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2008

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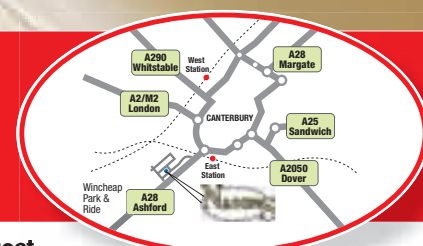
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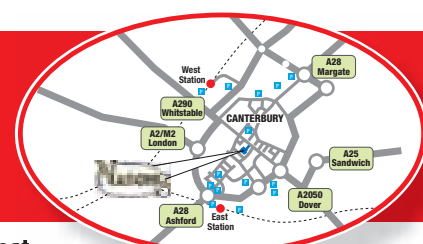
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your time

issue no.1
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Welcome to Your Time

helping you get the most out of life

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From pipe and slippers *to flip-flops and passport*

The first ever report to compare the lifestyles of today's over 50s with their counterparts in 1958 reveals many are enjoying double the retirement period and living a lifestyle that more closely resembles that of a 25-year-old in 1958

Time spent shopping, socialising and playing sport have replaced that spent on domestic duties 50 years ago, with the over 50s today splashing out the equivalent of six-times more on holidays and travel than those of the same age in the 1950s.

Although much has changed in the past 50 years across all age groups, the research has revealed that it is life after 50 that has experienced the greatest demographic and social shifts.

The report, compiled on behalf of Intune – a new financial services company created to help people make the most of their finances in later life – challenges the stereotypical image often associated with those over 50. Martin Lloyd-Elliott, psychologist,

comments: “While our modern society is apparently so biased towards youth culture, a more radical and transformative change has occurred among the over 50s that leaves teenagers lagging behind.

“Today 50 is closer to the middle of our life than to its end with many economical and psychological factors bringing this change. Psychologically, there has been a shift from a ‘closing down’ expectation for the second half of life towards a much more optimistic ‘opening up of new doors’ spirit of good times ahead.

“Recognising and responding to these lifestyle shifts, Intune has been created to help people make the most of their finances in later life so that they can live it to the full.”

With today's retirees set for an average of 18½ years of post-retirement life, almost double compared to 50 years ago, people are optimising their increased leisure time and affluence and living life to the full. Savings for this age group have also witnessed a significant rise. Even when taking into account inflation, the over 50s have triple the amount of savings compared to 50 years ago.

REPORT FINDINGS:

TRAVEL

Travel spend among the over 50s has increased six-fold over the previous 50 years. In 1958 the average 50-64 year old spent £159 on holidays, whereas in 2006 they spent £985 (taking into account inflation). The number of trips taken by 55-64 year olds to destinations outside Europe and North America has doubled from 521,000 just 10 years ago to 1,231,000 trips today. The over 50s are also now not satisfied with just a fortnight's break – over 26,600 trips of six months to a year and more than 121,000 trips of three to six months were taken by this age group last year.

LEISURE

The over 50s take part in the same amount

of sport as 16-44 year olds 50 years ago – a fourfold increase in time spent on sport and exercise by over 50s in the past 50 years.

Over 65s today currently spend almost three hours a week more than their equivalents 50 years ago engaging in hobbies and sports.

Over the course of retirement (18½ years) they will spend the equivalent of 7.5 months engaged in leisure activities that would have been spent on domestic duties 50 years ago.

RECREATION

The over 50s are spending the equivalent of double the amount they did a week in the 1950s, with a shift from spend on household basics to more luxury items. Moreover, the over 65s today spend more time shopping than the 16-24 age group – three hours 40 minutes a week versus one hour 48 minutes.

Anne Grahamslaw, Managing Director of Intune said: “It's clear from talking to our customers, as well as looking at the report findings, that much has changed over the last 50 years, but nothing as striking as life after 50.

“People are more socially active, travelling further afield and have an appetite for adventure that was not so prevalent amongst this age group 50 years ago. As a result, their priorities and needs are changing. “Recognising and responding to these lifestyle shifts, Intune has been created to help people make the most of their finances in later life so that they can live it to the full.”

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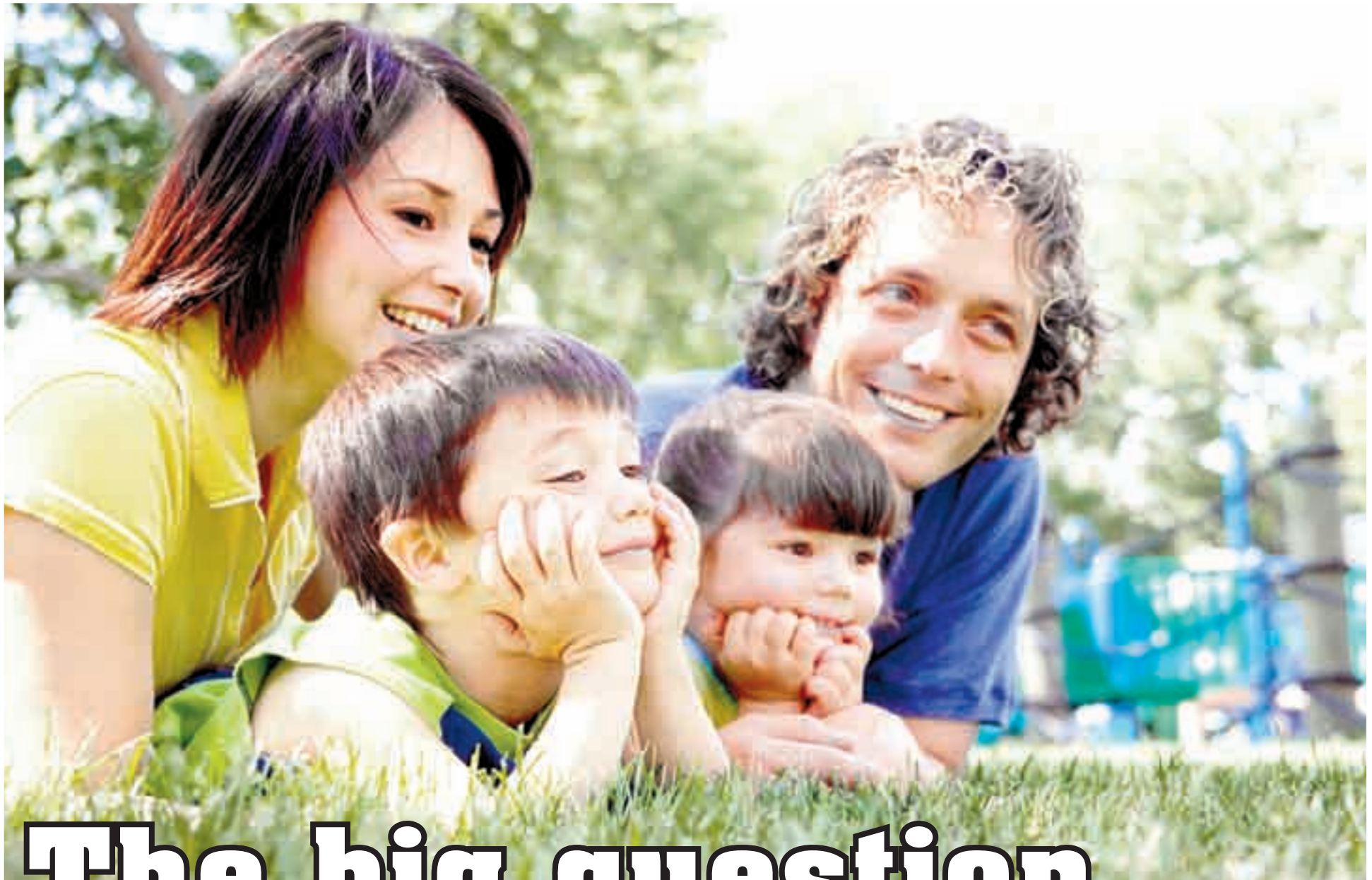
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The big question

What exactly is downshifting? Is it right for you or should it be avoided at all costs? We investigate

There are various options in downshifting: you are changing your full time job for a less stressful full time job or you are kind of dropping out, leaving the rat race to search out a better way of life.

Sometimes downshifting is forced upon us. There are occasions when redundancy may suddenly jump out the blue and the chances of getting an equivalent job with the same earnings get lesser by each year. Sad, but in the main, true.

In any of the above situations, it is something which needs to be planned and without any doubt at all, supported by the family. When you drop, they drop with you.

First, you have to ask why are you doing this? Sometimes it can be just a spate of bad luck or stressful times in your existing job, so you have to look at the option of simply changing your career path to something with the same hours, same pay but better times outside of work.

