

The **50+** Show

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PRUDENTIAL



Show Guide Magazine

London Olympia
15-16 July 2011

Name
that
flower -
and you
may win
a prize!

Programme

Show plan

Exhibitors

Gardening

Hobbies

Finance

Puzzles

Health

Travel

Food

and more!

Your prize-winning stories - page 33

How to make the most of your money - page 46

iPad 2 reviewed - page 58

Why '50+'? - page 65



The average retirement is getting longer.

But who wants an average retirement?



There may be more ways to boost your retirement income than you thought – even if you've left it a bit late. To find out more, visit our stand or come to one of our seminars today.

Alternatively, ask your financial adviser about our retirement income and savings options or visit our website, www.pru.co.uk

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Contents

Welcome to The 50+ Show Magazine and Show Guide for The 50+ Show in London 2011. We've made a lot of changes to the show (which was formerly The Retirement Show) and you should have an even more positive, re-energising and inspirational day out at The 50+ Show this year.

The 50+ Show takes place three times each year, in Manchester in March, in London in July and in Glasgow in November.

In this magazine you'll find the winners of our photography, true life story and fiction competitions as well as features on finance, fashion and more. If you'd like to try to identify our cover flower and be in with a chance to win £25 in M&S vouchers, please see the Questionnaire on page 63.

We hope that you'll tell us what you thought of the show - we really do read every single questionnaire that we receive back: We'd love to read your feedback to help us make the show better next time!

On behalf of the whole organising team, we hope that you enjoy both this 50+ Magazine and The 50+ Show itself!

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- 4,5 **50+ Show floor plan and A-Z**
Where to find the exhibitor you are after!
- 6 **Show programme and information**
Full details on what's happening at the show.
 - 6 - Prudential seminar theatre
 - 7 - Seminar Theatre 2
 - 8 - 50+ Show features
 - 10 - Fashion shows
 - 12 - Cookery demonstrations
 - 14, 16 - Dance and activities
- 18 **Competitions and Advertisers Index**
- 19 **Featured exhibitor profiles**
- 28 **Ask first to prevent a stroke later**
- 29 **What is Diabetes?**
- 30 **Live your joy!** Tips for 'reconnecting with your joy.'
- 33 **A story of survival:** Short story competition winner by Jen Shearer.
- 35 **Panhandled:** Short story competition runner-up by Eileen O'Connor.
- 36 **A Child at War:** True story competition winner by Ron Wallington.
- 38 **50+ Show Photo Competition winners**
- 42 **SERPS - The great pensions mystery**
- 46 **Don't let your money retire when you do!**
- 48 **Nine things you need to know about Solar Power**
- 50 **7 Fashion 'dos' and 2 fashion 'don'ts'** by Lesley Ebbetts
- 52 **Memory Moments** by Neil Ridulfa, Museum of Brands
- 55 **A different garden and different way of looking at life**
- 58 **iPad2 - the computer for you?**
- 60 **Discover cruises:** discover the world by river and sea
- 62 **Great travel disasters:** Rome still awaits...
- 63 **Questionnaire**
- 65 **Why 'The 50+ Show'?**
- 66 **The Puzzle Page:** courtesy of Woman's Weekly.

We have hidden a number of spoons throughout the 50+ Magazine - like this:  There are more than 10 but less than 20, including at least one in the adverts. Find them ALL and have a chance of winning £25 in gift vouchers. Include your answer on page 63. Happy spoon hunting!

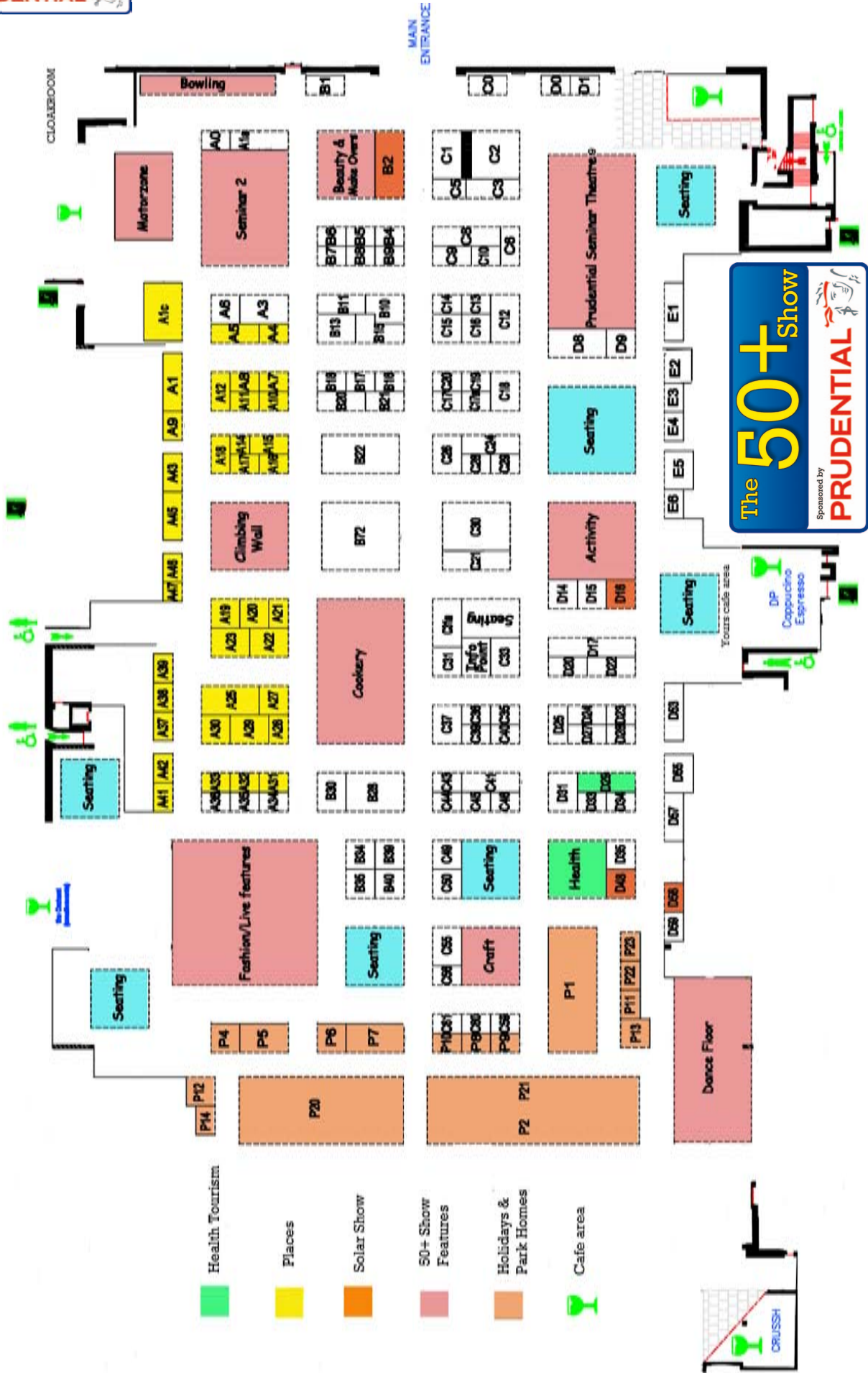


The 50+ Show Show Guide Magazine is published by
PRo Publications International Ltd
First Floor Adelphi Court
1 East Street
Epsom, Surrey, KT17 1BB

Tel 01372 743837
Fax 01372 743838

Visitors are advised to satisfy themselves as to the bona fides of the exhibitors prior to finalising significant transactions.

The 50+ Show Floor Plan



The 50+ Show Exhibitor A-Z

Organisation	Stand	Organisation	Stand	Organisation	Stand
Abacus Hotels	A47	HomeAway.co.uk	P11	Silver Travel Advisor	A17
Abbeyfield	A3	Hotel Jardin Tropical & Hotel Jardin		Simplicity Computers	D14
Acumag	D20		Tecina A32	Simply Groups	A9
Age UK	C8	House of Fraser	Beauty Zone	Solatricity	B2
Agincare	C14	Infinite Aloe	C61	Spear Travels	A39
Airogym	C44	International Glaucoma Association	C40	Special Product (Saturday only)	E2
Amateur Gardening	B42	Israeli Tourist Office	C49	Special Product (Saturday only)	C18
Ambassador Theatre Group	A10	i to i Volunteering	A21	Special Product (Saturday only)	D55
Arthritis Research	C46	Just Go! Holidays	A31	Special Product (Saturday only)	C33
Aston Energy Solutions	D58	Jetsleeper	A46	Specsavers	D31
Audley Retirement	B21	Knowledge to Action	B18	Stately Albion	P1
Avanti Travel Insurance	A43	Little London Park	P9	Stately Albion	P2
Bemycarebroker.com	D17	Locked Up Monitored Security	C6	Stately Albion	P21
Berkeley Parks	P13	Matthew Barton Antique Service	B1	Stagetext	D0
Birch's Park Homes	P5	McCarthy and Stone	C2	Starfish Properties	A20
Bon Voyage Travel	A4	Medischeme	D34	Stroke Association	D35
Bowls Development Alliance	A0	National Federation of Occupational Pensioners	C50	Sun Gardens Resort	A1C
Brenthams Furnishers	B72			The Camping and Caravanning Club	
Bridgefast Property Services	B16	Notting Hill Housing	C13		A25
Brightwater Holidays	A7	Oakdale Beds	B28	The Legal Brokerage	C24
Britannia Parks	P10	Orucoglu Thermal Resort	D29	The Memory Library	B5
British Telecom	C15	Phoenix Holidays	A18	The Oldie Magazine	C16
Cadbury World	C20	Pilates Foundation	E6	The Orthotic Works	B40
Cancer Research	Health Zone	Prudential	B22	The Outside Clinic	C37
Casada	D25	Pru Health	Health Zone	The Pension Service	B9
CPR Global Call Blocker	C17			The 50+ Show	C36
Centre for Sight	C26			The Wildlife Trust	C29
Churchill Retirement Living	C12			Timeshare2freehold.com	C19
Club La Costa	C28			Tingdene Homes	P7
Collette Worldwide Holidays	A11			Titan Travel	A23
Dental Complaints Service	C9			Travelsphere	A15
Diabetes Wellness	B30			U3A	E1
Doctor Detox	C41	Ramblers Association	C35	Voyages Jules Verne	A27
Emporia Phones	A6	Relaxamatic	D53	VO4 Home	D48
Essex Financial Solutions	B13	RetireEasy	C21	Warner Leisure Hotels	A19
Forever Living	C5	Retired and Living Magazine	C39	Wessex Park Homes	P20
Fortina Spa	B10	Retired Greyhound Trust	D8	Wiltshire Farm Foods	C31
French Lodges	P12	Retirement Today	B11	Woman's Weekly	Craft Lounge
Gardening Advice /tips	B43	Richmond Villages	B15	Woodland Trust	A16
Girlings	C30	RNID	D1	Wyldecrest Parks	P4
Global Professionals	B4	Rose and Steel (Friday only)	E2	Yalkult	C1
Go Cruise	A1	RSPB	A38	Yours Magazine	
Grannynet.co.uk	A34	Saga	A22		
Gransnet	B7	SavvyWoman	D9		
Genesis Rare Diamonds	C31A	Shannon Developments	C24		
Hammerstahl	C43	Shearings	A33		
Hodders Law	C10	Shop4Choice	C56		
Holiday and Dance	D47	Silver Fern	C59		
Holiday Property Bond	C55	Silver Fern	B6		



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Prudential seminar theatre

The 50+ Show 2011 in London offers a varied selection of informative talks and lively panel sessions - with many chances for visitors to ask questions of the experts.

Back in her regular spot, chairing the 'Your Money Matters' panel is Sarah Pennells (seen right). Sarah has covered money and consumer issues every Saturday on BBC1's Breakfast programme for several years. Her reports also appeared on BBC News Channel's weekly personal finance slot, 'Your Money.' These sessions are always busy, so make sure you arrive in good time to be sure of a seat.



Friday 15th July

10.45 - 11.30 Gardening Question and Answer Panel

Chaired by Sir Roddy Llewellyn, Bt; John Negus, Amateur Gardening Magazine; Graham Brightwater, Brightwater Holidays; Teresa Farnham, NGS

11.45 - 12.15 Top Tax Tips

Chris Friel, Prudential

12.30 - 13.30 Your Money Matters panel

Chaired by Sarah Pennells, SavvyWoman, Chris Friel, Prudential; Peter Cook, Financial Ombudsman Service; Simon Primmer, The Pensions Advisory Service

13.45 - 14.15 Understanding pensions and annuities

Jessica Shukie, Prudential

14.30 - 15.15 Don't let your money retire when you do

Sarah Pennells, SavvyWoman

15.30 - 16.00 The Menopause - Keep Your Cool!

Norma Goldman, The Menopause Exchange

16.15 - 17.00 Gardening Question and Answer Panel

Chaired by Sir Roddy Llewellyn, Bt; John Negus, Amateur Gardening Magazine; Graham Brightwater, Brightwater Holidays; Teresa Farnham, NGS

All timings and programmes are subject to change.

Saturday 16th July

10.45 - 11.30 Gardening Question and Answer Panel

Chaired by Sir Roddy Llewellyn, Bt; John Negus, Amateur Gardening Magazine; Graham Brightwater, Brightwater Holidays; Alexei Charkham, allotmenteer and blogger

11.45 - 12.15 Top Tax Tips

Chris Friel, Prudential

12.30 - 13.30 Your Money Matters

Chaired by Sarah Pennells, Savvy Woman; Simon Primmer, The Pensions Advisory Service; Alan Jones, Prudential; Peter Cook, Financial Ombudsman Service

13.45 - 14.15 Understanding pensions and annuities

Jonathan Kempson, Prudential

14.30 - 15.15 Don't let your money retire when you do

Sarah Pennells - Savvy Woman

15.30 - 16.15 Gardening Question and Answer Panel

Chaired by Sir Roddy Llewellyn, Bt; John Negus, Amateur Gardening Magazine; Graham Brightwater, Brightwater Holidays; Alexei Charkham, allotmenteer and blogger

Seminar Theatre 2

FRIDAY

- 10.45 - 11.15** **What colour is your life?**
Honey Langcaster-James
Appearing courtesy of Abbeyfield
- 11.30 - 12.00** **Are computers good for you?**
Valerie Singleton & Nigel Houghton,
Simplicity Computers
- 12.15 - 12.45** **Solar energy seminar**
Virginia Graham,
Renewable Energy Association
- 13.00 - 13.30** **Coach touring today**
'Myths & reality'
Chris Wales, Coach Tourism Council
- 13.45 - 14.15** **Correcting presbyopia**
(the need for reading glasses)
Dr. Sheraz M. Daya, Centre for Sight
- 14.30 - 15.00** **Why is cruising booming?**
Andy Harmer, The Cruise Portfolio
- 15.15 - 15.45** **Don't worry, be happy - how to**
succeed in retirement without
really trying.
Mark Soper, RetireEasy
- 16.00 - 16.30** **Explore the possibilities - discover**
the unusual, the little known, the
extraordinary and bring them to life
Angela Caes, Tauck Tours

SATURDAY

- 10.45 - 11.15** **Coping with caring - topical tips to help**
carers. Rosie Sandall, Yours Magazine
- 11.20 - 12.00** **'So you think you can write fiction?'**
Gaynor Davies, Fiction Editor, Woman's
Weekly
- 12.15 - 12.45** **Reducing energy bills -**
how and why to do it.
Geoff Clifton, VO4HOME Ltd
- 13.00 - 13.30** **Are computers good for you?**
Nigel Houghton, Simplicity Computers
- 13.45 - 14.15** **Explore the possibilities - discover**
the unusual, the little known, the
extraordinary and bring them to life
Angela Caes, Tauck Tours
- 14.30 - 15.00** **Don't worry, be happy - how to succeed**
in retirement without really trying.
Mark Soper, RetireEasy
- 15.15 - 15.45** **How to make a holiday home**
pay for itself.
Tim Boughton, HomeAway
- 16.00 - 16.30** **Go solar in groups and save money**
Ron Elul, Sunny Britain

The busy second seminar theatre is offering a wide range of entertaining talks over the two days. Come and meet Valerie Singleton (seen centre) on Friday, 15th July and learn how to use the computer the easy way, stay in touch with your loved ones using Skype and other leading social media sites, discover its benefits while staying secured online. Also, visit Simplicity Computers' stand D14 to get more information.

Are you looking after a friend or relative at home? Yours Magazine care editor Rosie Sandall is an experienced journalist who is dedicated to supporting unpaid carers. Rosie is a Government Dignity Champion and she writes about care issues in Yours Magazine. Get tips and advice from Rosie on Saturday 16 July.



Presbyopia is a common type of vision disorder that occurs as you age. It is often referred to as the aging eye condition. Anyone over the age of 35 is at risk for developing presbyopia. Dr Sheraz M. Daya of Centre For Sight will give you more information about presbyopia and open your eyes to the possibilities of treating it.

At The 50+ Show, we want to give our visitors a seminar programme with a number of different topics. So we invited Geoff Clifton of VO4HOME to give you tips and advice on how to reduce your electricity bills. Electricity and gas prices are on the rise with no change in sight. How can you minimise your exposure to these rising costs? Geoff will discuss some of the options available to you now and where the benefits lay for you.

50+

50+ Show Features



The House of Fraser Beauty Zone. Here you can enjoy an exceptional beauty treat courtesy of experts in makeup and skin care who will be delighted to show you the tips and tricks of the trade as well as introducing you to beauty must-haves. The teams from Lancome, Laura Mercier, Shu Uemura and Destination Skin are from the House of Fraser Westfield store, located in the luxury Village quarter.



The Woman's Weekly Lounge welcomes visitors who would like to meet and chat with the editor, Diane Kenwood. With comfy seating and make-and-take craft projects on the go, come along to pose any crafting questions you have, sign up for a fabulous subscription deal and pick up some of the summer special editions.



50+ Show Climbing Wall

Get to the top and ring the bell! Try climbing for the first time on the 50+ Show Climbing Wall, or perfect your skills and techniques on one of the UK's tallest walls! All the instructors are fully trained in the activities they supervise and they aim to deliver a truly memorable climb. A 76-year old lady got to the top last time! The 50+ Show Climbing Wall is supplied by Highline Adventure.



Health Zone

The Health Zone is located at the centre of the show. The Roadshow Team from Cancer Research UK will be there, running BMI and Breathalyzer checks, as well as handing out information and raising awareness of all the different cancers.



Get a taste of PruHealth's Vitality programme in the Health Zone where you can have a fitness test (using a heart rate monitor), blood pressure check and get access to advice from a nutritionist. PruHealth is the health insurance provider that not only covers you when you're sick, but also helps you to live a healthy lifestyle. Visit www.pruhealth.co.uk for more information. Alternatively, enjoy a healing session with Paul Langton.

Motor Zone

Calling all 'petrolheads'! For those of you who are motor enthusiasts, why not visit our fabulous Motor Zone where we have a number of classic and vintage cars on display.

