

# Lifelong Learning & Practical Skills

A Jewish Care Interact Guide

## Lifelong learning and practical skills

Lifelong learning is a great way to acquire new skills, keep engaged and challenge yourself during your later years. Now is the time to pursue those areas of study that really spark your interest.

Desktop computers, tablets and smartphones have much to offer. With a click of a few buttons or by swiping your screen, you can communicate with family and friends by text and video conference, find out the latest news, do the weekly shop and pursue favourite pastimes while discovering new ones. It's easy once you get to know how today's technology works.

As you begin to think about retirement and the lifestyle changes that might follow, you may need to adjust the way you look after your money. But at least you'll have the time to be more involved in the experience, should you be so inclined.

Best of all, you can simply learn for the sake of learning. Learn to develop and grow. Learn to challenge yourself and push your boundaries.

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## Classes, clubs and continuing education

At this stage in your life, learning no longer has to be qualification bound; instead, it can be about the honest truth of discovery. Not so sure? Think about these three reasons why you should start learning again.

Three reasons to start learning again:

1. You have the time! Challenge yourself and discover your untapped potential.
  2. Don't lose your edge. Learning will keep you sharp, thinking clear and will improve your memory.
  3. Open up new channels to keep your mind active. Learning also keeps you socially engaged and will help you to meet people with similar interests.
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## Tech talk

A growing number of people over the age of 65 are enjoying the benefits of living in a time when technology is an essential part of modern culture. In fact, the 2017 report entitled [Internet Access - Households](#) and Individuals found that 51% of people in this age group used the Internet on a daily basis. By contrast, that number was only 9% in 2006. These trends will more than likely continue as members of the tech savvy workforce reach retirement age.

However, many people in this portion of the population are still reluctant to jump into the digital age. If you're part of this group, your justification could include any—or all—of the following reasons:

- Cost - especially if you have a fixed budget or limited savings;
- Physical limitations (like declining vision or limited hand dexterity) - which could make it difficult to use devices that rely on these abilities; or
- Lack of interest - you may be wary about using computers or other technology, particularly when it means learning an entirely new set of skills.

Manufacturers and software developers are being encouraged to create a diverse range of products that addresses these issues. These aim to help you, or an older person you know, embrace the latest tech tools!

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### Why should I be a silver surfer?

Being online offers many ways for you to stay connected both in person and in the cyber world. Whatever your interests and hobbies, it is highly likely that you will be able to find many resources that you might not have known about otherwise. Ideally, these resources will enable you to contact other devotees. While none of the suggestions offered here are endorsements, they may give you insight into how you could enjoy what the Web has to offer.

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### Tech connects people

From [Facebook](#) to [LinkedIn](#) to [Twitter](#), social networking websites have many benefits. In recent years, Facebook has become a popular way of keeping in contact with family and friends. LinkedIn can help you get—and stay—in touch with work colleagues and perhaps open up potential opportunities—both paid and voluntary. Twitter offers a bit of both, but also keeps you on top of trending subjects in the world around you.

Additionally, there are a handful of online services that can connect you with other people who may have similar life experiences. [My Boomer Place](#) brings together people who are over 60 years old.

[Tapestry](#) is a social media platform that connects families and local communities. Using a simple and intuitive website layout, it gives you a single point of access to a range of Web-based services like email and Facebook.

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### Tech explores interests

There are many networks that focus on specific hobbies that may appeal to you. For example, [Ravelry](#) is devoted to knitting, and [BakeSpace](#) is a place to exchange recipes and ideas with other foodies. For even more Web connections to other areas of interest, visit our coverage on [Being creative](#).

The Internet also provides ways to stay in touch with the Jewish community and culture. [The Jewish Chronicle](#), [Jewish News](#), [Haaretz](#) and [The Jerusalem Post](#) are some of the popular news outlets that are available on the Web. You can even listen to abridged versions of [The Jewish Chronicle](#) and the [Jewish News](#) each week.

Finally, if you would like to explore the Jewish faith and its history more closely, the [Jewish Virtual Library](#) is a good place to start. It offers authoritative accounts of subjects relevant to the past and present.

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## How do I go online?

There are organisations across the UK that can help you get the most out of computers. Here are some of the different national schemes to consider:

- [Age UK](#) has teamed up with local organisations to provide basic [IT Training](#).
- [Digital Unite](#) can help you develop computer skills in various ways. Its Website hosts an online community where you can access factsheets on hundreds of computer-related topics, share your knowledge with others and ask questions. The organisation also has a network of trained tutors who will come to your home. These tutors can help you with any problems you may be experiencing with personal computers, tablet computers, smartphones and smart televisions. Digital Unite also organises Spring Online. This annual event aims to bring thousands of people into contact with computers for the first time. During Spring Online, libraries, community centres and other local public spaces host taster sessions where you can try out the latest technologies.
- [UK Online Centres Network](#) is a network of about 5,000 centres set up to help people learn about computers and access the Internet. Partner organisations work there to increase digital inclusion for the most socially excluded people in the country. There is even a [Specialist Older People Network](#) dedicated to providing support for especially isolated members of the community. Like Digital Unite, the UK Online Centres Network has produced its own Web page of resources which you can access on its [Learn My Way](#) website.

Keep in mind there may be other organisations in your local area. Check your libraries and schools to see what might be available.

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## Simple software

Choosing the right software depends on several things, but making your decision is usually based on the answer to one simple question: how do you want to use technology? And if you already have a desktop computer or tablet, there are several software applications that will enhance the interface of your device. Here are a few options to investigate:

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## User-friendly computers

If you don't already own a computer and do not feel you would be comfortable using a mainstream device such as an iPad, there are a few purpose-built desktop computers and tablets which might be more suitable.

- [Breezie](#) is a tablet computer developed by Age UK. It is based on a Samsung Galaxy tablet but comes with a simple interface and subscriptions to services that will support you while you use it.

Breezie comes with content and services that match your interests and hobbies. The device also allows you to use simplified versions of popular communication tools like Skype.

- [Synapptic](#) is another provider of a range of tablet-based devices with simple interfaces. If you have a visual impairment, this may be a good option. With easy to follow menus, the device has large, high contrast text along with audio feedback that can be customised to suit your needs. It also allows you to change the magnification, colour scheme and voice that reads any text aloud for you. Synapptic offers multiple entertainment options including the BBC iPlayer app, a music player and Freeview TV.

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## Easy mobile phones

Mobile phones have become one of the most widely used technologies over the past two decades. However, their tiny buttons and small screens may have prevented you from taking advantage of their convenience. In recognition of these obstacles, mobile phone makers have designed devices with accessible handsets and tailored software so you can use them even if you do have limited vision or dexterity.

- [Age Co](#) (the rebranded products and services division of Age UK) has [a review of the best mobile phones](#) for the elderly which looks at different features and priorities.

