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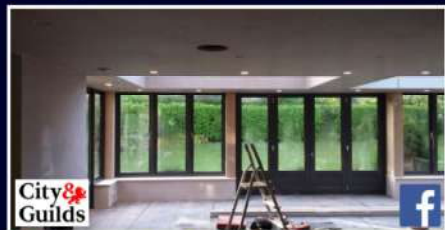
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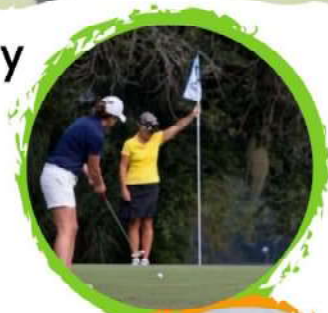
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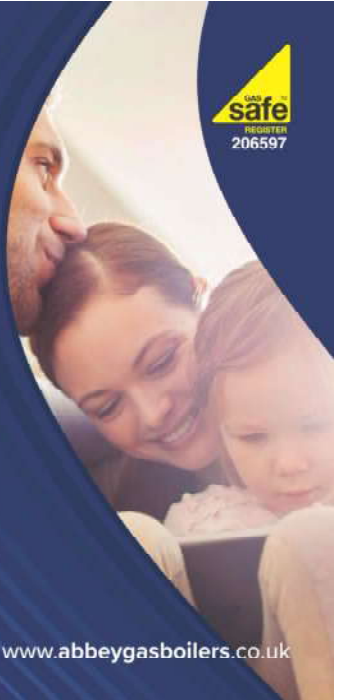
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GAME ON: WHY THERE'S NEVER BEEN A BETTER TIME TO BE A GAMER

Get games in your hands, on your head and on your TV too

This is a golden age for gaming. Services such as Xbox Game Pass and PlayStation Plus give you access to hundreds of games for a flat monthly fee, and there's a huge range of hardware from cutting-edge consoles and cute handhelds to virtual reality headsets. The only downside is that all that choice can make it hard to choose. We're here to help.

Cutting-edge consoles

The two big players in home gaming are Microsoft and Sony, with the Xbox Series S/X and PlayStation 5 respectively. Both firms are expected to launch slightly more powerful versions of their current consoles later this year, so if you're buying the existing ones try and get a discount: price cuts will be coming once the new consoles ship.

Both firms offer disc-free consoles, the Xbox Series S and PS5 Slim, which rely entirely on digital games. That saves money when you buy the console but it does mean you can't use second-hand game discs from the likes of CEX or eBay, so bear that in mind. But both Xbox and PlayStation have game subscription services that give you access to a library of popular games. Xbox Game Pass is £12.99 a month and the equivalent PlayStation Plus tier, which gives you new games as well as old ones, is £13.99 per month.

The other key console here is Nintendo's much-loved Switch, a handheld that can also connect to your TV.

Play on PC

There's also a world of gaming on PC, where you can access Microsoft's Game Pass for £7.99 per month or buy games individually on Steam, which is a massive library of PC games (and which is also available for Steam's handheld, the Steam Deck, as well as third-party gaming handhelds). Some PC games are also available in virtual reality for compatible headsets such as the HTC Vive, but those headsets are expensive and need quite powerful PCs too: the HTC Vive Pro 2 is £1,299.

Feel so real

If you want to play in virtual reality, there are two serious contenders right now: the Meta Quest and Sony's PSVR2. The Sony one needs to be connected to a PS5 but the Meta headsets – the 3 is the current one but the 2 is still widely available, much cheaper and a really good buy – are self-contained. You won't get big-name Sony games like Horizon: Call of the Mountain for Meta but there are tons of fun games for the platform, and you can also connect a PC to play some games on the headset too.

Xbox Series X

The best of Microsoft's current consoles is very powerful and still has a disc drive, so you can buy second-hand games. An Xbox Series X with a Game Pass Subscription is a tremendous gaming system. [£409, argos.co.uk](https://www.argos.co.uk)



PS5 Slim

This more affordable PlayStation 5 removes the disc drive and slims down the original's rather bulky box so you can fit it around your furniture. PS5 games tend to cost a little more but there are some spectacular titles to play. [£419, argos.co.uk](https://www.argos.co.uk)

Meta Quest 2

Want to game in VR but don't want to spend £500-plus on PSVR2?

Meta's slightly older headset is a good budget option with a decent library of entertaining VR games and some fun VR experiences too. [£249, johnlewis.com](https://www.johnlewis.com)



Nintendo Switch OLED

Nintendo is famously the home of family-friendly gaming, and the latest Switch is a fantastic handheld that's also a home console. It's arguably the most fun gaming console around. [£309, Nintendo.com](https://www.nintendo.com)



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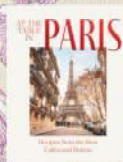
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Recipe extracted from *At the Table in Paris* by Hardie Grant, published by Hardie Grant, priced £20. Photography © Finken & Bumiller, Stuttgart with Anja Samson.