Gardening questions

Gardening gurus Sir Roddy Llewellyn and John Negus from Amateur Gardening Magazine will be available on stand B43 throughout the show and at the Gardening Question and Answer Panel session to answer gardening queries. Slugs? Horsetails? Sorted!

Short mat bowls



Fancy taking up a new sport? The Bowls Development Alliance will give advice on short mat bowls in the area

near to the cloakroom on both days of the 50+ Show. Come along and see if you could be a future bowls version of Tiger Woods! If you are tempted to find out more about this pastime, then



please visit Stand A0 for further information. The bowls area is sponsored by Sun Gardens Resort, stand A1C.

50+ Show Prize Quiz

The 50+ Show Prize Quiz will take place on both days of the show on the Performance Stage at 4.15 pm. Why not pop along to test your knowledge and have a chance at winning a pair of tickets to Legally Blonde the Musical courtesy of The Ambassador Theatre Group.

Relax with Yours Magazine

If you need a bit of a breather after going round the show, why not take a break in the YOURS cafe area?



Here you will be able to enjoy reading a complimentary copy of YOURS magazine, meet the YOURS team and get details of an exclusive 50+ Show subscription offer.

Antiques valuations

Have you ever watched antiques programmes on TV and thought to yourself, 'That could be me'? Now's your chance! Why not pop along to stand B1, at the main entrance, and watch our experts in action. Matthew Barton will be providing a free valuation service throughout both days. **50+**

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Performance stage

FRIDAY 15th JULY 2011		SATURDAY 16th JULY 2011	
10.45 - 11.15	Fashion Show	10.30 - 11.00	Fashion Show
11.30 - 11.55	Swing and Motown with Colin Roy of Rose & Steel Productions Ltd	11.00 - 11.30	'Special product demonstrations'
12.00 - 12.30	Fashion Show	12.00 - 12.30	Fashion Show
13.00 - 13.45	Swing and Motown with Colin Roy of Rose & Steel Productions Ltd	13.30 - 14.00	Fashion Show
14.00 - 14.30	Fashion Show	14.00 - 14.30	'Special product demonstrations'
15.30 - 16.00	Fashion Show	15.30 - 16.00	Fashion Show
16.15	Prize Quiz, test your knowledge and be in with the chance to win a pair of tickets to a top west end musical	16.15	Prize Quiz, test your knowledge and be in with the chance to win a pair of tickets to a top west end musical

What's on at the Performance Stage?

Make sure of a good seat for the entertaining features on the Performance Stage. With live fashion shows starring real models and clothes supplied by Bonmarche and isme, choreographed by Mandy White of White Event Management (for further information visit: www.whiteevents.co.uk) and compered by Lesley Ebbetts who is one of the UK's most knowledgeable and trusted fashion advisors (www.lefashion.co.uk). Models' make-up courtesy of House of Fraser.

Images below courtesy of isme and Bonmarche.

50+



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We combine passion and expertise in equal measure to help us achieve our mission of 'putting heart and soul into every home'. AGA Rangemaster is home to the most loved and well-known British cooker brands, and extends from iconic cast-iron AGA and Rayburn range cookers to more contemporary and chic Rangemaster, Mercury and Falcon range cookers.

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AGA RANGEmaster

Cookery Theatre

Demonstrations last approximately 45 minutes.

FRIDAY:

- 10.45 - 11.30** Filipino Food
Tess Jacob-Penas, Port of Manila
- 12.00 - 12.45** Contemporary Classics
with the Jewish Princesses
- 13.15 - 14.00** Contemporary Classics
with the Jewish Princesses
- 14.30 - 15.15** Fish!
with CJ Jackson of Billingsgate
Seafood Training School
- 15.45 - 16.30** Cupcake hi-jinks
Kevin Sibley of Mama's Cupcakes

SATURDAY:

- 10.45 - 11.30** Filipino Food
Tess Jacob-Penas, Port of Manila
- 12.00 - 12.45** The New Italian
with Stefano Borella, La Cucina Caldesi
- 13.15 - 14.00** The New Italian
with Stefano Borella, La Cucina Caldesi
- 14.30 - 15.15** Baked in America
with Outsider Tart
- 15.45 - 16.30** Baked in America
with Outsider Tart



Opening the show with a colourburst of flavour is Tess from Port of Manila, a Filipino restaurant in Hammersmith owned by a family who have a passion for good Filipino cooking. They cook traditional homestyle foods and want to introduce them to everyone. Filipino food is definitely under-represented in the UK but Tess hopes visitors will enjoy the native flavours with dishes such as crispy chicken and pork adobo and pandan rice with atchara and some very unusual dessert dishes. All the different ingredients and cooking techniques will be entertainingly and thoroughly explained to visitors in Tess's lively shows.



Next up on the Friday are The Jewish Princesses - two sparkly stars bringing glamour to The 50+ Show. The Jewish Princesses will be cooking up a batch of that well-known penicillin alternative - chicken soup - which will be served with kneidlach balls - the most scrumptious little dumplings that should be in everyone's repertoire. The JP's have written a series of very entertaining books covering food for everyday and for celebrations and on how to be fabulous. In between their two sessions, the Princesses will be delighted to sign books for visitors and answer any food and styling questions.

CJ Jackson is Director of the Billingsgate Seafood Training School, a name with a reputation for being one of the world's leading authorities on fish. CJ will be showing audiences all they need to know to be confident with seafood in the kitchen. As well as being an inspirational teacher, CJ is also a very talented author and will be signing copies of her one-stop cookbook, FISH, at the show.

To end Friday on the sweetest note, we are delighted to introduce Kevin Sibley to The 50+ Show audience. Kevin started Mamas Cupcakes just over two years ago and named it after his Mum who taught him to cook. He left his graphic design job to spend time with her when she was fighting cancer. It turned out to be her last year and they enjoyed a lovely summer together. After she died, Kevin set the foundations for Mamas Cupcakes, something she saw him start and he quickly went on to win the National Cupcake of the Year Award in 2009. His creativity is apparent in the design of his cakes. People buy cupcakes because of how pretty they look - when they buy from Kevin they know they taste as good as they look!

Stefano Borella has become a firm favourite at the show and he returns this year with a healthy, stylish menu full of summery flavours. In both shows he will be preparing fresh pasta stuffed with beetroot in a butter sage sauce, fish skewers with a couscous salad with pine nuts and lemon and summer fruit berry tarts. La Cucina Caldesi is the only Italian cookery school in central London, so if you are inspired by Stefano's expert way in the kitchen and would like to develop your Italian skills, why not book a class? La Cucina Caldesi is to be found at 118 Marylebone Lane, W1 1QF. Contact them on 0207 487 0758 or www.caldesi.com.

From red velvet cakes to marriage pies, when it comes to baking, Americans certainly know a thing or two. Business and life partners David Lesniak and David Muniz are the Outsider Tarts. They own the award-winning bakery Outsider Tart in London and are also a popular presence at some of London's finest farmers' markets. But they're not just about sweet goodies; the Davids will also be showing visitors some of their supper-club, soul-food classics - such as mac n' cheese, pulled pork and more. Mmmmmm! Make sure of a seat so you can catch the fun! They have an exciting new book: Baked in America. They will be signing copies in between their sessions and look forward to talking baking with visitors. **50+**



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The 50+ Dance Floor with



Friday 15 July

- 10.30 - 11.00 Music and Dance for all
- 11.15 - 12.15 Teach in: Modern Ballroom
- 12.30 - 13.00 Young Champions in Cabaret
- 13.15 - 13.45 Music and Dance for all
- 14.00 - 15.00 Teach in: Latin American
- 15.15 - 15.45 Young Champions in Cabaret
- 16.00 - 16.45 Music and Dance for all

Saturday 16 July

- 10.30 - 11.00 Music and Dance for all
- 11.30 - 12.30 Teach in: Modern Ballroom
- 12.45 - 13.15 Young Champions in Cabaret
- 13.30 - 14.00 Music and Dance for all
- 14.30 - 15.15 Teach in: Latin American
- 15.30 - 16.00 Young Champions in Cabaret
- 16.15 - 16.45 Music and Dance for all



Holiday and Dance is Philip Wylie. Philip brings enormous style, flair and experience of teaching large groups to The 50+ Show and we are delighted that he is running The 50+ Show Dancefloor for us again this year. There will be music and dancing all day, with lessons and join-in sessions. When you are footsore, take a ringside seat to watch the young champions in the fabulous cabaret show. Spangles and sparkles all the way!

First, learn to Ballroom dance. Whether you have danced ballroom before, are dancing ballroom now or are just starting out on your ballroom adventure, you will have fun learning them. Ballroom dance develops self confidence, good posture, elegance, balance and social skills. This dance style includes several techniques such as the Waltz, Foxtrot, Quickstep and Ballroom Tango. And if that's not enough, stay for the next session, get your groove on to sensuous Latin rhythms and learn Latin-American dance!

To find out more about Holiday and Dance's exciting schedule of trips - combining dance with fabulous destinations - speak to Philip and Christine at Stand D47

50+



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One fantastic day out

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or visit **cadburyworld.co.uk**

The 50+ Show Activity Zone

Friday 15th July 2011

- 10.15 – 11.00 Tai Chi**
Certified Instructors Yuka Donovan and Yannick Bourdain, Trained with John Ding International Academy of Tai Chi Chuan
- 11.15 – 12.15 Zumba Fitness Class**
Rebecca Wilkinson
- 12.30 – 13.15 Pilates**
With Rochelle Kronik and Pilates Foundation
- 13.15 – 13.45 Tai Chi**
Kate Mansfield and the London School of T'ai Chi Chuan & Traditional Health Resources Ltd.
- 14.00 – 14.45 Zumba Fitness Class**
Rebecca Wilkinson
- 15.00 – 15.30 Callanetics**
Rachel Seagrave, Callanetics Classes and Sarah Coombes, Callanetics London
- 15.45 – 16.30 Pilates**
With Rochelle Kronik and Pilates Foundation



Saturday 16th July 2011

- 10.15 – 10.45 Tai Chi**
Certified Instructors Yuka Donovan and Yannick Bourdain Trained with John Ding International Academy of Tai Chi Chuan, London
- 11.00 – 11.30 Callanetics**
Rachel Seagrave, Callanetics Classes
- 11.45 – 12.45 Zumba Fitness Class**
Rebecca Wilkinson
- 13.00 – 13.45 Pilates**
With Rochelle Kronik and Pilates Foundation
- 14.00 – 14.45 Tai Chi**
Kate Mansfield and the London School of T'ai Chi Chuan & Traditional Health Resources Ltd.
- 15.00 – 15.30 Callanetics**
Rachel Seagrave, Callanetics Classes
- 15.45 – 16.30 Pilates**
With Rochelle Kronik and Pilates Foundation

Stop by the Activity Zone during your visit: No need to pre-book, just join in with whatever is going on at the time.

T'ai Chi, practiced at a slow and even speed, promotes relaxation, straight posture and balance. Certified instructors Yuka Donovan and Yannick Bourdain have trained with John Ding, at John Ding International Academy of Tai Chi Chuan in London. For Chelsea Tai Chi Class by Yuka call 07854 899 056 and Bermondsey Tai Chi Class by Yannick call 07972 930 199. We are also delighted to have Kate Mansfield and Surinder Dhesi from The London School of T'ai Chi Chuan and Traditional Health Resources - a school of 14 teachers teaching Tai Chi in central London. For more information, contact Kate on 01908 566 068.

Zumba is a Latin-based aerobic exercise program that mixes traditional Latin dances - such as the cha-cha, tango & flamenco. Enjoy exercising to Zumba with instructor Rebecca Wilkinson in the Activity Zone. For further information call Rebecca on 07946774048 or send an email to rebecca@londonzumba.com.

Callanetics: With its emphasis on small, controlled but incredibly powerful movements, people from all walks of life find Callanetics helps them to get well, stay well and look good. We have two amazing Callanetics teachers who will demonstrate this exercise programme in the Activity Zone. Sarah Coombes - founder of Callanetics London - and Rachel Seagrave - founder of Callanetics Classes. Sarah and Rachel work across London teaching classes, groups and individuals.

Pilates: Pilates is a mat-based workout which combines flexibility with strength and coordinates breathing with movement. Individuals with back, knee and postural problems may benefit from this class. See Allison Swan in the Activity Zone and at Stand E6 for more information.

50+



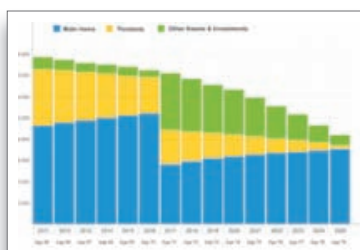
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See YOUR future at a glance
on Stand C21

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The 50+ Show - Competitions

Visit the Stands below for your chance to win some fabulous prizes *Terms and Conditions apply

Abacus Hotels A47

Visit the Abacus Hotels stand and enter into a prize draw to win a two day holiday for two including breakfast and dinner at either the Best Western Knights Hotel - King's Lynn, Best Western Le Strange Arms Hotel - Hunstanton or Best Western Orton Hall Hotel - Peterborough (excluding bank holiday weekends and subject to availability).

Audley Retirement B21

Enter into a prize draw to win a two night stay in the guest suite at their retirement village in Ilkley.

Bon Voyage Travel & Tours A4

Enter into a competition to win £100 of M & S vouchers.

Brenthams B72

Enter a free prize draw.

Brightwater Holidays A7

Enter into a prize draw for the chance to win a seven night holiday for two to Madeira on a bed and breakfast basis, with flights from Gatwick.

Britannia Parks P10

Fill in a registration form and arrange a visit to a Britannia Park in order to claim a free £20 National Garden Voucher.

Churchill Retirement Living C12

Visitors to the Churchill Retirement Stand have an opportunity to enter a free prize draw where there are two prizes of a luxury weekend in London, staying at the Savoy Hotel for one night with afternoon tea and £200 spending money. Return travel is also included.

Forever Living C5

Fill in one of their questionnaires in order to receive a £5 voucher off any of their products.

Grannynet A34

Sign up to become a member of their website to be entered into a draw to win one of the following: Petite Star Zia+ Stroller, Hamleys teddy bear, Hamleys Gift Boxes and Totseats.

HomeAway.co.uk P11

Visit the HomeAway stand and enter a competition to win £500 towards a holiday in one of the 200,000 plus holiday home rentals listed on their website.

McCarthy & Stone C2

Enter into a free raffle to win a Sony Bravia 37 inch LCD TV.

Prudential B22

Visit the Prudential Stand and enter a prize draw to win a Magnum of Champagne.

RetireEasy C21

Visit the RetireEasy Stand and enter a competition to win a Bose Wave Music System by registering and receive a RetireEasy ceramic coffee mug.

Richmond Villages B15

Win a two night Spa break at either Richmond Painswick or Richmond Letcombe Regis Village.

Saga A22

Fill in a prize draw form for the chance to win a Cruise for two aboard Saga Pearl II - this eight-night 'Christmas Markets of Europe' cruise sails from Southampton on 7 December 2011 and even includes Saga's UK chauffeur service to and from the port.

Silver Travel Advisor A17

Enter the prize draw to win a fabulous seven night Cruise for two people with Noble Caledonia.

Sun Gardens Resort A1C

Visit the Sun City Europe stand and answer their survey questionnaire to be entered into a draw to win a £50 M & S voucher.

Advertiser Index

Airogym	47	HomeAway.co.uk	25
AGA Rangemaster	11	Hotels Jardin Tropical/Jardin Tecina	31
Amateur Gardening Magazine	43	Laterlife	26
Birch's Park Homes Ltd	37	Omar Park & Leisure Homes	34
Cadbury World	15	Prudential	2,68
Choice Magazine	13	Ramblers	25
Churchill Retirement Living	21	RetireEasy	17
Dental Complaints Centre	26	Sun Gardens Resort	32
Family History Magazine	9	Wyldecrest Parks	32
Girlings Retirement Rentals	23	Yours Magazine	67
Grannynet	45		50+



The 50+ Show Featured exhibitors...



ABACUS HOTELS

Stand A47

3 premier hotels in West Norfolk and Cambridgeshire: BW Knights Hill Hotel and Imagine Spa, King's Lynn, built around an ancient farm complex, 79 rooms; BW le Strange Arms Hotel, Hunstanton, with direct access to a sandy beach, 43 rooms and self-catering accommodation; BW Orton Hall Hotel, Peterborough, set in 20 acres of parkland, 70 rooms, offering excellent food, accommodation and Courtyard Leisure Club. The hotels have on-site pubs with restaurants and real ales. Group rates available for 10 persons+.

Telephone: 01760 725725

Web: www.abacushotels.co.uk

White Lion House, 20 Station Street
Swaffham, Norfolk, PE37 7LH



ABBNEYFIELD

Stand A3

The Abbeyfield Society is a charity renowned for its provision of home-from-home supported independent living and residential care for older people. In addition to the 700 houses across the UK, Abbeyfield also have a number of new developments which provide modern aspirational accommodation where older people don't have to compromise. All our houses are led by 3 core principles; volunteering, not-for-profit and real integration with the community. We welcome enquiries on all aspects of later life.

Telephone: 01727 857536

Web: www.abbeyfield.com

53 Victoria Street, St Albans, AL1 3UW



AGE UK

Stand C8

Age UK is the largest charitable organisation providing information and advice, products and services to people in later life. Our advice is tailored to make sure you get what you're entitled to, and your needs are met. We support and assist a network of over 170 local Age UKs throughout England. The Age UK family includes Age Cymru, Age NI and Age Scotland. So wherever you live we're here to help.

Telephone: 0800 169 65 65

Web: www.ageuk.org.uk

Tavis House, 1-6 Tavistock Square,
London, WC1H 9NB



AIROGYM

Stand C44

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Telephone: 01488 73848

Web: www.airogym.com

Walker37 Ltd, Membury Logistics Centre, Ramsbury Road, Lambourn Woodlands, Berkshire, RG17 7TJ



AMATEUR GARDENING MAGAZINE

Stand B42

Amateur Gardening is Britain's best-selling weekly gardening magazine, packed full of practical hints, tips and advice. It features some of the most trusted names in gardening, including Toby Buckland, Anne Swithinbank and Peter Seabrook. It is a must read for new and experienced gardeners. Visit our website www.amateurgardening.com and find us on Facebook to get involved and keep up to date with our latest news! Visit us on stand B42 at the show for a free copy of this week's issue!

Telephone: 01202 440 840

Web: www.amateurgardening.com

Westover House, West Quay Road,
Poole, Dorset, BH15 1JG



Providing answers today and tomorrow

ARTHRITIS RESEARCH UK

Stand C46

Arthritis Research UK is the charity leading the fight against arthritis. Our aim is to reduce the pain and disability for the 10 million people living with this debilitating condition in the UK. We do this by funding world-class research into the causes, prevention and treatment of arthritis, providing quality information on over 200 different forms of arthritis and campaigning to improve the lives of those living with the condition.