- [OwnFone](#) is a very basic phone that's good if you have no need for a smartphone (or can't use one). Since it's customised for you, it allows you to call only the people you want to reach. You can even design your own phone with pre-programmed numbers, pictures and colours and choose the style either online or at the company's shop in London, where you can watch it being created by a 3D printer.

- [RNIB's online shop](#) offers a selection of the latest mobile phones that are adapted for people with visual impairments. This is another good place to start if you are unsure about your options.

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## Which technology is right for me?

With so many kinds and makes of devices, how do you choose? Here are a few key questions you should ask yourself, keeping in mind that some factors may be more crucial than others.

**How important is accessibility?** Some devices can be easier or more difficult to use, depending on their accessibility options. If you're not sure what you need, why not visit a local tech store to check out PCs, tablets and smartphones? You can also stop by a Karten Network Centre (like Jewish Care Explore) to try some accessibility tools.

**What will you use the technology for?** Smartphones are a great choice if you'd mainly like to chat (either by voice or video) or send short messages (either as texts or emails). Tablets have larger

screens and are really good for browsing the Internet and watching videos; they're also fine for writing texts or emails. Laptops have a keyboard and are even better for writing longer texts, using spreadsheets, creating documents, working with photographs and playing less graphically demanding games. Desktop personal computers (PCs) have the most processing power and can be used for demanding tasks such as editing videos and running more complex programs and games.

**Do size and weight matter to you?** Devices with larger screens are easier to read and more pleasant to work with but tend to be heavier. Because of this, it's important to consider whether you'd mainly like to use your device at home or take it with you on your adventures. Smartphones and small tablets are the easiest to carry but have small screens; desktop PCs are the most comfortable to use but aren't portable at all. Laptops and larger tablets fall somewhere in-between.

**What is your budget?** There's a very wide range of prices when it comes to devices; it's well worth trying out different kinds and, if you're unsure, ask for advice. You can save hundreds of pounds by picking something that suits your needs exactly rather than selecting something that's unnecessarily powerful—and too expensive. It's helpful to be realistic about what you plan to spend from the very beginning.

**Who do you want to communicate with?** Picking a device similar to one that your friends and family have will make it easier for you to get help from them. In the case of smartphones and tablets, the two major types are Android and iOS (made by Apple). With laptops and desktop PCs, the two largest categories are Windows and Mac (Apple) machines. Most people are familiar with one or the other, but not both.

**How much do you want to learn?** Generally speaking, laptops and PCs are more complex and require more skill to use and maintain than tablets. However, with the right skills (or support), you can usually fix or upgrade them a bit more easily. By contrast, a faulty tablet might well be impossible to fix.

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## Discover gaming apps

Do you sometimes think about different ways to spend your spare time? Would you like to dive into a word search quietly on your own? Or would you prefer to challenge someone else to a friendly game of chess? If you have a portable electronic device like a tablet computer or smartphone, these options—and more—are right at your fingertips.

The world of online gaming applications (also known as apps) can do many things, including the following:

- **Discover the online world.** Finding and playing a game is a way for you to jump right in to the online world.
- **Defeat boredom.** Whether you're in the queue at the pharmacy or in the waiting room at the dentist, a gaming app keeps you entertained during boring situations.
- **Learn about something new.** Apps introduce you to classic or futuristic games that boost your concentration and memory while getting your mind active.
- **Make connections and have fun!** Whether you play with a family member or against a cyber friend, games can be an intergenerational activity that explores your competitive nature or flexes your mental

muscle.

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## Gaming app basics

Most modern tablets and smartphones will support gaming apps. The main difference between devices comes down to operating systems. And if you're playing the same version of an app with someone who is using a different operating system, you should still be able to play together.

iPhones and iPads from Apple use iOS versions of an app while the Android platform supports games on devices made by several companies (including Sony, Samsung, LG, Google and others). However, when you switch from one operating system to another, your experience may be slightly altered. Whether you're a beginner or an expert, most games have a few levels of difficulty, regardless of the operating system or device.

Some apps are free, with ads that display during your playing experience (this is what allows you to enjoy the game without having to pay). In most cases, you can simply close the ad, but you should be careful to do this properly if you're not interested in buying whatever is being sold.

Other apps cost money, although they often allow you to sample the game so you can decide if you would like to purchase it. Buying the full version of a game will allow you to own the app on your device.

If you have never downloaded a game from the App Store or the Google Play Store, just find someone who is familiar with online gaming to download it for you. Make sure to ask the person to show you how to look for more games to your liking in the future.

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## Games for everyone

Popular games are usually available in dozens of versions. Here are just a few that are worth checking out.

### Chess - Play & Learn

This chess app is suitable for beginner and advanced players alike. You can also play a game of chess alone with the Solo Chess feature or learn with interactive lessons.

This app can really help with problem-solving for those of you who can play regularly.

Where to find it:

[Chess - Play & Learn in the App Store](#) (Free with in-app purchases)

[Chess - Play & Learn in the Google Play Store](#) (Free with in-app purchases)

### Colouring Book for Me

This app is fun if you enjoy creating art. It's an amazing tool that captures your imagination and lets you explore with colours and shapes. Choose the characteristics of your virtual paint brush or pencil

and then design your own masterpiece. You can even share your work afterwards.

If you'd rather watch someone else (perhaps a friend, family member or carer) draw, you just sit back and enjoy the experience, and then have a go yourself when you're ready.

Where to find it:

[Coloring Book for Me in the App Store](#) (Limited free option with daily picture download)

NOTE: If you have a Windows device, you could use Microsoft Paint.

### **Jigsaw Puzzle Collection HD**

This gaming app uses bright images for the puzzles and allows you to decide how many pieces to create out of a picture (which also determines how easy or difficult the game will be). With the slide of a finger, you can move the pieces across the screen and fit them together.

This game can help you with concentration and memory, and it is a great workout for the mind!

Where to find it:

[Jigsaw Puzzle Collection HD in the App Store](#) (Free with in-app purchases)

[Jigsaw Puzzle Collection HD in the Google Play Store](#) (Free daily puzzle with in-app purchases)

### **Let's Create! Pottery**

Have you ever thrown a clay pot on a wheel? This app lets you create a virtual pot on the potter's wheel just by moving your fingers. You can then select the colours and designs for the pot. And if you have limited mobility, the app is still fascinating, since it allows you to watch a virtual version of the process, right down to making, colouring and firing the pot. With either option, your creation is sold, and you are then paid with virtual currency which you can use to buy more designs and colours.

Where to find it:

[Let's Create! Pottery HD Lite in the App Store](#) (Free, but paid version offers more features)

[Let's Create! Pottery Lite in the Google Play Store](#) (Free with payment options)

### **Sudoku**

This app has many puzzles that range in difficulty and can suit all kinds of players. With a helpful layout, it has a good FAQs section (frequently asked questions) if you require extra support.