There is a perception that downshifting is selling a house in town and moving to the country with a bit of land where you will tend to your livestock and spend the rest of the time knitting jumpers and making crochet bed quilts.

Maybe this is your dream, if so great and go for it. But for many it's simply getting a less stressful job in which you can spend more time at home with the family and more time doing your own thing.

So, questions to be asked are:

What is my main purpose in life?

Do material things really matter to me?

What will I achieve through doing this?

Have I an alternative plan should it not work out?

So the why is your own personal reason. If you are more middle aged, there is a chance that the way out should it not work for you will diminish. This would make it compulsory downshifting rather than voluntary.

The why should not be simply a way out from something but a positive move toward something. Bit like an election where we vote for a particular political party, not because we want that particular party to win, but simply to get the existing one out. Is that the answer?

Once you've downshifted, it's often not easy to reverse it.

For more information visit www.thedownshifter.co.uk



Moving abroad - a taxing time



If you are planning to live outside the UK it is important to ensure your domestic tax matters are sorted out well in advance, advises Beverley Aitken (pictured), Tax Specialist at Maidstone-based DSH chartered accountants.

You've seen all the new life abroad TV programmes, you've searched high and low and at last you have found your perfect overseas property. Maybe it is going to be your retirement home in a sunnier clime, perhaps it is just a holiday property for your increasing leisure time, or possibly you are looking to buy as an investment for the future and for the potential rental income.

Whatever your motivation, there are a great many things to consider, organise and prepare for.

With so much to get arranged it would not be at all surprising if your potential tax liabilities were the very last thing on your mind, but they really shouldn't be.

It is very important that you understand what the tax issues around living abroad could be, what you need to do about them and whether, for example, you can claim a tax repayment.

Here is just a short list of some the matters that, like it or not, you may well need to address.

RETIRING/EMIGRATING

1. If you will no longer officially be tax resident in the UK you will need to deal with the required forms and notifications.
2. You might want to arrange for your UK pensions to be taxed in the country where you will be living rather than in the UK. That means you will need to liaise with your pension provider and the UK Benefits Agency.
3. You should review your tax position in

the year in which you depart overseas; you may be due a tax repayment.

4. You will need to deal with a Non Residents Landlord Scheme application if you let UK property.

If you are still treated as a tax resident in the UK you will also have to deal with any UK tax issues if you decide to start a business abroad.

BUYING TO LET

1. It is important that you tell the UK tax authorities that you require a self-assessment tax return.
2. You will then need to prepare your self assessment tax return annually, to include your rental accounts.

It is very likely that, even though you have moved abroad, your UK tax liabilities will continue if you still receive income from the UK and/or have any assets here. The chances are you may still be liable to UK Inheritance Tax, too.

A specialist tax adviser or accountancy practice can provide valuable assistance in ensuring these important matters are properly sorted out on your behalf – taking the headache out of at least part of your move to a new country. In addition they will be able to deal with the sometimes confusing, technical considerations such as your residence or domicile status and the operation of any double tax agreements. So, if you are thinking of moving or buying abroad contact DSH for a free initial consultation.

Paradise in fly-buy land

Buying property abroad can be a potential mine field, yet with a little help you could well end up with the perfect pad in the sun. Neill Barston spoke to overseas expert Jeremy Marris of Home from Home Abroad on the do's and don'ts of foreign homes.

Picture yourself lying on a sun-kissed beach in the Med, relaxing in a mountain villa or exploring the chic markets of Marrakech.

The dream of owning a property abroad is fast becoming a reality for many Brits with an adventurous streak. So much so that a survey revealed about 50 per cent of UK residents say they would consider leaving our shores permanently or for extended holidays.

It's not an especially startling statistic given all the fly-to-buy holiday shows on our screens and a desire to escape ever-spiralling burdens of living in one of the most heavily-taxed nations.

Certainly, those who have grafted hard for their families during their 30s and 40s may well be entitled to think that putting themselves first for a change, once the kids have left home, is only fair.

But where exactly should you choose for your perfect paradise pad? There has never been more choice with the advent of cheaper short-haul

flights across Europe and further afield.

Thankfully, help is at hand in the form of a wide range of independent property specialists who are willing to ease the whole buying process, from selecting homes and furnishings to organising mortgages.

The latter are now far more easy to obtain within many EU countries and with a helping hand from an adviser, that dream destination is just a tantalising budget flight away.

One such expert is Jeremy Marris, of Home from Home Abroad, who has been at the forefront of foreign property markets over the last five years.

"You only have to look at the weather outside to see why people chose to buy property where it is sunny," says Jeremy, who was formerly a history teacher in Sussex. His love of travel and leading many student trips inspired him to make the switch to property adviser.

"When you get to your 50s people tend to have more travel," he adds. The biggest sellers are the two-bedroom apartments, somewhere you can use as a holiday home for themselves or family and can also be rented out. For people who are thinking of making a permanent move then buying a villa or house may be best.

In his opinion bricks and mortar will always represent a sound investment and Jeremy has invested in a cottage in Northern France, which he says is making a real comeback in the overseas property market.

But his favourite



Property in Cyprus
Picture: Ashton Billige
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Jeremy's Top Five Destinations

Villa Luz in the Algarve Picture: Meon Villas, 01730 268411

● Marrakech – Hang out in the Medina with Richard Branson and the Rolling Stones. Two-bedroom apartments from £50,000, three-bed from £90,000

● Turkey – country with something for everyone. Two-bed apartments from £40,000, three-bed from £90,000

● The Algarve – Golf courses, beaches, sun... no wonder it's many people's favourite. Two-bedroom apartments from £120,000 three-bed from £180,000

● Cape Verde – Great beaches, fantastic surf and wonderful weather. Two-bedroom apartments from £20,000, three-bed from £50,000

● Cyprus– A taste of home with added sun and sand. Two-bedroom apartments from £90,000. Three-bed apartments from £140,000.

Buying hints

● Ask yourself why you are buying: is it for an investment, holiday, relocation or retirement.

Carry out as much research as possible before you set foot on a plane.

● Be prepared to be disappointed. It's a time-consuming process

● Always visit a site if you are buying off-plan as developers' plans may not be fully accurate.

● Visit properties at different times of the day, take photos and bring a friend along to get a fresh perspective on a property. Think about what amenities are nearby. How far is it from the airport, shops and community facilities?

● Be hard headed if you are considering a renovation project and make sure you have a contingency fund in place.

● Be prepared to learn the local language, which will help you make friends and you'll become far more comfortable in the country.

For more information see www.homefromhomeabroad.co.uk or email info@homefromhomeabroad.co.uk

Paphos, Cyprus

Picture: Pafilia Property, 0208 840 9890

location at present would have to be Marrakech for a number of reasons.

"I really like it there, it's very sophisticated and there's a chic French atmosphere to the place. It used to be just French ex-pats going there but there are quite a few British people now. People go there for the food and the markets, plus there is also ski-ing in the Atlas mountains. The king there has a 10 year plan in place for infrastructure which is all in place before development begins. The property laws are well controlled there which makes it a good place to buy."

Though there are many challenges to face when considering buying a property abroad, it's an investment that few regret. Many talk of the Palin effect which has inspired a far greater range of travellers from British shores to seek out ever-more exotic destinations.

And for those who are keen to buy abroad, there are some real bargains to be had in some of the emerging destinations.

With a little imagination and the funds behind you, there's a whole world of adventure to be discovered with a second property abroad.



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Stay calm



Above: A view of Buccament Bay; below right: The apartments at St Vincent

With uncertainty surrounding pensions and the stock market behaving like a rollercoaster, people have been investing in a second property to provide a home for their money. But is the buy-to-let market still a good idea?

By *Stephanie Beattie*

There are many reasons for moving into the buy-to-let market. Investors who get it right can not only see their buy-to-let property increase in value but also gain rental income to help offset the cost of the mortgage repayments. It can also be a good way of providing a home for a child at university rather than shelling out rent to fill another landlord's bank account. Some people also want to buy a holiday home which they can leave empty or let when they're not using it. But while the rewards can be great, there can also be huge pitfalls for the unwary or unprepared. The buy-to-let market came under the spotlight at the end of 2007, partly due to the Northern Rock and the US sub-prime crises. In its half-yearly financial stability review, the Bank of England warned that there were various groups of people and companies whose finances were now more vulnerable as a result of higher interest rates and the turmoil in financial markets. At the end of 2007, the total number of mortgages being offered to the public shrank by 40 per cent, according to a report by financial information service

Moneyfacts, which has inevitably also affected the buy-to-let market. So the message is a cautionary one. Thoroughly research the area and property you are going to buy and get advice from the professionals – and make sure you can afford it before you risk all. As Malcolm Harrison of the Association of Residential Letting Agents advises: "Get your houses in order before looking for something else in which to invest." Another aspect of property buying that is becoming increasingly popular is the environment, particularly when it comes to buying a holiday home abroad. National Geographic has just completed a survey into the integrity and sustainability of the ecological and geographic environment of 111 islands and archipelagos around the world. The findings of the Sustainable Destinations 2007 survey, conducted by the Traveler and National Geographic Center for Sustainable Destinations aided by George Washington University, highlights which islands are managing to maintain their environmental and ecological integrity

through sensitive development and enhancing the sustainable future of the island.