Telephone: 0300 790 0400

Web: www.arthritisresearchuk.org

Copeman House, St Mary's Gate,
Chesterfield, S41 7TD



BIRCH'S

Stand P5

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Telephone: 0845 5554545

Web: www.birchsgroup.co.uk

11 The Avenue, Park Lane, Godmanchester. Cambs. PE29 2AF



BRIDGEFAST PROPERTY SERVICES

Stand B16

If you or a loved one are downsizing or moving in to a care or nursing home, it can be a challenging time. At Bridgefast we offer a personal tailored service to manage every aspect of your property sale including estate agent and solicitor appointment and management, negotiation of offers, removals, house clearance and even the gardening if required. Furthermore, if advance funding is required for monthly care fees, a care annuity, rent or purchase deposit we can provide that.

Telephone: 0333 4008121

Web: www.bridgefast.co.uk

Copenhagen Court, 32 New Street, Basingstoke, Hampshire, RG21 7DT



CADBURY WORLD

Stand C20

Uncover the origins of the cocoa bean in the jungles of Central America, and follow its journey to Europe in the sixteenth century to Victorian Birmingham where the Cadbury story begins. Here you'll learn about how the philanthropic nature of one of Britain's best-known Quaker families led to the creation of the nation's favourite chocolate and created Bournville Village to give their workers a better quality of living. Whether you're looking for fun, heritage or excitement, there's something for everyone at Cadbury World.

Telephone: 0844 880 7667

Web: www.cadburyworld.co.uk

Cadbury World, Linden Road, Bournville, Birmingham, B30 2LU



CHURCHILL RETIREMENT LIVING

Stand C12

Churchill Retirement Living is the UK's fastest growing, privately owned retirement housebuilder, providing an independent, safe and secure lifestyle for those looking to relax and enjoy their retirement. Our developments are conveniently located near to essential shops and amenities and consist of one and two bedroom apartments with a communal owners' lounge, guest suite, laundry and beautifully landscaped gardens. With all maintenance taken care of, it gives you all the time you need to make the most of your retirement.

Telephone: 01425 462100

Web: www.churchillretirement.co.uk

Churchill Retirement Living, Millstream House, Parkside, Ringwood, Hampshire, BH24 3SG



DENTAL COMPLAINTS SERVICE

Stand C9

The Dental Complaints Service exists to help private dental patients and dental professionals in the UK resolve complaints about private dental services. The organisation is an independent

service funded by the General Dental Council. Our aim is to resolve complaints fairly, efficiently, transparently and quickly by working with the patient and dental professional involved.

If you have a complaint about any aspect of the private dental care you've received in the UK, get in touch.

Email: info@dentalcomplaints.org.uk

Telephone: 08456 120 540

Web: www.dentalcomplaints.org.uk

The Lansdowne Building, 2 Lansdowne Road, Croydon CR9 2ER



DIABETES RESEARCH & WELLNESS FOUNDATION

Stand B30

The Diabetes Research & Wellness Foundation is a registered charity established in the United Kingdom in 1998. Our long-term mission is to discover a cure for diabetes and in the meantime to support, advise and educate people living with diabetes, as well as the general public. Please visit our stand (B30) to find out more about our work and for free diabetes information.

Telephone: 023 9263 7808

Web: www.drwf.org.uk

101/102 Northney Marina, Hayling Island, Hampshire, PO11 0NH



EMPORIA

Stand A6

emporia is the leading manufacturer of mobile phones for the over 50s. emporia's RL1 mobile phone comes with large, clear buttons and a bright, easy to read screen. Rather than adding unnecessary features, emporia phones offer talk and text as well as practical functions like a built in torch, alarm clock and birthday reminders. Perfect for anyone who wants a mobile phone to be just that! emporia RL1 is available exclusively on the Vodafone network, from Vodafone stores and Tesco.

Telephone: 07834 020460

Web: www.emporia.co.uk

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Bournemouth, Southbourne*, Wimborne* **East Sussex**
Bexhill-on-Sea*, Burgess Hill* **Essex** Chelmsford
Gloucestershire Gloucester **Hampshire** Emsworth,
Cowplain**, Southampton (Central*, Bitterne, Eastleigh*)
Portsmouth*, Fleet* **Hertfordshire** Rickmansworth*
Kent Faversham, Hythe, Tunbridge Wells, Birchington-on-Sea,
Canterbury*, Orpington* **Surrey** Sutton, Addlestone, Epsom,
Hindhead, Wallington, Woking*, Shepperton*, Twickenham*
Staffordshire Stafford* **West Midlands** Solihull (Warwick
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Web: www.frenchlodges.com



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Stand C30

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Telephone: 0800 525184
Web: www.girlings.co.uk
Glanville House, Frobisher Way,
Taunton, Somerset, TA2 6BB



GRANNYNET.CO.UK

Stand A34

Are you a hands-on granny? If so, Grannynet is the website for you. We are a community created especially for grandparents, with articles on eve-

rything from activities to investing and from recipes to rights. There is also a lively forum where you can chat to other grannies about whatever takes your fancy such as gardening, health and of course, most importantly, your grandchildren! You can also buy handpicked equipment and presents for them in our shop. Be in the know with Grannynet.

Email: info@grannynet.co.uk
Web: www.grannynet.co.uk
Grannynet, PO Box 59620, London,
SE22 8WB



HOMEAWAY.CO.UK

Stand P11

HomeAway.co.uk is the UK's number one holiday home rentals website, connecting private home owners who want to profit from their holiday homes, with millions of holidaymakers around the world who enjoy the space, freedom and value of a holiday rental. For over 15 years, HomeAway.co.uk has lead the market, providing a professional, cost-effective solution for home owners and property managers to advertise their properties and a huge choice of accommodation for holidaymakers. The site currently lists over 200,000 properties worldwide.

Telephone: 020 8827 1971
Web: www.HomeAway.co.uk
Portland House, 25th Floor, Bressenden Place, London, SW1E 5BH



HOTEL JARDIN TECINA, LA GOMERA

Stand A32

Hotel Jardin Tecina, the only hotel owned by Fred Olsen, is a four star superior resort in true Canarian-style. Located in Playa Santiago, La Gomera with spectacular views overlooking the Atlantic Ocean, Mount Teide and the Tenerife coastline. There are five types of accommodation in low level Canarian styled bungalows surrounded by beautiful landscaped gardens and adjoining Tecina Golf, a par 71 championship course. There is a good choice of

restaurants and bars offering bed and breakfast, half-board or all-inclusive meal options.

Telephone: 0034 902 222140
Web: www.jardin-tecina.com
Lomadade Tecina, 38811 Playa de Santiago, La Gomera, Islas Canarias Espana



HOTEL JARDIN TROPICAL, COSTA ADEJE, TENERIFE

Stand A32

Hotel Jardin Tropical is a four star superior hotel in Costa Adeje, Tenerife located in a five star seafront location offering 5* service and facilities, including award winning restaurants. The hotel has 390 recently refurbished rooms and suites designed to offer maximum comfort for guests with either sea or garden views. The dedicated golf department can arrange tee-off times and transport, with reduced green fees to guests wishing to play on any of the superb eight golf courses in Tenerife.

Telephone: 0034 922 746001
Web: www.jardin-tropical.com
Calle Gran Bretana, 38660 Costa Adeje, Tenerife, Islas Canarias, Espana



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Stand A31

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Web: www.justgoholidays.com
Pate Court, North Place, Cheltenham, GL50 4DY

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**Stand
C30**



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KNOWLEDGE TO ACTION

Stand B18

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Telephone: 0207 751 8900

Web: www.knowledgetoaction.co.uk

18 Quayside Lodge, William Morris Way, Fulham, London, SW6 2UZ



LITTLE LONDON PARK

Stand P9

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Telephone: 01427 717 815

Web: www.littlelondonpark.co.uk

A156 Lincoln Road, Torksey Lock, Lincoln, Lincolnshire, LN1 2EL



MATTHEW BARTON

Stand B1

Matthew Barton Ltd. is delighted to be offering free auction appraisals and advice at The 50+ Show. A silver and

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Telephone: 020 7806 5545

Web: www.matthewbartonltd.com

25 Blythe Road, London W14 0PD



MCCARTHY & STONE

Stand C2

McCarthy & Stone, Britain's leading retirement builder, has been building award-winning apartments for over 30 years and more than 45,000 buyers have opted for our way of life. We understand that what our customers want most is security and independence, which is why we build all our developments with this in mind. With a choice of developments in a range of locations across the UK, McCarthy & Stone is sure to have the perfect apartment for you.

Telephone: 01932 336099

Web: www.mccarthyandstone.co.uk

Emerald House, 30-38 High Road, Blythe, Surrey, KT147QG



NATIONAL FEDERATION OF OCCUPATIONAL PENSIONERS

Stand C50

The National Federation of Occupational Pensioners (N.F.O.P) is the oldest and the largest occupational pensioner organisation in the UK, with over 90,000 members and 180 Branches.

We provide a voice for our members through active political campaigning, aiming to protect and improve pensioners' rights. Benefits for members include: FREE Legal and Tax Hotlines, FREE technology helpline, FREE pension advice, FREE membership of motoring accident aftercare service, FREE magazine and a series of exclusive discounts and offers.

Telephone: 01582 721652

Web: www.nfop.org.uk

Unit 6, Imperial Court, Laporte Way, Luton, LU4 8FE

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PRUDENTIAL

Stand B22

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Telephone: 0800 000 000

Web: www.pru.co.uk



RAMBLERS ASSOCIATION

Stand C35

The Ramblers is Britain's largest walking charity, working to safeguard the footpaths, the countryside and other places where people go walking.

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Telephone: 020 7339 8500

Web: www.ramblers.org.uk

Camelford House, 87-90 Albert Embankment, London, SE1 7TW



RETIREEASY

Stand C21

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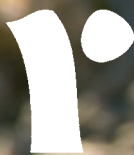
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020 7339 8500

The Ramblers' Association is a registered charity (England & Wales no 1093577, Scotland no SC039799) and a company limited by guarantee, registered in England & Wales (no 4458492). Registered office: 2nd floor, Camelford House, 87-90 Albert Embankment, London SE1 7TW.

have can help you lead the lifestyle you desire in retirement. RetireEasy puts YOU in control of your finances. RetireEasy is introducing LifePlan at The 50+ Show prior to a full launch in August, 2011. Please visit our stand C21 for a preview.

Telephone: 0203 434 0000

Web: www.RetireEasy.co.uk

20 Manor Courtyard, Hughenden Avenue, High Wycombe, HP13 5R

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www.retirement-today.co.uk

RETIREMENT TODAY MAGAZINE

Stand B11

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Telephone: 01296 632700

Web: www.retirement-today.co.uk

Amra Media Solutions, The Old Laverder Mill, 46a Brook Street, Ashton Clinton, Bucks, HP22 5ES



RICHMOND VILLAGES

Stand B15

Richmond Villages are developers and operators of award winning Retirement Villages. The newest Village, Richmond Letcombe Regis, Oxfordshire, has become the benchmark in Retirement Villages, having won 4 National Awards in the past year. The Villages' provide Independent Living Apartments for the active retiree and Assisted Living Apartments for those who require a little help. The unrivalled facilities can include Wellness Spa, restaurant & bar, IT & activity rooms. Come and find us on Stand B15 to find out more.

Telephone: 0845 607 6405

Web: www.richmond-villages.com

Richmond Villages, South Street, Letcombe Regis, Oxfordshire, OX12 9RG



SAGA HOLIDAYS

Stand A22

Saga provides a huge choice of holiday types for today's over 50s and can now take you just about anywhere in the world. There are safaris, river cruises, tours, hotel stays and ocean cruises (aboard Saga's own ships). We even own two of our very own hotels – the Bel Jou in St Lucia and the Coastline Hotel in Malta. Visit our stand to find out the latest special offers.

Telephone: 01303 774176

Web: www.saga.co.uk

The Saga Building, Enbrook Park Folkestone, Kent, CT20 1SE



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the leading over 50s web site

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Email us: info@dentalcomplaints.org.uk

Visit us at our website: www.dentalcomplaints.org.uk

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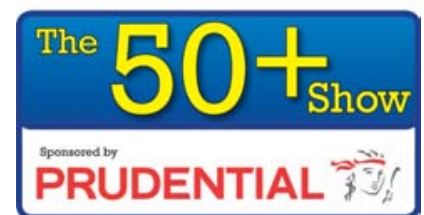
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**The 50+ Show
Stand C36**

Come to hand in your questionnaire (page 63) or just to say 'Hello!' **50+**

Ask first to prevent a stroke later

by The Stroke Association

Awareness of stroke, its symptoms and the major risk factors has increased dramatically over the last few years meaning that more stroke patients are being admitted to hospital and receiving appropriate treatment.

However, awareness of atrial fibrillation (AF, a common form of irregular heartbeat) as a major risk factor for stroke remains comparatively low amongst both the public and health professionals. In a bid to increase the number of people being screened for atrial fibrillation, The Stroke Association has recently launched its Ask First, 'to help prevent a stroke later' awareness campaign. As part of this, the charity commissioned some research to establish what GPs believe to be the underlying issues surrounding how patients with atrial fibrillation are screened and treated. Findings revealed a number of serious concerns and in the survey of over 1000 GPs, over three quarters (83%) felt that problems existed with the diagnosis, treatment and management of the condition, putting a considerable number of people at risk of stroke.

A distinct lack of public awareness of AF was considered to be a significant contributor to the problems by over a third of GPs (39%). This was supported by a poll of 1000 members of the public which found that over two thirds (66%) were unaware that they would be at risk of developing a stroke if they experienced the symptoms of AF.

56 year old Phillip Richards had a stroke in April last year as a result of atrial fibrillation. He was diagnosed with AF in 2004. He had been experiencing heavy chest pains and no-

Phillip Richards: Felt his pulse racing at his son-in-law's gig, but it wasn't rock'n'roll that did it.

...ticed that his pulse was racing. He comments; "I hadn't been feeling right for a while; however I'd been very stressed with work and so I put it down to that. It wasn't until I went to watch my son-in-law play in his band that I felt something was seriously wrong. My heart was pounding and I thought I was having a heart attack. I was taken to A&E, but no one told me what the problem was. I was sent home and then a few days later I went on holiday to Florida as if nothing had happened."

Phillip went on to have another similar experience a few months later when he was at work. He went back to hospital and this time he was told that he had atrial fibrillation. Phillip says; "I'd never heard of the condition and so was obviously very concerned. However, I was put on medication and thought that it was under control. I had no idea that I was at risk of having a stroke until I had one last year."

Atrial fibrillation accounts for around 12,500 strokes every year



and it is believed that about 750,000 people in the UK are currently living with the condition.

Steve Benveniste, campaigns officer at The Stroke Association, comments; "Public recognition of atrial fibrillation and in particular its link to stroke is incredibly low. Many people, like Phillip, may not recognise the symptoms of AF, such as shortness of breath, as a serious health problem, resulting in them not being diagnosed and leaving them at risk of stroke."

"Through our 'Ask First' campaign," says Steve, "we hope to see an increase in the number of people in at-risk groups being screened for the condition through regular pulse checks and being treated accordingly in order to reduce the number of AF-related strokes in the UK." **50+**

**ASK
FIRST**
TO HELP PREVENT
A STROKE LATER

What is diabetes?

by the Diabetes Research Wellness Foundation

Being diagnosed with diabetes gives rise to many questions. Looking for answers? This article should be a good start.

In simple terms, diabetes prevents your body converting sugars and starches in your food into energy. It uses insulin to do this. When someone has diabetes the body fails to produce insulin or the insulin it does produce doesn't work properly (this is called insulin resistance). When we eat food some special cells in our pancreas should produce insulin. The insulin transports glucose, made from carbohydrates in the food, into the cells, where it can be used by the body for energy. Sugars and starches are the most efficient source of food energy and are carried in the blood as glucose.

If insulin isn't produced, or doesn't work, the glucose builds up in the bloodstream instead of the cells, causing the common symptoms of diabetes:

- **Lethargy** carbohydrate cannot be converted into energy;
- **Frequent passing water** the body flushes excess glucose down the toilet;
- **Thirst** the body attempts to replace lost fluid;
- **Repeated infections** bugs love sugar;
- **Weight loss** predominantly in Type 1 diabetes;
- **Visual changes** due to temporary changes in lens shape.

You may not have experienced any symptoms prior to diagnosis. Being told you have diabetes may come as a shock.

Types of diabetes?

In **Type 1 diabetes** the pancreas fails

to produce insulin and insulin injections are required for life.

In **Type 2 diabetes** the cause is generally weight-related, but not always. If you are slim it is likely your body is not producing enough insulin to convert the carbohydrate you eat into energy. You may need tablets and/or insulin to help. If you are overweight it is more likely that insulin resistance is responsible.

Reducing your weight and being physically active will improve your insulin's activity but tablets and/or extra insulin by injection may be required.

Causes of diabetes

The cause of Type 1 is unknown but it is thought to be an auto-immune process. In effect, the body produces antibodies to the pancreas, damaging it and preventing it producing insulin.

Type 2, however, is more likely to affect older people, although it is being found increasingly in younger people - especially if they're overweight and do not do enough physical activity.

Type 2 diabetes is strongly linked to obesity and tends to run in families. It is more prevalent in South Asians and Afro-Caribbeans. Many people with Type 2 diabetes have high blood pressure and cholesterol and may need tablets to control these too.

What care to expect

At diagnosis you should be given a full explanation of diabetes and a care plan. You should be involved in agreeing goals and achievable targets. Take a note of what is agreed, it will come in useful as you see your progress over time. At the very least you should have annual reviews for your diabetes, including an explanation of

blood tests which, ideally, should be done and shared with you prior to the consultation.

Tips to manage diabetes

Diabetes can be managed

- Maintain a healthy weight. Losing weight, if you are overweight, improves overall health and diabetes control;
- Be physically active. Physical activity improves insulin sensitivity;
- Keep blood glucose levels under control. Helps protect the eyes, kidneys and feet;
- Know your cholesterol level. Statin medication helps protect the heart;
- Have your blood pressure checked regularly. Good blood pressure levels protect the heart and kidneys;
- Do not smoke. Smoking is highly damaging but much more so when combined with diabetes. Both thicken the blood, encourage plaque formation and put a strain on the heart.

About The DRWF

The Diabetes Research & Wellness Foundation supports people with diabetes through the provision of advice and services, while the researchers it funds continue to work towards finding a cure.

50+



Live your joy!

The 'vintage years' can provide the perfect opportunity to do the things that we love -
say Tonya Stewart and Kit Hammond-Stapely

It's easy when we get to our latter years to sink into a state of 'same old.' We've 'been round the block a few times', but what some of us don't realise is that if the block we're walking has become a bit humdrum, it's either time to find a new block or at least to plant some flowers in the old one (of course, we're talking metaphorically here!).

Retirement, however, can actually be one of the biggest opportunities we have to really come alive and do the things that 'make our heart sing' - to live our joy!

With fewer obligations - and often fewer inhibitions - than in our earlier years, we can increasingly learn to let our joy and our passion direct our lives. Whether it's something simple like planting seeds and watching them grow, or more lofty like performing in public, now's the time to find out what lights your fire.