Where to find it:

[Sudoku in the App Store](#) (Free)

[Sudoku Numbers Puzzle in the Google Play Store](#) (Free with in-app purchases)

### **Unblock Me**

This app is described as a classic block puzzle game. You don't really need to study the different wood blocks to play, as it is more a question of moving them around to see how they fit. This will prove to be another challenge of problem-solving and memory to keep the mind active. It is well designed and easy to use. You can play on your own or compete with others.



Where to find it:

[Unblock Me in the App Store](#) (Free with in-app purchases)

[Unblock Me FREE in the Google Play Store](#) (Free with ads)

### Word Connect

The goal of this brain training puzzle game is to find words in a table of seemingly random letters. An explanation of the game makes it easier for you to choose your preferred level of difficulty based on your understanding of the rules.

The game is simple to navigate, and you can play it on your own or with others. You can also earn points if you feel like comparing your score.

Where to find it:

[Word Connect in the App Store](#) (Free with in-app purchases)

[Word Connect in the Google Play Store](#) (Free with in-app purchases)

There are thousands of apps that can help you do everything from finding your way on public transport to getting the weather report for your upcoming holiday. And if you feel the need to boost your tech skills, this overview of Tech Talk is a good place to start.

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## Scams online: how to stay safe

While you may be eager to embrace technology, it's important to protect yourself in the digital world.

### Top tips

Here are the top 10 best practices for you to follow:

1. **Passwords.** Use hard-to-guess, unique passwords. Secure your accounts with your phone number.
2. **Logins.** Store your login information by using a passphrase or password manager.
3. **Social media.** Be a savvy social media user by selecting higher privacy settings and thinking twice before sharing personal information.
4. **Devices.** Protect your devices by setting a PIN or password and making sure your devices aren't left unattended.
5. **Banking.** Keep your online banking information private.
6. **Emails.** Delete emails requesting personal information or urgent money transfers.

7. **Locations.** Only login to your accounts on computers you trust. Use your own devices when you can.

8. **Privacy.** When using shared computers, browse privately and log out of your accounts.

9. **Virus protection.** Restart your browser or computer if you're told it has a virus, and don't click on any virus alert messages.

10. **Ad blocking.** Use ad blocking tools for safer Internet browsing.

Each strategy is explained below.

### Passwords: make them strong

Having a strong password is probably the most important thing you can do to reduce your risk online. These basic dos and don'ts can go a long way.

Password dos:

- Do log out of your accounts when you're finished using them—ALWAYS.
- Do consider using a password manager or app and two-factor authentication.
- Do use long passwords with symbols, since they are more secure.
- Do have a different password for each account.
- If you do write your passwords down (although this is not advisable), keep them in a safe space that's far away from your computer/device.

Password don'ts:

- Don't use obvious passwords, like password, 123456, qwerty, letmein, dragon, shadow, abc123, master, sinatra, etc.
- Don't use passwords that someone who knows you can easily guess: birthdays, home towns, pets, relatives, etc.
- Don't share your passwords with anyone, and don't let anyone see you type them in.
- Don't carry your devices and passwords in the same bag.
- Don't log in to your accounts on computers you aren't sure are secure.

When deciding on your password, keep in mind that it shouldn't be so difficult to remember that you need to write it down or tell someone about it. Age UK says a strong password should not be too short and should include a combination of letters, numbers and punctuation marks. The ideal password would be some obscure nonsense word that only has meaning to you.

It is always good practice to find out how strong your password is. You can use the online password Strength Test from Rumkin.com if you'd like to check this for yourself.

### Logins: use a passphrase or password manager

If memorising a password is too difficult, you may want to try using a passphrase. A different

sequence of words (like “Fido is a good dog”) for each account can be written down and stored somewhere safe. Passphrases are especially helpful if you have the option for a longer password.

Another helpful option is a password manager. This tool stores encrypted and protected versions of all of your passwords in one place. Ideally, the password you use for your password manager will be the only one you need to remember!

### **Social media: be selective**

A breach of privacy can sometimes cause more damage than a financial loss. You might feel like you have nothing to hide, but at the same time, you might not want all your affairs to be public knowledge.

To protect yourself from identity theft, here are some good habits for Facebook, Twitter and Instagram:

- Don't share things on social media that you don't want associated with you. Your posts might live forever on the Internet.
- Be careful about photos you share, particularly those that relationship scammers might use to trick you into revealing private information or sending money.
- Adjust your privacy settings to restrict who can view your posts.
- Don't share everything online. Information such as your birthday, address history, likes and dislikes can easily be used to impersonate you.

If you do store photos, videos and important documents online through social media, you may want to plan what will eventually happen to this information when you pass away. The Digital Legacy Association suggests that you download a copy of all of your photos and videos from social media accounts and share them with a person you trust. You may also want to assign administrative access of your social media accounts to someone trustworthy. You can download a template Social Media Will from the Digital Legacy Association.

### **Devices: protect them with PINs**

Preventing others from hacking into your electronic devices is an important part of staying safe online. You can safeguard your devices (and your information) by taking the following steps:

- Turn on the screen lock from your security settings.
- Don't use a pattern lock (PINs and passwords are safer).
- Don't leave your device unattended in public spaces.
- Don't write your access codes on the case of the device or keep them written down anywhere near the device.
- Use anti-malware software if possible.

### **Banking: take care with financial information**

The most common online banking scams typically happen when criminals trick you into providing information that opens the door to your account. Money transfers through job adverts, prepayment requests, false charitable donations, medication scams and other fraudulent actions

can be avoided if you investigate before you send money or provide credit or debit card details for payment. And remember this: your bank will never email you or send you messages through the Internet.

Online banking and shopping can be used safely if you:

- Discontinue any online transaction if your browser warns you that a website is not legitimate.
- Be wary whenever someone requests money from you online; ask for advice from someone you trust if the request seems even the slightest bit questionable.
- When checking out from an online store, be sure you are purchasing the things you really want (and not something that has ended up in your cart unintentionally).
- Look up reviews, especially if you're planning to buy from a business you are unfamiliar with (a good source is [uk.trustpilot.com](https://www.trustpilot.com) for British businesses).
- Never give others access to your bank account, PIN or banking apps. Protecting your identity is an essential part of staying safe online. (For more advice on this subject, visit the [Protect your identity](#) page from NI Direct.)

Your bank's fraud helpline is a good place to start if you have any questions about online banking.

### Emails: be cautious about requests for money

Citizen's Advice offers these helpful tips on spotting signs of an email scam. They warn you to be careful if:

- Something comes out of the blue or from someone you don't know.
- Something sounds out of the ordinary, like you've won the lottery, or you've been invited to invest in an 'amazing' scheme but asked to keep it a secret.
- You receive an email message urging you to phone an expensive number (these start with 070, 084, 087, 090, 091 or 098) or make a quick purchasing decision (a trustworthy company will be happy to wait).