One of the highest ranking islands in the survey is St Vincent in the Caribbean, which was used as a base for the filming of the Pirates of the Caribbean trilogy. The island's first international airport is expected to be completed in 2011, which has been reported as being designed with consideration for the island's delicate natural surroundings. National Geographic gave the island a score of 68/100, citing "good terrestrial and marine ecological quality [and]... low development contributes to pleasing aesthetics. Expanding tourism development, especially along coastal areas, [is] relatively small scale." One example of the limited number of high-end property developments on the exotic island with its stunning views of the Grenadine islands and its lush vegetation is Buccament Bay Resort. The developers had to adhere to the strictest building standards and controls and have



had to commit to the protection, advancement and enhancement of the natural surroundings. The resort is a combination of a 5-star hotel development and a luxurious residential community with residents, visitors, investors and their guests benefiting from on-site amenities including a gym and spa. The company says the resort of one, two and three-bedroom cabanas and villas, a stone's throw from an 18-hole golf course, offers excellent guaranteed rental returns. The properties are available for sale off plan from £115,000/169,500 euro. Contact Experience International on 0203 102 5030 or visit www.experience-international.co.uk



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Those reaching retirement want to continue to enjoy life to the full. This results in many people having aspirations in excess of retirement income. One solution could be equity release. The difference between the value of a property and any loans secured against that property is known as equity. Equity release can be described as transfer of an interest in a property from the owner to a third party in exchange for a cash sum or regular income payments. Modern equity release products broadly fall into two camps – Lifetime Mortgage and Home Reversion. A Lifetime Mortgage offers the homeowner the opportunity to take out a loan on the property in return for a lump sum or for regular income payments. Interest on this loan is rolled up across the lifetime of the plan. There

are no monthly payments to make. Legal ownership of the home is retained and the loan plus rolled-up interest repaid only when the last survivor of the marriage goes into a care home on a permanent basis, or on their death. With a Home Reversion Plan part or all of the property is sold to a home reversion company, or an investor selected by that company, in return for a lump sum or regular income payments. Legal ownership will be shared with the reversion provider. In return, a guaranteed lifetime lease will be provided. A free factsheet Raising Money From Your Home can be obtained from The Financial Services Authority on 0845 730 0104. Age Concern publishes a booklet Using Your Home As Capital. Call 0870 442 2120.

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The train, the switch and the wardrobe

So what do you do with your spare room when the children leave home? Some downsize, leaving the family home for pastures new. But others make use of the extra space. We spoke to Maurice Rayfield who stayed in his family home and created his own pastures new in his spare room. *By Stephanie Beattie*

That wonderful children's classic, *The Lion, The Witch and The Wardrobe*, springs to mind when you visit Maurice Rayfield's home in Kensing.

From the landing, the spare room looks like any other, but push open the door and you step into a miniature world where the train is king.

It was after his wife, Peggy, died in 2005 that the father of three grown-up children – Susan, Andrew and Linda – ventured into the loft to clear it out and stumbled across his new passion.

"I found all these bits of trains which had belonged to my son, Andrew," he said. "All the track was rusty and it all needed a good clean but it has just grown from there."

Maurice, who has lived in his home since 1964, set to work and has gradually transformed his 12ft x 8ft spare room into a slice of quintessentially English countryside complete with traditional red telephone box. Four railway tracks carry Maurice's magical collection of trains round the slice of country he has created from papiermaché, cardboard, kitchen paper, acrylic paint and imagination. A butty boat – a narrowboat that hauls coal – sits peacefully on the canal while in the distance is a parade of shops complete with Beryl's hairdressers and the essential chip shop. Pigs feed in the farmyard and the clock on the church tower overlooking the graveyard with its tiny gravestones, reads 8.05. Meanwhile, on the football pitch, the local team plays a game ("They were Andrew's Subbuteo set and I cut the bottoms off them", Maurice laughs) as dogs play in the back gardens of the houses and snooze on the patios. A gang of railway workmen are hard at it with pickaxes and shovels and, in the centre of it all, is the station where brightly dressed passengers wait patiently on the platform for Maurice to send in the next train.

All the tiny passengers and workmen have been painstakingly handpainted by Maurice with incredible attention to detail – one of the tiny vest-clad railway workers even has a tattoo.

The green and undulating countryside has been created by Maurice, right down to the trees which he makes from

electric cable with frayed ends dipped in flock. The track winds its way around the town, passing through a tunnel and there are railway sidings for engines that aren't in use.

Beneath the raised platform supporting the miniature world is a tagliatelle of wiring – all done by Maurice. The wiring not only powers the tracks, switches and signals but at night, Maurice can turn on the street lights and even switch on the tiny table lamps in the Devon Belle Pullman dining car so that the diners can enjoy a romantic dinner as they speed from Waterloo to Plymouth via Maurice's spare room.

Some of the engines and trains, which he buys via specialist magazines or from toy and collectors fairs, have particular significance, like the very special Maid of Kent which is in memory of his wife. "Peggy was born in Canterbury and was therefore a Maid of Kent," Maurice explains. Then there is the Devon Belle: "We always used to go to Devon on holiday," and the Tangmere, named after RAF Tangmere where he did his National Service from 1953 to 1955.

So does he have his eye on anything special to add to his collection? "A Class 37 diesel" he says without missing a beat, "and then I can get some special wagons for it as well." He leafs through a magazine and stops at a photograph of a beautiful (sorry, it's catching) picture of a yellow and red engine.

"These tow the big wagons filled with coal from Poland," he says. "They weigh 28 tonnes. Each wagon holds about 73 tons of coal and they tow about 20 of these carriages. You sometimes see them coming through Otford."

As hobbies go, it's not the cheapest and engines can cost anything from £20 to around £250 but he's no stranger to ebay and "I got some vouchers from the children for Christmas" he adds with a smile.



A FEW IDEAS

Not everyone wants to leave their friends, family and home when the children move away and for some the extra space can mean an extra lease of life. If the children have moved out and given you an extra room, what about turning it into an office and getting all that paperwork off the kitchen table/dining room table? You can have a neat computer station and shelving or cabinets installed which will still leave plenty of room for a bed and wardrobe so you still have somewhere for guests to stay.

If you have always wanted to run a small business then the spare room could also provide the perfect space. But do check that you are not infringing your household insurance or the conditions of your mortgage first.

One way to bring in a bit of extra income and broaden horizons might be to take in students on exchange or take in a lodger. If you have a lodger or are thinking about letting furnished rooms in your home, you can receive up to £4,250 a year tax-free (£2,150 if letting jointly) under the Rent a Room scheme. For more information visit www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/TaxOnPropertyAndRentalIncome/DG_4017804.

Or what about running a B&B? If the idea appeals, a good starting point for finding out more information is <http://www.accommodationseek.co.uk/SetUpBAndBAccommodation.html> and have a word with your local tourist office.

It can also be the perfect space for that hobby – an artist's studio, a sewing room, an astronomy room complete with telescope, a music room or perhaps a space where you can watch those TV programmes in peace that others hate to watch.

Or you could always leave it as a guest room, redecorate it to give it a new lease of life and start throwing parties and inviting all those friends to stay that you haven't seen in years!

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Owning a classic sports car is the dream of many drivers. Getting your hands on the motor of your choice may be easier and more affordable than you think, as Neill Barston discovers.

Your sports car named desire

Ever since I saw my dad's low-slung MG Roadster parked in the driveway as a five year old, I have wanted to be at the wheel of a classic sports car.

It's not just its clean lines, deliciously rumbling engine or fighter-jet style dashboard, but the whole spirit of the car which made it special.

No matter what age you are, owning a genuine piece of British sports

motoring history is an understandable aspiration and when the kids have flown the nest and the people carriers are dispensed with, many return to their first motoring loves.

Sadly, the revived 90s MGs were not a patch on their counterparts, which even my brother was to discover while driving a pretty, yet maintenance heavy modern- shape roadster.

But ensconce yourself behind the wheel of the original series of cars and you'll be in for an engaging drive.