French fancies Crepes suzette

Serves 2 Preparation time 20-25 minutes, plus resting Cooking time 10-15 minutes

A classic French favourite, the idea of flambéing crepes arose at the end of the 19th century. Not only do the flames look spectacular, they caramelize the sugar to sweet perfection!

Ingredients

- 70g plain flour
 - 1 egg
 - A pinch of salt
 - 50g caster sugar
 - 150ml milk
 - 70g soft butter, plus extra for frying
 - Grated zest of an orange
 - 20g icing sugar
 - 4 tbsp orange liqueur
1. Blend the flour, egg and salt in a bowl. Add the sugar and 50ml of the milk, and whisk to form a smooth batter.
 2. Melt 50g of the butter in a saucepan. Gradually add the remaining milk to the batter, then add the melted butter and half the grated orange zest. Let it rest in the fridge for at least 2 hours.
 3. Heat a crepe or pancake pan over a medium heat. Very lightly grease the pan with a little melted butter. Using a ladle, pour roughly 2 tbsp of batter into the pan and swirl it around so the bottom of the pan is evenly coated. You want to use just enough batter to make a delicate, lacy crepe. Cook for about 45 seconds on one side until golden and then using a palette knife or fish slice, flip the crepe over and cook the other side for about 30 seconds until it freckles. Stack the crepes on a plate as you cook them. It's best to cover them, so they stay warm and don't dry out.
 4. For the orange crème, mix the icing sugar, the remaining grated orange zest and 20g soft butter in a bowl.
 5. Spread some orange crème on each crepe and fold them to form a triangle.
 6. Ten minutes before serving the crepes, briefly warm them in an oven preheated to 170°C, fan 150°C, gas mark 3.
 7. One by one, sprinkle the crepes with icing sugar in a pan and heat them up. In a separate small, deep pan or a small saucepan, heat the liqueur to approximately 40°C/100°F. Light the liqueur and pour it over the crepes. Serve straight away.



SANCTUARY TAX & TRUST SERVICES LTD

As the cost-of-living spirals and more of our children struggle to get a footing on the property ladder it is now more important than ever to plan our family's inheritance. The team at Sanctuary Tax & Trust explain how many families find themselves victims of avoidable losses and why simply writing a will does not guarantee our family will inherit as we wish.

For the vast majority of people, we spend all our lives working to build up wealth, through property, savings and pensions we look at providing financial security for our families and when our final day arrives, we hope these assets will pass to the people we care about the most, partners, children, relatives and friends. Traditionally, people have chosen wills to document their wishes and while writing a will is important, it does not provide any protection for the assets within it.

Considerations when planning Inheritance

Care Fees – As we live longer the likelihood of needing care becomes greater and under the government's changes to the social care act should the need for care arise, we could see our asset taken down to just £23,250. The new assessment process will see everybody with property and saving over a combined value of £100,000 being required to pay for their care.

Relationship Failure – When passing assets purely through a will we see many leaving their assets to their children but not giving consideration to what would happen if one of their children was to divorce. This can lead to a child seeing half of their inheritance in the hands of an ex-partner and in the event of early bereavement this can lead to grandchildren being disinherited.

Inheritance Tax – The current IHT framework can be complex and unknowingly people can leave their children and even grandchildren with an Inheritance tax issue.

Probate – The cost of probate has risen dramatically over the last few years, and it can be a lengthy and drawn-out process. On average, with a will, probate will typically take 6 – 12 months to complete, without a will it could take up to 2 years.

Its Never the Wrong Time To Do The Right Thing – While people appreciate that inheritance planning is important many will delay seeking the correct advice. By putting off today what we can do tomorrow we run the risk of running out of time or, in the event of an illness, seeing our options being dramatically reduced.

Why Sanctuary Tax & Trust Services?

With over 20 years of experience in Estate and Inheritance planning we have helped families in the area protect their assets and plan their inheritance in the most cost-effective way. While the individual family's circumstance may vary, the one constant is that each family aims to provide the maximum amount of inheritance possible without the stress of complexed legal jargon.



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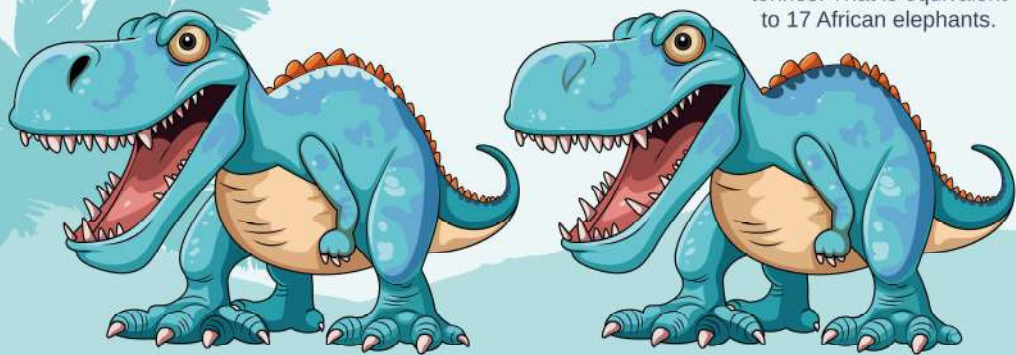
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Children's Puzzle Page

Spot The 5 Differences



Did you know?