Since scammers may mimic familiar email addresses by changing a letter or two, always check to make sure the source is accurate. The email could look very official—it might claim to be from HM Revenue and Customs or come in the form of an invoice from someone you do know—but if it's unexpected, it's probably a scam. If in doubt, give the sender a call, but be sure use the phone number you have in your records (not the phone number included with the questionable email).

If you do receive an email that's suspicious or includes a request for your financial information, just delete it. Don't bother to respond. Even if you just request to be deleted from the email list, this signals to the scammer that your email address is legitimate. This can ultimately lead to a continued flood of unwanted emails in your inbox.

For more tips on how to Check if something might be a scam, visit the [Citizen's Advice](#) website.

### Locations: stick to places you trust

While it may be tempting to log in to your online accounts from an unfamiliar device or location, it's very important to avoid devices that are set up in places you don't trust. A computer in a public location like a library or store could be saving and storing your personal data without your knowledge.

### Privacy: keep your details top secret

If you do decide to log on to a public device, try to follow these three tips:

1. Use a private browsing mode (like Incognito) to keep your information safe.
2. Make sure you don't save login information on a shared computer, and
3. Fully log off when you are finished.

### Virus protection: use software to stay safe

Antivirus tools and firewalls that come with your machine can protect you from computer viruses and other unwanted cyber intruders (like spyware, malware, worms and more). But even if you have virus protection on your machine, make it a habit not to open attachments or click on links in emails that come from suspicious sources.

Keeping your operating system, firewalls and antivirus tools up to date is good practice and should be part of your regular online routine.

### Ad blockers: avoid pop up ads the easy way

By installing ad blocker software on your machine, you can avoid clicking on messages designed to trick you into sharing information or making your machine vulnerable. Even if a message looks legitimate or seems urgent, it's more than likely some sort of scam.

If you're an advanced computer user, you may want to look into VPNs (or virtual private networks) for even more protection. These tools can block annoying ads, but they can also block scripts that track your online behaviour, prevent distracting banners and even speed up your web browsing.

### Other ways to protect yourself online

Roughly half of all fraud crimes that happen each year take place online. Very often, these crimes go unreported.

Being aware of the most common scams will help you avoid them. Here are a few examples of scams that happen frequently:

- **Money transfer scams.** These may be disguised as a transaction where you could be asked to provide information, such as your bank details, so that transfers can be made through a UK bank account and you will be paid generously for your trouble. This technique is used by fraudsters to launder money and could get you into serious trouble.
- **Medication scams.** You can be encouraged to buy some sort of wonder medication online that turns out to be fake or sometimes isn't delivered at all.
- **Relationship scams.** This happens when someone finds your details online, pretends to be interested in you and then tries to manipulate you into sending them money.
- **Stranded traveller schemes.** Scammers might pose as a friend or family member or pose as an authority figure and will then tell you that your friend or relative is in hospital or prison abroad. Using this information, the scammer will try to convince you to transfer money as soon as possible.

For more information on common scams, visit the following pages:

- [AgeUK: Scams and fraud](#)
- [Rights4Seniors: Avoid scams](#)
- [Which?: Scams & older people](#)

If you do suspect a scam, it's a good idea to report it to an authority. That way you will help fight online crime and prevent others from being targeted by the same scammers. The following websites will give you more information on how to report a scam:

- [Action Fraud: Reporting fraud and cyber crime](#)
  - [Citizens Advice: Report a scam](#)
  - [GOV.UK: Avoid and report Internet scams and phishing](#)
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## Managing your finances

Having well organised finances is one of the cornerstones of a happy and fulfilling life at any age. At this point in your life, it may be even more important. On one hand, your senior years can empower you to make positive changes to the way you live—such as scaling down the number of hours you work or quitting your day job entirely—with the goal of spending more time with family and friends, travelling to see more of the world and rediscovering your favourite hobbies.

On the other, you are likely to encounter some extra expenses that may range from making adjustments to your home as a result of reduced mobility to funding long-term social care. Whatever your circumstances, it will be much easier to face them with a full understanding of your financial situation and the options that are available to you.

This section explores the biggest decisions you have to make to manage your money effectively. It also looks at the different sources of financial support in the form of benefits and services that you may be able to access either now or when you reach a certain age.

## Wills, trusts and legacies

Making your final wishes clear in a will as part of your End of life decisions gives you peace of mind that your financial assets will be redistributed in line with your preferences after your passing. Contrary to many people's assumptions, if you do not make a will, your possessions do not automatically go to your family, and significant sums of money can be claimed by the government through inheritance tax.

### Wills

In a will, you have the chance to set out precisely how your estate is distributed. You can decide how much family members, friends and charities receive, make specific gifts and put a tax plan in place. As well as allowing you to arrange your finances in the event of your death, wills enable you to make plans for your funeral, state who should be in charge of your estate and specify who should assume legal guardianship of any of your dependent children, should anything happen to you.

Fortunately, there are free will writing services that are easy to use. To find out more, check out [Jewish Care's Free Will Writing Service](#).

It is important to make sure your will is written in accordance with the appropriate legal standards and that you receive suitable advice on the administration of your estate. To help you find a reputable solicitor, the [Law Society has established the Wills and Inheritance Quality Scheme](#) which provides a mark of best practice to professionals who sign up. Providers participating in the scheme are governed by a set of procedures for ensuring that they act transparently and address common risks, errors and inconsistencies that can undermine their advice.

Another way to ensure you receive the best form of help in drafting your will is to use Certainty's [National Will Register website](#). Endorsed by the Law Society and leading UK law firms and charities, the website helps you find a will writing professional in your local area by using your postcode to search its database. It also allows you to register and electronically store your will online so it can be easily found when you are gone.

### Trusts

One way of ensuring that your money goes where you want it to is by putting it into a trust. A trust is a fund containing an amount of money left to an identified beneficiary or group of beneficiaries. You might opt to create a trust to: prevent a family member from inheriting assets when they are too young; protect a vulnerable relative who may be unduly influenced by others; and ensure someone against the risk of bankruptcy. Trusts also help to reduce inheritance tax by removing assets from your taxable estate.

### Legacies

If you wish to leave some of your assets to charity, [Jewish Legacy](#) can help you decide which organisation should receive your gift. Jewish Legacy has 46 cross communal charity partners that focus specifically on how your assets can be used to help support those aspects of the Jewish community that are important to you.

### Pensions

Pensions are your main source of income when you retire. There are three main types of pensions: state, personal and workplace. To be comfortable in retirement, you may need to have a combination of different pensions to achieve a decent standard of living.