My dad for one still hankered after one of his favoured marques after tiring of his day-to-day workhorse motor, a trusty, yet uninspiring Vauxhall Astra. Dad certainly had few doubts as to his perfect motoring choice – one of the very last special edition original MGB GT. Emerging at a major crossroads in motor production at the start of the 80s makes it a curious car in many ways.

Manufacturing Automation was beginning to gain a foothold on the production lines, which has forever changed the expectations of drivers. The MGB may well have been one of the last of a dying breed with its hand-crafted feel.

"At a time when most people expected me to be reaching for a pipe and slippers and easing into retirement I decided to buy an MG, explained Ron, a professor at Westminster University.

"Frankly, a number of people looked at me quizzically as if I must have lost my marbles or had visions of grandeur or re-inventing myself. But no, I had in fact had three of these cars before and always liked them. Our house still resembles an archeological dump for Classic Car and other magazines.

"All of the cars I'd previously had were everyday motors, I'm not the sort of enthusiast who drags the car all polished to local rallies or mystery tours. The car I have now is a joy to take out, just opening its doors opens another world that's different – its interior, dials, rev counter and smell make it immediately recognisable. It seems to revel in a mid-week or weekend journey in the countryside." Clearly, such cars have a strong emotional hold over their drivers and the beauty of them remains that



MGB GT

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Cars shown for illustration purposes only (Metallic paint at extra cost). Finance subject to status. # Vauxhall range fuel consumption in mpg (L/100 km), urban 35.3 (8.0), extra urban 49.6 (5.7), combined 43.5 (6.5) the official co2 emission is 156 g/km to urban 23.0 (12.3), extra urban 44.1 (6.4), combined 33.2 (8.5) the official co2 emission is 205 g/km. * 5 year warranty made up of 3 year manufacturer warranty and complimentary 2 year AA Warranty.



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they don't cost the earth.

For three or four thousand you could pick up a fine example of an MG with full history and service records. These cars may be more than 25 years old, yet with some TLC they will be good for many more years service. If you can find a sympathetic local garage then maintenance costs may not be much more than many far younger motoring steeds. Be prepared to have cash in reserve to allow for cars' ages.

There's also plenty of satisfaction to be gleaned from joining up with the MG enthusiasts' club which has many dedicated motors. Many of these fine folks are merely regular drivers rather than detail-craving mechanical anoraks.

True enough, such cars may not be the most practical or economical in the world, yet you can't really put a price on the sheer motoring fun you have.

I recently tested a particularly fine 4/4 1.8 litre 2 seater Morgan courtesy of Brands Hatch Morgans in Borough Green. These special cars are also a great pleasure to drive, though perhaps not so much an everyday driving prospect as a classic MG. You can sense the genuine interaction between man and machine that's so thoroughly lacking in many of today's cars. The Borough Green garage has used models available from around £15,000.

Forget power steering and tedious traction control that dominate the 21st century driving experience – classic cars such as the MG and Morgan have an unmatched sense of soul.

www.morgan-cars.com

www.mg-uk.co.uk/

Realise that dream *by Jim Yarwood*

Always wanted a motorcycle but either the burden of a mortgage or kids just kept that elusive dream, well... just a dream?

If you're lucky enough to now be able to realise that "want" the market is awash with bikes for all types of new riders and those that want to recreate their lost youth.

Of course there's the formality of passing a test.

Basically if you've never held a

motorcycle licence you must pass the CBT written exam and a one-day compulsory practical exam; then you're free to ride any bike up to 125cc (provided you're over 17).

If you've already got a licence then the world is your oyster and there are some real pearls to be had!

Scooters are making huge in-roads into the two-wheeled market with the Japanese and Italians offering some superb examples.



Triumph Street Triple.

Top of my list in the three-wheel scooters would be either the Gilera Fuoco 500cc or if that's too big in engine capacity there is the Piaggio MP3 in either 125cc or 250cc.

These two marques are brilliant if you're not too sure about balance and cornering, with the extra wheel at the front they take the uncertainty out of leaning and inspire confidence in bucketfuls, plus have underseat storage that could almost rival a small car.

Going onto "proper-looking" motorcycles the 125cc class is awash with either Japanese, Italian, Korean or Chinese and it's difficult to pick a "best" one but for reliability one has to sway gently towards the Japanese; after all they've conquered the market.

In the 600cc class this really is a battle of the "Giant Four" plus "British Steel" – in the name of Triumph – and for me the Triumph Street Triple stands out head and shoulders, it's 675cc of pure adrenalin, but for the newer rider I'd go for the more sedate Honda CBR600RR.

It's of course, down to the size of your wallet, and whether you see the motorcycle as just a weekend plaything or a workhorse, either way now's the time to get down to the showrooms and get a bargain while it's much quieter and the cold weather is about.

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Great fashion means not having to try too hard. This selection of gorgeous outfits from High Street chains gives you a head start, taking you from day through to evening



Left: Add a string of pearls and you're done! Black, camel, pale blue and dusty pink cashmere roll neck jumpers, £89 from House of Fraser

Right: This gorgeous velvet dress is £49.99 from River Island. For store locator visit <http://xml.riverisland.com>

Effortless elegance

This silk top, £99, from Hobbs, is great for day or evening wear. For stockists call 020 7586 5550 or visit www.hobbs.co.uk



White Shirt £60, teamed with charcoal high waist trousers £129, grey chunky wrap cardigan £70 and berry chunky knit cable scarf £40, all by Austin Reed. For stockists call 0800 585 479 or visit www.austinreed.co.uk





Cowl neck rib jumper, £35 and herringbone skirt, £49, Long Tall Sally. For stockists call 0870 990 6885 or visit www.longtallsally.com



Selena Scott wears Country Casuals baroque smock dress £90 and black beaded necklace £40. For stockists call 01845 573120 or visit www.ccfashion.co.uk



Helena Christensen models Monsoon Naomi tunic, £40. Visit www.monsoon.co.uk or email productquery@monsoon.co.uk

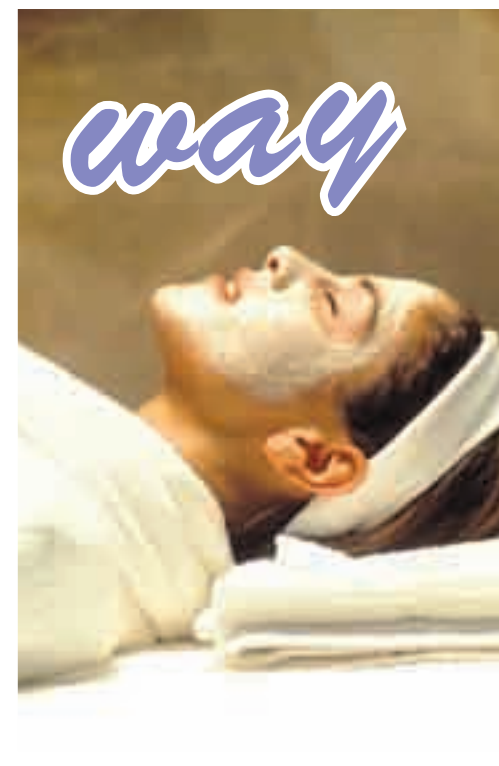


Italian wool mix check coat, £45, Matalan. For stockists call 0845 330 3330 or visit www.matalan.co.uk



J Taylor grey dress £45 and jacket £65, EB by Erickson Beamon pearl necklace £40, earrings £15, bracelet £25 and John by John Richmond bag £35, all from Debenhams. Visit www.debenhams.com

Radiant skin the natural way



For great natural skin care, it's time to say bye-bye Botox and hello blueberries. The fountain of youth may be located in your kitchen cabinets and not with your plastic surgeon!

Here's a step-by-step guide to natural skin care using ingredients largely available in your own kitchen.

Try a three-day nutritional facelift to get omega-3 fatty acids vital for natural skin care.

For lunch and dinner, eat:

- A green salad (making a dressing out of olive oil and lemon juice);
- 3oz of poached salmon or another cold water fish such as tuna or mackerel;
- Strawberries, raspberries and/or blueberries for dessert.

Fatty fish is rich in omega-3 fatty acids, an important ingredient in natural skin care. A deficiency of omega-3s has been linked to a wide array of diseases as well as premature aging of the skin.

Blueberries, strawberries, cranberries and raspberries are all loaded with antioxidants which save cells from premature ageing.

Choose a sensible breakfast that is low in carbohydrates and sugars. Also drink eight to 10 glasses of water a day to keep skin hydrated and supple.

After three days on the natural skin care diet your pores will be tighter, your dark circles will go away and you will look like you've been on holiday.

Also consider natural skin care creams with alpha lipoic acid which helps restore a healthy radiance to your skin.

It also can tighten pores and diminish fine lines. Another key ingredient in a natural skin care cream is vitamin C ester. It is fat soluble and thus penetrates the skin at 10 times higher levels than vitamin C without ester.