The heaviest dinosaur was Argentinosaurus at 77 tonnes. That is equivalent to 17 African elephants.

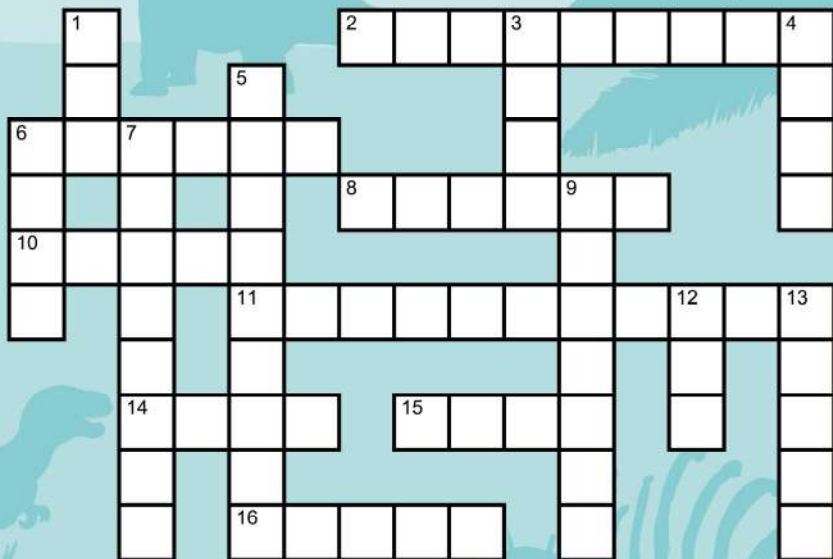
Which dinosaur knew the most words?
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What do you call a dinosaur that won't take a bath?
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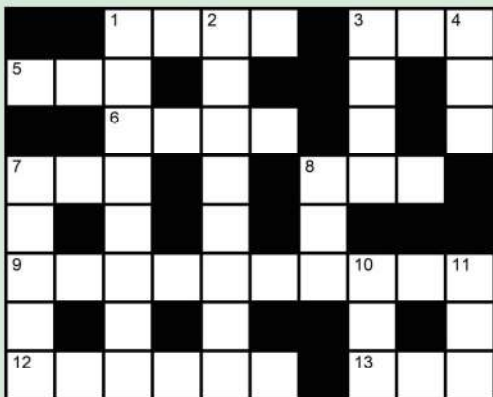
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APY	EST	EEMS		



PICTOGRAM

2 words

TIGER
ZEBRA
CROCODILE

2 words

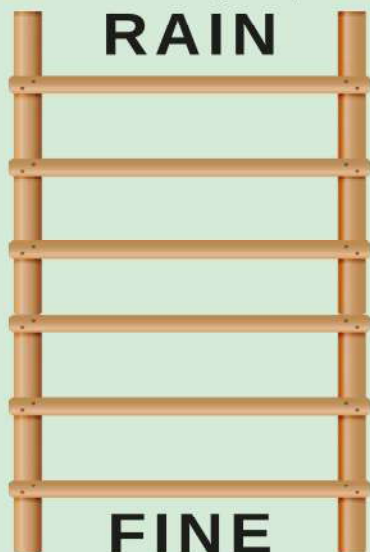
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8 words

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Beautiful blooms **and** **the best type of lawns**

by Caroline Knight

May is all about flowers. Colour is popping up all over the garden, and it's also the month during which RHS Chelsea Flower Show steps into the limelight. It takes place this year from 21-25 May (visit www.rhs.org.uk for information).

One doesn't visit Chelsea to take home gardens 'off the shelf' but to absorb ideas and inspiration. There's no better place to view plant combinations, stunning trees, shrubs and perennials, landscaping possibilities, garden materials, tools and equipment. The wealth of knowledge which can be accessed at the Royal Hospital Grounds in Chelsea during the five

days is freely and readily shared with visitors. No wonder people return home brimming with enthusiasm and flush with garden vigour. It marks the start of summer in the garden.

Marvellous May is when borders, balconies, doorsteps and window boxes can be beautified. Any outdoor space can support a plant or two, and they will bring multiple rewards to the soul. As soon as the danger of frost has passed, annual plants can stay outdoors. These are the ones that can flower repeatedly, from now right through to autumn, if they are fed, watered and tended regularly.

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Love your lawn?

Sitting on grass in the spring sunshine is an excellent tonic and everyone should try to achieve a certain amount of it this month. Grass produces oxygen and captures carbon from the atmosphere. Natural turf creates a lush carpet that doesn't need to be cropped short every week. The traditional lawn is maintenance-hungry and offers very little for biodiversity. A looser, longer, informal grassy lawn is just as easy to sit on. In addition, it provides a healthy environment for birds, bees and garden insects.

