

Small CHANGE

Goalie will help you save



GERMAN footballers aren't just good on the ball — they seem to be better than our players at looking after their money.

Legendary goalkeeper Oliver Kahn, above, has a reputation as a safe pair of hands as far as money is concerned and is advising people on how to look after theirs.

Oliver managed his money after seeing many fellow players taking an early bath thanks to poor financial advice.

He advises putting one third of your money in property, one third in investments and the rest in gold.

More are opting to rent property

LACK of confidence in the economy means that people are giving more thought to renting a home instead of taking on a mortgage.

The number of new tenants renting a home in the UK increased by 37% last year.

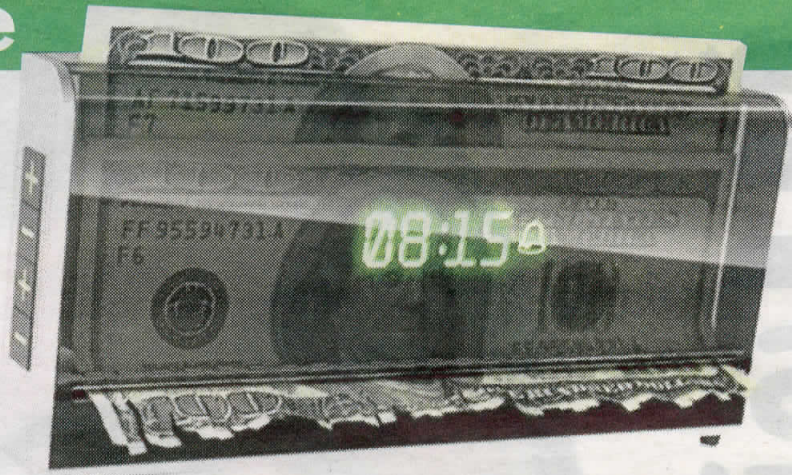


Looking for lots of bargains

ANOTHER sign that money's getting tight is that more people are looking for bargains at auctions, especially when it comes to large items of furniture.

The Royal Institute of Chartered Surveyors says that 60% of their members report more people coming to bid at auctions.

People who never attended an auction before say they're feeling the pinch and are actively looking for bargains.



Wake up or pay up

MESSAGE to all you lazybones out there — time is money, so get out of bed, writes Ron McManus.

A fiendishly-clever inventor has come up with an alarm clock that shreds your hard-earned money . . . if you don't waken up and switch it off in time.

It sounds just like a normal alarm beep but, if you decide to turn over for a few more minutes of shut eye, it begins eating up your cash.

Depending on how much you want to get out of bed you can put in small or large denomination notes so, if you snooze, you lose!

Mothers bringing vital skills to the workplace

BRITAIN'S economy could give itself an enormous boost if one particular group of workers could only realise its full potential.

Women who interrupt their careers to have children are still not being offered enough help to resume their jobs by employers.

Many are put off by crippling childcare fees, or simply feel so guilty about leaving their child that they elect to stay at home, even though they don't want to.

And that's where "The Thinking Woman's Coach" comes in!

Jessica Chivers helps women overcome the biggest obstacle they'll ever face during their working life.

Her new book, Mothers Work!, is intended to give mums the tools to negotiate their way back into employment — on their own terms.

"There's a huge well of talent out there and, if we don't get these women back into the workplace when they're ready to return, it's bound to have a detrimental effect on the economy," said Jessica.

"Studies show there's a strong correlation between the number of women high

by John Barrett

up in a company and profitability. The more women in key positions, the more money a company makes.

"My job is to help those women return to the workplace after maternity leave, and to assist organisations in the retention and development of female talent.

"I'd estimate that perhaps 20% of women are happy in the role of mother and housewife, while another 20% are so career-minded that they'll go back to work regardless.

"It's the 60% in the middle that I deal with.

"These are women who either need to go back for financial reasons or because they want something more in their lives than just bringing up kids.

"It's the women who choose, rather than

need, to return to work, who have the most difficulty.

"There's a huge amount of guilt associated with leaving a kid in childcare, because they feel that by re-starting their career if they don't actually need to, they might just be indulging themselves.

"But I stress to the women I coach that if working makes them happier, it's probably going to make them a better mum.

"I have two young children myself and, much as I adore them, I know that being with them 24/7 wouldn't be good for me or, ultimately, for them.

"In my book I set out the eight 'mantras' I feel women should adopt when planning their return to employment.

"They include things like 'See your family as a team', 'Get a grip on guilt,' and 'Do what it takes to thrive'.

"I'm not in favour of long maternity breaks.

"You shouldn't expect to take three years off work without it damaging your career.

"On the other hand,



Jessica Chivers has written a book to help mums return to work.

you should be able to take nine to 12 months off and not lose out.

"It helps if you keep in touch with your employers while you're absent — pop into the office occasionally to keep up with what's going on.

"That way the skills you had when you left

will be there when you go back.

"And don't forget that motherhood teaches you new abilities which you can then bring back to the workplace.

"Patience and negotiating skills, for instance. Negotiating with a toddler is hard work!

"Employers should consider flexible working patterns. In Britain, most part-time work is in more menial jobs but we really should be looking at quality part-time roles."

● Mothers Work! by Jessica Chivers is published by Hay House, price £10.99.



Tea and biscuits are so British

A BISCUIT with a cuppa is our favourite double act — and there seems no end to its popularity, writes Russell Stoddart.

According to market retail agency Mintel, 54% of us enjoy a biscuit with a hot drink.

Sales of biscuits, crackers and cookies have soared by 22% over the past five years to a record £2.2 billion in 2010.

Despite worries about grain harvests in Europe, retail experts believe the biscuit market will continue to prosper and reach £2.5 billion by 2015.

Almost 86% of us are partial to a sweet biscuit — rising to 89% of 45-54 year olds.

"The UK biscuit industry has benefited from consumers reaching for the biscuit barrel throughout the recession," said Amy Lloyd, food and drink analyst at Mintel.

"The ritualistic nature of eating biscuits with a hot drink appeals, demonstrating how ingrained this occasion is within British culture."