A toner is an important aspect of natural skin care. Try this toner that you can make at home.

INGREDIENTS

- 1 teaspoon of dried rosemary
- 1 teaspoon dried thyme
- 1 bay leaf
- 1 cup white wine

METHOD

Gently boil the herbs with white wine for 10 minutes. Allow herbs to cool in white wine for one hour. Drain off herbs and discard.

Keep the liquid and transfer the strained toner to a clean glass jar. Store in refrigerator for one week. To use this natural skin care toner, dip a cotton ball in toner and dab on freshly washed skin before bed and in the morning. It is refreshing and it has anti-inflammatory properties. The alphahydroxy oils in wine encourage good healthy cell growth. Use this toner for any skin type except those parts of the skin that are dry and irritated.

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Eat yourself healthy

A healthy diet can be a massive step towards reducing your risk of developing heart disease. And it could even improve your chances of survival if you were ever to suffer a heart attack. Here is some advice from the British Heart Foundation

A healthy diet can help to reduce the risk of developing heart disease. If you already have coronary heart disease, eating a well balanced diet can also help protect your heart from further problems.

Eating healthily can help protect your heart in the following ways:

- help maintain a healthy weight;
- help lower your blood cholesterol level;
- help keep your blood pressure down;
- help prevent atheroma (fatty material) from building up inside your arteries;
- help prevent blood clots forming.

Eating a well balanced diet can help you improve your general health and can help protect against other conditions such as some cancers and diabetes.

A healthy diet contains plenty of fruit and vegetables and starchy foods such as wholegrain bread, pasta and rice, and is low in fat (especially saturated fat), salt and sugar.

There is good evidence that eating a diet that is rich in a variety of fruits and vegetables can help to lower the risk of coronary heart disease. Aim to eat at least five portions each day. They can be fresh, frozen, dried or tinned.

Too much fat in your diet, particularly saturated

fat, can increase your blood cholesterol levels which can increase your risk of developing coronary heart disease.

To help reduce your cholesterol level you should cut down on the total amount of fat you eat and replace saturated fats with monounsaturates and polyunsaturates and cut down on foods containing trans fats.

Eating oily fish regularly can help to reduce the risk of coronary heart disease and may help improve the chances of survival after a heart attack. Aim to eat at least two portions of fish a week one of which should be oily.

Reducing the amount of salt you eat will help keep your blood pressure down and may reduce your risk of coronary heart disease.

Too much alcohol can damage the heart muscle, increase blood pressure and may also lead to weight gain.

For more information visit the following websites:

- British Heart Foundation: www.bhf.org.uk
- Food Standards Agency: www.eatwell.gov.uk
- British Nutrition Foundation: www.nutrition.org.uk
- British Dietetic Association: www.bda.uk.com

Get active

The heart is a muscle and it needs exercise to keep fit so that it can pump blood efficiently round your body with each heart beat.

Physical activity improves your physical and mental health.

It is one of the most important factors in maintaining a good quality of life.

Before you start exercising, it's important to seek advice from your GP especially if you have any condition for which you are taking prescribed medication.

Being physically active might involve going swimming, doing an exercise class or playing a sport, but it also includes everyday things such as walking, gardening and climbing stairs.

Aim to build up to at least 30 minutes of moderate physical activity five or more days a week. If 30 minutes seems too much, build

up slowly:

- start with five minutes exercise at least three times a day and start slowly at a level that suits you

- gradually build up the time and frequency until 30 minutes feels easier

- choose a variety of activities and ones you enjoy

- try to do something every day.

Stop exercising if you feel pain or discomfort.

It's never too late to start. Everyone can benefit – whatever your age, size or physical condition. Just remember that you are never too old or too unfit to start doing something.

The good news is that the greatest increase in health benefit is experienced by inactive people who start to take regular moderate physical activity. Your health risks will decrease as soon as you start to do more!



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Try something new

Advertising promotion

It's always good to invigorate your zest for life by trying something new and stimulating once in a while. There are a multitude of ways to spend your leisure time and so many activities to choose from. Some of the more interesting ones you'll find right on your doorstep. Take up the challenge and you'll not only meet new people and discover new talents, you'll also get fit and feel fantastic!

Tonbridge and Malling's three leisure centres provide some great opportunities. Seven days a week, from early morning till late in the evening, there's a huge variety of activities and facilities on offer. Whether you want to take part as an individual or in a group, we can guarantee we'll have just the right activity for you – all that's required is a willingness to give it a go.

Here are just some of the options available to you: trampolining, Tao Chi yoga, modern sequence dancing, volleyball, martial arts, athletics, Swim Fit, circuit training, fencing... and that's just the tip of the iceberg!

■ Whatever activity you decide to do, what's really important is that you choose something you enjoy. To get a head start, come and try our facilities for yourself – take advantage of the FREE Lifestyles 14-Day Guest Pass. Take up the challenge and try something new today – the only obligation is to have fun!



SWIMMING

Swimming is a great way to get fit and it's never too late to learn. Just swimming a few lengths involves all of the major muscle groups - ideal for toning up and trimming down. Crank up the pace and you'll get a brilliant aerobic workout.

Swim Fit sessions transfer the concept of the gym into the pool. These structured classes, available at Larkfield Leisure Centre and Tonbridge Pool, are for individuals who want to improve their stroke technique, stamina and strength.

Join an Aqua Aerobic session, take advantage of group and one-to-one adult lessons or simply enjoy swimming at your own pace – lane swimming is available daily.



EXERCISE CLASSES

Throughout the week we offer an extensive, varied and exciting range of exercise classes for all abilities and fitness levels. Choose from Iyengar Yoga, BodyPUMP, Fitball, Aqua Aerobics, Beginners' Pilates, Boxercise or Core Conditioning. We've also introduced Easy Line Circuits at Larkfield Leisure Centre which provide strength and endurance training in an informal atmosphere. Full timetable available from our websites.



GROUP SPORTS, COURSES & CLUBS

Racket sports tax all the energy systems and require a combination of skill, stamina, strength and power. Our badminton and squash courts can be used on a pay-and-play basis and can easily be booked online to save you time.

Those with a flair for organisation and a group of friends or colleagues can use our facilities to organise volleyball, netball, basketball, hockey or five-a-side matches. We've even got

an all-weather, multi-purpose floodlit pitch at Tonbridge Farm Sportsground.

Adult courses are ideal for those wanting consistent and progressive goals. Choose from trampolining, fencing and swimming, or join one of the many clubs operating out of the centres. From athletics to volleyball, contact numbers are available from our websites.



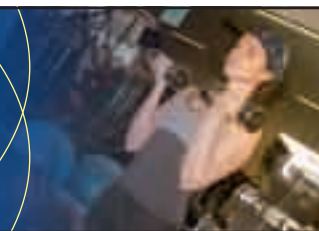
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WORK OUT IN STYLE

With more disposable leisure time people are finding their fitness routine is becoming part of their social life. Joining a gym and working out with a friend can make exercise feel more like an occasion.

Lifestyles Fitness Suites at Larkfield Leisure Centre and the Angel Centre cater for all ages and fitness levels. Our professional and qualified instructors provide tailor-made programmes and help achieve and monitor fitness goals.

Offering cardiovascular and state-of-the-art resistance equipment to tone, shape and strengthen the body, the relaxed environment makes them perfect for first-time user or fitness fanatic alike.

One-to-one training sessions are available, while gym challenges and member events offer a chance to socialise. After a workout, the Lifestyles Health Suites at Larkfield Leisure Centre and Tonbridge Swimming Pool provide the perfect solution for pampering and relaxing mind and body.



A CHANCE TO DANCE

Dancing is largely an aerobic activity that improves heart and lung condition, tests balance and requires muscular endurance and motor fitness.

Even if you have poor co-ordination you can still dance, as the main aim is to enjoy moving to the music.

The Angel Centre organises weekly Modern

Sequence Dancing and Salsa sessions – simply turn up and give it a go.

Dance classes are included in our exercise class programme – DanceMix, for example, fuses jazz, funk, hip-hop and jam for a great aerobic workout. This class takes place at Larkfield Leisure Centre on Wednesdays from 6pm-6.45pm



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Valid until 1 June 2008. Only one guest pass per adult (16+) in a 12 month period. Offer excludes existing Lifestyles members. Tonbridge & Malling Borough Council does not accept responsibility for availability on any given day.



Typical apartment lounge



Margate residents lounge

Assisted Living is the answer for so many

After working hard all your life don't you think you deserve a little pampering? Wouldn't it be nice to have someone else do the hard work for a change, and to know that there is always someone under the same roof to call on if you need help?