The topic of artificial grass is a controversial one. If professionally laid, it provides a very low-maintenance surface. But it neither smells like grass nor acts similarly. If damaged, it can't repair itself. It has a limited life expectancy (normally between 10-20 years), after which it will usually end up in landfill. It looks lush and green all year round, whatever the weather, and some of the more expensive fake lawns can look very realistic. But some have been reported as becoming quite warm in the summer sunshine, rendering them almost unusable during hot weather. Artificial grass is incapable of cooling the atmosphere in the same way that natural grass can. Environmentally, it has very little in its favour, providing little or no food for any living creature. It has also been reported to absorb more radiation than living turf, thus potentially contributing to global warming.

Top tip for May

Wondering whether to tidy up your clematis this month? The easy-to-remember advice 'if it flowers before June, don't prune' will tell you what type of pruning group your clematis falls into. The early-flowering clematis only need a very light clip after flowering. If you prune them before they bloom, you'll remove all the flower potential.



Early Clematis, when to prune

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Beautiful bathroom lights

By Katherine Sorrell

Illuminate your ablutions with lighting that's both practical and flattering.

Wash and glow

- The perfect bathroom lighting scheme is flexible enough to illuminate each area according to your needs. Combine general and decorative lights with 'work' lights – above the shower and either side of the washbasin, for example. You may want to add some clever touches, such as low-level lighting that comes on automatically when someone enters the room, or LED strips behind baffles or panels, which give a gentle glow from an invisible light source.
- Glass, crystal and metal fittings are great for maximising light and bouncing it around the room, as are mirrors. Combine a mirror with an LED light (perhaps with a concealed heat pad to avoid misting, a shaver socket and a Bluetooth speaker) and you've got everything in one.
- Strict regulations govern electrics within the bathroom and, depending on how close your fitting will be to water sources and splashing, you'll need specially designed lighting for safety, marked with an IP (ingress protection) rating appropriate to the zone in which it will be used. Ask for advice from your retailer, and always use a qualified electrician to carry out the work.



This compact light by Davey Lighting is inspired by a 1930s design and features an integral LED light source. Cabin LED wall light in polished brass, from £459, originalbtc.com.



This pretty, flush-fit light is great for rooms with low ceilings, and with a rating of IP44 is suitable for bathrooms. Pink three-light flush ceiling light, £249, houseof.com.

This handy cordless lantern can be used inside and out and features a long-life battery and dim-to-warm LED technology. Tala The Muse portable lamp, from £275, therooost.com.



A brushed-brass frame surrounds this mirror light, which features a touch on/off switch and a demister pad. Lomax 70cm round mirror light in brushed brass, £545, originliving.uk.

Matt black and textured glass combine in a minimal, refined design that makes a good-looking statement. Wayne bathroom semi-flush matt black opal glass IP44, £90, darlighting.co.uk.



Made of solid brass with a traditional outer 'cage', this industrial-style light can be installed either way up and is rated IP64 for use both inside and outside. Simon aged-brass bulkhead light, £99, dowsingandreynolds.com.



This Art Deco-style ceiling fitting twinkles as the light shines through its decorative glass rods. IP44-rated round Roddy light, £158, pooky.com.

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Chris Shemilt's Money Corner

3.6m women may be compensated for the increase in State pension age

A watchdog report found that women born in the 1950's had been disadvantaged by 1995 and 2011 changes in State pension age from age 60 to age 65. Estimates indicate that each recipient is now 'owed' somewhere between £1,000 to £2,950, a total bill of about £7.7billion

From the start, Women Against State Pension Inequality (WASPI) was at the heart of the campaign. They say that some women only had 12 months' notice, and therefore had no realistic chance to plan and as a result many had to work for years longer and were unable to retire as expected.

On March 21st, the Parliamentary & Health Service Ombudsman (PHSO) concluded (after a 6-year investigation) that compensation payments should be made. Both the Department for Work & Pensions and Downing Street say they are considering the "complex" report, but I think the Government is unlikely to volunteer payments. Unfortunately, there is no timetable or deadline to resolve the issue.

For decades I have advised clients to make their own retirement contributions and not just rely on the State pension. This is the best chance of securing the retirement you want instead of relying on what a future Government might think you deserve.

The great news is that it's never too late to improve your prospects. Of course, the earlier you make contributions the bigger your pension pot will be (early money is invested for longer). In addition to setting money aside and making pension contributions however, it's imperative to review charges and the funds you invested into regularly. I come across pensions taken out decades ago, which haven't been reviewed since. I also find pots worth tens of thousands which have been forgotten about over the years.

High policy charges and poor performance can conspire to eat away at a fund, ultimately yielding far less than a modern low-charged pension might provide. This in turn results in less post-retirement income unnecessarily when compared with a plan which has been reviewed from time to time. How will your workplace pension fit into future finances? Will it be enough or will you need more?

