave supporters on Twitter. When one critic sarcastically suggests she should offer her

"Cotswolds mansion" to refugees the singer, pictured, fires back:

"Selling it to pay my tax bill." There appears to be a handsome amount heading the Inland Revenue's way – it emerged last week she was putting the Grade-II property on the market for £4.2million.



A 1966 Mini Cooper, once owned by late hellraiser Peter O'Toole, has won first prize at a Welsh car show. The thespian's 50-year-old vehicle won Best Mini at the Minis On The Prom event at seaside resort Aberaeron. These days under the careful ownership of car collector David Boswell, it's fortunate the vehicle remained in one piece.

Famous for his alcohol-fuelled misadventures, O'Toole – who died in 2013 – once presented wife Sian Phillips with a new Morris Minor wrapped in a red ribbon. Unfortunately, he commandeered it shortly afterwards, crashing into a police car.

E-mail me at: [hickey@express.co.uk](mailto:hickey@express.co.uk)





## Now the number is up for bees...

**BEES** with number plates yesterday began revealing their secrets of urban life. The insects have been tagged with individual numbers so the public can keep an eye on them. There is even a £100 Amazon voucher for the best photograph of a tagged bee on a flower. The London Pollinator Project is the brainchild of Professor

By **John Ingham**

Lars Chittka, at Queen Mary University, which yesterday released 500 bees with hundreds more to follow.

Prof Chittka said: "We hope the observation of number-tagged bees in people's gardens will raise an appreciation of insects as individuals."

# 'Make cyclists take a road test to weed out Lycra louts'

CYCLISTS should take a riding test to cut the risk of "Lycra lout" behaviour, a survey of motorists found.

One in three car drivers said they have been subjected to road rage from a biker.

And three out of four called for cyclists to be licensed to ride on the roads.

The poll exposes the tension between drivers and cyclists.

Many motorists feel that cyclists flout the rules of the road by jumping red lights or weaving in and out of traffic.

But those on two wheels protest that their lives are put at risk by bad driving. In 2014, 113 cyclists

By **John Ingham**  
Transport Editor

were killed on our roads, according to official figures.

And a further 3,401 were seriously injured.

The survey found that 52 per cent of motorists have been in a row with a cyclist, but 14 per cent admitted to having had an accident with a cyclist.

The favoured solutions were forcing cyclists to get a licence (73 per cent of drivers) and confining them to the pavement (42 per cent).

George Charles, of vouchercode-spro.co.uk, which commissioned

the poll, said: "Cyclists often get a hard time from motorists but motorists also do sometimes get a hard time from cyclists."

"The road would be a much safer place if all parties adhered to road rules all of the time."

Cycling UK spokesman David Murray said introducing a cycling licence would be "hugely expensive" for taxpayers.

Talk of a rift was misguided as 82 per cent of Cycling UK members owned a car.

He said: "What we really need is safe, protected cycle facilities which allow people of all ages to enjoy the health and money-saving benefits of getting around by bike."

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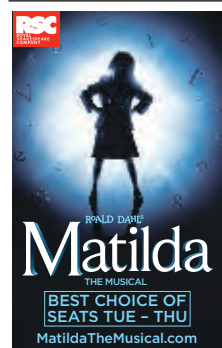


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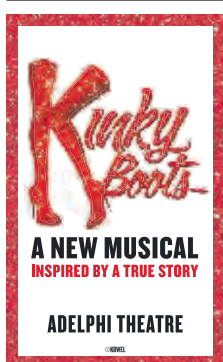


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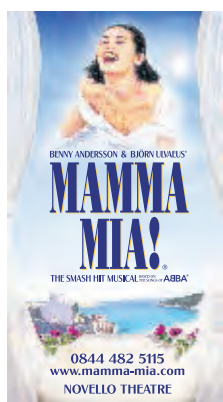


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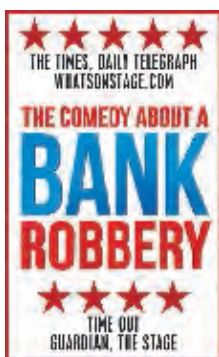
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## EU REFERENDUM

**T**HE fundamental choice in this referendum is between people who believe our country is capable of running itself and people who want to outsource our future to unelected Brussels bureaucrats.

My view is that Britain is poised for a new age of confidence. On June 23 we have the chance to take back control of our destiny and our place in the world. With control of our trade, our borders and our democracy we can prosper as never before.

We are ready. Our economy is the fifth biggest in the world and we do more of our trade beyond Europe than any other EU member state except Malta.

This country has always been at its greatest when we've looked outward, when we've steered a course for freedom and exploration – the great Elizabethan age, the Industrial Revolution, the spirit of Churchill.

That was not the Britain which joined the Common Market in 1973. Europe was streaking ahead. The bulldog had lost its bounce. It was the year of power cuts and butter coupons for pensioners. On the day we joined they even managed to hoist the Union Jack upside down over Brussels, a signal for a ship in distress. We should have been worried.

Now Britain is back. Free of the euro, we have raced ahead of the continent and beyond it. Less than half our exports go to the EU and the share is falling.

Ignore the pessimists from Remain who tell us we have no alternative to this economic misery zone that has left half of all young Greeks jobless. The EU is the global laggard, its economy growing more slowly than any continent except Antarctica.

**W**E COULD do even better if we shook off the remaining Brussels fetters. The EU imposes uncontrolled migration from Europe. It stops us negotiating the free trade with the world that would bring new jobs and prosperity. Its unelected officials crank out six in 10 of our laws.

Then they charge us an eye-watering membership fee of £350million a week. After the British people vote to leave and take back control, we will get back all that money to spend on our priorities such as the NHS and cutting VAT on energy bills for pensioners – which the EU, you won't be surprised to know, forbids us from doing.

By taking back control of our borders we can finally get a grip on migration from Europe. In 2015, 270,000 people came to Britain from the EU, that is like adding a city the size of Newcastle every year. Reducing the number of migrants will make life easier for young people struggling to get on the housing ladder. Less immigration will help



Pictures: GETTY, ALAMY



BRAVE: Winston Churchill inspired the British to never accept defeat

people on the lowest incomes the most. They are the ones who are hit hardest when companies bring in cheap labour from Europe. The alternative, to stay in the EU, means having no chance of controlling numbers.

It is likely to get worse, with nearly 90 million people from Turkey and four Balkan countries being lined up for EU membership and free movement. That will bring competition for jobs and pressures on hospitals, schools and housing that we can only guess at. I'm pro immigration but it has to be controlled and it must be done with the consent of the British people.

Like many others, I was optimistic the Prime Minister would

win a good deal in his renegotiation with Brussels. Sadly, it wasn't to be. If we stay, the EU will be after extra cash from us, not least to bail out the euro. We beg to give them less, they demand we hand over more. It would baffle Oliver Twist.

We should remain good friends and neighbours and carry on trading as before with our European friends. But for Britain, the EU has had its chance and it has had its day.

The Remain camp will not get away with running Britain down by saying we can't manage our own country. I believe Britain will have the confidence to take back control and Vote Leave tomorrow.

## IN 1973 WHEN THIS COUNTRY

Picture: GETTY



TWILIGHT ZONE: Shoppers in London's HMV store in 1970s blackout

**WHEN** Edward Heath took Britain into the EEC at the start of 1973 our country was at a low ebb. We were known as "the sick man of Europe".

Whereas mainland western Europe had recovered quickly after the Second World War – partly thanks to large dollops of US Marshall Aid – British industry struggled, marred by weak and ineffectual management, under-investment and over-mighty trade union leaders ready to call out workforces on the slightest pretext. The era brought a series of body-blows to Britain, some



# VOTE LEAVE FOR A BRIGHTER FUTURE

Once Britain was known as the 'sick man of Europe'. Now our nation is racing ahead economically and has no need of the failing European Union

Picture: PA



TIME TO GO: Brexiters join Conservative MPs Michael Gove and Boris Johnson at a rally in support of the Leave campaign. Tomorrow is your opportunity to vote to take back control of Britain

## JOINED THE COMMON MARKET OUR NATIONAL FORTUNES WERE AT A LOW EBB

self-inflicted, others caused by external events. The nation was still traumatised by the 1967 devaluation of sterling while the humiliating request for a bail-out from the IMF in 1976 was clearly looming given the parlous state of the country's public finances.

From 1972 the economy underwent an unsustainable and very inflationary expansion overseen by Tory Chancellor Anthony Barber, known as the "Barber boom". This led to a wave of strikes as workers pressed for huge pay increases to keep up with price rises. The situation was exacerbated by the oil crisis of

1973, which saw Opec countries begin an embargo which led to the quadrupling of prices.

A national miners' strike at the start of 1974 led to power cuts and an industrial energy crisis which caused Mr Heath to declare an emergency three-day week for many occupations.

Heath called an election based on the slogan "who governs Britain?" and promptly lost power to Labour's Harold Wilson.

Wilson, whose party was deeply split on EEC membership, called a referendum in 1975 in a bid to settle the issue. In those days global tariffs were high, so having

access to what was then a market of around 250 million people, tariff free, was a genuine selling point in the eyes of the British public.

The EEC was then made up of six countries of at least comparable living standards to Britain (West Germany, France, Italy, Belgium, Netherlands, Luxembourg). There was no imbalance of net migration and the referendum campaign was a mismatch between a well-funded In campaign backed by all major party leaderships and media outlets and an Out campaign that relied on a few brilliant mavericks to make its case. People voted by two to one to stay in what was

referred to as the "Common Market". Little was made of the ambitions of the EEC to create a political union, despite the warnings of Enoch Powell, Tony Benn, Peter Shore and other "outers".

But fast forward 40 years and the UK economy is now much more successful than the eurozone economies when it comes to growth and employment. Global tariffs meanwhile are much lower, while the share of our trade that is done with EU countries is plummeting and our net membership contributions are rising all the time. The price in lost

sovereignty is also on a one-way upward ratchet, with a European army next on the Brussels agenda. And net migration from the EU is now running at an astonishing 184,000 a year with more expected to be drawn into Britain because of our new higher living wage and the prospect of further crises in the eurozone.

So the club is costing us far more, while offering us much less. Britain is now the strong man of Europe. But Europe, thanks to the EU's disastrous euro experiment, is the sick man of the world.

BY PATRICK O'FLYNN



By Jan Disley

A BRITISH tourist has been killed after being hit by a boat's propeller as he swam in the sea off the Maltese island of Gozo.

Grandfather Allan Stanley, 76, was holidaying with his wife Diane when he was struck by a boat piloted by a 19-year-old Maltese man.

The teenager is understood to have pulled Mr Stanley on board and taken him to shore.

Lifeguards and paramedics rushed to the scene but he died as he was being rushed to hospital.

The accident happened at Hondoq ir-Rummien Bay in the village of Qala, close to where Mr Stanley and his wife had been renting a property for the last two months.

His son Russell, 43, described his father as a keen swimmer and "very fit for his age".

He said the family were "absolutely devastated" by the tragic accident last Saturday and added: "We will miss him dearly."

Mr Stanley, a carpenter, from Nefyn in North Wales, ran the Period Pine furniture shop in Penrhos, near Pwllheli, for over 20 years.