McCarthy and Stone's Assisted Living developments at Cheriton, Gravesend or Margate could be the answer.

The developments consist of one-and-two bedroom retirement apartments where everything is designed for your comfort and convenience.

You are an independent home owner, but without the worries and responsibilities of a house and garden, and round the clock support is available if you need it.

Nobody interferes with your independence because your apartment belongs to you and you can shut the front door and enjoy your privacy whenever you want.

However, there is always the option of socialising in the attractive hotel style residents' lounge, and a luxurious guest suite is available for when you want to put up friends or family.

PEACE OF MIND

Residents also have the peace of mind of knowing that a member of staff is on site 24 hours a day. The day to day running of the development is supervised by an estate manager, backed up by a team of assistants, who help to ensure the welfare of apartment owners.

Residents also have access to an emergency call system, via pull cords in all rooms of their apartment.

All the apartments have fitted, easy to use kitchens. But if you don't feel like cooking, you can use the development's own restaurant, which has waitress service and is open seven days a week for lunch. In the event of illness, your restaurant meal can be

brought to your apartment.

You can enjoy the landscaped garden without having to worry about doing the weeding, and the service charge includes one hour of domestic assistance a week in your own apartment. Further assistance can be arranged and tailored to individual needs.

FREEDOM

Freedom from security worries makes for a happier, more carefree retirement. All apartments are fitted with a camera entry system for viewing visitors, which is accessed through an owner's television set. Shops, public transport and other local amenities are well located at all three sites. Nelson Court in Gravesend is situated on Glen View in the sought

after Windmill Hill; Darwin Court in Margate is off the Eastern Esplanade on Harold Road and Laurel Court in Cheriton is on Stanley Road, just off the High Street. Therefore you do not have to rely on a car or other people for the daily necessities of life.

If this kind of lifestyle sounds appealing, from the beginning of January to the end of April, McCarthy and Stone Assisted Living are offering a special promotion at all three sites to entice visitors to the developments. McCarthy and Stone will pay all the legal costs associated with your sale and purchase (excluding stamp duty) and will also pay for the packing, removals and unpacking. On top of that they will also pay your estate agents' fees up to the value of £3,000.

GET A MOVE ON

There is no better time to visit an Assisted Living development!

All sites are open daily from 10.30am to 5pm.

For more information contact the relevant sites:

● Laurel Court, Cheriton: Contact Kati and Janet on 01303 272437

● Nelson Court, Gravesend: Contact Jacqui and Diane on 01474 537849

● Darwin Court, Margate: Contact Mandy and Ann on 01843 226713



Gravesend guest suite

Enjoying travel's golden years

by travel editor Dave Balow

It can be that golden time of life. The kids have grown up, left home and left you with time, and more importantly, more money, on your hands.

This is when you can make some of those dreams come true and enjoy yourself to the full while still young enough.

These are the Gap Years for adults, and there is

no better way to spend them, just like teenage students do, than by travelling the world.

Holiday firms have long since realised the potential and tapped in to this golden generation aiming their promotions at the mums and dads

with disposable income and devoting entire brochures to the middle aged and young-at-heart.

Even Saga, Kent's famous Folkestone-based company which has always led the market in holidays for the elderly, decided to reduce its qualifying age from 60 to 50 some years ago and has been reaping the benefits ever since.

Gone are the days when Saga's clients just want to sit sipping tea in a quiet comfortable hotel at a safe and secure English or European resort.

Now they are off on treks to far flung rain forests, safaris, scuba diving trips, and all sorts of adventure holidays in exotic destinations.

'These are the Gap Years for adults, and there is no better way to spend them, just like teenage students do, than by travelling the world'

Other companies have noticed a huge surge in the popularity of activity holidays, short breaks and long haul trips that include a spirit of adventure and exploration, with the majority of takers being middle aged men and women who refuse to grow old quietly.

This is a real boon to travel firms who realised some time ago that the big bucks were to

be made from this Baby Boomer holiday generation who, unlike most youngsters and newlyweds, have by far the lion's share of Britain's disposable income.

What's more, research has showed that this no-

expense-spared section of the travelling market, whatever the general state of the economy, is now more willing than ever to part with their hard-earned cash on a holiday.

This discerning group has also raised the bar when it comes to standards. They are used to, and expect, the best and are quick to make their feelings known if any aspect of a holiday fails to come up to scratch.

In 2008 there are due to be even more adventure, long haul and activity holidays available at really competitive prices so if you are thinking of booking sometime soon there is no need for a mid-life crisis.



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The one thing that you really need when holidaying anywhere in the world is a spirit of adventure.

It helps you make the most of any trip, broadens your horizons and leads to you exploring places that you would probably never go to without it. Some travellers have always possessed this spirit of adventure, others have to work at it... but now you can buy it and take it with you!

Spirit of Adventure is a ship and its new cruising concept, if my recent experiences are anything to go by, should catch on in a big way.

The Spirit is one of those lovely traditional ships which takes passengers back to a golden age of cruising while they enjoy all the comforts of a modern vessel.

No brash casinos, no elbow-to-elbow dining, no going overboard on lavish shows. On the Spirit you get quality from start to finish in an atmosphere that resembles a luxurious country house hotel.

COMFORTS

And the great thing about this ship is its size, or lack of it. The Spirit is big enough to provide passengers with all the comforts expected by today's ever-increasing band of cruisers while being small enough to reach the parts other ships can't.

It is this ability to slip into ports and up rivers that the larger liners are not able to navigate that makes the Spirit experience something special.

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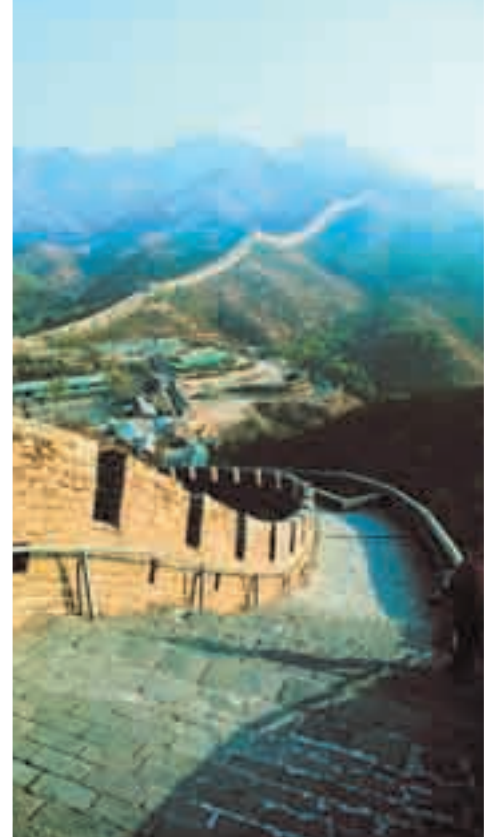
Factfile

In 2008 the Spirit of Adventure will cruise from Greece to Constantinople. Departing on October 2, from Athens, this voyage goes to a host of Greek ports before the Spirit of Adventure sails into the Black Sea to the Ukraine calling at Odessa, Sevastopol and Yalta en route to Istanbul for a night's stay. Prices for the 14-night cruise start at £2,559 per person and include return flights (including airport taxes, fees and charges), insurance and cancellation cover, meals, entertainment and gratuities on board, and a choice of included excursions. Price based on two sharing an inside cabin.

It is possible to extend your adventure and see more of Athens before your cruise: Three nights at the Athens Ledra Marriott Hotel including breakfasts and one dinner from £269 per person. Single supplement from £186. Or, see more of Istanbul after your cruise: Three nights including all breakfasts and one dinner from £159 per person. Single supplement: £87. Spirit of Adventure is a division of Saga Group. The ship carries 352 passengers. For details and to book visit www.spiritofadventure.co.uk or call 0800 300 432 to request a brochure.

Spirit of Adventure's sister company Saga Holidays, for people 50 and over (although a travelling companion can be 40), has a Black Sea cruise on Saga Rose departing Southampton on April 15. Prices for this 28-night cruise start at £4,229. Call 0800 056 5880 or visit saga.co.uk/travelshop

The Great Wall of China



by travel editor
Dave Balow

My first, and hopefully not last, Spirit cruise last year was to the Black Sea where an imaginative schedule had us calling at a whole range of historic and fascinating ports.

Having flown to Athens we boarded the ship at Piraeus. We started with a leisurely day at sea steaming around the Greek islands on the way to the Turkish port of Kusadasi where the celebrated archaeological wonder of Ephesus was a short coach journey away.

SURPRISES

On route to Turkey the captain threw in the first of a number of surprises when he made an unscheduled slow sail through the giant volcanic caldera beside Santorini which afforded splendid views of the Greek island.