Most people have access to a state pension. The government has recently introduced a new single tier state pension scheme. The reforms mean that you may receive a different amount depending on when you were born. You should check the [GOV.UK page on The new State Pension](#) for specific details.

Personal and workplace pension schemes work differently depending on whether you have a defined benefit or defined contribution pension. Defined benefit schemes give you a predetermined income when you retire, whereas contributory pensions allow you to build up your pension fund over time. Every private pension is also governed by its own set of rules which can

influence how much income you can get when you finally begin to draw on your savings.

The subject of pensions can seem daunting. [GOV.UK has recently set up Pension Wise](#) which is a free service that offers free face-to-face or over the phone consultations to help you understand your pension options. There is also the [Pensions page from Citizens Advice](#), the charity that runs Pension Wise.

The [Pensions Advisory Service](#) is an independent organisation that provides free and impartial guidance about pensions. You can browse the service's comprehensive online resources for information on all aspects of the pensions system or contact its advisors directly for tailored assistance.

### Long-term care

It is likely that you require increasing amounts of support with everyday tasks as you get older. Whether provided in your own home or in a residential setting, personal care can become a major expense. Based on information from [Health and Social Care Information Centre's report, Personal Social Services: Expenditure and Unit Costs, England, 2013-14](#), the average cost of homecare was £193 per person per week in 2013/14 while the equivalent figure for residential care was as much as £538.

In many cases, you can receive financial assistance from either the NHS or your local council who may fund some or all of your care depending on your circumstances. If you have a disability or complex medical problem, you might be entitled to free care under [NHS continuing healthcare](#).

You might be eligible for funding from your local authority. The money will usually be provided by your adult social services department or your local Health and Social Care Trust if you live in Northern Ireland. They will carry out an assessment to see if you meet the criteria for funding. Whether you are given funding and exactly how much you receive will depend on your individual needs and financial situation.

Funding arrangements for care vary depending on which part of the UK you live. Citizens Advice's website offers clear information on the social care systems of [England](#), [Wales](#), [Scotland](#) and [Northern Ireland](#).

Should you find that you are not entitled to any government backed financing for your care needs, there are a number of options you might want to consider. These include securing a care fee payment plan, downsizing your home to free up assets, deferred payments to your local council and equity release schemes. The [Money Advice Service](#) website offers detailed guidance on these and other ways of funding your own care. Additionally, the [Community Support and Social Work team at Jewish Care Direct offers practical support](#), advice and advocacy services throughout the UK. Call 020 8922 2222 or send an email to the [helpline@jcare.org](mailto:helpline@jcare.org) to get in touch with a professional who can help.

### Benefits

When you reach retirement, you become eligible for all sorts of entitlements and public



concessions that are designed to protect your finances and boost your quality of life. Some of these benefits do not kick in automatically, and you will sometimes need to ask or apply to the appropriate public authority to receive them. This is why it's important for you to know about the things you might be entitled to in the first place.

[Pension Credit](#) is a means-tested benefit that increases the amount you receive in your state pension. You can qualify for Pension Credit at the same time as you start receiving the state pension. It comprises of two elements. Guaranteed Credit tops up your weekly income if it's below a certain level. The second element, Savings Credit, is an extra payment for people who have saved up for their retirement. Due to changes in the law, this component is being phased out.

The [Winter Fuel Payment](#) is also available to people who were born on or before 5th August 1953. It is designed to help you pay your heating bills by providing a tax-free payment of between £100 and £300 over the winter period. If you receive a state pension or another social security benefit, you will automatically receive the payment.

The NHS offers older people concessions across many services that younger people would usually be required to make a contribution towards. Depending on your circumstances, you might be entitled to free dental care, prescriptions, eye tests, wigs and fabric supports. You may also be able to claim contributions towards the cost of travel to hospital and vouchers to help you pay for glasses or contact lenses. [These Health benefits are explained in greater detail on the Age UK site.](#)

You can [apply for an older person's bus pass for free travel](#) when you reach a certain age (depending on where you live). In England, you become eligible for a bus pass when you reach the female state pension age, regardless of whether you are a man or a woman. However, if you live in London, Wales, Scotland or Northern Ireland, you can claim a bus pass when you reach 60.

At the age of 75, you become entitled to [Get a free or discounted TV licence](#) which covers everyone living at your address. If you are blind or in residential care, you can apply for a discount on your television licence at any age.

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## Fraud: how to protect yourself

It is important to protect yourself from fraudulent schemes that can happen through the post, in person or over the phone. Knowledge is power and staying alert and aware can give you the confidence to go about your business on your own terms.

### Postal scams

Postal scams are not so common these days, but they still do exist—and some are more sophisticated and convincing than ever. Con artists can create mailings that copy logos, testimonials or other information that's designed to trick you into responding to their offers. Common scams may come through the post in one of the following forms:

- lotteries or sweepstakes that promise large cash prizes (if you pay a fee to claim the prize);

- pyramid or insurance schemes that ask for an initial investment and then pressure you into recruiting others to do the same;
- property scam letters that try to convince you to sign your home over;
- letters that quote false information but claim that you owe money; or
- legal correspondence about an inheritance from a long lost relative or friend.

Citizen's Advice says there are certain warning signs of a scam. For instance, if something shows up from out of the blue or comes from someone you don't know, beware—especially if it sounds like it's too good to be true or you're told to keep it secret. No matter what happens, never share your personal information, especially since this can open you up to identity fraud.

Finally, do not respond to any piece of post that seems suspicious. Better still, shred any unwanted post that has your personal information—including old bank statements and any other unwanted documents that have your personal account numbers.

Here are some resources to help you protect yourself from postal fraud:

- GOV.UK: [Tell Us Once](#) bereavement register removes a deceased person's details from mailing lists (this reduces the chance of identity theft and fraud).
- Mailing Preference Service: [MPS Online](#) allows you to stop unsolicited mail or make a complaint.
- NI Direct: [Protect your identity](#) offers guidance on how to protect your personal information.
- Royal Mail: Send scam mail to FREEPOST SCAM MAIL along with a cover letter.
- Solicitors Regulation Authority: [Check a solicitor's record](#) for authenticity.

### Face to face fraud

There are a few different ways that scam artists will try to get you to fall for their tricks. Often referred to as doorstep schemes, these scams happen when someone approaches you in person (often at your front door) to tell you about a situation (or opportunity) that sounds real but turns out to be fake. The scammers will use false evidence to trick you into believing the story so they can swindle you out of money or collect your private information.