Russell said: "We have lived here for more than 30 years."

"My father was quite well known in the area. He was a carpenter, he worked with wooden furniture."

"That was his passion. It was always a big part of his life."

Russell said his father was a "hard worker" who had enjoyed regular holidays in Malta.

The heartbroken son added: "He loved it there. They have a long-term rent on a place over there, three or four months a year."

"He was a keen swimmer and kept

# Holiday Briton dies after being hit by boat propeller



Allan Stanley seen on holiday with wife Diane. He was killed on Gozo when boat propeller hit him as he swam in bay at village of Qala, right



Pictures: DIMITRIS LEGAKIS/ATHENA

very fit for his age. He'd swim a mile or two every day when he was over there. He was of the age where he deserved a bit of time abroad.

"My two step-sisters have flown out to be with their mum. His body will be flown back for a funeral here."

An inquiry into Mr Stanley's death has been launched by police and magistrates on Gozo, which is a short ferry ride from Malta and is a popular destination for thousands of Britons.

The Foreign and Commonwealth Office said: "We are providing support to the family of a British national who sadly died in Malta on June 18."

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winner the chance to see André Rieu in concert with a friend and meet him backstage on his 2016 December arena tour. The prize also includes two standard return train fares and hotel accommodation for one night! Visit [www.andreincinemas.com](http://www.andreincinemas.com) for all participating cinemas. Concert tickets are only valid for André Rieu's 2016 UK December arena tour.

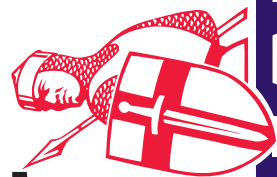
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# GET BRITAIN OUT OF THE EU



# Your Money

Edited by Harvey Jones • email: harvey.jones@express.co.uk



HOME ADVANTAGE: Opportunistic burglars profit in summer from people not being vigilant enough

## Shore up the home front

HOUSEHOLDS are giving burglars an extremely easy ride this summer by committing the most basic security errors which put their home and belongings at serious risk.

Millions are guilty of simple slip-ups such as leaving windows open when they go out or failing to lock their garden shed.

Many more leave tools such as hammers lying within easy reach of thieves who can use them to smash windows or lever open doors.

A ladder that has been left out in the garden could equally

be used to gain entry. Meanwhile, growing numbers post their holiday details on social media, which could alert vigilant burglars to the fact that they are out of the country.

New research from Co-op Insurance, as part of National Neighbourhood Watch Week, suggests that 13 million households are committing these simple basic security mistakes.

Jim Maddan OBE, chairman of Neighbourhood Watch, said: "Most burglaries are opportunistic and many can be prevented by taking

basic steps to protect your home."

Locking all doors and windows when out, keeping tools safely stored away, making sure that valuables are out of sight and installing a visible burglar alarm can all help to keep your home safe.

Keep sets of car keys well away from letter boxes or cat flaps as these can be easily be hooked by thieves.

Think twice before posting holiday details on Facebook or Twitter and consider joining a Neighbourhood Watch scheme at Ourwatch.org.uk

## Time it to get a bargain

IF you want to bag a bargain it pays to time it right. Prices are more seasonal than many realise, as websites and shops hike prices when demand is high and slash them when buyers are scarce.

Research from credit card company Marbles.com shows the best time to buy a TV is in July, when people are more likely to be enjoying summer weather or going on holiday.

While we rush to buy a barbecue the moment the sun appears you're likely to get a cheaper deal in October, when shops are desperate to offload unsold stock. It's the same for lawnmowers and garden furniture.

Furniture is cheaper in January as are toys, with a Nintendo Wii slashed by as much as two thirds.

Cars are often cheapest before Christmas, when most people have other priorities.

Thomas Cross from Marbles.com said: "It's all about shopping around to get the best price, but at the right time. It's always worth waiting for a bit to see if prices vary."

Find out more seasonal prices at Marbles.com/best-time-to-buy.

# Property's on the up despite Brexit hype

HOME BUYERS are driving house prices to all-time highs as they shrug off alarmist claims that Brexit will sink the property market.

The Remain camp has warned of a house price meltdown if Britain exits the EU but property prices are telling a more optimistic story.

Despite Project Fear's scaremongering and natural uncertainty over the outcome of tomorrow's referendum, house prices continue to climb.

The property portal Rightmove.com has reported that asking prices have hit an all-time high just days ahead of the looming EU vote.

The price of the average property coming to the market has leapt another £2,320 in the last month alone to hit a record £310,471.

Housing market momentum and the desire to buy means that properties are now selling at the fastest ever recorded rate, with the average transaction taking just 57 days.

Rightmove director and

By Harvey Jones

housing market analyst Miles Shipside said prices have risen every month so far this year. "The uncertainty associated with the EU referendum has failed to halt this year's upwards price momentum."

Elections typically cast a shadow over house prices, with prices falling 0.1 per cent in the run-up to the May 2015 general election but Shipside maintains it is a different story this time. "The figures for the average time to sell indicate properties are being snapped up more quickly than ever," he said.

He added that it would be understandable if people hesitated before putting their property on the market in the weeks before the referendum but there has been little sign of this happening either.

"The number of new listings is still about 95 per cent of the norm for this time of year, so the drop-off is relatively small in spite of what many call the biggest vote of our generation."

Brian Murphy, head of lending at broker Mortgage Advice Bureau, said: "While many said demand would slow due to the referendum the market is busy with prices maintaining an upwards trajectory."

He said vendors remain confident of achieving top prices for their properties. "Although the referendum is tomorrow, this doesn't seem to have yet impacted on market confidence. It would appear that for many, it's business as usual."

Last week official data from the Office for National Statistics showed UK house prices rising a healthy 8.2 per cent over the past year, with London prices rising 14.5 per cent.

PWC senior economist Richard Snook said: "The housing market still appears reasonably strong as we move into the summer, with little sign yet of a drag from uncertainty around the EU referendum."

Simon Checkley, managing director of mortgage brokers Private Finance, dismissed

fears that the market may cool if Leave triumphs tomorrow. "Homeowners should be reassured by the fact that such a cooling-off period is expected to be temporary whilst the market acclimatises to the changes."

Lenders have boosted confidence by continuing to slash mortgage rates, with HSBC launching a two-year fixed-rate charging less than one per cent.

The deal is available up to 65 per cent loan-to-value (LTV) and carries a £1,499 product fee.

Rachel Springall, finance expert at MoneyFacts.co.uk, said: "This new 0.99 per cent two-year fix from HSBC is the lowest fixed rate available and the first sub-1 per cent fixed deal since our records began."

The shortage of property supply, sky-high demand and record low mortgage rates should keep the housing market very buoyant whatever the outcome of tomorrow's referendum.

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# Savers ready to take a risk

ALL-TIME low interest rates have persuaded many ordinary savers to take greater risks with their money in order to grab a higher income.

Some have given up on cash altogether in favour of more volatile alternatives such as stocks and shares. But are higher returns worth the extra risk?

## BONDS

Bonds have traditionally been the next step up for those wanting a better return than cash without too much volatility.

Governments issue bonds or IOUs to fund their spending, while companies issue corporate bonds to raise funds to expand their operations, paying a fixed interest rate over a set term with a guarantee to return your capital

By **Harvey Jones**

afterwards. Darius McDermott, managing director at Chelsea Financial Services, says while bond yields have fallen sharply in recent years, a small number of funds do pay more than five per cent a year.

The higher the yield on the bond fund, the greater the risk as it usually means investing in companies with lower credit scores, which are more likely to default on their repayments.

McDermott says this can be a risk worth taking: "My favourite is Invesco Perpetual High Yield, which yields a generous 5.8 per cent."

You can get almost as much income from less risky bond funds such as Invesco Perpetual Monthly Income Plus, which yields 5.4 per

cent, or Rathbone Ethical Bond, which yields 5.1 per cent.

## P2P

Online-only P2P platforms take money from savers and lend it to individual borrowers, small businesses and property investors.

By cutting out the middleman such as banks and building societies, they should give both savers and borrowers a better rate.

The best-known platforms include Zopa.com, which pays between 3.5 per cent and 6.7 per cent a year depending on the level of risk, while RateSetter.co.uk pays up to 5.5 per cent.

Neil Faulkner, founder of 4thway.co.uk, a risk ratings agency for P2P lenders, says Zopa, RateSetter and Funding Circle have

shown that alternative investments are not always high risk. "They have delivered impressive returns year after year to investors who have spread their money across hundreds or even thousands of prime, credit-checked borrowers."

Your money is not protected by the government-backed Financial Services Compensation Scheme which covers up to £75,000 held in a savings account but Faulkner says: "Zopa, RateSetter, Landbay, Lending Works and others have impressive systems to defend investors against losses and have set aside large pots of money to cover defaults."

Some P2P platforms promise double digit returns. Funding Secure and MoneyThing offer around 12 per cent a year. Faulkner says: "Your money is secured against real estate, vehicles and other assets. Losses have been low so far but you must understand the higher risks you are taking."

However after the bull market runs of the 1980s and 1990s, markets have disappointed since the start of the millennium.

Justin Modray, an independent financial adviser at Candid Financial Advice, says you should put some of your savings into stocks and shares, provided you can leave the money that you have invested for at least five to 10 years.

Modray says most should buy a fund that spreads your risk by investing in a basket of shares, using your Isa allowance to take returns free of tax.

He says: "The Vanguard FTSE UK All Share Index invests in hundreds of British companies and has a low annual charge of 0.08 per cent a year."

You could also invest in a fund run by a renowned manager, such as Neil Woodford's CF Woodford Equity Income, which has performed strongly since launch two years ago, or Terry Smith's Fundsmith Equity, which has returned a total of 127 per cent over five years.

Bonds, P2P and investment funds offer tempting alternatives to low savings rates but only you can decide if the risks are worth taking.

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## STOCKS AND SHARES

Stock markets traditionally delivered a greater return than cash and bonds over the longer run, but with plenty of short-term volatility along the way.



**ON THE MONEY:** Savers have had to do their homework to get decent returns as interest rates have remained at an all-time low for years. Many have turned to bonds, stocks and shares and peer-to-peer lending

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IT TOOK a leap into the unknown for tour operator Alisdair Luxmoore to break into the travel business but now his set-up is blazing a trail for others in the services sector.

Fleewinter offers tailor-made trips to some of the world's most beautiful places with an added twist, be that learning to sail among the Greek islands or dining with local families in Morocco's Sahara.

Although the business's team of 13 are all specialists in their particular destinations and work under the Fleewinter umbrella, each one is self-employed.

Luxmoore explains: "We are not a traditional, top-down company, nor are we a franchise requiring large upfront costs."

"We are probably best described as a collective with added benefits that work well for those who want a stake, and whose commitment to create the best holiday possible is conveyed to customers."

"I see our structure as a bit John Lewis and a bit Specsavers. It can be applied to most small firms supplying services."

It is a development that suits the flexibility of modern lifestyles and is made possible through advances in technology, he says, because it allows everyone to work remotely yet remain in close contact.