After Ephesus we sailed on to Kepez, the port to explore ancient Troy. The array of expert onboard lecturers came into their own so by the time we arrived Greek history was no longer our Achilles heel.

As we sailed passed Gallipoli the following morning there was a moving expert commentary from the bridge by a war historian who explained how and why so many men perished in the campaign of the same name.

It is always said that the one of the best ways to see Istanbul is from the water, so when the Spirit sailed through the Bosphoros – the stretch of water that divides the city and separates Europe from Asia – there were great views of the Blue Mosque, Topkapi Palace and the Golden Horn. Once in the Black Sea there were stops at Varna (Bulgaria) and Constanza (Romania) before



On the deck of The Spirit of Adventure

heading off to the intriguing ports of Odessa, Sevastopol and Yalta in the Ukraine. At every port on the Spirit's voyages there was a selection of imaginative tours to be taken which, unlike most cruises, are all included in the original holiday price. There are even free mountain bikes on board so the more energetic can explore ports and cities on two wheels rather than four.

IRRESISTIBLE

I found the bikes irresistible and was on the saddle virtually every time we docked, pedalling furiously around all the local attractions.

In Odessa we climbed the famous Potemkin Steps, at Sevastopol we relived the Crimean War and even drove along the route the Light Brigade charged and at Yalta, having marvelled at the

spectacular coastal setting, we went to the Leida Palace and toured the very rooms where Churchill, Stalin and Roosevelt divided up Europe after World War Two.

The Spirit then took us on to the classy city of Sochi in Russia, which nestles beneath snow-covered mountains and has just made a successful bid for the Winter Olympics. Then it was back to Trabzon in Turkey to visit monastic ruins in the mountains before we ended the cruise with a couple of days exploring Istanbul before flying home.

You have to be over 21 to experience a Spirit of Adventure holiday and I thought this pretty significant as it represents a new concept of cruising that is certainly coming of age!

Unforgettable...

Here are travel editor Dave Balow's tried and tested Top 10 holiday experiences for those who are in search of an adventurous and memorable experience.

1. The Grand Canyon, USA:

Nothing prepares you for the first time you look over the rim and into the multi-coloured jaw-dropping chasm that carves its way through Arizona.

2. Machu Picchu, Peru:

The ancient Inca city perched above a cloud forest at the end of the Sacred Valley is a mecca for backpackers. It's great to visit during the early morning mists and rain, the midday sun or the late afternoon storms.

3. Ayres Rock, Australia:

It's worth tearing yourself away from

Sydney's opera house and famous bridge to make the long journey to the country's Red Centre to see the sun set over the mystic rock and watch it change from bright red to deep purple.

4. The Great Wall of China:

Snaking for thousands of miles from Beijing to the Gobi Desert this incredible man-made wonder was built to keep out invaders. Now trails of tourist ants are ever-present but you can still find quiet spots to appreciate its full

magnificence.

5. Petra, Jordan:

You will never forget the walk, or donkey ride, through the narrow gorge entrance to the Rose Red City. In front



Grand Canyon, Arizona



View from the Inca Trail, in the Andes to Machu Picchu

of you is the amazing Treasury building beside which is the gateway to the fabled deserted city.

6. The Nile, Egypt:

Take a cruise from Luxor to Aswan and immerse yourself in the story of the golden age of the pharaohs.

Visit the Valley of the Kings and the temples along this section of the world's longest river. If you have time, visit Cairo.

7. Taj Mahal, India:

The first impression is how small it is, but the longer you linger the more this incredible temple of love grows on you. The white marble changes with the light and it is very hard to drag yourself away.

8. Angkor Wat, Cambodia:

You need a long time to properly

explore the temple complex of Angkor but if it is a flying visit you should concentrate on the iconic Angkor Wat itself and the nearby Bayon which is covered in the serene carved faces of the Gods.

9. Lake Louise, Canada:

This cobalt blue pearl shaped lake in the Rocky Mountains of Alberta is picture-postcard perfect. The view across the lake to the Victoria Glacier from the Chateau Lake Louise is the stuff of dreams.

10. The Cornish coast, England:

Last but by no means least, take yourself off to the tip of England and walk the coastal path between Falmouth and St Ives.

The rugged scenery doesn't get any better, nor do the cream teas.

There's more to London's Docklands than City whizzkids and tower blocks, as Andy Rayfield discovers during a stay at a five-star retreat in the heart of Canary Wharf.

It's difficult to imagine the water below the windows of my room as anything other than a carefully-designed ornamental feature crafted to reflect the lights of the towering office blocks around it.

But the dock was here long before the steel and glass structures that dominate the skyline – and despite the beauty of the buildings around it, it still draws the eye. It was here, in the heyday of the London docks, that merchantmen arrived to unload the fruits of the West Indies – sugar, bananas and spices.

Now it provides a home for one of the world's great financial centres and

a splendid hotel which provides a refreshing alternative to a West End stay if you are considering a weekend in the capital. The London Marriott West India Quay Hotel stands proudly alongside some instantly recognisable skyscrapers in Canary Wharf. It's an impressive structure itself with a delicate curve. Inside it is modern, yet welcoming. Our room had stunning views into Canary Wharf, towards central London and across the north of the City.

But in a city with more than its fair share of luxury hotels, you need something a little different – a unique selling point. The Marriott has one

Docks delight



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● 020 7093 1000
● www.marriott.co.uk/Channels/hotels-uk/hotels/travel/loncw-london-marriott-west-india-quay/

in its Curve restaurant, one of the finest sea food restaurants in the capital thanks to its next door neighbour, Billingsgate Fish Market.

With such a plentiful supply of the freshest seafood, it's little wonder that it's advisable to book if you want to dine at The Curve. With the team of excellent chefs working in full

view of the diners, the juices really are flowing by the time the dishes arrive at the table. There is nothing pretentious about the food and you can choose just how you would like your dish cooked.

With a gym and a relaxing bar to add to the mix, it would be easy to spend an entire weekend without setting foot outside the hotel, but it's well worth exploring the area if you have never been there before.

Next door is a block of converted warehouses with remarkable staying power. They survived the worst the Blitz could throw at them and the zeal of the architects and developers who have transformed the area.

As well as being home to trendy bars and restaurants, they house the Museum of the Docklands. Heaving with workers during the week, a more relaxed air settles over Docklands at weekends, as joggers and the occasional sightseer mingle with

locals. Away from the hotel there are exceptional places to eat, including a floating Chinese restaurant, the Lotus, two stops down the Docklands Light Railway at South Quay. And with the Jubilee Line running through the heart of Canary Wharf, the West End is just 15 minutes away.

But don't travel Up West for the shopping: Hidden below Canary Wharf is a subterranean warren of shopping centres. Given the rewards of those working above ground, you won't be surprised to find more than a smattering of top designer names.

If you are planning a weekend in town, the London Marriott West India Quay is worth serious consideration as your base.

Five-star luxury coupled with a relaxed atmosphere, friendly staff, a stunning restaurant, it is perfect for exploring east and west London.

Top spot

The O2 in Greenwich is London's top concert venue and if you are planning to see your favourite band live there and fancy making a night of it, the London Marriott West India Quay is a 10-minute tube ride away. The Spice Girls made their UK return at the venue and other acts to have performed or who are due to appear include Bruce Springsteen, Rihanna and Celine Dion. With a plethora of restaurants and exhibition space, there's always something to see – and it's easy to get to from Kent. It's also just one stop on the Jubilee Line from the Marriott.

