

WIN!!



## WIN! ParalympicsGB's Limited Edition Tube Map

**A new version of the iconic London Underground tube map replaces central and east London stations with ParalympicsGB medal winners (and you can win one with Able Magazine).**

The limited edition map, created by sports journalists Alex Trickett and David Brooks, highlights the achievements of all the 97 athletes (and five horses) who contributed to ParalympicsGB's medal haul and was officially released after the Games finished in September.

Athletes from different sporting disciplines are grouped on different lines, with athletics taking pride of place on the Circle line. However, ParalympicsGB were so successful in sports such as cycling and swimming that the athletes had to be spread across multiple lines.

Great Britain's most decorated female Paralympian, Sarah Storey, is given the well-deserved honour of representing the gateway to the Olympic Park, Stratford station. Swimming sensation Eleanor Simmonds is placed at another key entry-point to London 2012, West Ham. Appropriately, Wimbledon station is named after Paralympic tennis veteran, Peter Norfolk.

London's Transport Commissioner, Peter Hendy CBE, said: "London's transport network supported the biggest and best Paralympics in history, with many of the athletes favouring London's accessible public transport system

over their official vehicles. So it's apt to commemorate the success of ParalympicsGB through this unique piece of sporting memorabilia which can be enjoyed for many years to come."

Paralympic gold medal winner, former world record holder and TfL board member, Baroness Grey-Thompson DBE, said: "Throughout the magnificent summer of Paralympic achievement, we witnessed how public transport in London has become more accessible than ever. I'm sure many will enjoy this memento of all the hard work and talent that we saw during the London 2012 Paralympic Games."

The print measures 60x80cm's and is reproduced on premium paper stock using advanced printing techniques. The print is presented with a certificate of authenticity in a hand-numbered edition of 1,000 and will serve as a terrific souvenir of a great sporting summer and will inevitably become highly collectable.

*For your chance to win one of the prints simply email your name and address details to: [competition@ablemagazine.co.uk](mailto:competition@ablemagazine.co.uk) with 'tube map' in the subject line, or drop us a postcard at the usual address. Good luck.*

**More:**  
**The print is available to order at The Transport for London Shop for only £49.99**

<http://shop.tfl.gov.uk>

## New Year, New Start...

The New Year is a time to break bad habits and get into good ones. After the excesses of Christmas, there's no better way to start than by taking a fresh look at your finances. Head of Outreach at the Financial Ombudsman Service, Caroline Wells, has ideas for New Year's money resolutions:

### Pay back

If you used credit cards, catalogues or store cards for your Christmas shopping, keep a note of when the next payments are due – you could face hefty charges if your payments are late. If you used an interest free deal keep a note of when the interest free period ends as repayments after this date can be expensive.

And remember that anything you spend on the account in future will have to be paid back, so keep an eye on your spending and don't exceed your credit limit.

### Too long till payday?

Christmas can take its toll on your bank account and it may feel like a long way until your January pay cheque. Payday loans can seem like a quick way to cover any shortfall caused by the Christmas costs. Make sure you know exactly what you are signing up to as they often have high interest rates or late payment fees, so you may end up paying back more than you thought.

### Protect your presents

If you were lucky enough to receive a new laptop, TV or other gadget this Christmas don't just tell your friends – tell your home insurer too.

Don't just assume that your insurer will cover the value of your new items – take some time to check that they're actually covered. It's worth keeping the receipt or taking photos of your items to show proof of ownership, this will make things easier if you do have to make a claim in the future.

### Keys in the car

As you wake up to the cold January mornings there's nothing better than having your car warmed up in

CAROLINE  
WELLS

advance of your journey. But don't leave your car unattended while the engine's running, or your insurer may not pay out should a passing opportunist thief decide to take it as a late Christmas gift. So while it may be uncomfortable sitting in a defrosting car for 10 minutes – it'll be more uncomfortable having to make an insurance claim.

### It's never too early

Whether you wish it was Christmas every day or you are still recovering from the last one, it's never too early to start saving for the next festive season. Even saving a small amount each month can give you a nice pot to take the sting out of next Christmas, or even towards a summer holiday. Planning for the future can also give you something to look forward to, which really takes the chill out of the January blues.

**Taking the steps above can help you change your money habits not just for January, but for good. But if a money problem does threaten to break your resolution the Ombudsman may be able to help you stay on track – Tel: 0300 123 9 123 or email: [financial-ombudsman.org.uk](mailto:financial-ombudsman.org.uk).**

*Caroline Wells is Head of Outreach at the Financial Ombudsman Service*



Financial  
**Ombudsman  
Service**