"Our savings are passed on to our customers. Our holidays start from £120 per head for a weekend with a £1,000 the average for a week. They are all at least 10 per cent cheaper than



Maisha Frost

many other tailor-made tours." Joining Fleewinter means setting up holidays in a new destination which requires the consultant investing in research costs. Revenues are split roughly 75/25 per cent between the consultant and the company on every holiday sold. In return there is the wider support from being part of the collective.

In Fleewinter's case that includes being part of its website and marketing and receiving backing when it comes to the serious operational stuff. "That's where the buck stops with Fleewinter and me," says Luxmoore.

By this he means fundamentals such as insurances protecting customers' holidays and its merchant bank account that consultants use. With banks now very cautious, "it would be impossible for an individual to get a facility to receive card payments, so they couldn't trade," he explains.

Luxmoore launched Fleewinter in 2003 after working for large companies

including Mirror Group Newspapers. "It was time to strike out on my own after I spotted a gap in the travel market for villa holidays in South Africa," he says.

Growth has been steady ever since, 15 per cent a year taking turnover to £1.8million. Customers are primarily from the UK and the best current performer, up 400 per cent, is the Greek sailing holiday.

"Families with children love them," says Luxmoore who thinks aside from reflecting a current risk-averse trend, more holidaymakers are searching for "soft" adventure.

The benefits of crowd power and collaboration were also brought home after Fleewinter joined business group the Association of Independent Tour Operators (Aito).

As well as sharing ideas and contacts, when Luxmoore came up with the idea for a new app (Vamoos) for customers so they had all their holiday info on their phone and no need to carry reams of paper, other Aito members helped make Vamoos a reality.

"Developing the app required £200,000 of investment and this would not have been possible for us alone," he explains. "But because we are part of Aito we got others to commit as well and now Vamoos is now a separate business and trading internationally."

Expanding Fleewinter's pool of consultants remains the biggest task for Luxmoore, who says: "The search for superstars never ends."

● [Fleewinter.com](http://Fleewinter.com), [aito.com](http://aito.com)



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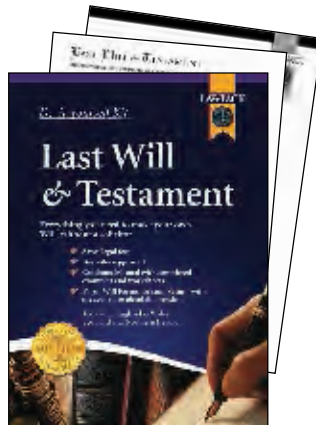


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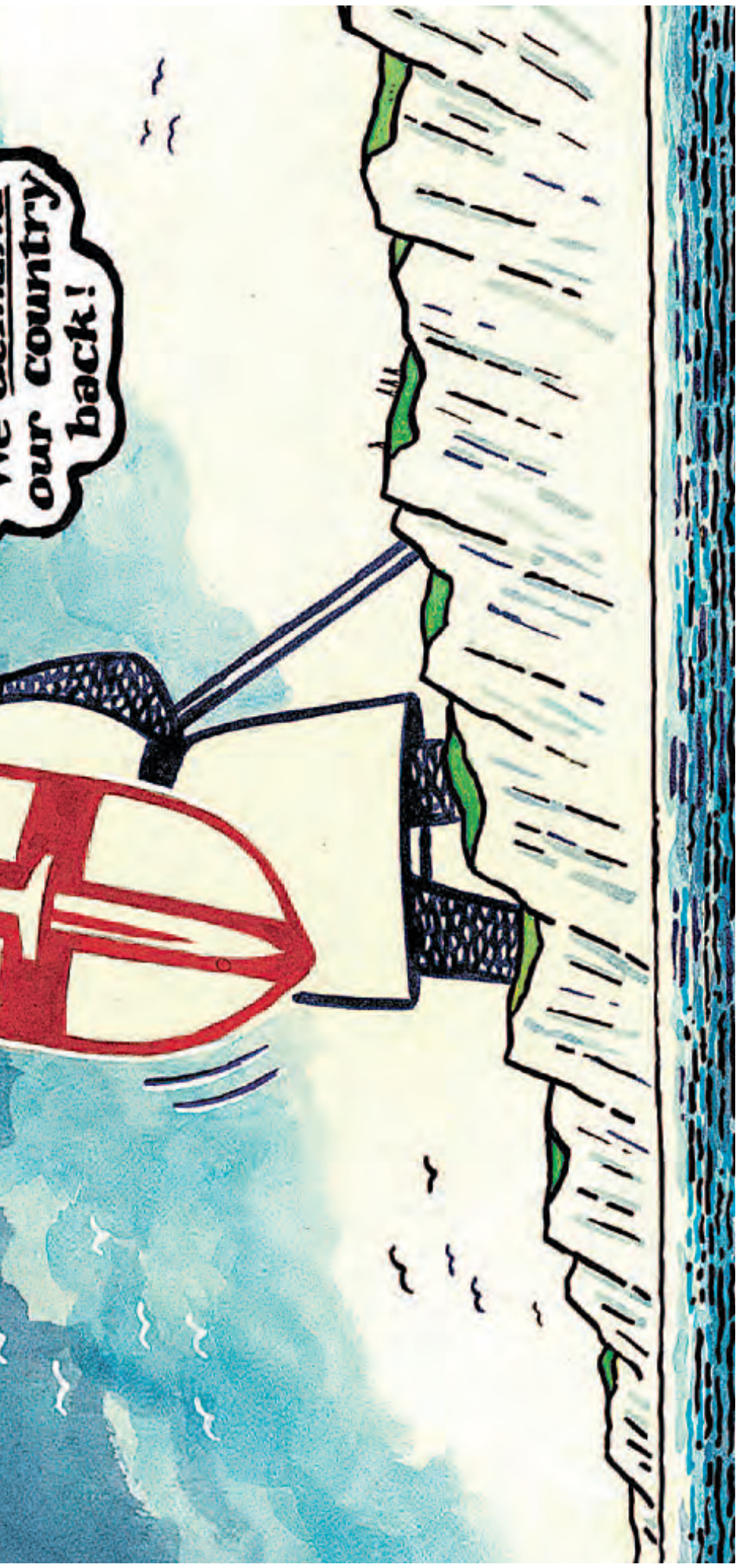
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# High price to break even

**I**N his book "How To Be A Husband", the writer Tim Dowling passes on some wonderful advice, from how to say sorry and appearing as if you mean it, to the rules of successful chore-avoidance.

My favourite is the passage which says (something like): there's no marriage that cannot be improved by a man and his wife sitting down together over a bottle of wine and picking apart someone else's.

**MR VS MRS: CALL THE MEDIATORS** (BBC2) does the work for you. In this series, warring couples pick themselves apart, viewed by the cameras and facilitated by trained counsellors from the National Mediation Service.

At least two of the human struggles featured last night had



**Matt Baylis**  
on last  
night's TV

the ring of a soap opera. Peter's wife Sue had walked out on him. She was now living with a man called Gerald. Gerald was encouraging Sue to get every penny she could out of Peter. It emerged Gerald knew Peter quite well. Sue had been going out with Gerald when she started work at his accountancy firm. Then she left Gerald for one of his colleagues, Peter. It was the classic love

triangle, Anna Karenina with accountants in Epsom.

Over at the King's Cross office, it was more Cat On A Hot Tin Roof, plus kids. Nicky and Martin appeared to loathe each other and to be using their lads as weapons in a war of attrition. It all came to a head when, in one session, Nicky said Martin had put her health and security at risk. She was referring it seemed, to some sort of Hollywood sequence in which Martin had begged her to have him back, she'd refused, he'd allegedly broken a window to get in and she'd let him, before concluding at some later point he was also hooking up with other ladies on the internet.

The mediator didn't know where to look and no wonder. This wasn't mediation, this was fatal attraction. It wasn't clear from the continuing

bitterness or the catch-ups at the end, if airing their grievances with a third party (plus an audience of millions) had helped anyone. It was telling that every room contained a box of tissues and a calculator.

For this was really about people settling things away from the lawyers, avoiding the big bills that come with a drawn-out divorce. I guess if they save money it's been a success. I wonder if the emotional costs were worth it.

Any sort of baking activity on television has now become "a bake". In the same way, anything involving construction is now "a build". Despite this failing, **BRITAIN'S MOST SPECTACULAR BACKYARD BUILDS** (BBC2) is a splendid show.

It's the heir to a proud tradition of bonkers design that stretches

back to the drawings of Heath Robinson and the earnest lunacy of The Great Egg Race.

As well as giving three backyard geniuses a wad of cash and a ten-week challenge, it celebrates the outlandish marriage of art and engineering that we do so well.

Once we knew what this week's trio were trying to build, it wasn't actually that interesting watching them design, prototype, test, troubleshoot and rebuild them for an hour.

The little inserts were more fun, showcasing home-grown originals, like the man who'd built a mediaeval trebuchet in a field and the bloke who'd strapped a jet engine to a shopping trolley.

Never let it be said that we don't make things in Britain any more. We do, it's just no one wants them.

## PICKS OF THE DAY



**Food And Drink:** Celebrity MasterChef, 8pm, BBC1

It may well be that you cannot name the five people in the picture on the left – they are Alexis Conran, Donna Air, Tommy Cannon, Sinitta and Marcus Butler – but even so they all come together tonight to launch a new series of Celebrity MasterChef. Gregg Wallace and John Torode, that most reliable of presenting twosomes, are back to decide who stays and who goes. First up for the famous faces is the Mystery Box test, which has a Mediterranean theme tonight, before they cook a two-course meal inside an hour for the judges. So, who out of the actor, the presenter, the veteran comedian, the singer and the vlogger will serve up the best food? Episode two will be aired on Friday evening.



**Politics:** Europe: The Final Debate With Jeremy Paxman, 9pm, C4

Ahead of tomorrow's momentous vote we have one final discussion show. Far from restricting his panel of guests to those from the political world, Jeremy Paxman (left) welcomes people with sporting, military, business and scientific backgrounds to discuss the ramifications of leaving and remaining in the EU. Chances are you have decided which box you will tick but something said on tonight's show could just alter your thinking.



**Drama:** Versailles, 9pm, BBC2

As we continue our look at the turbulent early years of the reign of Louis XIV (George Blagden, above) he finds himself in the enviable position of having scores of young ladies trying to attract his attention. However, behind the scenes it is a different story as bloody business is being conducted and investigated. Elsewhere, Philippe's fame threatens to overshadow Louis as the war reaches a critical stage.



**Business:** The Hotel Inspector, 9pm, Channel 5

A first-time hotelier is in need of help in Dorset as she struggles against bad reviews and a depressing bank balance. Alex Polizzi (above, middle) arrives at the Black Bear, Wareham eager to see how management go about their day-to-day business. She fills the place with cameras and surprise guests and it isn't long before she sees areas for improvement. In fact, things get so bad she decides to shut the place all together.

**Health:** The Big C & Me, 9pm, BBC1

Three more people face up to a life with cancer in front of the cameras. Steve (right) has undergone surgery after being diagnosed with prostate cancer and is eager to get on with life. A place on a clinical trial is offered to mother-of-three Katy and she must weigh up the pros and cons before making a final decision. Finally, we meet Mark who has battled bowel cancer for five years but dreams of seeing his son attend school for the first time.