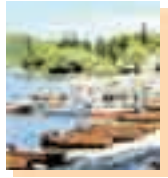


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Short Breaks

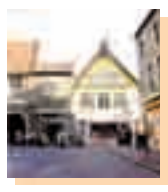
2ND JUNE – LAKE DISTRICT

The Lake District in the north west of England is the UK's most popular tourist destination. It is famous for its breathtaking views, spectacular lakes and numerous famous connections. **The Hydro Hotel** – The 4 star Hydro is situated in a premier position in the Lake District. The Hotel has over 80 bedrooms, all non-smoking, with private facilities, colour TV and tea/coffee making facilities. **Date: Monday 2nd June Days: 5 Nights: 4 Adult: £273.00 Child: £253.00 Single Supp: £60.00** Includes Accommodation, Breakfast, Evening Meals and Excursions



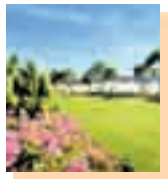
12TH SEPTEMBER – BOULOGNE & MONTREUIL

Boulogne is the most popular fishing resort in France and is known as the city of sea, arts and history. Montreuil Sur Mer is situated 40 metres above the River Canche and has some of the finest restaurants in Northern France. **Ibis Port Sur Mer** – The Ibis is in a superb location overlooking the port of Boulogne. It is a 5 minute stroll from the beach, the old town centre and the very popular Nausicaa sea life centre. The Hotel has 79 modern, comfortable rooms all en-suite with colour TV. **Date: Friday 12th September Days: 2 Nights: 1 Adult: £54.00 Child: £44.00 Single Supp: £11.00** Includes Breakfast and Excursions



26TH NOVEMBER – TURKEY & TINSEL IN JERSEY

A chance to visit the lovely Channel Island of Jersey only 14 miles away from the French Coast. It is an island of contrasts, ancient woodlands and glorious coastline. The climate is mild during the winter and the glorious coastal walks after a Christmas dinner are most inviting. **The Mayfair Hotel** – This conveniently located Hotel is a five minute walk from the beach at Havre de Pas, St Helier and the famous Howard David Park. All rooms are en-suite with TV and tea/coffee making facilities. The Hotel has excellent leisure facilities including an indoor heated pool, jacuzzi and steam room. **Date: Wednesday 26th November Days: 5 Nights: 4 Adult: £235.00 Child: £215.00 Single Supp: N/A** Includes Accommodation, Breakfast, Evening Meals, Ferry Travel and Transfers



29TH NOVEMBER – BIRMINGHAM TATOO

The Birmingham Tatoo, now in its 19th year is one of the largest gatherings of massed military bands, standard bearers and other performers in the UK today, bringing nearly 1,000 performers together for the two performances. This event attracts a large number of groups and has been voted finalist in the category of Best Event in the Group Travel Organiser Awards for the last four years. **Renaissance Solihull Hotel** – The 4 star Renaissance Hotel is a 5 minute drive from the NEC where our show will be held. The Hotel offers fantastic cuisine and leisure facilities. All rooms are en-suite with luxury bedding, satellite TV, and tea/coffee making facilities. **Date: Saturday 29th November Days: 2 Nights: 1 Adult: £70.00 Child: £65.00 Single Supp: £15.00** Includes Accommodation and Breakfast, Birmingham Tatoo ticket and Hatton Country World entrance



Day Trips

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From left: Kings Hill Golf Club club house, the 7th hole, the teaching academy

Pictures: Duncan Kelso

Swing time is coming

Whatever age you are, the prospect of learning to play golf holds plenty of appeal. Neill Barston gains a few tips from professional player Peter Remy at the Kings Hill Golf Club.

It's not every day that you get compared to Tiger Woods, who has stunned the world with his hitting power and world-beating match-play. But as our photographer harshly but accurately points out as my swing is put through its paces at Kings Hill Golf Club, the only thing I have in common with the

American star is a similar shoe size! Thankfully one of the Kent club's resident professional golfers, Peter Remy, is a tad more charitable about my prospects as a player.

"I've seen worse," says the experienced instructor, offering some much needed encouragement as I tee up at the impressive facilities at Kings Hill's training academy.

The advent of video technology allows you to compare your swing to some of the world's best including Tiger, and realise there's a whole mountain to climb to get anywhere close.

Though you might not ever hope to be a world beater if you're taking up the sport once you're over your 20s, there's a whole lot of fun to be had.

Forget the Churchillian humbug of golf spoiling a good walk, this is a hobby which is up there among the best of them.

As Peter explains, anyone taking up a series of lessons ought to be good enough to get round a course within a few months of beginning.

Once thought of as a largely male pastime, the 21st century game is attracting just as many

ladies as men. "I think it's a great game for people who are more mature as it keeps you fit and is a game that you can play with others whatever standard you are.

"If you enjoy a bit of competition it's excellent because of the handicap system. People also take it up for the social side of it and enjoy a few drinks together after they've played."

The rules are the same around the world and it is a really good sport to play on your holidays, adds the Bromley-based player, who has more than 30 years experience in the game.

Having played the tournament circuit for many years, his club work now occupies most of his time and finds teaching extremely rewarding.

"It's good to see people come off the course who you've given lessons to saying how they've got on well when you've wondered just how well they would do.

"The game can be frustrating and over the years I've seen players throw their clubs, jump up and down in bunkers and hit out at trees. The trees are always going to win!"

Peter was attracted to the Kings Hill Club as he rates its greens as among the best in the county. He explains they are playable the majority of the year owing to the quality of the drainage systems.

The par 72 18 hole championship course is set in 200 acres and features areas of protected heathland and mature woodland.

There are presently around 500 members, though it is open for a carefully-managed level of public play. In addition to its high standard of training facilities, the club shop stocks everything the budding golfer could dream of requiring.

While Peter admits "you could easily spend £1,000 "getting the right clubs, woods and other equipment, he adds that you can pick up the basic range of gear for around £100.

This makes it far more affordable than many would ever suspect and the wealth of clubs around the county have made it easier to play than ever.

Having been attempting to play for the last 10



Right: Neill 'Tiger Woods' Barston watches as one of the club's professionals, Peter Remy, offers some all-important advice

Below: the 15th hole
This photo: the 16th hole
Below right: Short game flags

Pictures: Duncan Kelso



years since my grandad first gave me a few pointers, it's a sport I'd love to master.

There's so much to remember, from the timing of your swing and shot selection, to the all important course etiquette.

As anyone who has ever picked up some clubs realises, it's a naggingly addictive game which can be as painful as it is a joy. But as Peter explains, there's nothing quite like it.

"It's one of the very few sports where you can actually go and play the places you see on TV. With tennis you could never go and play on Wimbledon, but with golf you can even play the Wentworth course, though it might cost you quite a lot."

Factfile

For more information about golf at Kings Hill see www.kingshillgolf.co.uk and to find out more about the rules governing the game see www.pga.com

Take a break

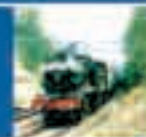
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Place to pin your hopes

By Mike Rees



For more details contact The Residences on +351 289 310 280. Fax: +351 289 310 288 Email: info@residencesvictoria.com or go to the website at www.residences.com

Right: A view of the site; below right: The Residences with pool

To many people, Portugal is synonymous with golf – the Algarve region, in particular, has a long golfing history, with the first course constructed in the 1920s. Today more than 20 of the most popular courses in Europe are to be found on the Algarve, making golf property in Portugal an interesting investment asset. The demand for golfing properties to rent is high all year round, although the main golfing season in the Algarve is from autumn to spring. Those who can't let their properties out to golfers in high season because the temperatures are soaring have the summer holiday tourism crowd to which to market their properties. So with a year-round demand for golf property in Portugal supplemented by the summer season tourism demand, a property investor with a well located and serviced golf property can't fail to make an income from it. While prices are not cheap, they will climb higher because demand won't stop while golf remains one of the most popular

pastimes in the world. There is no better place to invest than in Vilamoura. By day and night, Vilamoura offers something for everyone. There are bars and restaurants catering for every taste, a cinema, marina, nightclubs and casino. If golf is your game, then within Vilamoura there are five courses, with several excellent ones nearby. The Old Course, Pinhal, Laguna, Millennium and Victoria courses, strategically placed within the resort, each present their own challenges. The Residences at Victoria Clube de Golfe will be without doubt one of the best luxury golf developments in the Algarve. It is the latest private condominium development by André Jordan, best known as the creator of Quinta do Lago, the Algarve's most exclusive address. Location, luxury and lifestyle come together at The Residences, which is sited between Millennium Golf and Victoria Clube de Golf, in the heart of the chic new area of Vilamoura known as Victoria Gardens. The Residences reaches new heights of quality living, even by Vilamoura's exacting

standards. It is a closed condominium of 145 two and three-bedroom stylish apartments set in landscaped gardens with indoor and outdoors pools, health club and special facilities for children. The 72 two-bed and 73 three-bed apartments are divided into 10 separate buildings. Beneath the buildings, an interlinked basement provides easy access by car to two parking spaces per apartment as well as a private storeroom. Construction is on target for completion in October 2008, with keys and deeds estimated for February 2009. All owners and guests enjoy reserved tee times and significant reductions – 50 per cent for owners – on green fees on all five Vilamoura courses. There is also courtesy transfer to golf, beach and marina. The vision for The Residences is one of an oasis with an elegant lifestyle and club facilities. Within the private landscaped grounds, there are gardens and children have their own pool and outdoor playground. Concierge services will

cater for all the needs of residents or holiday guests. An attractive finance offer has been secured for all properties with BBVA of Portugal. Jeff Hart, Director of Sales at The Residences, said: "The Residences is easily the best luxury golf apartment development on the market in the Algarve at the moment and the properties are ideal for investors and clients who wish to rent their properties when they are not using them. We confidently expect a minimum of 40 weeks rental per annum. Combining the peak summer holiday season with the off-season golf demand will produce an excellent return on capital from rental income."



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