Switching to a lower charged plan and/or switching funds within an existing plan are straightforward things to do these days.

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THE AUDI TT: THEN AND NOW



© Audi

As Audi discontinues its TT sports car after 25 years, we compare one of the first with one of the last. Ted Welford reports.

When Audi launched its TT in 1998, it was one of the most coveted new cars around. Its sleek design no doubt helped, but so did the fact this was a reasonably affordable sports car with top-notch quality and a fun driving experience.

The second-generation TT came along in 2006, with the most recent iteration arriving in 2014. But the TT will be discontinued shortly due to a fall in sales, an increased demand for SUVs and the need for electrification. As Audi draws the curtain on the TT, let's compare a Mk1 model with one of the last examples to be produced, a TTS Final Edition roadster.

My own car is a Quattro Sport – I'm a massive TT fanboy - which was essentially the 'final edition' for the first-generation TT, arriving in 2005, with an upgraded 1.8-litre turbocharged petrol engine putting out 237bhp (up from 222bhp in the standard TT). Other changes included more aerodynamic styling, new wheels and a contrasting black roof and mirrors. Audi also reduced the weight by removing the rear seats and fitting a strut brace.

Only 800 Quattro Sports were sold in the UK, though the Mk1 TT was never a rare car. Prices remain low, with tidy used examples available today from around £3,000, or £10,000 for a Quattro Sport model.

The new TT I tested is a sportier TTS Roadster model, using a 316bhp 2.0-litre petrol engine. With a 0-60mph time of 4.6 seconds, it is rapid, while the point-to-point pace, courtesy of its Quattro all-wheel-drive system, is exceptional.

Few cars could keep up on the right road, and the all-weather traction in the Mk1 is nothing compared to the traction of this later car.

While the Audi TT's design has evolved, this latest car is instantly recognisable as a 'TT'. From the relatively compact dimensions to the wraparound bonnet and silver fuel filler cap, Audi has stayed faithful to the original, albeit fitting larger wheels and its latest LED lighting.

The similarities don't end there, though, as the Final Edition gets lashings of Alcantara around the minimalist interior. The original Mk1 featured various 'hidden' details, such as a 'TT' cover for the radio, while this new TTS has a clutter-free cabin. There's no touchscreen but rather a sizeable digital dial display called the Audi Virtual Cockpit, while the heated seat buttons and ventilation controls are housed within the air vents. It's a clever way of freeing up space without compromising on features or quality – something the original TT excelled at, too.

Behind the wheel, these cars have noticeable differences – not surprising given the 17-year age gap. Admittedly, my TT has done close to 100,000 miles, so probably isn't the tightest of examples, but with its engaging six-speed manual gearbox and peppy engine, it feels livelier than its younger sibling.

That's not to take away from this new TTS, though. The pace, even in inclement weather, is exceptional, so this is a sports car you should use every day rather than just sunnier ones. In the 'Dynamic' setting, the engine note and exhaust note liven up noticeably, though it lacks some of the engagement and fun of the Quattro Sport or rival sports cars like the Alpine A110 and a low-level Porsche Cayman.



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Quality is excellent, and this feels like a premium product designed to last: Audi at its absolute finest. Even as my car approaches 20 years old, the Mk1 feels as well built inside as the day it was made. There are no rattles, everything still works, and I'd say it feels a lot nicer inside than plenty of far newer cars.

There's a slight price issue with the new car, with a new TTS Final Edition Roadster costing a steep £56,435, although that includes many luxuries like quilted leather seats, a Bang & Olufsen sound system and keyless entry. However, a 'standard' TT Final Edition can be had for £41,910, with a lesser engine and minus the Quattro ability.

It's rare for a car to gain 'icon' status in a period as short as 25 years, but the Audi TT has managed it. The Mk1 is destined to be a classic, and its design continues to be respected and applauded. Audi has consistently replicated that DNA with its later TT models, even to the end with this TTS Final Edition.

Let's hope Audi finds a way to distil the TT's brilliance into a future EV product, as this is a sports car with a legacy that deserves to last.



Old TT interior



New TT interior

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The basics of bathroom design

By Katherine Sorrell

Whether you're redesigning your entire bathroom, adding an en suite or simply changing part of an existing room, we outline eleven simple steps to set you off on the right path.

Step one: consider who will use the room

Think about who will use the room and how. This helps you decide on fittings, how to arrange them and the overall style.

Step two: seek inspiration

Look for ideas for your new bathroom in magazines and online. Spend time touring bathroom showrooms, too, both for individual fittings and for examples of an overall look.

Step three: ask for practical advice

Consider practicalities, such as the fittings that will work with your hot-water system, and what electrical connections may be necessary. Ask your plumber and electrician for guidance.

Step four: draw a plan

Draw a plan of the room and its permanent elements on graph paper, then cut out the fittings, drawn to scale on a piece of card, and place them in different positions in your plan. Allow generous activity space and remember that changing the positions of pipework will increase the cost and inconvenience of the project.