**NB: 10.50pm IN SCOTLAND**



**DID YOU KNOW?** Wallsend-born Donna Air attended First Act Theatre drama school in Gosforth where her fellow students included Jill Halfpenny and Anthony McPartlin. She made her television debut aged 10 on the BBC1 series Byker Grove.

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# Letters

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## A vote either way will not stop famous getting rich

NOW we have David Beckham's views on staying in the EU.

I disagree with the opinions of so-called celebrities being published.

Many youngsters are voting for the first time and can be very impressionable. They might be undecided but because Beckham says it then they think it's right.

People such as Beckham et al make me sick. They have made large amounts of money and will continue to do so whether we Remain or vote for Brexit.

**Barbara Beckett,**  
*Halifax, W Yorks*

## Sir Ian knocks the Remain campaign backers for six

I HAVE just read Sir Ian Botham's opinion on leaving the EU and it is reassuring to be told what all supporters of Brexit already know by a respected figure who is not a politician or a political commentator ("We cannot waste our last chance to leave the EU", June 21).

Sir Ian articulates these views perfectly.

Also, unlike the aforementioned political supporters of Brexit, no one can fling the tired and inherently incorrect Little Englander/racist card at Sir Ian.

Not when one of his best friends is Sir Vivian Richards.

**Dermot MacLennan,**  
*Coleraine, Co. Londonderry*

## Beware the EU's revenge even if we decide to stay

SHOULD David Cameron win the day, God forbid, and the British public is gullible enough to succumb to his rhetoric by voting to remain in the discredited EU, does anyone really and truly believe that Brussels will emit a huge sigh of relief and simply let the matter rest there?

The mere fact that Brexit has gained such impetus has sent enormous shockwaves through the unelected and controlling Brussels elite, who must be feeling their ivory tower and gravy train is in real danger of falling apart as Britain's discontent is spreading across the EU like a virus.

They will seek revenge. We will be clobbered with some pretty nasty diktat which is currently being held under wraps only to be implemented once they get the result they want.

**Pierre Kirk,**  
*Cowplain, Hants*

## Farage campaigning is the reason we got referendum

NIGEL Farage has had to endure a lot of insults, snobbery from the professional politicians and barracking from the electorate.

But we should take a moment to think that the reason for the referendum is that for 40 years the professional politicians have been surreptitiously signing Britain up to the EU without the electorate's agreement. That is not democracy.

Mr Cameron did not give us this referendum, he traded it for the premiership. Nigel Farage gave us this opportunity with his campaigning.

Thank you Mr Farage.

**Alan Jowdie,**  
*Ashford, Kent*

## Letter of the day

# A wait in casualty would prompt a Beckham re-think

I CONSIDER David Beckham to be a great role model, a first-class ambassador and a really nice person but I have to disagree with his decision to come out and back a vote for us staying in the EU.

David came from a typical working-class background but that was a long time ago. It is no coincidence that he has made his announcement now.

He is now a very, very wealthy man who lives most of his time in America.

When in this country he mixes with the rich and the famous, such as David Cameron.

He can afford to pick and choose where he lives, does not have any problem choosing schools for his children and will never have to wait on a trolley in a corridor for A&E treatment.

So I have to wonder, would his decision be different if he was still working class and not rubbing shoulders with the elite?

**Ralph Graham,**  
*Hartlepool, Co. Durham*



ELITE: Beckham should be true to humble roots

## Softie Princess Anne gets mellow with grandchildren

THE photos of Princess Anne playing with her granddaughter Mia were lovely and showed a softer side to the person we usually see ("Bundle of fun Mia gives her granny Anne the right royal runaround", June 20).

Grandchildren have the wonderful knack of freeing adults from the stresses and strains of our busy lives and allowing us to be part of their carefree and fun world, even if, in my case, it is only for a

couple of hours on a Sunday. It does me the world of good and I expect Princess Anne feels the same.

**Lynne English,**  
*Wickford, Essex*

## Sir Cliff won't be the last to have to endure this hell

SIR Cliff Richard is not the first person put through hell on the evidence of a crook or deranged person and he won't be the last ("I've been through hell", June 21).

Two people I know were jailed on

false accusations and their lives turned upside down. Just as with Cliff, there's no going back when innocence is proved, it's too late, the damage has been done.

Yet still nothing is done about the assumption of guilt until proven otherwise, the prosecution of the false accusers and police willingness to gain publicity at the expense of the innocent.

**Phil Granger,**  
*West Malling, Kent*

## Embracing being single is way to combat loneliness

MY heart goes out to Charles Harvey after reading about him being lonely (Letters, June 20).

Having been widowed more than once I have experienced excruciating sorrow and loneliness and can offer him much advice.

I disagree entirely with the advice given by another reader suggesting keeping in touch with old friends. I would say quite the opposite and put a plan into action whereby you have the opportunity to meet and make new friends.

Before you can truly enjoy your life as a single person, you must first become a whole single unit again and no longer think in terms of being half of a couple.

Believe me, grief and loneliness are not insurmountable.

**Maureen Brandon,**  
*Skelsmersdale, Lancs*

## SHOULD CHRIS EVANS QUIT THE TOP GEAR TEAM?

**Yes** HOW bad will Top Gear have to get before the programme makers see the light and ask Chris Evans to step down ("Top Gear audience crashes to a record low", June 21)?

It isn't just the content that is turning viewers away from the show in their droves.

Evans spends too much time shouting and for him to say that audience figures aren't relevant is ridiculous.

Let's see what he says when the former Top Gear team launches its show on Amazon Prime and get more viewers, despite not being on mainstream TV.

**Tom Sanderson,**  
*Bolton, Lancs*

**No** CHRIS Evans has made millions out of being a TV genius over the years, so I can't understand why people are writing him off after just four episodes of the new Top Gear.

I've no doubt many people tuned in to compare the show to that made famous by Clarkson and Co and had already decided in advance that they wouldn't like it.

But Evans has a history of making shows that grow on the British public and become ingrained into our viewing habits.

Just watch the Top Gear audience figures grow steadily from a modest start.

**Graham Atkins,**  
*Shrewsbury, Shrops*

## Ten things you never knew about... Pluto

WILLIAM HARTSTON

On June 22, 1978, the largest known moon of the planet Pluto was discovered by James W Christy of the US Naval Observatory in Washington DC.

**1. He named it Charon, after the boatman of Greek mythology who ferried people's souls to Hades, which was ruled by the god Pluto.**

**2. Pluto was considered a planet when Charon was discovered but was downgraded to a dwarf planet in 2006.**

**3. In 2009, the US State of Illinois voted to continue regarding Pluto as a planet.**

**4. This was mainly because Pluto was discovered in 1930 by Clyde Tombaugh of Illinois.**

**5. In 2006, the American Dialect Society voted plutoed its word of the year. Plutoed means demoted or devalued.**

**6. The mass of Pluto is less than one quarter of one per cent of that of Earth.**

**7. The radioactive element plutonium was discovered in 1940 and named after Pluto.**

**8. It is believed Walt Disney's cartoon dog Pluto was named after the planet Pluto. He was created in 1930, just after Pluto was discovered.**

**9. The dog was first named Rover. He became Pluto in the 1931 cartoon The Moose Hunt.**

**10. The Moose Hunt is the only cartoon in which Pluto speaks. He says "Kiss me" to Mickey Mouse.**

## BEACHCOMBER



## 99 YEARS OLD AND STILL AS MAGNETIC AS A POLE...

NEVER one to drop a good topic of conversation once he has got his claws into it, my polar bear was back on the EU referendum question at breakfast yesterday.

"I think we have established," he said, referring to our chat the previous day, "that the Leave campaign has not yet decided where we should leave Europe. I suggested, you will recall, that we leave it in the Pacific Ocean, where there is plenty of room for it. That would also restore a bit of balance to the world."

"How will it do that?" I asked.

"Well as I am sure you know," he said, "if you drill a hole through the centre of the Earth starting at almost any point on its land surface, it will almost certainly come up in the ocean. If we move Europe to the South Pacific, and start drilling, however, such a hole would emerge near Kazakhstan."

"A road, air and rail tunnel through the hole would then cut long journey times significantly. Instead of having to go half way around the globe one could travel directly to the other side."

"Wouldn't it be simpler to leave Europe where it is, dig a hole and build a Boris Island airport floating on the ocean where it comes up?" I asked.

He stared at me for a long time, then avoided the question by reverting to an earlier point. "Have you ever wondered," he asked, "why the land masses on Earth are all antipodally opposite to vast expanses of ocean?"

"Yes," I said. "I think it's because when the solar system began to take form and gases turned into matter which coalesced into stars and planets, bulges on one side of the planets would be matched by indentations on the other because of Coriolis forces, or centrifugal forces, or centripetal forces, or something like that, caused by the matter spinning around."

The bear gave me a scornful look and waved his paws dismissively. "I have a much simpler explanation," he said. "The Supreme Being that created us had only one arm."

"What?" I said incredulously.

"It's obvious," he said. "Think of the Earth being flung into its orbit around the Sun. If the Supreme Flinger had two hands, he'd have put one on the left side of the planet and the other on the right and flung it like a footballer taking a throw-in. But if that was the case, the dents caused by his fingers on one side would be matched by dents on the other."

"If he only had one arm, however, he'd have picked up the Earth in his one hand and squeezed to ensure that he didn't drop it. And the squeezing would have resulted in bulges, which supports the theory that he had only one hand."

"Mark 16:19," I said, which sent the bear thumbing through a Bible and he read out what he saw:

"He was received up into heaven, and sat on the right hand of God." he thought about this for a moment, then said: "You're right. Someone or something may have been sitting on his right hand, stopping him using it."

"Albert Schweitzer's writings were often very messy as his cat used to fall asleep on his right arm, you know." And at last we changed the subject.