A famous quote often incorrectly attributed to Goethe is as follows: 'Whatever you can do, or dream you can, begin it: Boldness has genius, power and magic in it!' Living from your joy - letting your core self lead you - can light you up like a light bulb, making you more fully alive, enhancing creativity and bringing you more fulfilment in life. This is true well-being - and when we are fully switched on, or 'on song', all the forces of the universe come to our aid!

Living from a state of joy is also very good for our health. Even the mere act of smiling has been shown to reverse the stress response in our neuro-endocrine systems and stimu-

lates our brainwaves into patterns of deep healing and longevity. And not only does laughter re-oxygenate the blood, it can also lower blood pressure and levels of blood cortisol (the stress hormone). It also, of course, releases endorphins, the body's natural painkillers.



Tonya Stewart

So how can we reconnect with our joy and learn to live from this place in ourselves? Here are some ideas. Practise them daily and you'll soon see the benefits:

- Mine the joys of your youth, by giving yourself experiences that remind you of how it felt to be young... plant flowers that delight you and watch them mature; buy a hula hoop or skipping rope and 'play yourself fit'; play with people (bridge is fine, but sardines and strip poker can be fun,

too); get some balloons, bubbles and string and just have fun!

- Become friends with your inner child by making some of his/her childhood dreams come true: ride a horse along a beach at dawn; try wild swimming and camping in out-of-the-way places; drive through Paris in a sports car with the warm wind in your hair.
- Compile a tape, CD or play list of music that makes you want to dance - and play it regularly, abandoning yourself to the feelings it stirs up in you, letting the music take your body to new places and experience the joy of being truly alive - living from the centre of YOU.
- Start tuning into 'what's alive in you.' What does your spirit want to do, or, to put it another way, what wants to move inside you right now? Then do - or say - that thing. At first this may be difficult to identify, particularly if you have lived for others for most of your life. But once you get into the swing of it - and are attentive to that impulse and act on it - you'll begin to feel more alive than you ever have before.
- Go and do anything that 'turns you on.' It may be going out in nature and wiggling your toes in the cool grass and breathing oxygen into every cell of your body and being. It may be something dramatically different!
- Meditation's also a good one for contacting your joy. Why not try laughter meditation, or even join the Telephone Laughter Club for a 7am laugh every morning with others! Contact lotte.mikkelsen@laughter-network.co.uk or phone 07736 341 717 to find out more.
- And if you need further help reconnecting with your joy, why not try a



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laughter workshop? Find out more at www.laughternetwork.co.uk.

Happiness is not something you can pop a pill to attain - it's a natural by-product of living life from your core self - from your joy. Move towards a lifestyle that fully expresses you and give your spirit a chance to soar.

Some inspirational thoughts to carry around with you:

'Be a lamp unto yourself. Don't search for light anywhere else; the light is already there, the fire is already there. Just probe a little deeper into your being, enquire. Maybe much ash has gathered around the fire... Just probe deep inside and you will find the spark again. And once you have found a single spark inside you, you will become a flame, soon you will be a fire... a fire that purifies, a fire that transforms, a fire that gives you a new birth and a new being. Be a lamp unto yourself.' Gautama the Buddha.

'Walk in the rain, jump in mud puddles, collect rocks, rainbows and roses, smell flowers, blow bubbles, stop along the way, build sandcastles, say hello to everyone, go barefoot, go on adventures, act silly, fly

Kit Hammond-Stapely



kites, have a merry heart, talk with animals, sing in the shower, read children's books, take bubble baths, get new sneakers, hold hands and hug and kiss, dance, laugh and cry for the health of it, wonder and wander around, feel happy and precious and innocent, feel scared, feel sad, feel mad, give up worry and guilt and shame, say yes, say no, say the magic words, ask lots of questions, ride bicycles, draw and paint, see things

differently, fall down and get up again, look at the sky, watch the sun rise and sun set, watch clouds and name their shapes, watch the moon and stars come out, trust the universe, stay up late, climb trees, daydream, do nothing and do it very well, learn new stuff, be excited about everything, be a clown, enjoy having a body, listen to music, find out how things work, make up new rules, tell stories, save the world, make friends with the other kids on the block, and do anything else that brings more happiness, celebration, health, love, joy, creativity, pleasure, abundance, grace, self-esteem, courage, balance, spontaneity, passion, beauty, peace, relaxation, communication and life energy to... all living beings on this planet.' Bruce Williamson, from *It's Never Too Late to Have a Happy Childhood* (1987)

Kit and Tonya are running two Live Your Joy! workshops in London over the summer (July 30th and August 27th), geared to help you reconnect with your joy and bring a sense of playfulness back into your life. You are also invited to Tonya's The Power of Play workshop on August 14th.

Find out more about Tonya at www.littlewhitefeather.co.uk and Kit at www.miraclesdohappen.org.uk **50+**

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STAND P4

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A story of survival

Jen Shearer

June 1940 and the train puffs clouds of sooty smoke which disperse upwards to stain the blue summer sky, where they dissolve in the heat of the sun. As the heavy train hisses to a halt with a screeching of iron on iron, dragging its reluctant chain of carriages into the station, the waiting passengers move forward on the platform. There are lots of soldiers in uniform, all gung-ho and bravado as they hoist heavy kitbags on their shoulders and clatter their boots on the asphalt; and trim Wrens in pencil-slim uniform skirts, khaki caps balanced precariously, odd wisps of hair escaping in the breeze. And there are lots of others, in 'civvies', waiting to welcome, or to wave goodbye to, their loved ones. The arriving train disgorges more of the same, rushing headlong into the arms of their waiting families and sweethearts. It is a scene of emotional farewells and homecomings, a scene repeated in stations the length and breadth of the country. This is war-time Britain.

Amid the cacophony of noise and bustle, one handsome young couple stand quietly, side by side, waiting to board the train. My eye is drawn to them because they alone are standing still, an island in the sea of people which swirls around them. Their expressions are earnest – apprehensive perhaps? He wears the uniform of Major in the Royal Engineers, a dapper, handsome man with a ready smile when he turns to look at his new bride and takes her hand, in a gesture of reassurance. She looks very young and rather nervous, and seems uncomfortable in the hat of

brown swathed net which sits atop her swept-up hair. Beneath the hat, her skin is flawless, her face young and innocent. She wears a slim brown dress with matching shoes, and despite the summer heat, a fur cape draped over her shoulders. She does not meet her husband's gaze, but stares determinedly forward, at the train which will take her off to start her new life. She seems almost unaware of her surroundings, lost in private thought.

"What have I done? What do I know of this man who is now my husband? What will he expect from me, and can I be the wife he hopes I will be?" Uncertainties cloud her mind, now that the ceremony is behind them and they head off for one single night together – a permission granted by his compa-

zone. He hoped he could make her happy. Their courtship had been one of ups and downs, played out against the backdrop of war. She had seemed reluctant, hesitant, in the early days of their relationship, but he had learned to respect her silences and had come to love her intellect and her quiet nature. He remembered the first time he saw her playing her beloved piano, long fingers moving smoothly over the keys, her body swaying gently to the rhythm of the music, her expression rapt, as she played on, oblivious to his gaze, engrossed in her music. That was the moment when he realised he loved her and wanted to spend the rest of his life with this lovely, talented woman.

He had known from the outset, of course, that her background was very different from his, but he believed instinctively that deep within this timid, self-effacing woman was a strong spirit and a lively intellect which would prove to be a match for his own. He wanted to understand the complex emotions which lay behind the quiet demeanour, and above all, he wanted to make her happy.

He had had a privileged childhood, by any standards. Second son in a family of 3 boys and two girls, they grew up in a substantial stone house with an expansive garden, in an affluent south Glasgow suburb. It was a well-regulated household, in which the ample figure of their mother was the fulcrum round which their daily lives revolved. His memory of his father was of a serious, rather distant figure who departed for the office each day looking smartly pro-

ny commander, with grim warning of the consequences, should the Major fail to return to lead his troops back to Europe, to continue the bloody battle in which the country's young men are inextricably engaged.

Tom's thoughts were on the last 24 hours of his freedom, released from the mud, noise and terror of the war-



fessional, generally returning home after they were in bed. At weekends, Father played golf on Saturdays, but joined the family on Sunday for the morning visit to church, followed by a ritual walk in the nearby park, or a visit to relatives. Mother had help in the house – a doughty cleaner, Mrs Gorman, and Nanny Patrick, a widow in her fifties, who continued to be part of the household long after the family had outgrown their need for her. There was also a cook, who appeared on those weekends when the family entertained relatives. He had loved the smells which emanated from the large kitchen range, when Cook (for she had never had any other name) was in charge, bustling around, red-faced, amidst clouds of steam, as she stirred huge pots and beat up puddings in large china bowls, wielding her wooden spoon with determination and expertise.

His bride's home life had been in stark contrast to his own. As the eldest of a family of five, living in an over-

crowded, modest suburban house, Agnes had been expected to play an active daily role in caring for her four younger brothers, returning from school each day to change nappies, supervise homework and mediate in the boys' squabbles. Her mother, also Agnes, a gentle woman, wore an anxious expression and appeared to shrink visibly, when her irascible husband arrived home tired from work, hungry, impatient and quick-tempered. His reddened cheeks bore witness to the whisky which he was wont to consume in liberal quantities. His attitude to his wife and daughter was both dismissive and demanding. His attentions were focused on his four sons, for whom he harboured high hopes and ambitions, which they each, in turn, ultimately failed to realise. In face of her father's opposition, however, his daughter had applied herself and won a scholarship to university, emerging with a first class honours degree in botany. A talented woman, her gentle nature expressed

itself in sensitive water-colour representations of plants and flowers, and in her music, the family piano being the instrument through which she could give free voice to her emotions.

And now this couple stood together on the platform, embarking on a lifetime together, at a time when life itself felt tenuous and the chances of both surviving seemed remote.

The following morning found them back on that same platform, standing slightly apart, awkwardly making conversation like the strangers they had discovered they were, during the first night of their married life. They could not know that their marriage would survive not just the war, but a total of 57 years, with their fair share of joys and heartaches, but an enduring mutual respect and a shared love of their family. I was privileged to know them – Tom and Agnes were my parents.

50+

Article image by Robert Barton, runner up in the 50+ Show photography competition 2011

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Panhandled

Eileen O'Connor

Fenella laid out the ingredients. This was to be her being a proper housewife and cooking a real recipe. Not just throwing together what she happened to have in the house. Specially bought rainbow trout (filleted) and the rest - fennel bulb etc. She did the potatoes first. Get that done. Underdone potatoes were awful. Pan - what pan to use after that? Not a wok. This had to go on the stove top then in the oven - blast! What do I do about the handle, wondered Fenella. I should have bought a new pan. How can I do this properly? Can it all be done on top of the cooker? Blast and blast again. How to start?

The front doorbell rang. Oh no! please, not now! Fenella decided not to answer it. It rang again. Oh God! And again. It was no good, she had to answer it.

"Hello dear." It was Aunt Bessie. "Need to use your loo, dear! You don't mind, do you? and she bustled past Fenella and hurried up the stairs. Great. Bloody Aunt Bessie. Interfering gossipy old biddy. Fenella went back into the kitchen. Perhaps Bessie would just go after her bathroom break. She heard Bessie clumping down the stairs, then there was a sudden crash! and Fenella ran out to the hall, to see Bessie sitting on the bottom step rubbing her ankle.

"Oh dear! so silly of me! I tripped and fell the last few steps!"

"Oh dear." Fenella groaned inwardly, but went towards her aunt. "Can you stand?" Bessie heaved herself up and limped forward. "Ow! Oh!"

"Come and sit on the sofa." Fenella thought to guide Aunt Bessie to the sitting room, settle her with tea and biscuits, then get on with the meal while Bessie recovered.

"Oh no, dear! I prefer to sit on a proper chair - easier to get out of, you

know, besides, I can chat to you while you're working. Making the evening meal, are you?"

"Well, I..."

"Don't mind me, Fenella dear, I'll just sit here" - plonking herself down on a kitchen chair at the head of the table - "And keep you company, a cup of tea would be nice, though, then I won't bother you a bit." Raging inwardly Fenella made some tea, made herself put the cup down gently in front of Bessie, and even put the biscuit tin down with it.



"May I have a plate, dear?" Gritting her teeth, Fenella put a plate down next to the cup. "Thank you, dear." 'Now' thought Fenella, 'Back to work' But of course she wasn't sure what to do next.

"Got a problem, dear?" (if she calls me 'dear' one more time!)

"Its fine, Bessie, I just - er - " Fenella started chopping the onion and fennel bulbs. She splashed some oil into the frying pan and set them sizzling. Bessie reached out and hitched the book with the recipe in over towards her. "Looks a nice recipe, dear." She looked over to Fenella mixing ingredients for the sauce.

"You'll need to transfer it to a casserole dish, though, dear - you can't get that great handle into the oven, can you?"

"I know!" said Fenella, a little forcefully, then, banging the skillet down, "I haven't GOT A CASSEROLE DISH!"

"Tcch!" Bessie tutted, "A cook must keep calm, dear!"

"I'M GOING TO UNSCREW THE HANDLE!" bellowed Fenella, almost weeping. Aunt Bessie got up, limped briskly to Fenella's cupboards - the ones near the floor where the pans were kept.

"See here, dear - my word! I'm a poet! - here's what you want."

and from the back of Fenella's cupboard Bessie produced a large pyrex dish, complete with lid. "This should do nicely." Bessie washed the dish in the sink, dried it and put it on the kitchen table.

"Oh, that!? is it oven-proof?"

"It's pyrex, dear, of course it is!"

While Fenella started transferring some ingredients to the dish, Bessie got a chopping board out and cut up the potatoes. Soon all the casserole was assembled. Fenella sobbed, "The oven! I should have put the oven on to heat up!"

"I put it on a while back, dear."

Sure enough, the oven was on and heated to the right temperature.

"Oh, thank you, thank you!" cried Fenella. Bessie opened the oven door and held it while Fenella put the casserole in. The door shut, the timer on, the two women sat back with a collective sigh.

"How - how did you know I had that big dish?"

"I got it for you for your wedding present, dear." Bessie smiled. **50+**

A child at War

Ron Wallington

“Don't put the light on!” screamed my mother as I reached up to touch the switch. “The Germans might see the light and drop a bomb on us!” I was only 3 years old and I did not know who or what the Germans were or why they should want to drop a bomb on us. What was a bomb anyway? Mum explained everything. It was September 1939 and war had been declared against Germany. Blackout regulations had come into force.

Dad was serving with the Royal Navy in the Mediterranean. He wrote home to advise Mum to move from our home in Chatham to live near my grandparents in Brixton, London. “Hitler will only want to attack military targets so he won't bomb London” he confidently wrote. How wrong he was!

In September 1940 the London 'Blitz' started in earnest. After a raid one night, I walked to school in the morning to discover that a stick of nine bombs had destroyed a row of houses and a pub in my street, not 100 yards from our house. When I arrived at school I learned that eleven children had been killed in the raid.

Every day at Lyham Road School we would practise putting on our gas masks that we carried in a small cardboard box everywhere we went. If an air raid occurred while we were at school, we would march in an orderly manner down to the school cellars until an air raid siren sounded the very welcome and continuous 'All clear' wail.

Playing in bombed out houses was very dangerous but also great

fun. Even at an early age I remember walking like a tightrope walker on the ceiling joists of homes that had been burned out but still had the walls standing.

Food was strictly rationed during the war and rationing continued until about 1954. We all had a Ration Book that specified how much meat, sugar, margarine etc., we were allocated each week. I remember being allowed a quarter of a pound of sweets which we would quickly consume on our bi-weekly visits to the cinema.

We had a Morrison shel-



ter placed in the dining room of our small terrace house. This was a large steel-topped table with heavy metal netting around the sides to prevent any debris from falling in on the occupants who sheltered underneath. Often Mum and I would shelter there during any sudden late night air raid. If an air raid siren sounded in the early evening we might scurry across the

road to Gran and Granddad's house and seek safety in their shelter. They had an Anderson shelter. This was a metal hut sunk about three feet into the ground. It was constructed of pieces of curved corrugated steel. Once it was bolted together at the top, it was usually covered with a heavy layer of earth and would shelter about eight to ten people. Often neighbours would come and spend the night in our shelter and talk the night away. I can remember, even today, the smell of the two old paraffin lamps that dimly lit the place. Often we would lie awake (I on one of the two bunk beds) and hear

the twin-engine Dornier or Heinkel bombers flying overhead and fearfully hearing the bombs come whistling down. Granddad said that if you could hear the whistle then the bomb was not meant for you! One morning we returned home from the shelter to find that a 500lb time-bomb had fallen in the road right in front of our house. The air raid wardens (ARP) would not let us go back into our house until the bomb was defused. Once we got in we discovered that the shock had brought down the ceiling in my bedroom!

A few days later our 18-year old neighbour, John Beard, an RAF night-fighter, was shot down and killed. His mother gave me his train set to add to my own. Death was all around us, so we just took another one in our stride. Near the end of the war our neighbour and her eight-year old daughter, Beryl Clarke, went to visit a relative in Dulwich. While there a V2 rocket hit the house and killed them.

The air raids were usually, but not always, at night and sometimes we would ignore the safety of the shelter and stand in the cover of the front doorway and watch the searchlights pick out and follow the German bombers in the night sky. In the morning we lads would go around the streets collecting pieces of shrapnel (debris from the Bofor anti-aircraft shells and/or pieces of aircraft, German and British) and keep the pieces as souvenirs or swap them with friends for other goodies, such as marbles or cigarette cards. A burnout incendiary bomb – about the size of a litre canister of milk – was considered a very valuable find!

Wartime in London was a very fearful time for us youngsters. Perhaps the most frightening event that sticks in my memory happened in 1944. I was walking home from school when an air raid siren sounded. I was not too concerned as daylight air raids

were quite rare now and I could not see any sign of enemy aircraft in the sky. Nevertheless I quickened my pace and headed for home as fast as I could. Suddenly, right in front of me at the end of the street, I saw a dreaded V1 flying bomb (Doodlebug) appear over the roofs of the houses. I thought that if the engine stopped now I would be in the direct path of the falling bomb. The engine did stop! I knew from the newspapers that it would take up to 14 seconds before the craft hit the ground and I now had to decide what to do to avoid death or serious injury from the blast of the 2,000-lb high explosive bomb. It was common wisdom that you should run towards the bomb in the hope that it would glide over you. I had to make a decision in a split second but I was paralysed to the spot with fear. The V1 stalled and started to fall towards me but then as my hope was fading

the flying bomb banked to the left and glided away over the house tops and I heard it explode in the distance several seconds later. I was never more grateful to get home safely that day!