Place the bath below a window for lovely views while soaking. Wiggle hand towel, from £5; blue Wiggle Edge bath mat, £10; Tranquillity Pure Shapes dispenser, £6; grey Wiggle soap dish, £3; all George Home, asda.com.



Classic shapes for a versatile, good-looking bathroom. Burlington Riviera D-shaped basin with full pedestal, £189.99; Burlington Blenheim roll-top bath with luxury feet, £889.99; both Drench, drench.co.uk.

Step five: don't forget storage

Any frequently used bathroom needs storage. Vanities including storage are useful, as are mirrored cabinets, shelves, rails and hooks.

Step six: design a lighting scheme

Plan early for wiring and fittings, and include general lighting and specific task lights – such as wall lamps on either side of the mirror. Always use a qualified professional for the installation.

Step seven: decide how to keep warm

Work out the heat output required and choose a radiator, heated towel rail and/or underfloor heating. Underfloor heating gives a more usable floor area and a more flexible plan.

Step eight: choose wall and floor surfaces

It's not obligatory to tile every wall – provided vulnerable areas are protected, paint or moisture-resistant wallpaper can be used elsewhere. Flooring should be non-slip, resistant to water and humidity, easy to clean and comfortable. Options include vinyl, tiles, engineered wood, cork or rubber.

Step nine: remember the importance of taps

Quality taps and shower controls offer improved durability, but they must feel comfortable and pleasant. Beautiful taps can elevate a plain white bath or basin, and the same goes for shower controls, shower heads, handles, door knobs and switches.

Step ten: dress your windows

For privacy, frosted window film is cheap and versatile, while a simple roller blind lets you add colour and texture. Plantation shutters are attractive and adjustable.

Step eleven: add personality with accessories

Bathroom accessories such as woven bath mats, glass storage vases, ceramic soap dishes and soft towels create atmosphere and character. If the room isn't too humid, add prints on the walls, and include plants to connect with nature and add a sense of well-being.

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A photograph of a middle-aged Black man with a mustache, wearing a purple baseball cap and glasses. He is wearing a green and white plaid short-sleeved shirt and dark blue trousers. He is crouching and holding a bright orange carrot in his right hand. The background is a blurred outdoor setting.

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Serves 4 Preparation time 5 minutes Cooking time 20 minutes

Wow family and friends – and make entertaining easy – with this Moroccan-inspired tagine-style dish, served up in less than 30 minutes!

Ingredients

- 4 x 125g Wild Alaska salmon fillets
- 2 tbsp olive or vegetable oil
- 1 onion, peeled and sliced
- 1 tsp cumin seeds or ground cumin
- 2 tsp ground paprika
- 1 x 400g tin chopped tomatoes
- 1 x 298g tin mandarin segments, drained
- 1 tsp vegetable stock powder
- 50g sultanas
- 100g baby spinach
- 150g couscous
- Chopped fresh coriander, to garnish

1. Remove the skin from the salmon fillets, if preferred.
2. Heat the oil in a large frying pan and cook the onion for 3-4 minutes. Add the cumin and paprika and fry gently for about 20-30 seconds.
3. Stir in the tomatoes, mandarin segments, vegetable stock powder and sultanas. Cook for 5 minutes, then add the spinach and stir it in as the leaves wilt.
4. Arrange the salmon fillets on top of the tomato mixture. Cover with a lid or a piece of greased foil and cook over a medium-low heat for 8-10 more minutes.
5. Meanwhile, cook the couscous according to pack instructions. Serve with the salmon tagine, garnished with chopped fresh coriander.



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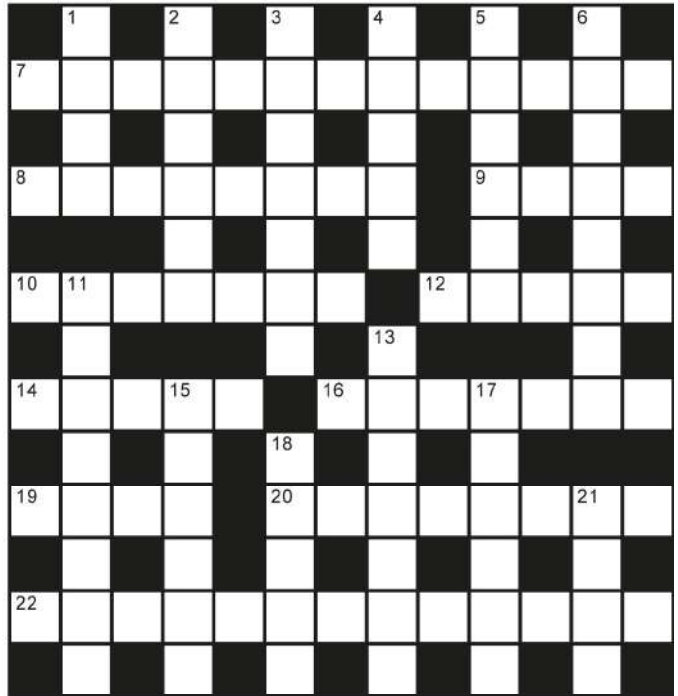
Quick Crossword