Edited by DAVID SHAND

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# City & Business

## AT A GLANCE

### STOCK MARKET

BATS 100	10612.0	▲ +69.5
BATS 250	15550.4	▲ +8.5
FTSE 100	6226.6	▲ +22.6
FTSE 250	16980.3	▲ +21.2
FTSE ALL SHARE	3419.3	▲ +10.3
Shares Traded	2897.3 million	

### POPULAR SHARES ON THE RISE

AstraZeneca	3872%	+24½
Aviva	433%	+4¼
BAE Systems	496	+1¼
Barclays	180¼	+3¼
BP	382¼	+3¼
HSBC Holdings	439%	+2½
Lloyds Banking Group	70¼	+¾
National Grid	981¼	+6
Royal Bank of Scotland	241¼	+4
Royal Dutch Shell 'B'	1835	+16
Saga	212¼	+3¼
Sainsbury (J)	245¼	+1
Standard Life	331¼	+8
Tesco	164¼	+2¼
Unilever	3155	+38½
Whitbread	4108	+67

### POPULAR SHARES ON THE SLIDE

BT Group	426¼	-2¾
Centrica	213¼	-1¼
GlaxoSmithKline	1416½	-½
Int Consolidated Airlines	504	-3
Marks & Spencer Group	364	-3
Rolls-Royce Holdings	631	-3
Royal Mail	630¼	-1
Sky	875¼	-12
Vodafone Group	214¼	-1½

### WORLD MARKETS

WALL STREET	17829.73	▲ +24.86
TOKYO	16169.1	▲ +203.8
HONG KONG	20668.4	▲ +158.2
GERMANY	10015.5	▲ +53.5
FRANCE	4367.2	▲ +26.5

### STERLING VALUE

Dollar	1.467	▼ -0.003
Yen	153.405	▲ +0.610
Euro	1.302	▲ +0.003

### DOLLAR VALUE

Dollar/Yen	104.603	▲ +0.6287
Dollar/Euro	0.888	▲ +0.0042

### COMMODITIES

GOLD(\$)	▼ 1272.60
KRUGGERAND(E)	▼ 863.66
SILVER(pence)	▼ 1177.75
BRENT CRUDE(\$)	▼ 50.07

### OTHER INDICATORS

Base rate	0.50%
Halifax mortgage rate	3.99%
Retail Price Index	+1.4 (CPI +0.3%)
House price Index	+9.0%
Unemployment	1.713,000

### LIVESTOCK

Total Cattle: (pence per kg)	173.03 up 39.03
NSL + OSL Lamb: (pence per kg)	183.68 down 2.01
Weekly SPP: (pence per kg)	120.40 up 0.97
As Supplied by AHDB	



## TOURIST'S POUND

Australia	1.91 dollar
Canada	1.80 dollar
China	9.01 renminbi
Denmark	9.32 krone
Egypt	11.36 pound
Eurozone	1.25 euro
Hong Kong	10.96 dollar
Japan	146.05 yen
Mexico	25.74 peso
New Zealand	1.99 dollar
Norway	11.67 krone
Poland	5.28 zloty
South Africa	20.98 rand
Sweden	11.66 krona
Switzerland	1.36 franc
Thailand	48.43 baht
Turkey	4.06 lira
United States	1.42 dollar

# Factory power helps economy

BRITAIN'S economic prospects received a boost as factory orders improved in the three months to June.

A CBI survey showed order books strengthened and output continued to expand as manufacturers weathered uncertainty over the EU referendum and a weak export market.

The balance of businesses reporting an increase in orders compared with those seeing a fall narrowed to -2 per cent from a previous -8 per cent in May.

The improvement was due to domestic demand, with motor vehicles, transport and food and drink sectors leading the way.

Manufacturing, which makes up about 10 per cent of UK economic output, has been shrinking for a year.

CBI economist Rain Newton-Smith said: "The recent fall in the pound appears to have done little for our exporters. It may be that global risks elsewhere have offset some of the benefits of a

By David Shand City Editor

weaker currency at this time. But while British manufacturers had a tricky start to the year, there are more positive signs as output and demand stabilise."

Howard Archer, chief UK economist at IHS Global Insight, said: "This is a relatively decent survey that adds to recent signs that the manufacturing sector may finally be seeing some improvement in its fortunes after a difficult 2015 and challenging start to 2016."

"Hopefully, a more competitive pound can increasingly feed through to help UK exporters."

Having previously feared UK economic growth could slow to 0.2 per cent in the second quarter from 0.4 per cent over the previous three months, Archer now believes the improving manufacturing picture, combined with robust retail sales, could help GDP growth edge up to 0.5 per cent.

# Whitbread's strong coffee hit

STRONGER sales at its Costa Coffee chain over the past three months perked up leisure giant Whitbread after slower growth at its hotels.

Premier Inn has been hit by tourists and business people avoiding travel following the terror attacks in Paris and Brussels.

Consumers have also been more reluctant to spend in the run-up to the EU referendum.

Like-for-like sales at the budget chain slowed to 2.1 per cent from 2.2 per cent over the previous quarter, with revenue per room down 3 per cent in London. Sales at Costa

Coffee stores open at least a year were up 2.6 per cent, following 0.5 per cent growth in the previous quarter.

Chief executive Alison Britain said it is on track to open up to 250 Costa stores this year around the world as well as between 4,000-4,500 new hotel rooms.

She said: "Although it is early in our new financial year and despite current market conditions, with the benefit of our cost efficiency programme we remain confident of making good progress for the full year."

Shares rose 67p to 4108p.



HAPPY: Alison Britain

## DEFENCE FIRM HIT BY PLUNGING SHARES



AIM: Chemring makes flares used to counter heat-seeking missiles

DEFENCE group Chemring's shares were shot down by 17 per cent yesterday as it fired off another profit warning.

The company, involved in cyber protection and producing flares used to counter heat-seeking missiles, has already been hit by a delayed ammunition contract in the Middle East, while global defence budgets are being squeezed. Chemring's half-year

revenue increased by 11.4 per cent to £180.1million, but its pre-tax loss widened from £1.3million to £4million and it warned annual figures would be "slightly below expectations". Shares plunged 24½p to 115½p.

Chief executive Michael Flowers said: "Having strengthened the balance sheet, we are now able to focus fully on the operational priorities that will underpin our future growth."

## An EU referendum gold rush

DEMAND for gold has soared ahead of tomorrow's EU referendum.

Transactions on the Royal Mint's online trading platform have jumped 32 per cent since the start of June from the previous month, driving revenue nearly 150 per cent higher.

Sovereign and Britannia

bullion coins and Signature Gold bars have been snapped up by investors, who traditionally turn to precious metals in times of uncertainty. Royal Mint's Chris Howard said: "We are prepared for possible market turbulence."

Online exchange BullionVault has seen an 88 per cent rise in trading of gold and silver.

## A new tonic for vodka backers

STOCK Spirits has halted its search for big acquisitions and will instead top up returns to shareholders with a special dividend.

The vodka maker said the 10p-a-share payout, combined with its half-year and final dividends, would mean all of its net free cash flow being returned

to investors. Stock had come under pressure to abandon merger deals from near-10 per cent activist shareholder Western Gate.

It had already succeeded in having two nominees elected to the company's board to bring "renewed energy" to the business.

## ++ THE FTSE 100 THE FTSE 100 THE FTSE 100 ++

COMPANY	CLOSE	+/-	52 WEEK HIGH	52 WEEK LOW	COMPANY	CLOSE	+/-	52 WEEK HIGH	52 WEEK LOW	COMPANY	CLOSE	+/-	52 WEEK HIGH	52 WEEK LOW
3i Group	546½	-2½	573	389½	Hikma	2205	+19	2490	1704	Paddy Power Betfair	9015	+15	14275	7560
A.B. Foods	2901½	+7	3599	2775	HSBC Holdings	439½	+2½	602¼	416¼	Pearson	864½	+9	1275	657½
Admiral Group	1970	+35	1983	1385	Imperial Tobacco	3666½	-½	3863	2991	Persimmon	2046	-10	2219	1782
Anglo American	658½	-1¼	1008	221	Informa	658½	-13½	712	534	Provident Financial	2765	+5	3634	2585
Antofagasta	433	-1	722	346	InterContinental HVI	2650	-9	2939½	2192¼	Prudential	1309½	+21½	1634	1087
ARM Holdings	1013	+4	1148	848½	Intertek Group	3150	-3	3349	2323	Randgold Res	6465	-50	6925	3625
Ashland Group	1037	+14	1157	769	Inti Consolidated Airlines	504	-3	614¼	466¼	Reckitt Benckiser	6821	+22	6974	5488
AstraZeneca	3872¼	+24½	4627½	3774	ITV Properties	308½	+9¼	353¼	269¾	Reed Elsevier	1231	+4	1319	1011
Aviva	433¼	+4¼	535¼	396	Johnson Matthey	2932½	-1	3207¼	2230	Rexam	626	-	639	517
Babcock International	1002	+1	1134	854	Kingfisher	365½	+2½	379¼	314¼	Rio Tinto	2031½	-9	2780½	1577½
BAE Systems	496	+1½	526½	425½	Land Securities	1185	+18	1352	967	Rolls-Royce Group	631c	-3	914	512½
Barclays	180¼	+3¼	289	146½	Legal & General	229¼	+3¼	276¼	199½	Royal Bank Of Scot	241¼	+4	368½	207
Barratt Development	562	-5½	662½	499½	Lloyds Banking Grp	70¼	+¼	87¼	56	Royal Mail	530¼	-1	541	413¼
Berkeley Grp Hldgs	3202	-43	3757	2847	London Stock Ex	2619	+24	2906	2123	RSA Insurance Grp	474¼	+8½	526½	373¼
BHP Billiton	847¼	-4½	1373½	581	Marks & Spencer	364½	-3	569½	346	Ryd Dutch Shell 'A'	1808½	+14½	1898½	1266
BP	382¼	+12½	442¼	310¼	Mediclinic Int'l	923½	+30½	1191	814	Ryd Dutch Shell 'B'	185¼	+5	1916½	1277½
British Amer. Tob	4247½	+6½	4281	335½	Merlin Ent.	292¼	-2¼	468½	366	SABMiller	4286½	-6¼	4320	2877½
British Land	748	+6¼	877	644¼	Mondi	1334	+4	1611	1124	Sage Group	616½	+4¼	636½	489¼
BT Group	426¼	-2¼	499¼	396½	Morrison (Wm)	187¼	+1½	209½	139	Sainsbury (J)	245½	+1	292½	223¼
Bund	2018½	+2	2094	1671	National Grid	981½	+6	1010	817¼	Schroders	2598	+11	3330	2342
Burberry Group	1124	+7	1677	1041	Next	5465	-5	8015	4978	Serven Trent	2236½	+15	2295	2024
Capita Group	1067	+21	1326	976	Old Mutual	187¼	+4	229	149½	Shire	3976	-34	5730	3480
Carnival	3461	+34	3907	2957						Sky	875½	-12	1141	560
Centrica	213¼	-1¼	283	183½						Smith & Nephew	1151	+1	1212	1051
Coca-Cola HBC	1423	-	1629	1255						SSE	1547	+8	1641	1321
Compass Group	1306	-9	1317	991						St James's Place	887½	+9½	1023	801
CRH	2036	-25	2147	1637						Standard Chartered	555	+3¼	1014½	386¼
DCG	6445½	+30	6695	4620						Standard Life	331½	+8	484	298¼
Diageo	1823	+11	1949½	1640						Taylor Wimpey	185¼	-2¼	210¼	168½
Direct Line Insurance	363¼	+6	414¼	333						Tesco	164¼	+2¼	223¼	139¼
Dixons Carphone	418½	-2	500	390						Travis Perkins	1869	+5	2260	1680
EasyJet	1520	-2	1808	1395						TUI AG	1015	-14	1271	960½
Experian Group	1294	+12	1328	1022						Unilever	3155	+38½	3331	2524
Fresnillo	1218	-6	1233	588						United Utilities	954¼	-4¼	998½	828
GKN	284¼	-3½	358½	248½						Vodafone Group	214¼	-1½	246	200¼
GlaxoSmithKline	1416½	-½	1510	1237½						Whitbread	4108p	+67	5275	3649
Glencore	146	-¼	278	68½						Wolseley	3780	+5	4384	3230
Hammerston	579½	+9	685½	535						Worldpay	287½	+¼	316¼	256
Hargreaves Lansdown	1327	+2	1525	1054						WPP Group	1559½	+14	1678	1304



## MARKET REPORT

PHOTO booth operator Photo Me fell 27½p to 132½p despite a 14.6 per cent rise in underlying annual pre-tax profit to £40.1million. Business was boosted by the introduction of a new Japanese identity card, but after a strong start, the programme was hit by "technical and administrative problems at local government level".

