

As if grey hair, wrinkles and widows' humps weren't enough - now we older women smell bad as well

Don't bother buying this 'anti-age' perfume, girls ... no age is immune from body odour. Even young persons can smell repugnant

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A new perfume has been invented. Ageless Fantasy by Harvey Prince is the first "anti-age" perfume: a "fragrance elixir [that] defies your skin's natural age-revealing scent". It's for women, of course. It smells of various fruits, cherry blossom, musk and vanilla, and if you douse yourself in it, men will come sniffing around and think you're at least eight years younger.

I am rather upset by this. It suggests that older women smell horrid. Not only are we meant to look unsightly: grey-haired, swathed in veins and wrinkles, ankles flopping over our shoes, widows' humps and no waistlines to speak of, but now we apparently stink as well. Thank you so much, Harvey Prince, for this demolition job - for giving women over 40 one more thing to feel wretched about, as if we didn't have enough already. Now we'll have people dashing by holding their noses. What do you think older women smell of? Is it essence of stale wee/mothballs clogged with cooking odour/trail of flatulence? Is that what the perfume-makers are trying to mask? Apparently so. That and more.

I read in one tabloid that older women apparently "give off an unpleasant fatty odour".

It's all lies, of course. In reality we smell fairly innocuous, or even

fragrant. I know, because I often mix with older women. So I suspect a plot, to make us rush to Harvey Nichols next month and buy some of this muck at £59 a bottle. But don't bother, girls, because body odour is indiscriminate. No age is immune. Even young persons can smell repugnant. I had two friends at 18, one who smelled fiercely of onion soup and another with smelly feet. I foolishly brought them home, where my mother, smelling exotically of Weil's Zibeline Secret de Venus in her 50s, did her very best to clean them up a bit. Would they like a bath? Some Odor-o-no roll-on? Some lovely new underwear/socks she happened to have going spare? Would we like to have our dinner out in the garden?

It would never happen nowadays, because the young tend to drown themselves in violent perfumes that zoom up your nose like a dagger. I suspect that this perfume business has gone too far. Not the tiniest hint of body smell is allowed. My friend Sylvia and I go for dog walkies hoping to smell the grass, woodland and open air, but then a perfumed jogger whirls past and we are blasted almost senseless by the stink. We are left wheezing, the dogs cringing with their noses screwed up. Back at home, Daughter is mad keen on perfumes and spraying: scented oils in the bath, scented everything all over the body, and all over the house, Shake'n'Vac on the carpet, compulsory Jo Malone White Jasmine and Mint for me, and last week a lemon Magic Tree in the car, to mask the stench of wet dog.

I can't be fagged with any of it. If a visitor turns up I can always go and stand next to the fragrant buddleia in the garden. Or next to a wet dog. It all depends how much I like the visitor.

• What has happened to my dog insurance? And car insurance? And house insurance? They have all rocketed. The greedy-pig insurers now want £1,300 a year for two dogs - more than the house and contents. What are they playing at? And they have another surprise charge - £90 excess instead of £70. And 20% extra cost to be paid by me. Why? Because one dog is over nine. And they know they can do it, because no sane insurer will cover an elderly dog.

They think they have me by the balls, but they don't.

I have found another insurer, which still charges a ransom, but not quite such a big one. I've changed to them. And I've changed the house insurance. And the car insurance. Now I can relax. That leaves me 10 pence a week for gruel and I can go gathering wood in the park to build a tiny fire in my empty grate, if the price of fuel continues to rise.

This must be the credit crunch biting everyone except the insurers. They are also doing well over at Daughter's flat. She has had a gas leak. Floors must be wrenched up to find it. But the tight-wad insurers will not cough up for the putting back of flooring. Because pulling up the floor boards is intentional, not accidental damage. Lucky, lucky insurers. So let this be a warning to all persons with newly laminated or tiled floors. Did your builders make sure there would be easy access to the gas pipes? Or will you have to pay for re-laying of floors all by yourself?

Rosemary, on the other hand, has an uplifting insurance story. Her holiday insurers are offering to charge her less - yes, less - than last year. Even though she had heart failure in Buenos Aires in a tremendously expensive private hospital. They even paid for the replacement of the pills she accidentally threw in the rubbish, the knickers that got lost at the cleaners, the pink blouse that she mislaid, and for her son to go and visit, stay in a hotel for 10 days and bring her home. They even flew them both back first class.

"It's very generous," says Rosemary. "I'm very touched that they remembered me so kindly." Her car insurance, meanwhile, has a new £250 excess. And she has a million-year no-claims bonus. What does this all mean? That the world is unfair. And now, just as I am between insurance, the dog has grown two malignant lumps. No insurance for that. Why do I bother with it at all? I pay up because I'm frightened something nasty will happen. Didn't something like that work rather well for the mafia?

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