Across

- 7 A large sea (13)
 8 Disclosed (8)
 9 Opposed to (4)
 10 Move forward (7)
 12 Allude to (5)
 14 Learn (5)
 16 Not coolest (7)
 19 Zn (4)
 20 Fizzy drink (8)
 22 Practical example (13)

Down

- 1 Not there (4)
 2 Picture house (6)
 3 Think about (7)
 4 Unrefined (5)
 5 Breathe in (6)
 6 Insensitive (8)
 11 Thorough (8)
 13 Mallets (7)
 15 Physician (6)
 17 Tiny (6)
 18 Show embarrassment (5)
 21 Let fall (4)



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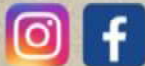


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JOINT ACCOUNTS: SENSIBLE OR STUPID?



Joint bank or savings accounts can be a good idea for those in long-term, trusting and stable relationships but you should be aware of the pitfalls before pooling your financial resources.

- Understand the legal implications of a joint account. In most cases, both parties are equally liable for any debts or overdrafts incurred on the account, regardless of who made the transactions. If you are concerned about this, you can have an account where both parties must authorise the release of funds. However, if you feel you need to do this, it might be a sign you shouldn't be joining forces.
- If it's not practical to have two signatories for every transaction, be aware that one person will have the legal right to withdraw all the money.
- For current accounts, you'll need to discuss and agree upon how the account will be used, who will deposit money, who will pay bills, and what the spending limits are.
- Particularly if you are pooling day-to-day spending, bear in mind that relationship conflict can arise if one party considers the other is spending unnecessarily or paying a higher price for goods than they should.
- If you are feeling pressured to open a joint account, particularly if it's early in the relationship, ask for someone else's opinion. It might just be that you are apprehensive about the step change in your commitment, but equally, your reticence could have grounds.
- It's essential to have a plan in place for what happens to the joint funds if the relationship ends or if one of the account holders falls ill. Discuss and document this plan beforehand to avoid potential conflicts in the future.

A survey of over 24,000 people on the MoneySavingExpert website showed a marked difference between the generations in the adoption of shared funds.

Who manages the money?

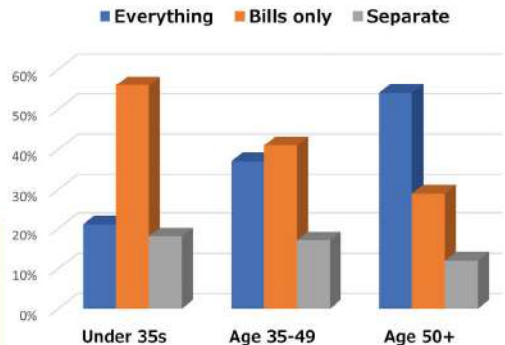
Whether you have a joint account for everything or just for bills, it's likely there's one person in the relationship who is better at money management. They may have more of an aptitude for it or have more time to keep an eye on things.

This suits many partnerships, and you aren't going to force a change just for the sake of it. However, for the non-managing party, burying their head in the sand and not knowing how to access accounts is dangerous. If you lose your partner or they become incapacitated, not having access to your own money is going to pile on the stress.

Create a factsheet detailing all your products: savings, debts, insurance, bank accounts and important financial dates such as when car insurance is due for renewal. If the non-managing partner is IT literate then an online shared file will be fine, but printing it out will be easier for most. Of course, don't put important passwords on the same piece of paper.

In summary, having a joint account can be a very convenient part of your daily life together, provided you've discussed and planned how to manage funds, both now and should circumstances change.

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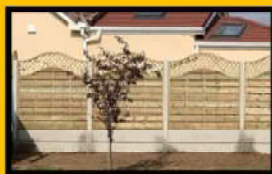
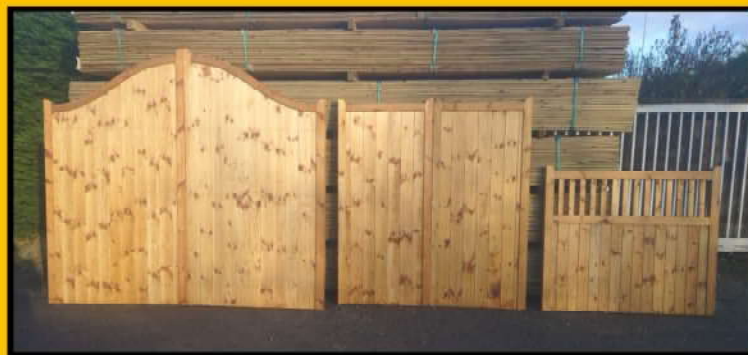
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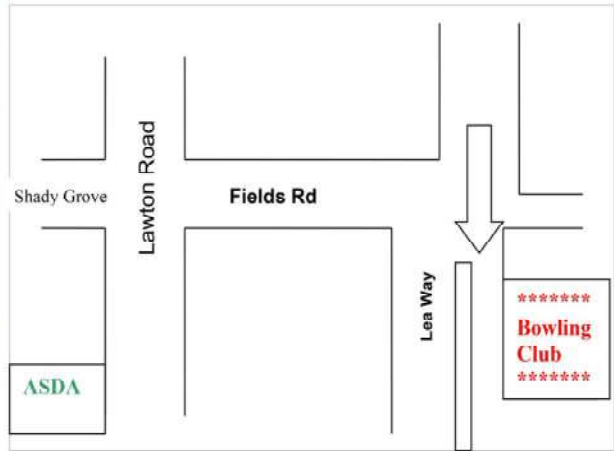
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PICTOGRAMS