Outsourcer Capita firmed 21p to 1067p after buying technology business Trustmarque Solutions for £57million, while oil services group Petrofac was 3½p slicker at 752½p as it reassured investors it would hit profit forecasts.

Solid trading since February boosted over-50s insurance and holidays group Saga 3½p to 212½p, but a cautious outlook sank engineer Senior 28½p to 196½p. Shoe Zone eased 1p to 200½p as it announced Nick Davis would step up from finance chief to become chief executive, with current CEO Anthony Smith becoming executive chairman.

Technology firm Imperial Innovations gained 12½p to 428½p as incoming chairman David Newlands bought 100,000 shares.



Pictures: GARETH COPLEY and ED SYKES



**TO THE RESCUE:**  
Chris Woakes on his way  
to an undefeated 95  
while, inset, Jos Buttler  
reaches his half-century

# Mighty Liam is the six-hit hero

LIAM PLUNKETT led England to a stunning tie with Sri Lanka last night by hitting a six off the final ball of the innings.

Chasing 287 for victory and with 14 needed from the final over, Sri Lanka looked hot favourites to post their first victory over England on this tour and take a 1-0 lead in the Royal London One-Day Series.

At that stage it looked like the efforts of Chris Woakes, who finished unbeaten on 95, and Jos Buttler, who led the fightback from a top order collapse with 93, were in vain.

But that was reckoning without Plunkett, who launched Nuwan Pradeep for a massive blow over long-on to see the match tied.

Plunkett was quick to pay tribute to Woakes afterwards. "It was nice to get that one out but Woakesy put us in a great

**GIDEON BROOKS**  
at Trent Bridge

position and we bat all the way down," he said.

Skipper Eoin Morgan said: "I felt the game was drifting away so to come out with a tie can almost mask the poor day we have had. Buttler, Woakes and Plunkett got us out of a hole and a really sticky situation.

"Jos guided us through and Woakesy played out of his skin to put us in a position where it looked like we might have won the game. Overall we were a bit rusty with the ball but the score we restricted them to was achievable."

Man of the match Woakes – whose score was the highest by a No 8 batsman in ODI cricket – said: "We were in a bit of a hole. I had to build a partnership with

Jos and it's great to tie it after being in a tricky position.

"Jos and I were calm – we were ticking over nicely. We tried to take it as deep as possible. The guys that came in after did really well.

"When you need 10 off two you've got to start clearing the ropes. They bowled really well but for Plunkett to hit that final ball for six was pretty special."

England had exuded confidence beforehand, opting for two spinners in Moeen Ali and Adil Rashid and electing to bowl first.

And they got off to a decent start, with David Willey sending both openers packing with slower balls.

When Woakes got in on the act, bouncing out Kusal Mendis to leave Sri Lanka at 56-3, it looked a case of just picking up where they left off at Lord's. But the middle overs proved a less fertile hunting ground as Angelo Mathews (73) and Dinesh

Chandimal (37) dug in, adding 64 for the fourth wicket before Seekkugge Prasanna came up with a key performance.

The 30-year-old all-rounder had served notice of what he could do against Ireland last Saturday, smashing 95 from 46 balls including nine sixes. Here he started with 14 in 14 balls then unleashed a real bombardment, plundering 44 in his next 12 deliveries with four maximums to reach 59 before mistiming a pull.

When they replied to Sri Lanka's 286-9, England's top order slumped to 17-3, then 72-5 when Morgan fell, and 82-6 as Moeen dragged one on.

Then came Buttler, Woakes and Plunkett as the game reached its dramatic finale. The next match of this five-game ODI series is at Edgbaston on Friday.

[@gideonbrooks](#)

## European Ch'ships

**Group C**  
N IRELAND (0) ..... 0 GERMANY (1) ..... 1  
Gomez 29  
Att: 44,125

**UKRAINE (0) ..... 0 POLAND (0) ..... 1**  
Blaszczkowski 54  
Att: 58,874

**Group D**  
CROATIA (1) ..... 2 SPAIN (1) ..... 1  
Morata 7  
Att: 37,245

**CZECH REP (0) ..... 0 TURKEY (1) ..... 2**  
Yilmaz 10  
Tufan 65  
Att: 32,836

## CRICKET

**First One Day International**  
England v Sri Lanka  
Trent Bridge: MATCH TIED

**SRI LANKA**  
M Perera c Roy b Willey ..... 24  
M Gunathilaka c Bairstow b Willey ..... 9  
B Mendis c Buttler b Woakes ..... 17  
L Chandimal c Woakes b Ali ..... 37  
A Mathews c Woakes b Plunkett ..... 73  
S Prasanna c & b Woakes ..... 59  
W Tharanga c Buttler b Plunkett ..... 3  
M Shanaka run out ..... 20  
M Maharoof not out ..... 31  
R Lakmal run out ..... 7  
Lb2 w3 rbt ..... 6  
Total (9 wks., 50 overs) ..... 286

Fall: 27, 50, 56, 120, 188, 197, 225, 266, 286.

**Bowling:** Woakes 10-0-56-2, Willey 10-0-56-2, Rashid 10-0-36-0, Plunkett 10-0-67-2, Ali 10-0-69-1.

**ENGLAND**  
J Roy lbw Mathews ..... 3  
A Hales c Perera b Lakmal ..... 4  
S Root b Mathews ..... 2  
E Morgan c Chandimal b Pradeep ..... 43  
J Bairstow c Gunathilaka b Lakmal ..... 3  
J Buttler c Shanaka b Prasanna ..... 93  
M Ali b Pradeep ..... 7  
C Woakes not out ..... 95  
D Willey c Mendis b Maharoof ..... 7  
L Plunkett not out ..... 22  
Lb2 w5 ..... 7  
Total (8 wks., 50 overs) ..... 286

**Fall:** 3, 7, 17, 30, 72, 82, 220, 235.

**Bowling:** Lakmal 10-0-65-2, Mathews 6-0-22-2, Shanaka 3-0-21-0, Pradeep 10-0-64-2, Maharoof 10-0-59-1, Prasanna 10-0-43-1, Gunathilaka 1-0-10-0.

**Umpires:** R Bailey & P Reiffel.

## SPECSAVERS COUNTY CH'SHIP

**- DIVISION ONE – Durham v Yorkshire** (Day 2 of 4; Emirates Riverside): Durham 172 (61.1 overs; S A Patterson 6-56) and 98-3 (36 overs) Yorkshire 323 (90.1 overs; G S Ballance 78, A Z Lees 71, T Bresnan 63; C Rushworth 5-93).

**Lancashire v Warwickshire** (Day 2 of 4; Emirates Old Trafford): Lancashire 308 (103.1 overs; S J

## SPORT IN BRIEF

Croft 100, K R Brown 61, Warwickshire 202-6 (57.0 overs; V Chopra 59, K H D Barker 57no).

**Surrey v Nottinghamshire** (Day 3 of 4; The Kia Oval): Surrey 323 (102.1 overs; S M Davies 82, A Harnath 73, T K Curran 52; J T Ball 4-85) and 244-5 (62.2 overs; A Harnath 83) Nottinghamshire 182 (59.4 overs; G J Batty 4-23).

**DIVISION TWO – Derbyshire v Worcestershire** (Day 2 of 4; Derby): Derbyshire 319-3 (96 overs; B A Godleman 157no, W L Madsen 109) Worcestershire.

**Essex v Leicestershire** (Day 3 of 4; Chelmsford): Essex 268 (86.3 overs; R S Bopara 61, T Westley 57; C E Shreck 4-79, C J McKay 4-47, and 22-1 (11 overs) Leicestershire 243 (78 overs; A J Robson 74).

**GLAMORGAN v Kent** (Day 3 of 4; The SWALEC Stadium): Glamorgan 351 (80 overs; G G Wagge 83, C A J Meschede 78; M E Claydon 5-106, and 22-0 (11 overs), Kent 282 (88.3 overs; S R Dickinson 75, A R Rouse 65; T van der Gugten 5-79).

**WOMEN'S 1ST ODI – Pakistan v England** (Grace Road): Pakistan 165 (45.4 overs; Sidra Ameen 52; H C Knight 5-26), England 166-3 (31.5 overs; T T Beaumont 70, H C Knight 50no), England won by 7 wks.

## SPEEDWAY

**PREMIER LEAGUE** Peterborough 55 Plymouth 34.

**TENNIS**  
**ATP AEGON OPEN** (Nottingham) – 2nd rnd: D Evans (Gbr) bt (16) R Berankis (Lit) 2-6 7-6 (7-3) 6-2.

**WTA AEGON INT'L** (Eastbourne) – 2nd rnd: (11) J Konta (Gbr) bt L Tsurenko (Ukr) 7-6 (7-4) 6-1.

**WIMBLEDON QUALIFYING** (Roehampton) – Men, 1st rnd: M Willis (Gbr) bt Y Sugita (Jpn) 1-6 6-4 6-1, C Hemery (Fra) bt D Smetthurst (Gbr) 6-3 7-6 (8-6), J Salisbury (Gbr) bt A Giannessi (Ita) 4-6 7-6 (7-3) 6-3, E Corrie (Gbr) bt P Pauli (USA) 6-3 1-6 7-5.

**Women, 1st rnd:** K Boulter (Gbr) bt Z Yang (Chn) 7-6 (8-6) 7-6 (9-7), G Taylor (Gbr) bt L D Lino (Spa) 7-5 7-6 (10-8), T Smitkova (Cze) bt M Lumsden (Gbr) 2-6 6-2 6-2, L Whybourn (Gbr) bt C Feuerstein (Fra) 7-6 (7-2) 7-5, B Haas (Aut) bt K Dunne (Gbr) 3-6 6-4 6-1, H Dart (Gbr) bt F Liu (Chn) 7-6 (7-2) 6-3.

**WTA Aegon Open Nottingham** (Nottingham).

**WTA Aegon International** (Eastbourne).

**SWEDEN v Belgium** (8pm) ..... (Live on ITV4)

**Group F**  
Hungary v Portugal (5pm) ..... (Live on BBC 1)

Iceland v Austria (5pm) ..... (Live on BBC Interactive)

**Copa America Semi-final**  
Colombia v Chile (tomorrow, 1am) ..... (Live on Premier Sports)

**Irish Lge Promotion/Relegation Play-Off Second Lge**: Ballinamallard Utd (2) v Institute (1) (7.45).

**CRICKET**  
**Specsavers County Championship**  
**Division Two – day 1 of 4:** Sussex v Northamptonshire (Arundel, 12am). \*Games in progress 11am start.

