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Siobhan McNally

DIARY OF A SINGLE MUM

Sickie savviness of a six-year-old

News that three million working days are lost caring for sick children each year was met with a barely concealed, "Is that all?" in this house.

When you think 23.3 million days alone are lost to work-related ill health like stress and anxiety, it's testament to the diligence of working parents that 67% surveyed by PushDoctor.co.uk have only taken a day off in the last year to look after their ill child.

Or could it be because it's a lot easier to go in and work for a crappy boss than look after a six-year-old with a dodgy tummy?

"I don't feel well today. My tummy hurts and I feel hot," my daughter Jesse said in her sick voice on Monday morning.

"I'm not surprised you're hot in those nasty polyester fleecy PJs. You give off sparks every time you make a sudden movement," I said, ignoring her.



Sicknote Jesse and Nurse Boris

"I'm really ill - I don't want to go to school," moaned Jesse, trying to make herself look pale.

"Well you're the healthiest-looking sick child I've ever seen, but if you insist your tummy hurts, I'll call the school and you'd better go back to bed," I said, trying to sound a little concerned.

After about 10 minutes, a small voice demanded from the bedroom, "I'm hungry. Can I have some breakfast?"

"Well there can't be much wrong with your tummy if you can eat," I pointed out as I brought her toast.

Half an hour later, she came downstairs. "I feel well enough to lie on the sofa now. Can I have some more food?"

Rising briefly to consume two dippy eggs, three slices of toast, a glass of milk and two tangerines, the patient lay back and listened to Adele's new album on her headphones.

Well, that was until I came up behind her and caught her playing Minecraft on the iPad. "Adele's looking a bit funny these days. Turn it off or I'm taking you into school," I said crossly.

"Can I have some hot chocolate?" Jesse asked cuddling our pug, Boris, and then munched through two carrots, half a cucumber, three crispbreads and her hot drink. Followed by a baked potato, fish fingers and broccoli for tea.

"So this tummy hurting thing," I sat down next to her, "is it hunger pangs? Because you have a very good appetite for someone who's close to death."

"Can I have a yoghurt now?" she replied.

One thing's for sure, Jesse definitely isn't looking herself these days - there's just a big pile of crumbs on the sofa where she used to be.

I feel well enough to lie on the sofa now. Can I have more food?

Follow me at @mcnally_siobhan

Mirror MONEY

EQUITY RELEASE



DID YOU KNOW?

It's likely that one in five people will enter retirement in 2015 with outstanding debts.
Source: Prudential, Jan 2015

Ease the pressure of money worries... Unlock the equity in your home

It's expected that nearly one in five people entering retirement in 2015 will have debts averaging £21,800 from outstanding mortgages and credit cards.

Getting access to cash in retirement is much tougher and has resulted in many pensioners being forced to rely on credit cards to make ends meet and, therefore, build up more debt.

One way to clear that debt might be by unlocking some of the equity tied up in your home with an equity release plan.

You have the option to take out one of the several lifetime mortgage plans available, where most do not require you

to make any monthly repayments.

The loan is usually repaid on the death of the last surviving partner or upon moving into permanent long-term care.

Alternatively, you could take out a home reversion plan and sell all or part of your home at a reduced value, keeping the right to live there rent-free for the rest of your life.

The Mirror has teamed up with Just Retirement Solutions Limited, to offer readers an equity release advice service.

Think carefully before securing other debts against your home.

BRYAN RELEASED £20,000 WITH EQUITY RELEASE

Part-time delivery driver Bryan Eastwood has unlocked some of the cash tied up in his home to help boost his finances.

"It seemed silly having so much money tied up in property," says Bryan, 75, from Blackpool.

"I couldn't believe how easy it was to sort this out. I had everything explained to me in simple terms, spelling out all the pros and cons so I knew exactly where I stood and the effect it would have on my estate."



"It was the best move for me"

If you decide to take out a plan, there will be a fee of £749 for advice and arranging an equity release plan. Just Retirement Solutions recommends. You will only be charged if you decide to take out a plan. Their advice carries no obligation. Equity release may involve a lifetime mortgage or home reversion plan. To understand the features and risks, ask for a personalised illustration.

Equity release may not be right for everyone. It may affect your entitlement to state benefits and will reduce the value of your estate.

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