

## GOODADVICE



### Time-saving tip

Need to keep tabs on who's doing what and when? Start a family diary and you can instantly see if you'll be out on the night they want a lift. If you're really organised, you could colour-code sections for each member of the family. It can cover all aspects of your life, from work commitments to appointments and school plays. Having it all written in one place will save you having to check everyone's schedule before you plan family activities, too. Visit [www.mumsoffice.co.uk](http://www.mumsoffice.co.uk) for more ideas.



### I WISH I'D KNOWN

Sam Petter was inspired to start her business after she stopped breastfeeding her son Oscar, now six, in 2003. 'I felt a great rush of energy,' she says. 'I was a graphic designer and yoga teacher, and had done baby yoga classes with Oscar, but I felt there was a gap for something really magical for children.'

The something magical that Sam created is Tatty Bumpkin, an award-winning movement programme for children, which includes a range of organic clothing and fair trade toys. 'My advice is don't wait,' says Sam. 'If there's something you really want to do, do it. The one thing I might have changed would have been to have a better business plan. I have a really good cash flow now, but didn't to begin with. I work around school hours when I can, and make my time with Oscar really special.'

## Did you know?

You don't have to go to the post office to buy stamps, check on the progress of your packages or improve your business mailings. Visit the Royal Mail website at [www.royalmail.com](http://www.royalmail.com) and head to the Personal Customers section.

Here you can check on the cost of posting a standard letter, and sending a package 'Special Delivery' or 'Recorded Signed For'. The Price Finder service lets you work out how much your post will cost, and you can buy postage online and print it out at home. There's free advice and info for companies, too, in the Small & Medium Businesses section. Best of all, you won't have to queue for it.

1<sup>ST</sup> CLASS MAIL

VERY URGENT

Please do not bend

## GADGETS

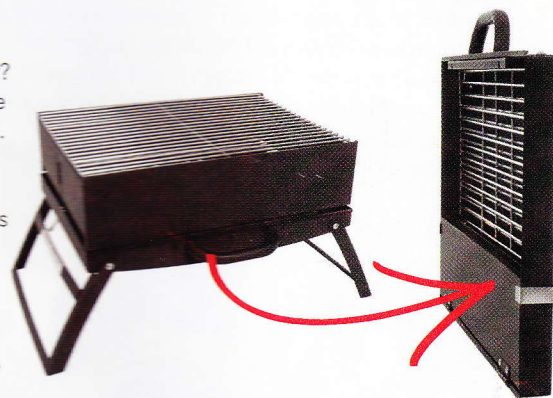
### SMALL IS SMART

Who says bigger is better? Here are some handy little items to lighten your load.

Tuck a **MICROFIBRE MINI-TOWEL** into your bag for sudden downpours or a quick shower at the gym. The Pocket Towel is 80cm x 40cm, and costs £9.99 plus p&p from I Want One Of Those ([www.iwantoneofthose.com](http://www.iwantoneofthose.com)).

Super-absorbent towels are also available through [www.gapyeartravelstore.com](http://www.gapyeartravelstore.com) and [www.amazon.co.uk](http://www.amazon.co.uk).

Planning a holiday abroad? Cherchez le **TRAVEL TRANSLATOR**. It contains over 8,000 phrases in 12 languages. Simply pick a phrase and the diminutive gizmo says it out loud,



in your language and the language you need. It costs £39.99 plus p&p from [www.iwantoneofthose.com](http://www.iwantoneofthose.com).

The Carry and Go **BRIEFCASE BBQ** (above) is made from pressed steel. It folds flat for storage and expands to give 48cm x 35cm of cooking space. £29.99 plus p&p from [www.iwantoneofthose.com](http://www.iwantoneofthose.com).

## Money smarts

'Finding ways to boost your income is an important aspect of good money management that people often overlook,' says Samantha Nurse, national money advice development and policy officer at Citizens Advice. 'Many of our clients aren't aware of their benefit and tax credit entitlements or could use some practical suggestions and tips. Whatever your situation, finding out what you are entitled to, and claiming money you're missing out on, should always be on your financial shopping list. Your local Citizens Advice Bureau can help you identify possible forms of income and benefits you may not know about - visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk)'