Some common doorstep schemes (also known as distraction crimes) include:

- Aggressive salespeople who try to force their way in or distract you at your front door so another intruder can enter from a different door or sneak through a window. Under no circumstances should you allow the person inside, even for a short period. Consider putting up a sign that says "No cold callers" in your window to avoid this situation.
- Someone with a sad story (illness, broken car, need to make an urgent phone call) will ask you for help that will make you step away from the door, and in the meantime, the scammer will grab anything of value and disappear before you return.
- "Officials" in uniforms (police officers, utility workers, delivery people) will show false credentials to gain access to your home and help themselves to whatever valuables or information they can

grab. Even one piece of mail can give a scammer enough information to try to mimic your identity. You can set up a code word with your utility companies or just call them to confirm if a visit is legitimate.

- Scammers pretending to offer repair work (like minor construction, landscaping services or other odd jobs) show up unannounced and spot something that requires their immediate attention. They take a large deposit or bank card details and begin work on the project, and then fail to return and finish the job (or complete it in a shoddy manner). Don't decide on the spot, even if the situation is "urgent" (according to them). Always get several quotes before deciding to do the work (which may, in the end, turn out to be unnecessary after all).

Remember this: it's best not to let any stranger through your door. If a situation warrants your consideration, Age UK offers the following advice: Stop, Lock, Chain and Check. Stop long enough to try to remember if you're expecting someone. If you are (or you can't recall), take the person's identification, close, lock and chain the door, and then check if the visit is valid by calling the company or organisation on its landline number (don't use a mobile number provided by the person at your door). Don't worry about making the person wait, especially since they are the ones who have arrived unannounced.

It's not uncommon for scammers to approach you at your home or even out on the street with other schemes designed to get your bank card details. Under no circumstances should you share that information.

Here are some resources to help you protect yourself from face to face fraud:

- Action Fraud: [Report a possible scam](#)
- Citizens Advice: [Get free advice](#)
- GOV.UK: [Get information about a company](#)
- GOV.UK: [Look up and contact your local Trading Standards to report a doorstep scheme](#)
- TrustMark: [Find a trustworthy tradesperson](#)

### Telephone scams

Just because callers have your personal information doesn't mean they are legitimate. For instance, you may get a call from a company claiming there is something wrong with your computer, there is a problem with your bank account, you've been involved in an automobile accident, you're eligible for a Council Tax rebate or you're linked to some other urgent scenario. The scammer will then try to sell you something or collect your personal information through a series of questions that extract innocent (but revealing) responses. Hang up on these callers immediately. The longer you stay on the line, the more information they can gather about you.

Meanwhile, if someone contacts you from an "official" organisation and you think the call is legitimate, request a landline phone number and call back at your own convenience. No call is so urgent that it can't wait five minutes!

Another option, if you have any doubt at all, is to ask for an email or letter instead. That way you can avoid dealing with a stressful situation over the telephone.

Urgency is at the core of a common scam that happens when criminals call you and explain there is a family member (often it's a grandchild) who needs money for some terrible reason (like getting money for bail or paying for a hospital bill in some faraway place). The caller insists you act quickly and stresses the importance of keeping the request secret. The scammer will state that this is what the grandchild requested, but in truth, it's a move designed to prevent you from contacting anyone else who might know the incident is fake—and reporting it to the authorities.

Here are five more telephone tips to keep in mind:

1. Be wary of communication coming from an unknown source.
2. Requests for money, claims that you've won a prize and messages requesting urgent action are almost always scams.
3. Your bank will never call you, but if you do get a call that claims to be from your bank, get a second opinion (like your bank's fraud helpline).
4. Hang up on calls asking for financial or personal information (including passwords, PINs or other account details).
5. If you're asked to phone an expensive number—starting with 070, 084, 087, 090, 091 or 098—do not call back!

If you'd like to take immediate action, you can sign up for a call blocking system or caller ID. You can also use an answerphone and screen your calls before picking them up.

These resources can also help you protect yourself from telephone fraud:

- [Action Fraud](#): Report a possible scam.
- [Ofcom](#): Stop spam texts and register complaints you receive on your mobile phone.
- [Telephone Preference Service \(TPS\)](#): Register telephone call preferences and log complaints with this free service.

### Reporting fraud

Specialists claim that many cases of financial fraud go undetected, which can cause serious problems. So if you suspect someone you know has been scammed, you can get in touch with Think Jessica, a charity that deals with scams that target people in their own homes. Send an email to Think Jessica at [advice@thinkjessica.com](mailto:advice@thinkjessica.com) or contact them through the [Think Jessica website](#).

Don't hesitate to report fraud to the authorities or to ask for help from family and friends. There is absolutely no reason to be embarrassed since your experience can help others!

The following websites will give you more information on how to report a scam:

- [Action Fraud: Reporting fraud and cyber crime](#) or call 0300 123 2040
- [Citizens Advice: Report a scam](#) or call 0345 404 0506 (England); 0344 477 2020 Wales; 0808 800 9060 Scotland.

- [GOV.UK: Report Fraud](#) to HMRC or call 0800 788 877
  - [Metropolitan Police: Report Fraud](#) or call 101
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## Art appreciation

Have you ever wondered what art is all about? Aside from being beautiful, what purpose does it serve?

The philosopher Alain de Botton believes art has five important functions:

- It keeps us more hopeful;
- It makes us more connected;
- It helps us to rebalance our lives;
- It helps us to appreciate what's important; and
- It acts as a constant source of encouragement for our better selves.

These positive ideas may inspire you to head out to the gallery, but how will you know what to look for once you're there? Here are some ways to help you understand what you see and possibly even improve your appreciation of paintings, drawings and sculpture.

## Looking at art

Long before modern technology existed, people used pencils, brushes, bronze and stone to create art everywhere...from permanent wall paintings in caves to portable carved statues. These treasures date back to prehistoric times, but people were probably producing some forms of art even earlier.

No matter when the artwork was created, it's easier to understand it if you think about the following questions:

- What is the subject?
- Who was the artist?
- When was it painted or sculpted?
- Why was this painting or sculpture made?
- How long did it take to create?
- Where was the artwork originally displayed?
- Where should you stand in relation to the painting or sculpture?
- Does it matter whether you like or don't like the painting or sculpture?

## About paintings

Over the centuries, painting styles changed as each generation found new forms of expression. Even when the subject matter was the same, each artist had a different way of looking at it.

## Jewish subjects in paintings

Most early paintings in Western art were biblical in nature and were painted for the Christian

church. Many well known Jewish stories and characters were featured in those early paintings. For instance, in the Gothic ages (1200s and 1300s), virtuous Jewish women (like Esther, Miriam, Ruth and Rebecca) and visionary men (like Abraham, Jacob, Noah and the prophet Isaiah) were often chosen to represent qualities that the Church valued.

As painters started to test the restrictions of their patrons in the Church, they began to focus on biblical characters that gave them the chance to emphasise physical strength and beauty. Beautiful and chaste (but mistreated by two elderly judges), Susanna was frequently depicted by some of the most famous artists of both the Renaissance (late 1300s to early 1500s) and Baroque (early 1600s to early and mid 1700s) artistic periods.