In 1945 the war ended and dad was demobbed from the Royal Navy. He said to me one evening "Let's go down town and see the shop lights". We went and I wondered what I was to see. Much to my amazement, all the shops in Brixton High Street had their large front windows lit up so that we could see all their wares. The era of 'window shopping' had begun and it felt most strange after the war period when no illuminations at all were permitted. Truly the war was over. I was no longer a child at war. **50+**

Article image by
Patricia Needham, runner up in the
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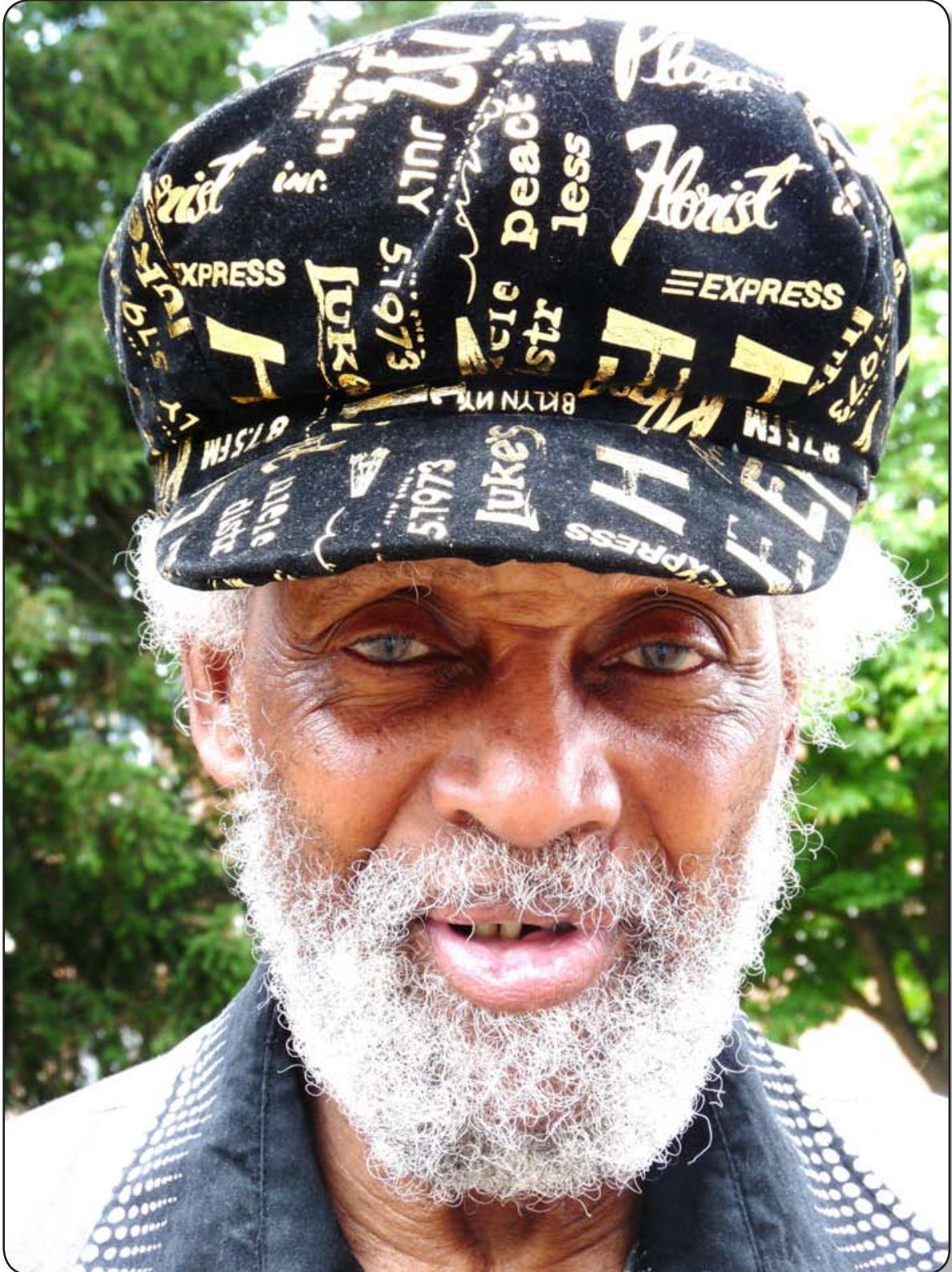
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Winner of Category C, 'Character:' Photo by Barbara Beasley



Winner of Category B, 'Britain today:' Photo by Natalie Purnod.

'A segregated smoker: This bloke left the fayre to sit a alone and have a smoke with his pint. He seems like a bit of a lonely character.'



Corfe Castle, by Paul Stone



Winner of Category A, 'What I love:' Photo by Moira Alexander.

'This was taken in Inverary, Argyll, Scotland, looking over Loch Fyne in September 2009. The guy on the left is my husband and we were there to celebrate our 36th wedding anniversary. So - two things I love in one picture.'

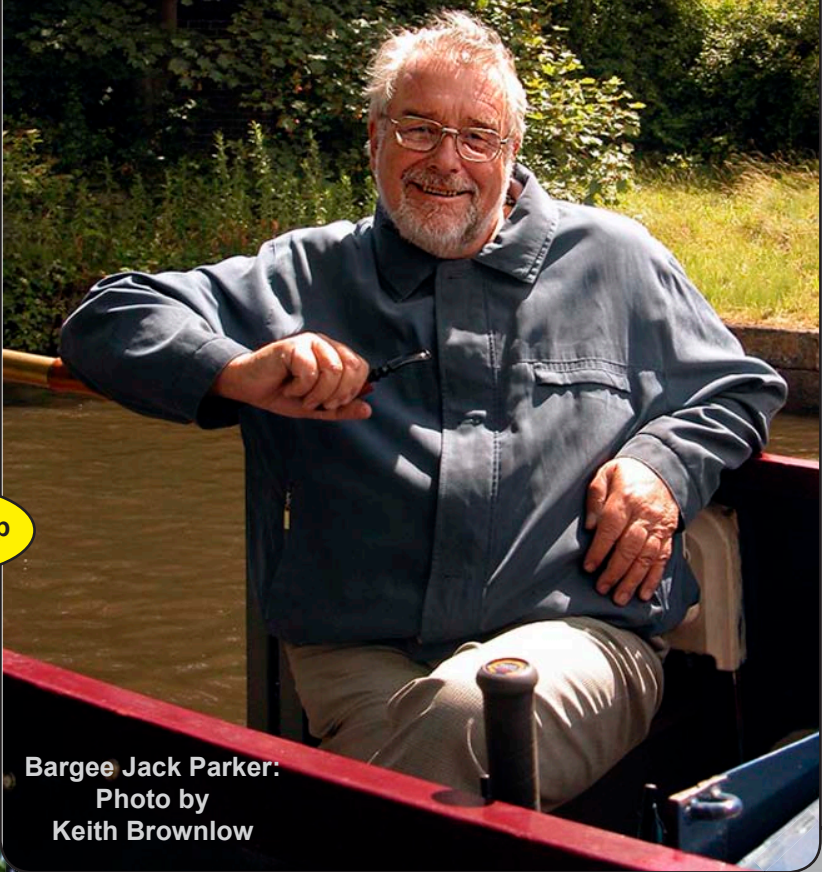




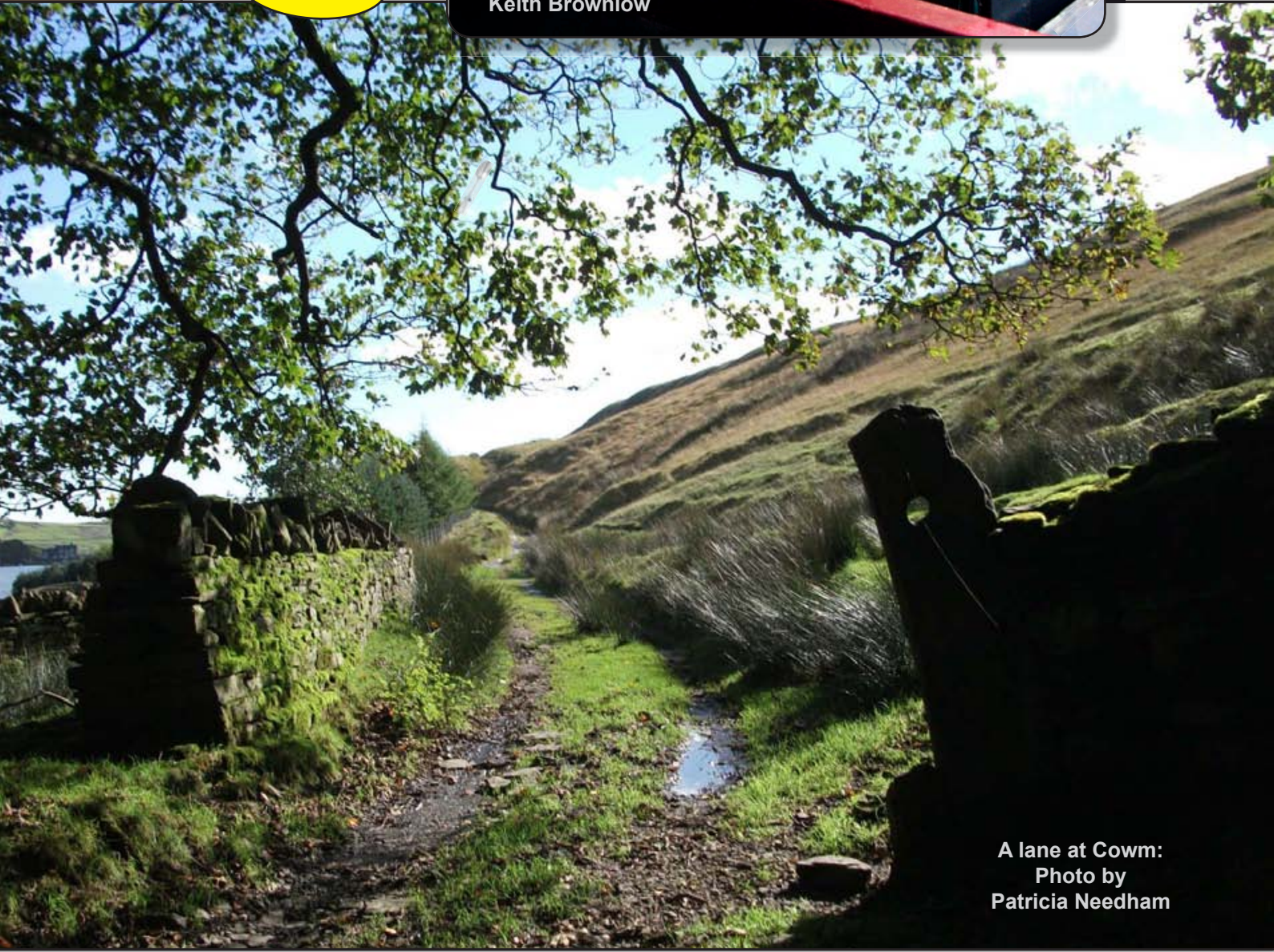
Runner-up

Runner-up

Runner-up



Bargee Jack Parker:
Photo by
Keith Brownlow



A lane at Cowm:
Photo by
Patricia Needham



Every week in the UK, more baby-boomers reach the major landmark of their State Pension Age and become eligible to start receiving their UK State pension. Confirmation of what they can expect is provided by the Pension Service followed (once they have claimed their pension) by the first payment into their bank account which, for many, symbolizes the beginning of retirement.

Some pensioners are content with their entitlement and readily accept the information provided by the Government. Many others, however, are more inquisitive and like to be able to understand how their pension has been calculated. Comparing State pension figures with those of a friend or relative invariably leave many wanting to find out more.

Understanding the Basic State Pension is fairly straightforward. Entitlement is based on the National Insurance (NI) record built up during a working life. If you reach State Pension Age on or after 6th April 2010, you accrue 1/30th of the maximum amount (currently £102.15 per week) for each year of NI paid or credited to your record (so you would currently need 30 years of NI to qualify for the full amount).

The SERPS element of the State pension is a top-up paid in addition to the Basic State Pension (BSP) but in contrast to the BSP, the SERPS cal-



culatation is notoriously complicated and far beyond maths 'A' Level standard! Many believe there is a real need for independent expert assistance to help solve the mystery of how SERPS is worked out.

What is SERPS ?

The State Earnings Related Pension Scheme (widely known as SERPS) was introduced by the Social Security Pensions Act of 1975 and came into effect from 6th April 1978.

SERPS is the part of the UK State pension that relates to your annual earnings between 1978 and 2002. It is effectively a career-average scheme with an entitlement built up in each tax year during this period based on the amount of Class 1 NI contributions that you (if employed) paid on a certain band of earnings (unless you opted-out through a company or personal pension scheme at any stage). SERPS was not available to the self-employed.

The Government tweaked the system in April 2002 when SERPS was replaced by S2P (State Second Pension) to provide a more generous pension for low to moderate earners. It also extended access to include certain carers

and those with a long-term illness or disability (i.e. non-earners) for the first time.

Your S2P benefit is added to any SERPS to give what is known as your total 'additional State pension'.

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What is so complicated?

I hope you are sitting comfortably....

The original principle of SERPS (in April 1978) was to provide a pension of 25% of middle band earnings (those between the lower/upper earnings limits) for each tax year. This was later reduced to 20% in April 1988 with a phased introduction for some. These earnings are increased in line with national average earnings until your State Pension Age (SPA). The resultant amount is then divided by the number of complete tax years between April 1978 (or the first year in which you became eligible to pay National Insurance contributions, if later) and the tax year you reach SPA (and divided again - by 52 - to give your weekly SERPS). A reduction is finally made if you were contracted (opted) out of the SERPS scheme at any time between 1978 and 1997 by a separately calculated contracted-out deduction (COD).

Confused? Well, you certainly should be as this has to be one of the most ridiculously complicated calculations ever invented!

To add to your confusion, the future of the 'additional State pension' is a little uncertain at the moment. At the time of writing, the Government is consulting on two possible options for reforming the entire State pension system (for future pensioners only).

These are:

i) To speed-up previous plans to move to a flat-rate two-tier pension, so the State Second Pension would be flat-rate (no longer earnings-related) by 2020 and the Basic State Pension (BSP) would remain separate; or

ii) The BSP and State Second Pension would combine into a single-tier pension so everyone with the required 30 qualifying years of National Insurance contributions would receive the same flat-rate pension (worth around £140 per week in today's money). In this scenario, the 'additional State pension' would cease (although anything built up before any change would be honoured if greater than the new proposed single-tier pension).

earnings record as well as any contracted-out earnings (from HM Revenue & Customs);

- Confirmation of any periods of contracted-out employment (since April 1978);

- Access to historical data covering the relevant earnings thresholds (each year) as well as the annual increases in national average earnings;

If you are already in receipt of your State pension (and want to try a backdated calculation), you will need confirmation of the amount of 'additional State pension' you initially received at your State Pension Date (before any subsequent annual increases have been applied).

Well done for getting this far...

The necessity for so much information (simply to be able to start a calculation of Einsteinian proportions) can put you off, especially if you are being continuously pushed from pillar to post (and back again) whilst trying to get hold of the relevant data from different Government departments. However, if you do need a helping hand in the right direction to obtain this information, or assistance in understanding better the method behind your 'additional State pension' calculation or you want to try to work your way through your own figures, then please send an initial enquiry via email to serpscalculation@live.co.uk and your individual circumstances can be further assessed.

Hopefully Sherlock Holmes will not be needed to solve this mystery.....

50+



What information do you need to calculate your additional State pension?

- An up to date State pension forecast (available from the Pension Service) - this will show any entitlement you have already built up to the date (or rather tax year) of your forecast;

- A copy of your National Insurance

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Don't let your money retire when you do!

by Sarah Pennells of SavvyWoman.co.uk

You've worked hard, saved in your pension, paid off your mortgage and now you can take it easy. Or perhaps you feel that retirement is when your life will really begin. Whether you have a little money or a lot, you need it to be working as hard as you have. Retirement means there are important decisions to make about your money. Get them right and you could end up with more money every year for the rest of your life. Get them wrong or fail to plan and you could have to make cutbacks at a time when you should be enjoying a well-deserved break.

Pay off your mortgage!

Figures from the insurer Aviva show that 20% of those aged 55 and over have a mortgage on their property. Whilst it's great news that most over 55s are mortgage free, those who do still have a mortgage owe an average of £65,000.

- Overpay on your mortgage if you can. Use an offset mortgage if you have some savings that you won't need immediately but don't want to use to pay down your loan. An offset mortgage lets you link your savings and mortgage account with the same mortgage company. You don't earn any inter-

50+ SHOW TIP

Offset mortgages can be more expensive than traditional mortgages but the premium you'll pay varies widely from mortgage lender to mortgage lender. Some only charge 0.1% more than their equivalent 'non offset' mortgage deal. The bigger the premium, the more you need in your savings account to make it worthwhile.

50+ SHOW TIP

Look at the interest rate you'll have to pay once your deal has come to an end. There's quite a variation between mortgage lenders' standard variable rates. If you pick the 'wrong' mortgage lender you could find that you pay a lot more in interest as you'll be tied to them after your mortgage has fallen below £25,000.

est on your savings but you only pay interest on the outstanding debt (i.e. the mortgage minus your savings).

- Think carefully about remortgaging when your loan is relatively small. Many mortgage lenders have a minimum loan amount of around £25,000 so once your mortgage is less than that you won't be able to switch to a different lender. If you're close to the £25,000 threshold it's probably not a good idea to go for a short term deal as you won't be able to switch again once it runs out.

How much tax free lump sum?

One of the biggest decisions you'll have to make is to work out how much of your pension to take as a tax free lump sum. Many people go for the maximum amount but it's not always the best approach.

- **If you have debts.** If you owe money, especially if it's on something like a credit card or personal loan, it's definitely worth trying to pay that off with your tax free lump sum.

- **Find out what you'd give up by taking the maximum lump sum.** You may receive £12 or £15 in cash for every £1 of income that you give up but you may receive twice that in benefits (i.e. the equivalent of £30) once you factor in a spouse's pension.



• **If you need income.** Many people don't like the idea of buying an annuity (which converts a pension fund into a retirement income for the rest of your life) but it does provide a regular and predictable income.

50+ SHOW TIP:

Taking a higher income and maximizing your tax free lump sum don't have to be mutually exclusive. You can use your tax free cash lump sum to buy an annuity (it's called a 'purchased life' annuity).

Reduce your risk

What's risky for one person may be positively tame for the next, but whatever your attitude to risk, it's definitely worth reviewing as you approach retirement.

50+ SHOW TIP:

This is where advice is invaluable. A good independent financial adviser can take an overview of your savings, pensions and investments and put into context the amount of risk you're currently taking and which investments would be the best to sell if you're thinking of reducing your risk (both from a tax and investment performance perspective). However, be aware that some advisers see people who are approaching retirement and who want an income from their lump sum as easy money and will try and persuade you to take on riskier investments than you're comfortable with. Don't invest in anything that you don't understand or feel happy about and only rely on information that's been written down and given to you, because that's what it would come down to if you had to make a complaint.

