

Following in tragic footsteps of Titanic

TRAVEL AGENT Miles Morgan has chartered a 44,000-tonne cruise ship for people who want to relive the doomed voyage of the Titanic.

Next April, exactly 100 years since the Titanic's ill-fated journey, the Fred Olsen cruise liner Balmoral will retrace its ill-fated route.

Because the Balmoral is slower than Titanic, she will leave a couple of days earlier than the Titanic did and won't stop in Cherbourg.

She will carry 1309 passengers — the same as the Titanic — and there will be a memorial service on deck to commemorate the disaster.

Then she will go on to Halifax, Nova Scotia — with New York being reached after 12 nights.

Organiser, travel agent Miles Morgan says, "The memorial service at 2.20 in the morning will be prime time on American TV."

Passengers already booked on the voyage come from 26 countries.

Thirty people taking the voyage will be relatives of original passengers.

The signs they are a changing



Old-style signs are on the way out.

NEW YORKERS are up in arms because council bosses want to change the lettering on every street sign in the city from upper case to lower case — at an estimated cost of about \$27.5 million (£17 million).

The Federal Highway Administration says the switch will improve safety because drivers identify the words more quickly when they're displayed that way.

The city has about 250,000 signs, and it costs about \$110 to replace each one. Officials say the new signs will have improved reflectivity and clarity for night-time drivers.

The city has begun switching some signs in the Bronx and Manhattan and will have 11,000 done by the end of this year.

She's leading the fight for everyone over 50

Ros will be happy to hear all their fears

By Gavin Sherriff

AS their champion, Britain's over 50s probably couldn't do better than Sunday Post contributor Ros Altmann.

Banks, multi-national firms and even the Treasury have all benefited from her long experience of the world of pension planning, finance and economics.

From tomorrow, she begins a new role as Director General of Saga, in which she's hoping to become a champion for the 21 million people in Britain who are over 50.

Ros (54) won't simply be a figurehead, being used to sell financial products, she insists.

"Saga is a trusted brand, known for treating its customers properly and decently, with no hidden charges.

“They're the people who helped rebuild the country but they're being taken for granted”

"There are millions of people who don't have a voice.

"My job won't be about selling products, it will be about finding out what issues and concerns people have."

She says that will mean getting around the country to see what is worrying older people.

"In London there are more services and less unemployment but I'm well aware that things are very different elsewhere.

"It would be good to get to Scotland and see how Scots are seeing things."

Thanks to issues like credit crunch, age discriminations and funding for long-term



■ Ros Altmann — "I want to find out what concerns people have."

care, she believes, many of those approaching or already in retirement are facing a difficult future on fixed incomes.

She aims to help make sure their voice is heard.

"They are a group that is at risk from being ignored by politicians, a generation of self-reliant people who don't like to complain.

"They helped rebuild the country but see it as being not very British to complain. They are taken for granted, while younger voters tend to be more vocal.

"Many are on fixed incomes so inflation affects them and our state pension is the lowest in the developed world."

Ros has been passionate about pensions since her student days, choosing to investigate "poverty and the

incomes of the elderly" for her Phd studies.

Her roles have included pension fund trustee, Government consultant and even campaigner on behalf of those who saw their pensions disappear.

After meeting the prospective pensioners of Allied Steel and Wire, whose pensions disappeared in 2002 when the firm went bust, she campaigned on their behalf and set up the Pensionstheft Action Group, forcing the government to do more to protect private pension funds.

She says coming face to face with people facing ruin made her even more determined to help ensure that people are properly provided for in retirement.

"I came across people who in some cases were weeks or

months away from retirement. After a lifetime of working hard and saving, they suddenly found they had no job and no pension."

She admits it can be a tough job persuading individuals to plan their finances.

"I realise most people just switch off when you start using financial jargon, but one of the things I specialise in is explaining complex financial matters in a way that people can understand.

"If you tell people it's not possible for us all to save less and live longer, it won't work, they understand it.

"But, as someone once said, 50 per cent of the population doesn't know what 50 per cent is!"

She says even those who ought to understand such things sometimes don't.

15 things you never knew about the over 50s

■ 14,226 people turn 50 every week

■ The over 50s account for 43% of all adults — that's 21.6 million.

■ They have a collective pot of £175 billion of disposable income, which is greater than any other age group

■ 85% have private pensions.

■ Over 50s possess 80% of all private wealth

■ 62% have no debt

■ 76% Are car owners

■ 92% own their own home

■ 83% No longer have a mortgage

■ One in ten over 50s smokes

■ 94% say they recycle

■ The number using the internet almost doubled from 32% in 2002 to 60% in 2008

■ 4.4 million use the internet for personal banking

■ 3.2 million own an MP3/ Digital Music Player + MP4/ Digital Music & Video Player.

■ 1.8 million over 50s have used social networking sites in the last 12 months

"When I was a policy adviser at the Treasury, even the civil servants didn't understand how pensions worked. There was a lot of assumption and trust.

"That's partly because they are on final salary schemes paid by the government."

Ros is married to Paul, a technology consultant. They have three children Steven (23), Lisa (18) and Emma (16).

And though she's keen on making sure others can enjoy their retirement, it's no surprise when Ros tells me she's not planning a life away from work herself.

"I don't plan to retire, why would I when I can carry on working? I would be bored out of my mind doing nothing."