By considering this simple example, you can understand how art is not only a history of changes of style and subject matter, it also tells us something about how attitudes and people change over the centuries.

### Jewish painters

In the 19th century and beyond, Jewish painters experienced opportunity unprecedented in history. The European enlightenment and its subsequent change in society allowed Jews to leave the Jewish ghettos and enabled them to establish themselves in a variety of new career paths including painting. Here are some examples of Jewish painters who made their names in the enlightenment:

Daniel Moritz Oppenheim (1799-1882) is thought of by some as the first Jewish painter. Oppenheim was a German Jew whose work drew on his Jewish experience. His paintings portray a variety of scenes from Jewish life, including people attending weddings, families gathering for Shabbat and rabbis studying.

Camille Pissarro (1830-1903), the famous French Impressionist, was born on the island of St Thomas (then in the Danish West Indies) to a French Jewish mother and a father of Portuguese Jewish descent. His subject matters are not specifically Jewish in nature, and his paintings are mostly of urban settings.

Amedeo Modigliani (1884-1920) was born in Livorno, Italy, to a successful Jewish mining family that lost its fortune when the price of metal plunged. Working primarily in France and influenced by the unconventional art scene in Paris, he often painted faces and figures in a very distinct, elongated style which he also illustrated in his sculptures.

Marc Chagall (1887-1985) was born to a poor Hassidic family in Vitebsk, Belarus. In 1910, he moved to Paris in order to build his creative style. Chagall's work incorporates imagery from his youth, folk images of life in the village and references to the Torah. Using oils, watercolours and gouaches, he incorporated the styles and techniques of the Parisian art scene while expressing and identifying with his Jewish background.

### Rembrandt and Jews

Rembrandt lived in the Jewish Quarter in Amsterdam on the Breestraat, first from 1633 to 1635 and

again from 1639 to 1658. During that time, Rembrandt was friendly with two Sephardic Jews; one was the physician Ephraim Hezekiah and the other was Rabbi Manasseh ben Israel.

Perhaps as a result of these friendships, Rembrandt painted many Jewish biblical scenes like Balthazar's Feast, Jeremiah Lamenting the Destruction of Jerusalem, Jacob Blessing the Sons of Joseph and, of course, Susanna and the Elders.

In a 1935 interview with *The Jewish Chronicle*, Rav Kook, the first Ashkenazi chief rabbi of the British Mandatory Palestine said of Rembrandt:

"When I lived in London, I would visit the National Gallery, and the paintings that I loved the most were those of Rembrandt. In my opinion, Rembrandt was a saint. When I first saw Rembrandt's paintings, they reminded me of the rabbinic statement about the creation of light. When G-d created the light, it was so strong and luminous that it was possible to see from one end of the world to the other. And G-d feared that the wicked would make use of it. What did He do? He secreted it for the righteous in the world to come. But from time to time, there are great men whom G-d blesses with a vision of the hidden light. I believe Rembrandt was one of them, and the light of his paintings is that light which G-d created on Genesis day."

### About sculpture

When you think about sculpture, your first thought might be of iconic statues like David by Michelangelo or *The Thinker* by Rodin, or it could be famous landmarks like Lord Nelson atop his column in Trafalgar Square or the Statue of Liberty in New York. In truth, sculpture has a very long history that traces back to man's earliest times.

The first sculptures were made to resemble ancient deities and animals. But from roughly 500 BC to 200 AD, Ancient Greek and Roman artists moved away from these formal depictions to capture regular human subjects (like charioteers and athletes) in more natural poses.

As with the history of paintings and drawing in Western art, many of the first great sculptures in Western art—especially during Renaissance and Baroque times—were also based on characters and scenes from the Bible.

Here is a brief list of some of the most famous sculptors and the period in which they lived:

15th century: Donatello, Verrocchio

16th century: Michelangelo

17th century: Bernini

18th century: Houdon

19th century: Degas, Rodin

20th century: Jacob Epstein, Henry Moore

### Jewish sculptors

Here are a few examples of famous Jewish sculptors:

Jacob Epstein (1880-1959) pioneered modern sculpture. He was born in the United States to Polish Jewish refugees, and his first major commission was a depiction of the American journalist Hutchins Hapgood's Spirit of the Ghetto. Epstein used the money from this commission to move to Paris in 1902, and he eventually settled in England in 1905. Much of his work, including his tomb of Oscar Wilde, was considered controversial, but his creativity influenced many future artists.

Max Finkelstein (1915) is a sculptor and multimedia artist from New York City. Trained as a machinist, he experimented with carving and welding in the 1950s and features biblical themes along with natural concepts in his work. Viewer participation is often a very important part of his creations, which come to life when the viewer sets them in motion.

Frank Meisler (1929) was born in Danzig, Germany (now Gdańsk, Poland) and came to England in 1939 on the Kindertransport. Meisler studied architecture before moving to Israel in 1960, where he has a workshop in the old city of Jaffa. He has created many noteworthy sculptures, including Kindertransport - The Arrival for Liverpool Street Station in London.

Ron Arad (1951) is a sculptor, architect and industrial engineer who was born in Tel Aviv. He attended the Bezalel Academy of Arts and Design in Jerusalem and the Architectural Association in London. His Thought of Train of Thought is a giant, twisted, rotating blade of aluminium in London's St Pancras station. He designed it to welcome visitors and perhaps even calm them down.

Anish Kapoor (1954) was born in Bombay to a Hindu father and a Jewish mother whose family emigrated from Baghdad. His mother's father had been the chazzan at the synagogue in Pune. In the 1970s, he moved to Israel and lived on a kibbutz; he eventually decided to become an artist and moved to England. In 2010, one of his sculptures was commissioned and installed at the Israel Museum, Jerusalem. Kapoor has also designed stage sets and architectural projects.

### Learning more about art

If you'd like to find out more about art, there are many sources.

#### Online sources

Many of the major art galleries and museums have websites in which there is a learning section (like the [Learning about Art Section of The Louvre Museum's website](#)), but there are also courses on art appreciation:

- [Art Appreciation](#)
- [Art Evaluation: How to Appreciate Art](#)
- [Open Learning World Free Online course on Art Appreciation Basics](#)
- [Open University \(history of art\)](#)
- [Saylor Academy's Art Appreciation and Techniques](#)

#### Videos

Video, DVDs and films are another wonderful way to learn about art. Here are just a few you might



like. Most are available to order online, although you may also be able to obtain copies from your local library. Here are some titles to help you get started:

- The National Gallery, by Frederick Wiseman
- The Power of Art and The Face of Britain, both presented by the art historian Simon Schama
- Civilisation and On Rembrandt, both by Lord Kenneth Clark
- Private Life of a Masterpiece, narrated by Samuel West
- The Art of Spain, by the art historian Andrew Graham Dixon

### Test what you know!

With just a bit of background information and a curiosity, you may be ready to head out to put your newly acquired knowledge to work. Just keep in mind, the best time to visit is usually early in the morning when museums have first opened and are not so crowded. You can try to avoid weekends or school holidays, but you will almost always come across school groups and tours, no matter what day of the week you visit.