• **Look at what you're invested in.** As you're approaching retirement you shouldn't be too heavily invested in shares or other volatile investments. The ideal plan is to start moving your money across from shares or share-based funds to lower-risk investments, such as bonds (whether they are UK government bonds, called 'gilts' or corporate bonds) and cash. However, depending on your age and your attitude to risk, you should not necessarily move all your investments away from shares, even if this is done gradually.

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WALKER 37

Nine things you need to know about solar power

1) What is the difference between solar thermal and solar photovoltaic panels?

Solar thermal panels are designed to use the sun's energy to heat water which can be used for hot water and/or space heating. There are different types of solar thermal panels but they all ultimately perform the same function. Solar photovoltaic panels convert the sun's energy into electricity which can be used in the property and any excess can also be exported to the National Grid. It is also possible to install a solar photovoltaic system which is not connected to the National Grid and which would therefore utilise battery storage, but these systems would usually only be used on off-grid locations.

2) Is my property suitable for the installation of solar panels?

Most solar panels are roof mounted (although they can be ground mounted on a frame, as seen at the right) and ideally need a location with a southerly aspect (facing between south east and south west), free from obstructions such as overhanging trees. They can be fitted to flat roofs using a frame to angle the panels, but on a pitched or flat roof, you will need to ensure that the roof is strong enough. A reputable installer should be able to examine the roof for you in order to establish this. The area required depends on the type of solar panel and the size of the property, but this will typically be about 5m² for solar thermal panels and between 10m² and 15m² for solar photovoltaic pan-

els based on a three bedroom semi-detached domestic property.



3) Do I need anything else in place before I install solar panels?

If you have a conventional boiler and hot water tank system this will usually be compatible with solar thermal panels but a combi boiler may not be. You may need a new or additional hot water cylinder with a solar heating coil. Again, a reputable installer will be able to advise you. Before investing in any form of renewable energy it is also important to make sure that your property is as energy efficient as possible and that any necessary energy saving measures are in place to ensure that you maximise the benefits of renewable energy. This could include installing loft and cavity wall insulation and using energy efficient light bulbs.

4) Is there enough sun in the UK for solar panels to be effective?

Solar panels don't need strong sunlight to work, so even on a cloudy day there will be enough sunlight to produce heat/electricity. Bear in mind that the UK receives on average 60% of the solar energy compared to equatorial regions, which is ample for solar panels to operate. Applicable systems also contain anti-freeze so low winter temperatures will not cause a problem with the functionality of the panels in solar thermal systems.

5) Do I need planning permission to install solar panels?

In England and Scotland you don't usually need planning permission to install solar panels on your property, although there are certain guide-

lines and exceptions, such as when a building is listed or is situated in a conservation area, so it is always worth checking with your local authority that you meet the criteria for permitted development. In Wales and Northern Ireland you will need to check with your local authority.

6) How much do solar panels cost?

Solar thermal panels are likely to cost in the region of £5000 for a three bedroom semi-detached house (you would also need to make sure that your boiler and cylinder are compat-



ible) and you can expect to save £50 to £85 on your hot water bills each year depending on what fuel you are replacing. Solar photovoltaic panels would cost about £12,000 (for a typical 2.7kw domestic installation) which should provide around 50% of your annual electricity requirements.

7) Are there any grants or ways of making money from solar power?

There are no longer any national government grants available for domestic solar power installations but there are/will be ways of making money from solar installations.

Feed-in tariffs mean that you can make money from solar electricity generation (not currently available in Northern Ireland). You will earn mon-

ey for all electricity generated plus receive additional payments for power which is exported to the National Grid. Assuming that 50% of the electricity generated is exported, this could provide income of approximately £990 a year for the power generated plus £40 a year for exported energy. In addition there will be savings from the reduction in electricity bills. The income rate on which you start the scheme is set for 25 years, although the rate offered to new entrants is expected to change annually.

The government's Renewable Heat Incentive will be a similar scheme for certain renewable heat technologies including solar thermal energy. Full details are not yet available for this scheme but the tariffs will come into effect from October 2012 (installations may be eligible if installed after

thermal installations may be eligible for a one-off £300 payment towards the cost of equipment.

Conditions apply for both feed-in tariffs and the Renewable Heat Incentive so ensure that you meet all the necessary criteria before installing solar panels.

Some companies are also offering free solar photovoltaic panels to householders, whereby the panels are installed for free. The householder will benefit from reduced bills due to the use of the solar energy (electricity is provided either for free or at a discounted rate compared to standard electricity charges) and the installer receives the feed-in tariff payments. These schemes can be worthwhile in terms of the financial and carbon savings but details of the proposal should be carefully checked.

8) What maintenance is required for solar panels?

Maintenance for solar panels is minimal. Solar thermal panels would usually simply require a visual check by the householder once a year and a thorough check by an installer every 3-5 years. Solar PV panels simply need to be kept relatively clean and may require occasional checks as advised by your installer.

9) How do I find a reputable supplier?

As with any project in your home, personal recommendations are always useful, but it is also important to ensure that the installer is certified by the Microgeneration Certification Scheme (MSC) in order to be eligible for feed-in tariffs. The criteria have not yet been confirmed for the Renew-

able Heat Incentive but it is likely that installers will also have to be certified by the MSC.

50+



15th July 2009). In addition RHI Premium Payments will be available to 25,000 householders from July 2011 with current information indicating that solar

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Shopping for fashion when you're 50+: 7 fashion 'Dos' (and 2 fashion 'Don'ts'!)

by Lesley Ebbetts

At a certain age a single visit to clothes shops in search of fashion can be completely confusing.

Icons - like Helen Mirren, Debbie Harry, Cher, Charlotte Rampling, Kirsten Scott Thomas, Francesca Annis - while making us aware of how wonderful sophistication can look at a certain age, can also leave us feeling worse, as their standard feels unattainable and intimidating.

Watching our body shape, our hair colour and our complexion change is bad enough, but trying to fit a fashionable catwalk look into our wardrobes can seem impossible.

So it was interesting that a glance at a book, 'The Well-Dressed Woman's Dos and Don'ts,' first published in 1925 by Elise Vallee, has a piece of advice that is still, in my opinion, where you start. She says:

"Don't think that once you have bought smart clothes that you have done everything necessary. Because at a certain age you have to find your own style."

Every one of the gorgeous women above has done just that.

So here are my shopping 'dos' and 'don'ts' for you, their contemporaries!

- Do allow yourself proper shopping time. We have the best high streets in the world but you must edit slowly as you shop and be prepared to be disappointed either because they seem too old or too young.

- Do check all the stores that have worked for you in the past

and look at their new collections. Remember that what they offer changes each season, sometimes more frequently, and some seasons will be better than others. This summer Reiss, French Connection, Wallis, John Lewis and Warehouse all 'pulled their socks up' and had a great season. L.K.Bennett, Cos, Fenwick, Zara, Top Shop. The White Company and New Look are always great.

- Don't worry if some of these brands seem young. You have to get used to looking through the rails. Well over 50, I still find clothes that will suit me. It may have been the only item in the whole shop, but it was worth finding it!

- Do keep your mind as you shop. It is important for your own personal style that you



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keep in mind your own rules, such as whether you like to cover your upper arms, (and there are some wonderful three-quarter length sleeves around). Or... you may have decided to wear your hem just over the knees that you hate. Your cleavage might need a new, slightly higher, scoop neckline to make it more flattering. Your waistline might need a disguise, achieved by the silhouette of the dress, the design, the cut and shape of the waist. All these factors add up to the edit as you tour the fashion floors, whatever age they are aimed at.

• Do check out all the fashion houses above online before you go shopping, if you can. Remember that there are some award winning fashion brands that are only on-line, if high street shopping is never going to work for you. More and more of us are going on-line shopping and find it very rewarding. Do take a look at the



successful ASOS. Very, Simply Be, BooHoo and Oli@Freemans. And do check out QVC's fashion designers from all over the world.

• Do remember that none of the above can be successful if your underwear is out of date or, worse, not doing the job. Alongside new clothes, lingerie today allows you to have a whole new wardrobe of underpinnings. And underpinnings they often have to be! Our delight

ful bodies will get a new hormonal structure telling our metabolism that we need more fat to protect our abdominal feminine parts after menopause!

Have a long hard look at what is on offer these days. For example, there is 'shape wear' - the new name for corsetry. Advanced and efficient, it will now hold you in where you need holding in, say front and back, and let your sides breathe. Resist anything that holds you firmly all the way around, especially if you are wearing it to go out to eat. It will give you a very nasty side effect!

• Do buy one size up with 'shapewear' and if you hate the size label, cut it out. You will be surprised how quickly you forget and it just becomes the one garment you feel comfortable in! (This applies to clothes as well!) And all those bulges that go up and over, or down and out of your new shape wear garment will be contained!

• Do get measured for a bra. Experts tell us we change size every seven years and, although bras wear

out every year, some of us have fairly ancient ones in our underwear drawers. A new size does give you a chance to pick out something a little more flirtatious than white pants and a t-shirt bra.... leave that look to the young.

This is the time of your life to get lacy, colourful and desirable. The French female has always known that this is a wonderful way to feel sexy. Even if you live alone it makes you feel alive and young at heart. One French journalist once told me that a

French woman will always match her underwear to her outerwear each day. I asked if that was in case she had an accident and she said, "Non! It is in case she meets a man!"

• Don't struggle with any new fashion and lingerie. We all get things home after a shopping trip and wonder what on earth we were thinking in the shop. Unless it really is a terrible colour for you, the wrong size or length, live with it a little. A good tip is to hang it on the outside of your wardrobe door and look at it everyday. You will be surprised how quickly you get to know it and, who knows, the reasons why you bought it in the first place, however daring. You might discover a whole new strikingly stylish you.

Lesley Ebbetts has a website, lesleyloves.com and a fashion blog lefashion.co.uk and is an expert TV presenter for QVC. **50+**



Memory moments

by Neil Ridulfa, Museum of Brands, Packaging and Advertising



By the age of 50, the human brain holds an incalculable number of memories. With over a billion brain cells working together to record everything you experience, your brain is a super-library of personal moments for unlimited reminiscence and nostalgia. To some people, however, 'nostalgia' is a negative word. It suggests being stuck in the past rather than looking forward to the future. Indeed, a few years ago, I would have agreed.

However, having worked at the Museum of Brands, Packaging and Advertising for the past three years, I've seen that nostalgia need not be negative at all. On the contrary, nostalgia is a powerful thing. I've seen it make the most reserved of men yell in public and ladies in their eighties burst into song. I have seen perfect strangers bond through moments of reminiscence.

There is an increasing amount of scientific research suggesting that a dose of nostalgia is good for us. Certainly, my experiences at the Museum of Brands would back that up. In fact, I would argue that nostalgia is essential to our sense of identity.

You may have experienced the power of nostalgia at home. One day you find yourself clearing out your

attic and happen upon a long lost magazine. Within its yellowing pages, the adverts for long-gone products – Spangles, Texan Bars or Aztec Bars perhaps – sit alongside pictures of celebrities that were once the talk of the town but haven't been seen for decades – a bit like the old hair-styles.



good chance you'll find them again at the Museum of Brands. Not just the packs and ads, but here are also the toys and games from your childhood, the radio and TV sets, souvenirs of the coronations and the fads and fashions from Victorian times through to the present day – all just off the Portobello Road.

Open to the public six days a week, the Museum of Brands displays over 12,000 items of products and promotional material waiting to transport you back in time to 'your era.' Each item in its decade-

It all raises a smile. It also makes you wonder where you put all those other knick-knacks from the good old days. Where was that Coronation mug? Do I still have my 1966 World Cup mascot?

Whatever mementoes arouse the pangs of nostalgia in you, there's a

by-decade galleries, such as the boldly coloured packets of Rinso, Oxydol, Tide or Surf washing powder or the 'larger back then' Wagon Wheel biscuits - which were once part of your after school treat from the corner shop - are now keys to unlock your memory moments.

It seems strange to think that a museum filled from floor to ceiling with packaging could provoke a reaction any stronger than a raised eyebrow, but a typical day at the Museum of Brands means hearing a visitor scream "Party Sevens!" upon seeing the large, red can of beer for the first time in decades and laughing over memories of the mess that opening it made.

Mean -



while, upon seeing tins of Ovaltine in our 'Waste Not, Want Not' display of wartime rations, any number of visitors will have the following conversation: "Were you an Ovalteenie?" "Yes, were you?" "Of course I was! Do you re-



mild green Fairy Liquid.' The more vocally ambitious visitor may even attempt to stretch to the operatic notes of the 1950s Camay soap jingle: 'You'll look a little lovelier each day with fabulous Pink Camay.'

It makes for an uplifting working environment when hearing visitors sing along with strangers to a tune they haven't heard in decades. First of all, it speaks of the remarkable powers of the human mind, which is said never to completely erase memories, but rather to file them away waiting for the right trigger to bring them once again to the surface.

Secondly, it acts of a reminder of our shared history. The fact that we can sing an advertising jingle together means we share a common memory. It means we all turned on the TV, heard the same jingles and put the same things in our shopping baskets. Two visitors sharing a smile after spotting a Fry's Five Boys chocolate bar or a packet of Spangles in our Sweet Sixties exhibition shows that they too share a common memory.

That is why the Museum of Brands is so important. The museum is a repository of our national memory. Each exhibit has attached to it a shared experience; the memory of seeing the Brooke Bond Tea chimpanzee advert for the first time or the more unpleasant memory of having to swallow a tablespoon of Virol. Together, the 12,000

member the song?"

Suffice it to say that the Museum of Brands has played host to multiple renditions of the Ovalteenie song over the years!

It is through these shared memories that many of the Museum's exhibits 'speak' to visitors. Scientists estimate that on average, adults have a mental library of 6000 song lyrics in their heads. It isn't clear how many of those are advertising lyrics, but I would guess it's a large chunk and proof of the staying power of advertising jingles can be found in the museum's Commercial Break Cafe which plays television advertisements from 1955 to 1980.

On any given day, you can count on visitors putting down their mugs to join in a chorus of, 'Now hands that do dishes are as soft as your face, with



items on show at the Museum build into a tapestry of our nation's common memories.

For those without several decades' worth of memories, the Museum of Brands is no less fascinating. Younger visitors are amazed to see that the things that they buy in the shops today have earlier incarnations. When they get to the 1930s section of the museum's time tunnel, they get a chance to see what Mars Bars, Kit Kats, Toblerones and Aero bars looked like when they were launched, which, as they note with surprise, is similar to today.

Learning that a product has endured for generations in much the same form offers visitors to the museum yet another sense of shared history; no matter which generation one belongs to, we have all given in to the temptations of the same chocolate brands!

Since memories are so important, so is nostalgia. For a word so closely allied with the verb 'to wallow', I have seen that nostalgia is actually an energising activity. It is remarkable to think that, actually, it is the packs we have thrown away that hold as many memories for us as the photographs we took at the time. Fortunately, the museum has preserved this extraordi-

nary past for future generations, and allows us to revisit the good old days, again and again and again.

Neil Ridulfa is the Social Media Manager at the Museum of Brands, Packaging and Advertising.

The Museum of Brands, Packaging and Advertising can be found at 2 Colville Mews, London, W11 2AR.

Telephone 020 7908 0880 (nearest underground: Notting Hill Gate). The Museum is open between 10am and 6pm Tuesday to Saturday and from 11am to 5pm on Sunday. It is closed on Mondays. Current admission prices are £6.50 for adults and £4 for concessions.

www.museumofbrands.com



THE MUSEUM OF BRANDS, PACKAGING AND ADVERTISING



All 50+ Show visitors can claim two for one entry to the unique Museum of Brands in London's Notting Hill (see article on Page 52). Please present this voucher on arrival to the Museum to claim your discount. The Museum is just two stops along the circle line from Olympia or you can hop on the 328 bus. We are a 15 minute walk from the tube station.

Terms and conditions: Offer valid from 15th July to 31st August 2011. Only two people per voucher. Offer valid on full price adult tickets only, priced £6.50.

A different garden and a different way of looking at life

Teresa Farnham is an Assistant County Organiser for the East London National Gardens Scheme. She works as a gardener, lecturer and life coach (specialising in redundancy and retirement advice) to individuals and companies. Here is her account of how she created a smaller garden after she downsized from the family home....

Among the questions often asked when the family leave home is 'should I downsize?' A smaller house usually means a smaller garden and for the avid gardener this is sometimes hard to cope with. My own experience has shown that it stimulates new ideas and sometimes new ventures.

We moved to our three-bedroom house in 1980. Then, after we lost three parents to cancer within two years, we opened our garden under the National Gardens Scheme (NGS) to raise money to benefit cancer charities such as Macmillan nurses. When our son left home in 2001, that garden of about 120x25ft was left behind as we downsized to a small two bedroom end-of-terrace house.

Trepidation...

So it was with great trepidation that I viewed my new garden which measured 15x35ft. To soften the loss of established plants cared for over nearly 20 years, I had potted up some 'treasures', such as yellow tree peony to take with me. I decided to look upon the patio garden as a challenge. The garden was paved with two raised beds supporting two huge 25ft high conifers. The trees threatened to topple over into the neighbouring gardens and threw deep shade over the terrace. The day after moving in, the trees were removed by a tree surgeon. Nothing is as satisfying as letting light into a dank dark space and it certainly heralded a new beginning to our lives!

One original raised bed was kept,

plus an area for planting of 10x3ft. An off-road space for the car was left at the end of the garden while we pondered what to do with the area. Then, after seeing a similar sized area in a garden at the Chelsea Flower Show, we decided that we could add a garage and rethink the garden. This would make the garden 15x15ft!



Would this be enough for me to garden? I decided to rise to the challenge and think positively while recycling what we could. We reused the old glass patio doors from the house for the garage's garden entrance. Some stainless steel blinds donated from a friend's house-move obscured the view of the car through the garage windows from the garden.

In April 2004 we had a small extension built as the old wooden conservatory was becoming dangerous. This meant that I could now have the kitchen at the rear of the house and enjoy the garden while I cooked. Before the building work began, I blocked off the garden with plastic sheeting on a trellis to prevent cement dust blowing on the already established plants.

We decided to open the garden in 2009 for the NGS, in conjunction with another garden owner. Gardens are reviewed for opening a year in advance by garden organisers. We decided to have the old paving removed and replaced by slate so we would be ready for opening one day in July 2010. Garden opening dates are confirmed and 'set in stone' as they are printed in the Yellow Book.



Unfortunately, the slate supplier did not let us know that only half the slate would be supplied - and in August! Catastrophe I thought, but the intrepid garden visitors stepped carefully on the ground cover mesh, supped their tea in the garage and raised £300 in three hours... NGS garden visitors are wonderful!

Two criteria of a mature tree and a pond have been realised for the garden over the ten years we have lived here. The much needed height was provided by a Strawberry tree (*arbutus unedo*). Planted at just 3ft high, it is so happy in its small restricted area, that it has now reached almost twelve feet, providing beautiful bark and evergreen interest in the winter as well as shelter for the pond. The pond was created by burying a 6ft long bath removed from the house when we moved in. Little did we know that we would need to pick our way through the hardcore by hand for over three months to remove enough soil to bury the bath! We later discovered that there was masses of hardcore buried under the estate because it had originally housed small factories and storage sheds.