**Third Twenty20 International:** Zimbabwe v India (Harare, 12am).

**Women's 2nd ODI:** England v Pakistan (New Road, 10.30am).

**RUGBY LEAGUE**  
**State of Origin:** Queensland v New South Wales (11am).

**SPEEDWAY**  
**Elite League:** King's Lynn v Coventry. (Nottingham).

**TENNIS**  
**ATP Aegon Open Nottingham** (Nottingham).

**WTA Aegon International** (Eastbourne).

# Kenya prove you're clean?

ALL sports stars from Kenya and Russia will only be able to compete at the Rio Olympics if they have passed an "individual evaluation" to prove they have not been doping.

This unprecedented step was agreed at an emergency summit of the International Olympic Committee in Lausanne.

The World Anti-Doping Agency has declared both nations to be "non-compliant" with its rules and IOC president Thomas Bach, above, said their athletes could not be "presumed innocent".

"The conclusion of the summit was that this non-compliance declaration, and the allegations related to it, put very serious doubts on the presumption of innocence for athletes from these countries," said Bach. "Therefore,

## OLYMPICS

each athlete from these two countries will have to be declared eligible by their respective international federation following an individual procedure and evaluation of the situation."

The decision is a big vote of confidence for the

International Association of Athletics Federation's decision to maintain the ban on Russian athletes.

However, the situation in Kenya and Russia is very different, as Bach pointed out.

"In Kenya, there were administrative issues, a lack of funding and absence of testing. In Russia, you have serious allegations about the manipulation of the anti-doping system.

"We have to ensure a level playing field."



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7/5 ITALY

12/5 REP OF IRELAND

11/5 DRAW

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17/4 SWEDEN

5/6 BELGIUM

5/2 DRAW

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EURO2016™



HERO GOALIE KEEPS NORTHERN IRELAND IN

Main picture: CLIVE MASON

## Punisher Perisic has Spain reeling



IVAN PERISIC sent holders Spain crashing to a shock defeat with a winner a minute from time as Croatia turned the Euro formbook upside down.

Perisic, above, cashed in on his side's breakaway to beat David De Gea at his near post as Croatia finished top of Group D.

It condemned Spain to second place and means they will face Italy in the last 16 – a re-run of the 2012 final.

It was their first defeat at the Euros since 2004 when they lost to Portugal and Vicente Del Bosque's men were simply not clinical enough, while Sergio Ramos also missed a penalty.

Coach Del Bosque admitted the dressing room was like a morgue. He said: "The players

**CROATIA** 2  
**SPAIN** 1

From **Gerry Cox** in Bordeaux

were sat in silence. They don't enjoy losing. We had the game under control, it was just one slip of concentration at the end.

"We have time to analyse what the game against Italy means. It wasn't the path we wanted to take but that's football."

When asked if Croatia could win Euro 2016, he said: "Well they made five changes and still won so it shows the quality they have."

Spain had made a fine start when Alvaro Morata scored his third goal of the finals to join Gareth Bale as leading scorer. He struck after

seven minutes, touching home from close range after Cesc Fabregas ran on to David Silva's pass.

But Spain were rocked on the stroke of half-time when Nikola Kalinic equalised, flicking in Perisic's near-post cross.

Ivan Rakitic had already hit bar and post with a chip and Spain were lucky when Ramos escaped punishment after tripping Marko Pjaca midway through the second half.

Then referee Bjorn Kuipers gave Spain a penalty when Silva went down easily, but justice was done when Danijel Subasic saved Ramos's spot-kick, even though he was way off his line.

Then Perisic punished Spain with his late winner.

# McGovern's masterclass



**KEEP IN THERE:** But Gomez manages to beat McGovern

**N IRELAND** 0  
**GERMANY** 1

From **Paul Brown** in Paris

worth 15 points to a club in a season."

The Germans carved O'Neill's unchanged team open inside eight minutes but McGovern did brilliantly to deny Thomas Muller in a one-on-one situation.

The 31-year-old keeper then thwarted Mario Gotze and Mesut



**GRIPPING:** Northern Irish golfer Rory McIlroy watches the action

Ozil, while Muller was just a whisker wide before hitting a post with a powerful header.

No one was too surprised when Gomez finally broke the deadlock 16 minutes before the interval, although the goal had a stroke of good fortune about it.

Muller carried the ball forward and passed to Gomez, whose shot deflected in off Gareth McAuley after McGovern and Aaron Hughes had collided in the penalty area.

Bayern Munich forward Muller, so quiet in the tournament until this game, then hit the crossbar as the Germans tried to press home the advantage.

The half-time whistle was a huge relief for the Ireland and their brilliant keeper.

McGovern then denied Gotze and Sami Khedira shortly after the restart before pulling off a wonder save to stop Gomez as Northern Ireland held on grimly.

Germany coach Joachim Low said: "I have to compliment him. He has shown a great effort in goal. We knew they would fight with everything they have, defending with six players. They have played long balls. Our upcoming opponents will be more difficult."

**NORTHERN IRELAND (4-1-4-1):** McGovern; Hughes, McAuley, Cathcart, J. Evans; Davis; Ward, C. Evans (McGinn 84), Norwood, Dailas (Magennis 70); Washington (Lafferty 60).

**GERMANY (4-2-3-1):** Neuer; Kimmich, Boateng (Howedes 76), Hummels, Hector; Khedira (Schweinsteiger 69), Kroos; Ozil, Muller, Gotze (Schurrle 55); Gomez. **Goal:** Gomez 29.

**Referee:** C. Turpin (France).

MICHAEL McGovern gave a goalkeeping masterclass last night as defiant Northern Ireland clinched a place in the last 16.

The Hamilton Academical hero pulled off a series of great saves to prevent a Germany rout that would have left his side's fate hanging in the balance.

Instead, Northern Ireland will face Wales or France this weekend as one of the best third-placed teams following Turkey's 2-0 win over the Czech Republic later in the evening.

It took a deflected 29th-minute goal from Mario Gomez to beat McGovern and manager Michael O'Neill said: "We hung in there and Michael had a fantastic night. He's had a fantastic tournament."

"Michael's not stupid. He plays for Hamilton Academical. He makes a lot of saves every week in the Scottish Premiership. He was well prepared for that."

"His saves tonight show his bravery and his speed in terms of coming off his line. All the players gave him a round of applause when he came back into the dressing room."

"It was one of the great goalkeeping performances. He was phenomenal."

"He's out of contract. His club want to re-sign him. There are clubs in Scotland who want to sign him. And I wouldn't be surprised if clubs in England do, too. He's

## Nawalka hails sweet 16

POLAND coach Adam Nawalka praised his side for making history and then urged them to go far in the tournament.

Nawalka's side earned a last-16 clash with Switzerland on Saturday thanks to a second-half strike from substitute Jakub Blaszczykowski.

It is the first time Poland, who finished second behind Germany in Group C, have reached the knockout stages at a Euros and Nawalka said: "We are very happy

**UKRAINE** 0  
**POLAND** 1

From **Simon Collings** in Marseilles

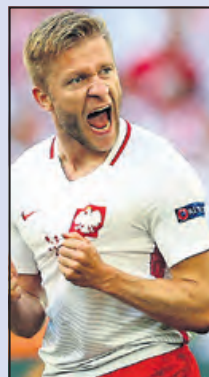
with the win and another three points. We haven't conceded a goal and we are still going forward."

"It is important before the next match that we take it with optimism against Switzerland, we will take it positively."

Both teams blew golden opportunities to

take the lead in the first half, Arkadiusz Milik and Robert Lewandowski missing one-on-ones for Poland while Andriy Yarmolenko fuffed his lines for Ukraine after being put clean through.

In the end, the breakthrough came after 54 minutes following a well-worked corner, when Blaszczykowski had time and space to turn in the box and curl home a left-footed strike after a sharp series of one-touch passes.



**GOAL:** Blaszczykowski



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# WHILE NEIL'S RARE GOAL SETS UP EASIER RIDE FOR WALES

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Picture: STU FORSTER



**COLLECTOR'S ITEM:**  
Neil Taylor rams the ball  
home against Russia

From **Andrew Gwilym**  
in Dinard

AS Neil Taylor raced into the Russian penalty area in Toulouse, one thought crossed his mind: "Who can I pass to?"

For most players, going clean through on goal for your country at a major tournament is something they will have dreamed of. Taylor is no different but this was uncharted territory.

The Swansea full-back had never scored for his country. In fact, he had not scored in 208 games stretching back six years to a goal for Wrexham against Grays Athletic in the Conference in April 2010.

On that occasion, there was a crowd of just 298 and Taylor and his colleagues changed in Portakabins. Understandably, playing in front of 30,000 with a place in the knockout stages of Euro 2016 on the line proved a very different matter.

"Of course I was nervous. I even looked to square it twice but no one was there," said Taylor. "I looked to put it through the keeper's legs and he didn't open them. So when it came back to me I decided just to put my foot through it."

"I managed to score in the end and that was a very special feeling." Goals are such

## Taylor-made for a long run

collector's items for Taylor that he still clearly remembers his strike from back in his non-League days, a matter of months before his move to Swansea and his Wales debut.

"Yes, I remember it. Grays away. It was my last game for Wrexham," said the 27-year-old.

"It was a volley at the back post – so it was a bit nicer than this one – but it was great to score and I would like to score more. I play higher up the field for Wales than I do at Swansea and the onus is on me and Chris Gunter to get up there as often as we can."

"It was a crucial goal as that second one gave us some

breathing space." Taylor's goal capped a perfect night for Wales, with Aaron Ramsey and Gareth Bale also netting in the 3-0 hammering of a woeful Russia to help Chris Coleman's Dragons

top Group B and set up a last-16 clash against one of the best third-placed teams in Paris on Saturday.

It also made him the first player of Indian descent to score at a major tournament and put him ahead of some illustrious figures in the tournament's goalscoring charts.

"I am actually ahead of Cristiano Ronaldo and Zlatan Ibrahimovic now, so hopefully it can stay that way," he said.

**'I'm actually ahead of Ronaldo now'**

"Gareth is top scorer for us and we are the top scorers as a team. We are enjoying every moment and hopefully Wales will empty out again for Paris."

Bale terrorised Russia's bedraggled defence at every opportunity and the Real Madrid star ranked it as one of the finest nights of his glittering career. The 26-year-old is now daring to dream of how far Wales can go, having given themselves a more negotiable path to the latter stages of the competition.

"It is hard to describe, it was an unbelievable occasion. It is right up there with anything I've done," said Bale. "Given the pressure of the game that was one of the best team displays I have ever been a part of."

"Finishing top definitely gives us the best chance of going a long way."

## Remember when we beat Germany

MARTIN O'NEILL has told his players to draw inspiration from their giant-killing of Germany as they attempt to keep their hopes of reaching the knockout stages alive.

The Republic of Ireland face a date with destiny in Lille tonight when only victory over Italy, who have already clinched top spot in Group E and may rest up to nine players, will give them any chance of making the last 16.

In October, on a glorious night in Dublin, Shane Long blasted the nation back into the race for



qualification in a shock 1-0 win over Germany.

"We have our own recent memories to inspire us, no more so than when we beat the world champions," said O'Neill.

Zlatan Ibrahimovic, whose Sweden side meet Belgium in Group E tonight, will retire from international football at the end of their Euro 2016 campaign.