1. Party Animals
2. Poles Apart
3. Life is full of its ups and downs

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CROSSWORD

Across: 7 Mediterranean, 8 Revealed, 9 Anti, 10 Advance, 12 Refer, 14 Study, 16 Warmest, 19 Zinc, 20 Lemonade, 22 Demonstration.

Down: 1 Here, 2 Cinema, 3 Reflect, 4 Crude, 5 Inhale, 6 Tactless, 11 Detailed, 13 Hammers, 15 Doctor, 17 Minute, 18 Blush, 21 Drop.

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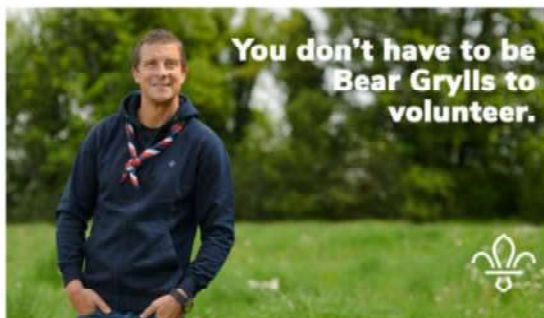
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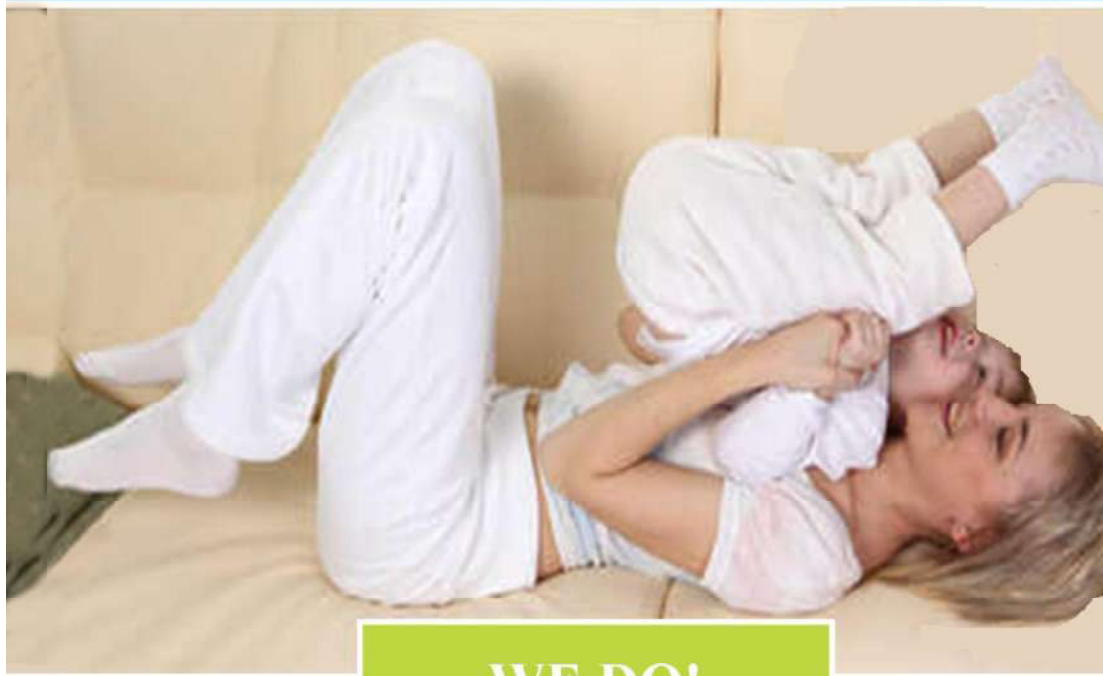


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Fencing / Gates		Love Your Hair	52	Window Repair Centre	47
Cheshire Fences	26	Oven Cleaners			
Crewe & Nantwich Timber	2	Oven Gleamers	41		
Financial Advisor		Painter/Decorator			
Lyon & Co LLP	32	Grant Price	49		

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Marshall & Co

Chartered Accountants

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Website: www.marshallaccountancy.co.uk

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