Roses at Christmas...

We've established a micro climate by building the garage opposite the house and covering two high fences with climbers. To give a green backcloth I used a surrounding vertical carpet of the apple-green glossy-leaved climber, 'x *fatshedera lizei*.' This is an old favourite and an example of a plant that is a cross between two species - *Fatsia japonica* and Ivy (*Hedera*). This plant is often seen for sale in the houseplant section of garden centres and can



be hardened off over a summer to provide useful fence or wall cover. It is evergreen, easy to grow, elegant and architectural, so I use it to provide hanging 'pegs' for several clematis on the garden fences. The rose, 'Etoile de Hollande' is my favourite, with its huge, dramatic flowers providing early flowering, continuing through summer and autumn and offering a succession of blooms for garden spectacle or cutting for the house. I usually manage to pick one bud for the Christmas table if the weather is kind.



The pond has gradually become partially hidden by a white *Cistus* and the *Arbutus* overhanging leaves provide shelter for the fish. This year we counted 27 fish from the original 2 koi and 2 goldfish - it seems the sunken bath encourages the fish to keep warm and friendly enough to promote breeding throughout the year. The pond is covered with a piece of strong mesh to protect the fish from the cat's wandering paw as she likes to sit on the mesh.

The move has enabled me to mimic in a small way what I had in the old garden. e.g. mutual-ity between one plant and another to provide abundant evergreen foliage to act as a backdrop or screen with insertion of some delicate flowers in the summer for crisp colour. Extra summer interest and height is provided with a loganberry, runner beans and sweet corn grown in zinc dustbins. The slug and snail population is easily decimated by night time torch vigils. Two old French zinc wash tubs hold a small bay tree



surrounded by chives and parsley. Cut and come again salad crops are slug and snail free as they do not like scaling the sides of the metal containers.

A shed on wheels...

We placed a bench to the side of the garage so we can sit and watch the fish. Our old black cat was quite happy to sit and look at the fish rather than chasing the squirrels around our larger garden. To the other side of the garage is a single chair, making an enclosed green 'nook' created by evergreens and an Edwardian metal window that was rescued from a skip. The free time we gained from having a smaller garden (no lawn mowing!) was spent gathering bits and pieces of this type of architectural salvage. A coil of rope rescued from a Thames slipway is wound around a large pot hiding a piece of iron drainpipe which supports a large umbrella in the summer. Our old garden shed was halved in size, placed on wheels and houses tender garden plants in winter.

The hoppers screwed to the house wall came from an old hospital in Hackney. Bought from a local black-

smith, they just go to prove that anything can become a planter! A collection of old galvanized watering cans is planted with annuals grown from seed in the shed on wheels.

I like to think that our tiny garden shows our new hobbies of restoring and recycling which provides enough interest for it to be open under the National Garden Scheme. The garden is not open for kudos, but rather to show that with imagination and plants, any tiny area can be utilised to provide a fabulous green oasis amongst the London 'buzz.' Of course we also raise much needed funds for the NGS.

When my son was young and I was at home with the large garden, I took a horticultural correspondence course. This encouraged me to take the RHS General, which led to a science degree and in later years (after visiting America to learn about their horticultural therapy ideas), a psychology qualification. They say travel broadens the mind and I saw gardens grown and tended by elders in the hot Florida climate. The activity gave them a purpose to their otherwise boring day. Young bed-bound patients unable to physically garden produced a garden newspaper (using new technology) for their more agile neighbours to read.

Small is beautiful

Perhaps, in reverse-thinking, downsizing to a smaller garden could increase a person's horticultural knowledge as physical activity decreases. Learning about a subject such as horticulture leads to



increased confidence and new knowledge with the added potential of new friends met at hobby groups or classes. Some visitors to NGS gardens only have a window box or balcony of their own. However, they welcome the chance to relax and chat about gardens with a cup of tea, helping to raise around £130,000 from London garden visitors in 2010 (£2.9m was raised nationally).

I like to think that our garden is a reflection of our enthusiasm for life and our love of plants. If you think after reading this article you would like to open your own garden, please contact one of the County Organisers. If we can help the NGS to continue to fundraise to support charities, then however small a garden we have, we will continue to do so.

You can contact Teresa on 07761 476651, or email her at teresa.farnham@yahoo.co.uk.

For more information on the National Gardens Scheme visit their website www.ngs.org.uk.

50+



iPad 2 - the tablet computer for you?

Robert McCaffrey, 50+ Show director

There's a lot to like about the iPad 2, but there are a few things that you should also know before you join the queues to buy this extraordinary device.

There's no getting around it: the iPad 2 is an amazing machine. It does things that were just about on the cusp of science fiction when I was a boy in short trousers. First of all, it is amazingly small – about the size of a sheet of A4 paper - with a comfortably smooth aluminium back and pleasant-to-hold rounded sides. The weight is barely noticeable at first but you will probably want to prop it up on something after a while. The touch-screen is quite sensitive and takes a little bit of getting used to – those with fat fingers will certainly be at a disadvantage for some of the fiddlier things you can do with the iPad. The speaker is oddly situated on the back of the iPad, so that if you try listening to music, it is rather muffled, even though the sound reproduction quality is high – akin to any MP3 player.

The iPad 2 comes equipped with location detection technology as well as motion and attitude sensors: this means that it can tell where it is, which direction it is pointing at, and what is the attitude of the iPad (so that, for example, it knows if it is being tipped one way or another). These technologies give the iPad 2 quite amazing possibilities – telling you where you are, being used as a sensitive games console or being able to tell you which star you are looking at, for example.

One of the main visible differences between the iPad 2 and the original iPad is the addition of front- and rear-

facing cameras. Both are of adequate quality to take quick snaps or even video. The carpers who complain that the cameras are a bit 'low-res' should get themselves a decent camera instead! No doubt the camera quality will improve in the iPad3, but these cameras are, as I say, adequate.

least 1000 times before you have to send it back for a replacement battery (that's likely to be between three and ten year's worth of use). It's an amazing bit of kit, but the best bit is perhaps the software that runs on it, and makes it do what it does.



The main difference between the original and the iPad 2 though, is 'beneath the bonnet.' The iPad 2 has a powerful new chip which powers the device at amazing speed through its tasks. There is no need to go and make a cup of tea while this device does its thing. In addition, the machine starts up in less than 10 seconds (or immediately if it has just been put to sleep). Battery life is 10 hours: either a full day's continuous use or once every few days with light use. Apple says you can recharge the battery at

Software – the final frontier

I've been using Apple products for over 20 years. They allow you to get on with doing what you want to do, without having to know anything about drives, code, worms, trojans or viruses. I have almost certainly saved a year of my life not having to worry over the things that PC-users have to worry about. I am an Apple fan.

The iPad has taken the Apple ethos to its logical conclusion. Now it is not possible for anything to go wrong with this machine (at least in terms of software). The operating system – the code that makes the machine go – is like a 'sealed box' – it is not possible to corrupt it or break it. Likewise, it is practically impossible to break any additional software that you can buy for the iPad, since Apple has rigorously tested the software, and you can

only download these 'apps' (short for applications, or useful programmes), from Apple's own web site. The operating system and the apps are truly extraordinary – you can really fall in love with them. From solitaire (my wife's favourite), to games (the kids') to a virtual planetarium or tide calculation app, via watching TV on the BBC iPlayer, reading newspapers, and amazing web surfing, the software on the iPad is really as close to magic as you can get. Critically, my 77-year old mother Valerie loved the iPad 2 when

she finally prised it from my hands, complimenting it on its bright screen, ease of use and 'unbreakability.'

And yet and yet....

The dark side...

The iPad has a darker side. Apple's philosophy of making sure that the consumer has a perfect experience on the iPad also limits it a little. Apple is determined not to allow Flash content (which can be games or movies) to play on the iPad, claiming that it makes it more likely to crash. It's a great shame, since there is a huge amount of content out there that the iPad is therefore unable to play (videos on the BBC website, for example). Really, it should be up to us to decide whether to run Flash on the iPad or not, but Apple has a history of belligerency towards the developers of Flash, so Apple is not likely to enable it on the iPad any time soon.

It's not possible to buy software for the iPad anywhere other than through Apple's iStore, and publishers who want you to read their newspaper or magazine on an iPad app have to sell it through Apple... and Apple takes a hefty 30% cut of their revenue.

Does this matter? Possibly not a great deal at the moment, while digital publishing is still relatively young and open, but it will in the future. The Tel-

graph has just launched a paid-for app even though the paper's content is still accessible via the internet: so if you want to read the paper, just look at it on the internet. But if, as The Times has done, the Telegraph introduces a paywall, then unless you are willing to pay for it, no more Telegraph. Fair enough, perhaps... quality journalism should not be free. The process has started to draw together a digital curtain in front of free content on the web. Apple is strongly supporting content creators to do this, coralling content consumers through its iTunes and AppStores. If you want to buy content for a tablet computer from a variety of sources, then you will need to buy a different computer (Xoom, Galaxy Tab, Eee).

When I saw how much the iPad 2 was going to cost, I immediately thought 'Aha! It's the printer business model!' You can buy a computer printer very cheaply, but the manufacturers recoup their costs by selling their specialised and expensive printer cartridges to you. The iPad is similar in some ways, in that it really is quite cheap for what you are getting: Apple will make sure though, that it takes a cut of all the content purchases that you make from your iPad. You need to factor this cost into your calculations when buying an iPad.

Content creation

So much for being coralled into Apple's 'walled garden' of content purchasing: what about the possibility of actually using the iPad to work?

The Office suite of products does not currently exist on the iPad (so there's no Word, Excel, Powerpoint etc) and that's a shame, since if it was launched it would immediately sell millions of copies to anyone who wanted to work 'on the road' and use industry standards. However, there are any number of word processors, spreadsheets and presentation packages (some made by Apple... what a coincidence) that are available (some on the 'Cloud') and that do a decent enough job.

The iPad 2 can be used to make movies (try iMovie), to create music (try GarageBand), to paint (David Hockney does), you can write on it, you can take (low res) photos on it and manipulate them. The bounds of your imagination might be the only limiting factor to what you can create. With Apple's recent launch of the iCloud, it will not even be necessary to own a computer with which to 'sync' (update or back-up) the iPad: everything will be held on the 'Cloud.'

To conclude, the iPad 2 is a 'nice-to-have' device, rather than 'have-to-have,' but, to be honest, I love it! **50+**



Discover Cruises

Discover the world by sea and river with www.discovercruises.co.uk

“Cruising is an adventure guaranteed to keep you feeling young” says Bill Gibbons, Director of the Passenger Shipping Association.

Right now you have the world in your hands. With time, money and flexibility, you can travel to the four corners of the earth, at any time and to anywhere, but with so much choice, it is often difficult to know where to start.

Cruising offers something for everyone - thousands of destinations and a huge number of cruise experiences - from the small adventure cruise, to the glamorous superliner and slower river journey - and with everything in one place onboard, it is hassle-free and safe as well.

A cruise holiday allows you to explore places you have never been, see sights you have never seen and learn things you never had time to learn. Around 1.63 million people chose to cruise in 2010 and with such compelling reason to take a cruise holiday, 1.7 million people are forecast to cruise in 2012.

So, is cruising for you?

Cruising is attracting more and more people each year. The PSA predicts a record 2 million UK passengers will choose a cruise in 2014 and it is because whatever your budget, the

comfort and satisfaction of ship life is virtually unparalleled. From the moment you step onboard, staff attend to your every need.

Ocean cruising has all the onboard facilities you might need for an ideal holiday at whatever age - from medical facilities and wheelchair access to fantastic spa facilities, award winning restaurants and worldwide destinations. There are cruise ships with dialysis machines, ones with onboard bingo and many with gala nights and ballroom dancing, but there are also ones with basketball pitches and surf riders, nightclubs, cocktail lounges and fitness suites, and some super luxury yachts and river cruise lines where all you need is good company - so there really is a cruise for everyone.

More ships are sailing from UK ports, giving passengers an instant escape. The holiday starts as soon as you step onboard. Alternatively, a short flight means you can join a ship in the Mediterranean and visit some fantastic European destinations that you'd be hard-pressed to squeeze into a short, land-based holiday.

Waking up in a different port each day means you can pack a lot in - while only unpacking your suitcase once. Excursions are available in each port

so you quickly get to grips with the destination's local history, the language and the cuisine. Some ships run 'enrichment programmes' onboard to match the destinations with lectures ranging from history and politics to fashion and fitness. Of course, relaxing is a big part of a holiday too, and with spas, pools and outside space, and with staff to help out, you won't have to lift a finger unless you want to.



Cunard

A cruise and stay itinerary consists of splitting your holiday between a ship and a shore side hotel - or the other way around. If you're still not sure about taking the plunge in to cruising, this is a great way to start. Depending on the terms of your package, you can tag a few days onto the start or end of pretty much any cruise, so the possibilities are almost endless.

A cruise is also one of the best holiday options for those with accessibility issues - most large modern ships have lifts and ramps, wheelchair-friendly cabins and doctors on board. Special diets can even be catered for with prior planning: set dining on some ships offers a great opportunity to meet like-minded passengers.

You will never get bored...

Many holiday-makers enjoy indulging in a hobby while they're away, but more and more are choosing to dedicate their whole break to an activity that interests them. 'Old dogs' wanting to learn new tricks will be spoiled for choice when they



choose a learning cruise. Many of the cruise companies arrange themed cruises so if you wanted to learn



about art, music, cookery, photography, sport or even the destination you plan to visit, you will have plenty of choose from. For those who fancy life through a lens, choose a photography cruise - the Northern Lights, whale watching or even polar bear spotting in Spitsbergen for example - with expert advice and lively lectures from professionals.

You'll find plenty to tantalise the taste buds with world cuisine to suit all palates available from gourmet restaurants and onboard eateries. Cruise ships often boast celebrity chefs, gourmet restaurants and live cooking stations, so the gourmet trav-



eller is never disappointed. Many cruise lines specialise in open dining with no set meal times, no allocated places and no formal dress code, but for those who seek a more traditional form of dining, special a la carte dinners can also be arranged.

River cruises?

River cruising is spending your holiday in the slow lane - watching towns and villages, mountains and monuments drift by in a peaceful, relaxing and adult environment. Ships usually dock onto a jetty right in the centre of the towns and cities giving passengers time to explore.

European rivers such as the Seine, Rhine, Danube and Douro are the most-loved among cruisers; further afield the Nile is possibly the best way to travel between the sights of ancient Egypt. China's Yangtze is a must for anyone visiting the country and the Russian waterways are becoming increasingly popular.

Or specialist cruises?

Taking an expedition cruise has historically meant sacrificing some of the comforts associated with a mainstream cruise, but cruise lines are now combining exploration and adventure with quality cuisine and the sophisticated service passengers expect from the cruise industry. Offering off-the-beaten-track locations, the adventure and expedition sector is growing in popularity and the destination is the star - with every element of the itinerary and ship life geared towards maximising guests' appreciation and understanding of the landscapes outside the window. Popular regions for expedition cruising are the Arctic, Alaska, the Galapagos Islands and the South Pa-



cific, and the ultimate adventure destination - Antarctica. Inland waterways offer similar adventure with expedition cruises available on rivers including the Amazon and the Yangtze.

The Discover Cruises website is a one-stop shop for 'everything cruise' and gives visitors access to the latest on destinations, what's new on board and a wave of exciting and innovative excursions and activities. For further information please visit www.discovercruises.co.uk.

This article was supplied by The Passenger Shipping Association (PSA), www.the-psa.co.uk, which has more than 40 leading cruise lines as its members, all of whom feature on DiscoverCruises.co.uk and who offer a huge variety of cruising options for retirees and multi-generation groups to adventurers. DiscoverCruises.co.uk offers a plethora of information for first time cruisers and can help you find a local, ACE accredited travel agent, knowledgeable in cruising. ACE, (Association of Cruise Experts - www.cruiseexperts.org) is dedicated to providing expert training for agents on 'everything cruise.'

50+

Great travel disasters

Robert McCaffrey, 50+ Show director

My greatest travel disaster took place decades ago, but I still reminisce about it fondly: as they say, bad times are good times in retrospect.

I was Inter-railing around Europe: one rail ticket would allow you to travel for a month around the whole of the Continent, and if you were bold enough, an extension could be bought to allow you to use various ferries as well. I had spent the first week of my trip visiting city centres in northern Europe, and had eventually tired of the cathedral, art gallery, state museum round. I was feeling very jaded indeed.

Instead I decided to head south, to take in one of the greatest cities in the world - Rome. I got off at the railway station, shouldered my backpack and set off to enjoy the sights. Not 100m from the station, I was surrounded by a gang of children, pestering me. They were shouting and pushing and one of them was flapping an opened newspaper in my face. I felt a tug at my clothes amidst the commotion: I was being robbed. I told them, with some vigour, to 'be off.' They ran off giggling and I took stock: my wallet and passport were still in my inside pocket. I found a bench and pondered for a moment: did I want to endure another round of art galleries?

I decided not, turned around and headed back to the railway station. I caught the next train for the toe of Italy's 'boot' and caught the ferry to Messina. I took a local train down the coast to Acireale, where the railway is close to the sea. I had made my mind up: I was going to climb Mount Etna from sea level.

I made my way down to the sea, where some children were larking about. I cast off my clothes and went for a quick dip in the briny water. When

I came out the kids encouraged me to try the crabs legs they proffered, and laughed at me when I found that there was no meat in them, only shell.

Walking directly away from the coast and with the bulk of Etna a long



Below: Etna erupting, with the east Sicilian coastal plain behind.



way away, I passed through dusty and deserted villages through the heat of a summer's day. Being on a strict budget, I increased my provisions with a wheel of tough bread, some tomatoes and a tube of anchovy paste from a tiny shop, but splashed out on a cold bottle of Coca-Cola in an old-fashioned glass bottle: Nectar!

I kept walking and climbing slowly until it started to get dark - I needed to find somewhere to sleep. Eventually I just hopped over a stone wall and slept at the side of a small vineyard, where I could feel the ebbing heat of the day still radiating from the rocks of the wall.

I was awoken by bees buzzing above my face - not bothering me, just busy going about their business. After bread, anchovy paste and tomatoes, I started again. The sun was much hotter than the day before, and I had to take more rests. My backpack was heavy - it had a month's luggage in it.

An old gent on a moped passed me on his way up the hill. Ten minutes later, he came back down again, but

stopped. We had a rest on a wall together and managed to communicate, despite not speaking a word of each other's language. He gave me a small packet of almonds, some pears and a small flask of what might have been brandy. I wonder where he is now?

Finally, in the late afternoon, I made it up to the top, panting. Etna can produce massive eruptions, but when I visited, it merely hissed and steamed and belched great shockwaves of gas. Eyes stinging from the sulphuric fumes and lungs heaving due to the thinness of the air, I made my way down to the semi-ruined volcanic observatory, where I

was surprised to find another couple of hikers camping out. We shared our food and the brandy.