## THE STORY SO FAR EURO2016

GROUP A	P	W	D	L	F	A	Pts
France (Q)	3	2	1	0	4	1	7
Switzerland (Q)	3	1	2	0	2	1	5
Albania	3	1	0	2	1	3	3
Romania	3	0	1	2	2	4	1

**RESULTS:** France 2 Romania 1, Switzerland 1 Albania 0, Romania 1 Switzerland 1, France 2 Albania 0, Switzerland 0 France 0, Romania 0 Albania 1

GROUP B	P	W	D	L	F	A	Pts
Wales (Q)	3	2	0	1	6	3	6
England (Q)	3	1	2	0	3	2	5
Slovakia (Q)	3	1	1	1	3	3	4
Russia	3	0	1	2	2	6	1

**RESULTS:** Wales 2 Slovakia 1, England 1 Albania 0, Russia 1 Slovakia 2, England 2 Wales 1, Slovakia 0 England 0, Russia 0 Wales 3

GROUP C	P	W	D	L	F	A	Pts
Germany (Q)	3	2	1	0	3	0	7
Poland (Q)	3	2	1	0	2	0	7
N Ireland (Q)	3	1	0	2	2	3	3
Ukraine	3	0	0	3	0	5	0

**RESULTS:** Poland 1 N Ireland 0, Germany 2 Ukraine 0, Ukraine 0 N Ireland 2, Germany 0 Poland 0, N Ireland 0 Germany 1, Ukraine 0 Poland 1

GROUP D	P	W	D	L	F	A	Pts
Croatia (Q)	3	2	1	0	5	3	7
Spain (Q)	3	2	0	1	5	2	6
Turkey	3	1	0	2	2	4	3
Czech Rep	3	0	1	2	2	5	1

**RESULTS:** Turkey 0 Croatia 1, Spain 1 Czech Rep 0, Czech Rep 2 Croatia 2, Spain 3 Turkey 0, Croatia 2 Spain 1, Czech Rep 0 Turkey 2

GROUP E	P	W	D	L	F	A	Pts
Italy (Q)	2	2	0	0	3	0	6
Belgium	2	1	0	1	3	2	3
Sweden	2	0	1	1	2	1	1
Rep of Ire	2	0	1	1	1	4	1

**RESULTS:** Rep Ire 1 Sweden 1, Belgium 0 Italy 2, Italy 1 Sweden 0, Belgium 3 Rep Ire 0

GROUP F	P	W	D	L	F	A	Pts
Hungary (Q)	2	1	1	0	3	1	4
Iceland	2	2	0	2	2	2	4
Portugal	2	0	2	0	1	1	2
Austria	2	0	1	1	0	2	1

**RESULTS:** Austria 0 Hungary 2, Portugal 1 Iceland 1, Iceland 1 Hungary 1, Portugal 0 Austria 0

### TODAY'S FIXTURES

**GROUP F: HUNGARY v PORTUGAL** (Lyon) 5pm, BBC1;  
**ICELAND v AUSTRIA** (Paris) 5pm, BBC Red Button.  
**GROUP E: SWEDEN v BELGIUM** (Nice) 8pm, ITV4;  
**ITALY v REP OF IRE** (Lille) 8pm, ITV.



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TREATMENT OF ROONEY ILLUSTRATES HOW

## Back us to hit the target says Hart



JOE HART says England's strikers are bang on target in training, even though statistics from their matches show they are some of the most wayward in the competition.

They managed 30 shots in the goalless draw with Slovakia on Monday night but only five were on target, taking their overall tally to 15 shots on target for the tournament from an incredible 65 attempts on goal.

To put that into context, Wales' Gareth Bale has managed 11 shots on target on his own – from just 16 attempts.

But Hart, above, is adamant that the England goalkeepers are being made to work hard in training and that it is only a matter

By **Matthew Dunn**

of time before the strikers come good on the pitch.

"It has been very good," he said. "We back our players, we've got some fantastic strikers."

"We've come up against some really resilient defending and some good goalkeeping."

"But I think everyone's well aware that there's going to be a game when we do start getting what we deserve and that's going to be a good day for us."

Credit to England's attacking football – Portugal are the only other side to have reached 50 attempts on goal in the competition.

But England's percentage of strikes which are 'on target' or

hit the woodwork is just 23 per cent.

Closer inspection shows that it is Tottenham players who are particularly letting the side down.

Dele Alli's eight attempts without getting a single one on target is only one short of Blerim Dzemaili of Switzerland, who has a tally of nine.

In all, though, Tottenham's England and Belgium internationals have had 31 attempts on goal this tournament – only three of them have troubled the goalkeepers.

That 10 per cent 'on target' rate should be compared with the current Real Madrid tally of 19 on target from 53 attempts from their eight players on duty, or nearly 40 per cent.

# Roy's just making it up as he goes along



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**PAUL JOYCE**

in Chantilly

ONE by one, England's players traipsed from the Stade Geoffroy-Guichard trotting out what seemed to be the same, carefully rehearsed line that everything was not as bleak as it suddenly felt.

The chance to finish top of Group B had been squandered but, to paraphrase, while the goalless draw against Slovakia was frustrating, the performance had been good.

Yet the PR spin merely accentuated the stark contrast with Roy Hodgson. He is a manager clearly making it up as he goes along.

From the sweeping changes in personnel, to switches in formation and back again, there appears little joined-up thinking shaping England's hopes at Euro 2016.

There has not been for some time, if the truth be told.

It felt as if the England boss was rummaging around in the warm-up matches, hoping to pull a rabbit from a hat which would inspire the country to the latter stages of the competition and save his job in the process. The theme has continued here.

The folly of the treatment of Wayne Rooney on Monday was simply in resting him in the first place, but then playing him in three different positions – midfield, wide left, top of a



**FARCE:**  
Kane was  
axed from  
set-pieces

## KANE STILL MR NICE GUY

HARRY KANE is set for a recall to England's starting line-up in Nice for the knockout stages with Roy Hodgson regarding him as his first-choice striker.

The Tottenham star was a substitute in the stalemate with Slovakia, having been taken off at half-time in the win over Wales when England were 1-0 down. Coach Hodgson said Kane was

suffering from "wear and tear" following a demanding season with Spurs but is ready to turn back to him for the last-16 tie on Monday.

England have fluffed chances in their three matches at Euro 2016 but Hodgson sees Kane as his most reliable striker for a game England must win if he is to keep his job as coach.

diamond – in the 34 minutes he was on the pitch after being asked to save the day.

Having started the first game in midfield for the first time in an England shirt and impressing, it is unfair to ask Rooney to chop and change.

England have had the farce of Harry Kane taking corners because Hodgson says he is the

best in the squad at set-pieces, then in the very next game he is stripped of the responsibility.

There is no excuse for Hodgson not having a clear plan of action and a defined way of playing, given the breeze of a qualifying campaign left him with 40 weeks to prepare for this tournament. However, his mind seems muddled by the options



# MUDDLED MANAGER DOESN'T HAVE BLUEPRINT FOR VICTORY

 IN ASSOCIATION WITH  

Main picture: LEE SMITH



'There is no excuse for not having a clear plan of action. And there appears little joined-up thinking'

WHERE NEXT?  
It has been folly to alter the position of Wayne Rooney



TREADING WATER:  
Hodgson and his squad

he has at his disposal and perhaps by a need to be seen to be positive by those Football Association officials who will soon decide on his future. He must now cram a blueprint into five days.

"We know our players and I know what team I am going to play next week if they are all fit," said Hodgson, looking ahead to Monday's last-16 tie in Nice against one of Hungary, Iceland, Portugal or Austria.

In the next breath, he admitted his strikers were a worry when the likes of Kane, Daniel Sturridge, Jamie Vardy and Marcus Rashford were supposed to be the salvation.

"That could also be a headache we have to do deal with," said Hodgson. "All of them have shown a lot of qualities in the games but none of them as yet have really shown they are able to score the goals we need. We

have a clear idea of the players we think we would like to play and we will have to wait and see in Nice.

"I thought Raheem Sterling, Adam Lallana and Harry Kane did well against Russia, but in the second game, when we weren't scoring goals, we gave Vardy and Sturridge a chance and they scored two goals for us and won us the game.

"They started the game and now people might suggest, 'Why did you start with those? Why didn't Kane and Sterling start?' That's life."

It is likely that Kane will now return to the starting line-up when the knockout stages begin but who he plays alongside if England persist with a 4-3-3 formation remains to be seen.

The suspicion lingers that Vardy is a better impact player but, with Sterling's confidence shot, Lallana goalless in 26

internationals and Ross Barkley seemingly not trusted then the options quickly dwindle.

Sturridge will fill one of the roles and Lallana is likely to fill the other. Yet Dele Alli could be pushed forward which would allow Jordan Henderson to come into midfield.

Alternatively, Hodgson could consider asking teenager Rashford, who showed real maturity in his late cameo against Wales, to play as a wide forward.

Rashford would, at least, threaten to get in behind defences which England have struggled to do when confronted by rearguards retreating into defensive shells.

If Barkley, who along with Everton team-mate John Stones is the only outfield player not to feature so far, is out of favour without so much as kicking a ball then perhaps a genuine wide man in Andros Townsend should have been included.

The lack of creativity is an issue. The tally of 65 shots in three matches is a nod and a wink to England's dominance, but also indicates how they run out of ideas in the final third and resort to shooting as and when.

The nucleus of a team looked to have been formed in the second-half revival against Wales and for Hodgson to rip that blueprint up has proved counter-productive.

The bald facts of England's campaign to date reveal an inability to beat two mediocre teams and having to rely on a 92nd-minute goal in their other match. Without a proper plan, England will have no hope.

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## Hodgson's job is on the line

### FROM BACK PAGE

repercussions for Hodgson's future as manager when it is reviewed at the end of England's involvement in the tournament.

Hodgson was warned by FA chairman Greg Dyke, above, on the eve of the Slovakia game in Saint-Etienne that his future would only be safeguarded if England reached the semi-finals.

The subsequent decision to rest a number of players following the 2-1 win over Wales, including captain Wayne Rooney, who wanted to start, has caused consternation in FA circles.

England face a last-16 tie in Nice on Monday

against the runners-up of Group F, which consists of Hungary, Iceland, Portugal and Austria and beyond that could face hosts France in the quarter-finals.

Hodgson is already facing a battle to meet the criteria laid down to earn an extension to his contract, which expires this summer.

Rooney was England's best player in the first two games and leaving him on the bench initially against Slovakia was a risk too far.

Hodgson returned to England's base in Chantilly yesterday privately shattered by the failure to top the group but with no regrets over his line-up. "I never have regrets after results if the team have played well," he said. "I don't believe

any players I could have put out would have played a lot differently from those who started.

"I could not have imagined we would be so dominant in each of the three games. But the goals haven't come.

"We are not taking the chances we are creating, nor using all the possession in and around the penalty area, the corner kicks, to score the goal that wins games.

"That is a fact of life but I always believe that, if we keep playing the way we have played, the goals will come."

Hodgson will watch both Group F games - Iceland take on Austria and Portugal face Hungary - in the team hotel on big screens via a laptop while the FA will have technical staff at both.

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