It is always worth contacting the gallery or museum before your visit to find out about concerns you may have over access and mobility. If you do have concerns, ask if the museum can make special accommodations ahead of time so you can get the most out of your trip. Many museums offer a range of accessibility options, so don't be shy!

If you are especially [interested in seeing 20th century Jewish art, you could visit the Ben Uri Gallery and Museum in London](#). Originally called The Jewish National Decorative Art Association, the gallery was founded to support and nurture art and creativity. The museum holds masterworks by Frank Auerbach, David Bomberg, Marc Chagall, Jacob Epstein, and many other important artists.

### Music appreciation

Music is part of the fabric of our daily lives. Whether being sung ditties as babies, clapping rhythms with classmates at school, hearing piped Muzak in shopping centres, watching films with sweeping scores or humming to the radio while we cook, it surrounds us. Friedrich Nietzsche (who was most widely known as a philosopher, but who was also a composer) went so far as to say, "Without music, life would be a mistake."

We're lucky if we learn to play an instrument or have a chance to go to concerts from a young age. But one of the many great things about music is that we can discover it at any point in our lives. It is always available and it is often for free.

Better still, there are many different styles and avenues to explore. All you need is time and an open mind.

### The benefits of music

There have been many scientific studies to show the physical benefits of music. Listening to music releases dopamine in our brains, which is the chemical that we associate with pleasure. Simply put, music makes us feel good. A study of cancer patients even showed that music—and music therapy—can ease anxiety and discomfort in patients as they undergo medical procedures.

Listening to music can help improve memory and cognitive function, as well as concentration. It can be a way of enjoying solitude and focus—whether it’s from learning an instrument from scratch, practising a violin that’s been in the attic for 60 years or sitting alone listening to recordings. Even in its most basic form, the simple act of exploring music can help you tap into feelings and memories that have long been buried. As Leo Tolstoy wrote, “Music is the shorthand of emotion.”

But it can also be a great social activity; you can go to classes, join an orchestra or ensemble at almost any skill level or attend concerts. In the words of Aldous Huxley, “After silence, that which comes nearest to expressing the inexpressible is music.” For many of history’s profound thinkers, music is the ultimate form of emotional expression.

### How to listen to music

Fortunately, music is not only for profound thinkers. It’s for everyone, at any time of the day or night and at any time of your life.

### Radio

Music is accessible night and day, most easily on the radio. The two main classical music channels are Classic FM (99.9-101.9 FM) and BBC Radio 3 (90.2-92.4 FM). BBC Radio 2 (88.1-90.2 FM) offers show tunes and classic pop music, and there are many other channels offering every possible style; Wikipedia has a list of radio stations in the United Kingdom that you can explore.

### Streaming

Listening habits have changed radically in the last decade. People rarely buy CDs now, but if you are digitally savvy, you can find anything you want all day long, often for free.

And if you’re willing to pay a monthly fee, you can subscribe to streaming services and get access to a massive digital store. This means you don’t own anything, but you can listen to virtually everything. It’s like paying to be a member of a library.

There are some free services too, if you don’t mind being interrupted with adverts once in a while.

**Free streaming channels** (although some may require registration):

- [Deezer](#)
- [Jango](#)
- [Soundcloud](#)
- [Spotify](#)

Paid subscription services:

- [Amazon Music Unlimited](#)
- [Apple Music](#)

**YouTube:**

[YouTube](#) offers a massive store of videos of every description and for a music explorer; it is like being a child walking into a sweet shop. Type any musical word into YouTube and you will discover recordings and films of some of the greatest players and groups who have ever lived. Based on your selections, YouTube will also select other things for you to watch, making it an amazing path to discovery.

YouTube also offers one of the most important and engaging explanations of music by none other than Leonard Bernstein. No one before or since has explained music in such inspiring and clear terms, and it is all captured in [The Unanswered Question](#), which was filmed during his series of lectures at Harvard in the 1970s.

#### Other good free online resources:

The [British Library Sounds collection](#) has some wonderful old classical recordings.

The [Library of Congress audio recordings](#) includes a phenomenal archive of old classical, opera, jazz and folk music, including Alan Lomax's seminal collection of field recordings of American folk music.

The [BBC learning website](#) offers many different educational resources, from learning to sing, to understanding harmony. NOTE: New information is no longer being added to this archived site, although you should be able to continue getting access to the existing material.

[Classic FM's website](#) relates to its radio station and has lots of great content on it—from fun stuff to news and quite serious articles and videos, making it a great place to explore composers and styles.

#### Public libraries:

If you still enjoy handling CDs and records, or you really like reading the booklet notes—but you don't want to buy music you're not certain about—then public libraries can offer you a good listening option. Try visiting your local branch to sample their collection.

#### How to discover Jewish musicians

In terms of inspiration, there are plenty of Jewish musicians that might be interesting for you to explore. [Wikipedia has compiled a comprehensive list of many of them](#), whether composers, conductors, opera singers, pianists, or other instrumentalists.

There's a particularly strong tradition of Jewish violinists. The Gershwins even made fun of it in the song, "Mischa, Jascha, Toscha, Sascha," about Russian Jewish violinists Mischa Elman, Jascha Heifetz, Toscha Seidel, and Sascha Jacobsen. One theory about this is that violin and clarinet were easily portable in case of impending pogroms, which were so common in 19th-century Russia. Also, valuable violins could be a good way of carrying wealth across borders in escape, although the Nazis often confiscated the Stradivari string instruments of fleeing Jews. The article entitled [The stolen instruments of the Third Reich](#) explains that history.

Another explanation for the success of (mainly) Russian Jewish immigrants is that music offered an escape from poverty. This is how young prodigies such as Heifetz and Menuhin were able to take their families from impoverished lives into the international glamour and financial security of the classical music world.

There is even a tradition of Jews combining the twin talents of comedy and classical music, with Victor Borge, Jack Benny, Henny Youngman and Oscar Levant (not to mention Harpo and Chico Marx). Many of the greatest musicals and most iconic American songs were written by the likes of George and Ira Gershwin, Jerome Kern, Richard Rodgers and Irving Berlin. And many iconic film scores have been created by Jewish composers including Alfred Newman, Bernard Hermann, Franz Waxman, Miklós Rózsa and Max Steiner. [You can find out more about that impressive history in this article about The music behind Hollywood's golden age.](#)

It's certainly a tradition to be proud of, and one to inspire your musical adventures in whatever direction they may take you!