At one point in the evening, I wandered outside. In front of me was the greatest vista of my life so far: the sparkling lights of Sicily's eastern coastal plain, spread out like a blanket covered in glowing coals: Above me was the clearest view of the stars and the Milky Way, astonishing in its clarity due to the height (3329m) and attenuated air; to my left the silhouette of Etna's summit cone, the underside of a plume of steam lit by an eerie red glow from the molten lava that must have sat deep in the volcano.

The next day I started on my descent, and, as I recall, made it to Brindisi, on Italy's 'heel,' that very same day. I was covered in dust and I badly needed a bath. There was an odd smell in Brindisi that I could not place. I threw myself into the harbour with my clothes on (to give them a wash) only to find that the smell was coming from the harbour. Oh foolish and impetuous youth!

And Rome....? Rome still waits for another day!

50+



50+ Show Questionnaire

Please take the time to fill out our questionnaire. We would really like to know what you thought about The 50+ Show in London, as well as The 50+ Show Magazine - so that we can make them even better next time!

Please fill in the questionnaire as fully as you can, detach along the cut line, seal the edges, affix a stamp and send it back to us by **1st August 2011**... or you can return it to us at the show! Come and find us on Stand C36. All questionnaires will be entered into a draw to win £25 of M&S voucher. You can also use this questionnaire to enter our flower and 'Lucky spoon' competitions... the winners of which will also win £25 in M&S vouchers. Good luck!

About you - please fill in if you would like to be considered for the prize draw

Name _____

Address _____

Town _____ Postcode _____ Year of birth _____

Total Number of ALL spoons? _____

Type of flower on the front cover? _____

Telephone number (inc area code) _____

How often do you use the internet?

Never Once a month Once a week Several times a week Daily

Email _____

Are you: Retired Semi-retired I aspire to retire



About The 50+ Show in London

How long did you travel to arrive at the show?

<30 minutes 30-60 mins 60-90 mins More than 90 mins

How long did you stay?

<1 hour 1-3 hours 3-5 hours More than 5 hours

How many exhibition stands did you visit?

None 1-5 6-10 More than 10 More than 20

Did you pay to enter the show today? £_____ and which day did you visit? Friday Saturday

If you paid £5 to enter the show this year, how would you describe the 'value for money' of The 50+ Show?

Excellent Good Fair Neutral Poor

Please rate The 50+ Show overall:

Excellent Good Fair Neutral Poor

What was your favourite part? _____

What was your *least* favourite part (and why)? _____

What would you like to see next time, that wasn't here this time? _____

Do you think that you will visit the show again?

No Possibly Probably Yes, if I can

Any other comments? _____

About your interests

How many holidays and short breaks do you think you will take in the next year?

- None 1-2 3-5 5-10 10+

Are you planning on buying a new home or moving house?

- No Within 2 years Within 5 years Within 10 years

How likely are you to buy a car within the next 3 years?

- Not at all Maybe Probably Definitely



About The 50+ Show Magazine and other things...

Please rate The 50+ Show Magazine overall

- Excellent Good Fair Neutral Poor

Please rate the appearance (layout, typography, use of colour etc) of the Show Guide Magazine

- Excellent Good Fair Neutral Poor

Which was your favourite article - and why? _____

Which was your *least* favourite article - and why? _____

Any other comments? _____

How good a name for our show is the name 'The 50+ Show'?

- Excellent Good Fair Neutral Poor Terrible

If we were to organise The 50+ Show in Birmingham (for example at the National Exhibition Centre, the NEC)....

- I'd still only visit London I'd prefer to visit Birmingham I'd go to both None of these choices

Please fold here

Please
Affix
Stamp!



The 50+ Show
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Why 'The 50+ Show'?

Robert McCaffrey, 50+ Show director

We are often asked how the show came into being and I thought I would take the opportunity to tell you a little bit of background about the show. Hopefully it will answer many of your questions!

The show has its roots way back in 2004, when my father (who is now 79) brought back a book from the US called 'Where to retire in the US.' It was an interesting read (Florida and Arizona were the top spots, if you are interested) and I decided to do something similar for the UK. Although that project was ultimately shelved, we did eventually put together a web site that did the same thing (it seems that Sussex, Lincolnshire and Cambridgeshire were the top destinations in the UK).

My background is as an event organiser and publisher (although a long time ago I did a PhD in geochemistry at Queen's University in Belfast) and it eventually became obvious that what we should really try and do was to organise an exhibition on the theme of 'retirement.' What better name for it could there be than 'The Retirement Show'?

I recruited a salesman - the redoubtable David Thomson - to sell stands at the first show and I organised the advertising, the programme and the 'nuts and bolts' of the show. Following sage advice from other exhibition organisers, we decided to give ourselves nearly a whole year to organise the first show (our original idea was to organise the whole thing from scratch in about five months, which would have been a disaster and would have been the end of the show at the very first hurdle).

The first event took place in the National Hall at Olympia in July 2007. It was a great success, with lots of positive feedback from exhibitors and visitors. Despite the success of the show,

we came up with 150 different ways that the show could be improved - from more seating to employing a company to stuff the visitor bags for us (between us we stuffed 12,000 bags at the first show - never again!).



Incorporating the improvements in the show, we launched the event in Manchester in March 2008, repeated the London show in July 2008 and launched the show in Glasgow in November 2008. Six people now work full time to organise the shows.

The show takes one whole day to build up, starting with 'mark-up' where the contractors mark out in chalk where everything goes, through stand building and carpet-laying to installation of all the electrics and lighting. The audio-visual people then come in and set up all the microphones, mixer desks and speakers. Finally, all the exhibitors come in and decorate their stands, ready for the opening. At 5pm on the last day the process is reversed, but much quicker - the show is almost totally gone within three hours of the last visitor saying 'goodbye'!

The show is very expensive to organise (perhaps a quarter of a million pounds) and we made the decision to start charging for entrance, starting in London in 2010. All the shows now charge an entrance fee, but we feel sure that it offers great value for money for an interesting day out.

Despite the growth of the show, we thought that we could still change the show for the better. We decided to

look again at what we called the show, even though we have been considering changing the name since the first day of the first show, in 2007!

After visitor and exhibitor comments in March 2011, I undertook an on-line survey of exhibitors and visitors, essentially asking them if they preferred the old name or a variety of new names. After an initial response showed that The 50+ Show was a clear preference for a new name, I changed the survey to ask if people preferred the old or the new name.

By the end of the survey, 80% of exhibitors (and potential exhibitors) preferred the new name. The trend was not quite so clear-cut with the visitors, but still a majority of them preferred 'The 50+ Show.'

The visitors and exhibitors who preferred the new name - The 50+ Show - said that it widened the potential audience, gave the show a more positive atmosphere and would lead - literally - to a rejuvenation of the event. It was a 'no brainer' to change the name to The 50+ Show.

We consulted our sponsors (Prudential) who were enthusiastic about the name change. We designed a new logo in a day. We changed the web site over a period of two days and on the Friday of the same week that we started the survey, we swapped the old web site over to the new site and emailed everyone on our database to tell them of the change.

Sure enough, our visitor pre-registrations are more than double those of a year previously and exhibitor bookings have held up well in a very tough year. As the culmination of a year's planning, we hope that the show will be a positive, energetic, rejuvenated triumph.

Our one regret is not having changed the name to The 50+ Show much sooner!

50+

Woman's Weekly

JUMBO PUZZLE

Fill in the crossword (right) and read down the letters in the shaded squares to reveal the name of a famous French historical figure (8)

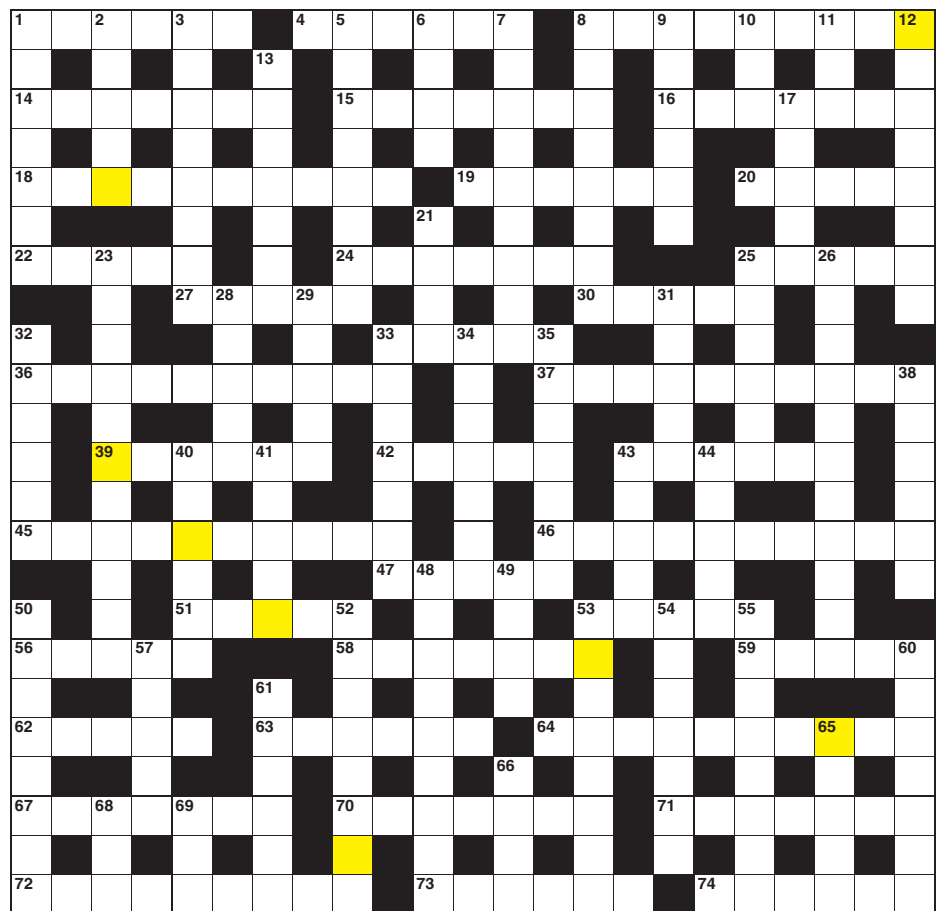
ACROSS

- 1 Heavy hook to stop a ship from drifting (6)
- 4 Spoons fat over (meat) (6)
- 8 Cleaning lady (9)
- 14 Winner's badge of ribbon (7)
- 15 Construction danced around in spring (7)
- 16 Sign illuminated on a taxi (3,4)
- 18 Milky dessert, set in a mould (10)
- 19 Ingredients and cooking method for a dish (6)
- 20 Ill-natured growling sound (5)
- 22 Bejewelled head-dress worn by royals (5)
- 24 Rising current of air, important in gliding (7)
- 25 Backless slippers (5)
- 27 Bill Sikes' girlfriend in *Oliver Twist* (5)
- 30 Follow on from (5)
- 33 "I ____, therefore I am" — Descartes' philosophical principle (5)
- 36 Integrate harmoniously (2-8)
- 37 Procedure tried in order to test a hypothesis (10)

- 39 Peas and beans, for instance (6)
- 42 Spike on a plant (5)
- 43 Medical fitness (6)
- 45 Be thrown in at the deep end (4,2,4)
- 46 Tabloid, for example (5,5)
- 47 Poem of mourning (5)
- 51 Improvised or spontaneous speech (2-3)
- 53 Olympic's gold position (5)
- 56 Trainee in the armed forces (5)
- 58 Instructional talk (7)
- 59 Vital liquid (5)
- 62 Vegetable with a Spanish variety (5)
- 63 Wanting to eat (6)
- 64 Land jutting out into the sea (10)
- 67 Word-for-word, exact (translation) (7)
- 70 Enter where you are not welcome (7)
- 71 Philistine giant slain by David (7)
- 72 Slightly wetting (9)
- 73 Showily attired (6)
- 74 Natives of the largest continent (6)

DOWN

- 1 Circus tumbler (7)
- 2 ____ del Sol, Spanish holiday region (5)



- 3 Person who conducts eye tests (8)
- 5 *Evan* ____, 2007 fim with Steve Carell and Morgan Freeman (8)
- 6 Objects to play with (4)
- 7 Person nominated to talk on behalf of a group (9)
- 8 Believable (8)
- 9 English king who, according to legend, burned the cakes (6)
- 10 *The ____ Of The Worlds*, HG Wells novel (3)
- 11 Chiang ____, Thai city (3)
- 12 ____ to say, of course (8)
- 13 Middle Eastern country associated with the cedar (7)
- 17 Worshipper of Brahma, Vishnu and Shiva (5)
- 21 Pattern of wire or netting (4)

- 23 Played piano for (a singer) (11)
- 25 Servile (6)
- 26 Be no longer able to cope (4,3,4)
- 28 The sign of the ram, in astrology (5)
- 29 Pandemonium (5)
- 31 Turnip-like vegetable (5)
- 32 Reprimands (6)
- 33 Mid-afternoon refreshment period (7)
- 34 Contain as a part (7)
- 35 American Democrat president who was assassinated in 1963 (7)
- 38 Bathroom tradesmen (6)

- 40 Gaze upon (4,2)
- 41 Painter's picture support (5)
- 43 Country of which Port-au-Prince is the capital (5)
- 44 Very deep or unfathomable gorge or chasm (5)
- 48 Slashed, cut (9)
- 49 Asterix the ____, French comic-strip character (4)
- 50 Moved up or down a computer screen (8)
- 52 Combining (8)
- 53 Unafraid (8)
- 54 Poke around, ransack (7)
- 55 Sparkles like a star (8)

- 57 Abscond with a view to marriage (5)
- 60 Sound patterns, a drum beat, for example (7)
- 61 ____ con carne, spiced dish (6)
- 65 Winner of the 2008 US presidential election (5)
- 66 Untainted (4)
- 68 Sir ____ Rice, former musical partner of Andrew Lloyd Webber (3)
- 69 Mass of fish eggs (3)

Come and meet the team in the Woman's Weekly Lounge!



For more on Woman's Weekly, visit www.goodtoknow.co.uk/womansweekly

PUZZLE ANSWERS Across 1 Anchor, 4 Bastes, 8 Charwoman, 14 Rosette, 15 Maypole, 16 For hire, 18 Blancmange, 19 Recipe, 20 Smart, 22 Tiera, 24 Thermal, 25 Mules, 27 Nancy, 30 Ensur, 33 Think, 36 Co-ordinate, 37 Experiment, 39 Pulses, 42 Thorn, 43 Health, 45 Sink or swim, 46 Daily paper, 47 Elgy, 51 Ad-lib, 53 First, 56 Cader, 58 Lecture, 59 Water, 62 Onion, 63 Hungry, 64 Promontory, 67 Literal, 70 Intrude, 71 Goliath, 72 Dampening, 73 Dressy, 74 Asians, Down 1 Acrobat, 2 Costa, 3 Optician, 5 *Almighny*, 6 Toys, 7 Spokesman, 8 Credible, 9 Alfred, 10 War, 11 Mai, 12 Needless, 13 Lebanon, 17 Hindu, 21 Mesh, 23 Accompanied, 25 Mental, 26 Lose the plot, 28 Aries, 29 Chaos, 31 Swede, 32 Scolds, 33 Treatme, 34 Involve, 35 Kennedy, 38 Tiers, 40 Look at, 41 Esael, 43 Haiti, 44 Abyss, 48 Lacerated, 49 Gaul, 50 Scrolled, 52 Blending, 53 Fearless, 54 Rummage, 55 Twinkles, 57 Elope, 60 Rhythms, 61 Chill, 65 Obama, 66 Pure, 68 Tim, 69 Roe, Answer: Napoleon.

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"I want my retirement income.

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Time was when you worked, saved up for a few years, and finally retired to live happily-ever-after on your pension.

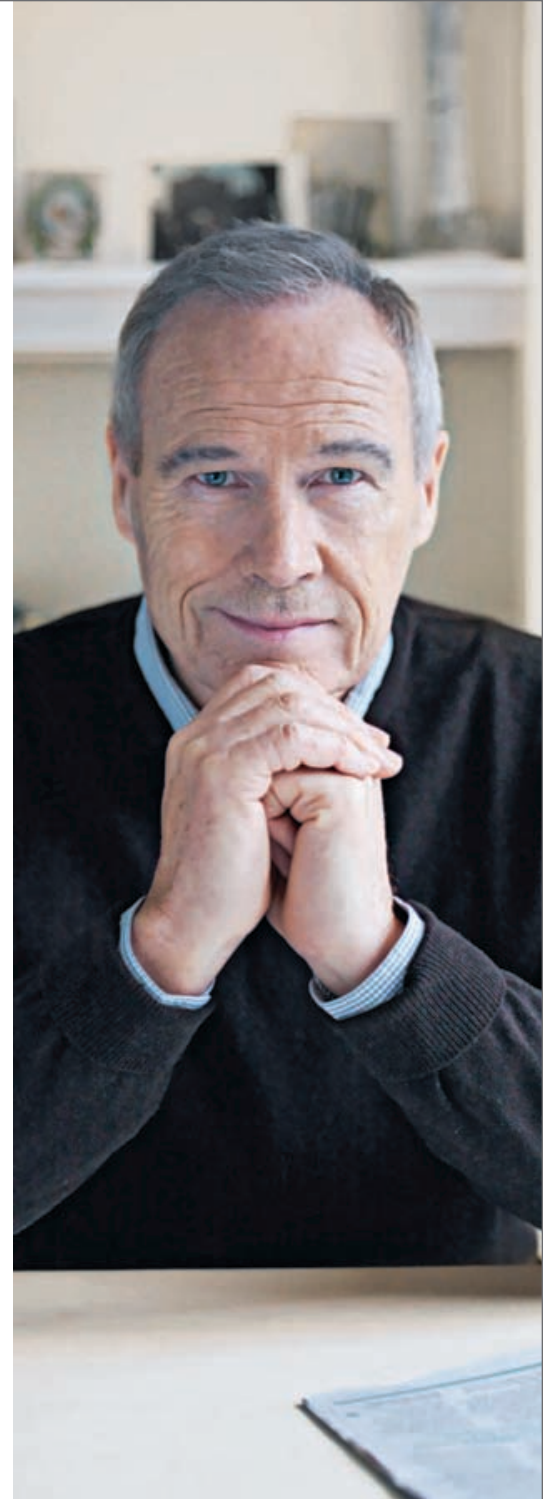
Well, like it or not, life's not like that anymore. We're living longer, which has made retirement a lot more complicated.

Which is why so many people are considering working past retirement age. Some because they want to. Some because they have to.

Which begs a very common question: 'Do I have to retire to receive my retirement income?' To which the answer is: It's not always necessary.

At Prudential, our expertise is in pensions and retirement income plans. Which is why we can offer options about when and how much income you can take from your pension, even if you're not fully retired.

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To get a better understanding of the different ways we can help, please speak to your Financial Adviser. (If you don't have one, use 'Find an adviser' at www.pru.co.uk.)

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