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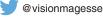
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Editor's notes...



in our magazine.

Hello and welcome to this month's edition of VISION Brentwood Ongar. I'm delighted to say that we've expanded our circulation and news coverage to go to homes in Ongar for the first time.

It's a big step for us and I've put a lot of hard work into making it happen. But it wouldn't have been possible without you the readers and the local businesses who advertise

The really encouraging part for me is that the advertisers I speak to say they get a great response from local people.

In these days of Amazon's dominance and the High Street's demise it's never been more important to support local businesses.

So, when I see and hear about the support readers of the magazine give to advertisers it fills me with pride and optimism for the future. While Amazon and the wider internet does have plenty to offer I'd hate to think that they'll ever totally replace our local stores which are an important part of our communities.

In local news, a fencer has a book published, a schoolboy sets up his third business during the summer holidays and get ready for The Big Battle with the Helen Rollason Cancer Charity.

Thanks for reading.



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REMEMBERED

FACTS YOU MAY NOT HAVE KNOWN ABOUT 9/11

everything about the worse terrorist attack in living memory, but has time allowed some of the most startling facts from Tuesday, September 11, 2001, slip away unnoticed. Here are five 9/11 thoughts...

FATHER MYCHAL JUDGE

corpse of Father Mychal Judge. Upon hearing that the World Trade Centre had been hit, he rushed to the site. The Catholic chaplain to the New York City Fire Department was asked to pray for the city and its victims. Judge prayed over the victims' bodies who were lying in the street and then entered the lobby of the North Tower where he continued to offer prayers for the rescuers, the injured and the deceased.

When the South Tower collapsed at 9.59am, flying debris entered the North Tower lobby killing many inside, including the Judge.

Despite others being killed before him, Judge was recognised as the first certified fatality as his body was the

SURVIVORS

Only 14 people escaped from the impact zone of the South Tower, which was from floors 77 to 85, after United Airlines Flight 175 struck, with just four

You may think you have heard people from the floors above making it out (through the only remaining stairwell, A). In the North Tower, no one survived either in or above the impact area.

COLLATERAL DAMAGE

Medical authorities, who conducted studies on the people affected by 9/11, published their findings in August 2013. They found that 1,140 people who The body bag marked Victim 0001 contained the either worked, lived or studied in Lower Manhattan at the time of the attacks had been diagnosed with forms of cancer as a result of "exposure to toxins at Ground Zero".

PRESIDENT NOT PRESENT

So great was the perceived danger to George W. Bush, that the 43rd President of the United States was whisked off in Air Force One and stayed in the air until intelligence believed it was safe to bring him back to the ground. His was the only plane in US airspace for eight hours.

WHITE ROSES

In 2013, a volunteer had the idea of placing a white rose on the name of each victim of the 2001 tragedy on the day of their birthday at Ground Zero. Every morning a member of staff at the 9/11 Memorial Museum checks to see who should be remembered on that day.



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ike peanut butter and jam, these colour combos ought to clash, but somehow they work like an interior designer's dream.

Rose and almost every blue

From electric to sky and royal to navy, there isn't a shade of blue that doesn't work beautifully with a delightfully dusky pink. Of course, which you choose depends on the effect you want to create. Pastel shades are more romantic and work particularly well when choosing bed linen and cushions; bolder blues make more of a statement; while a navy palette with hints of blush screams luxury.

Teal and raspberry

The antique green of teal with a bright splash of raspberry is a disarming combination, and one for the intrepid interior designer. It is better to use the former as the overall base for the room, and then utilise the red to accentuate with a lamp or velvet sofa, creating a mysterious and somewhat oriental atmosphere.

Grey and lemon

Grey is a gorgeous palette for interiors, but on its own it can feel dreary like an endlessly cloudy day. So, what's the cure for clouds? Sunshine, or in this case, bright, zesty lemon. And it really ought to be a daring hue to cut through, so seek out the most lip-puckering colour you can and add generous splashes of it.

Green and purple

This is a bit of a 'love it or loathe it' combo. Done right, it can make a room feel regal and luxurious, but mess it up and your interiors can appear stuffy or strange. The solution is to choose lighter shades for a more bohemian feel, or bolder colours that evoke nature over acidic lime and bright purple.

Whate and gold

Though it has flashy connotations, there is something about the buttery glow of gold against a clean white background that is wonderfully modern. So start out with the whitest of whites and heavily embellish with bling (photo frames, lamps, wall art...) to make your home a masterpiece

It's where your little one will first take in the sights, sounds, smells and textures of life, so why not make their nursery enchanting and engaging, as well as practical?

A size chart fixed on the wall is a brilliant long-term reminder of just how quickly your little one has grown up - either buy a themed chart for just a few pounds or make your own.

All change

You'll spend the first couple of years constantly changing your little one's nappies and pull-ups, and it's backbreaking work when hunched over a bed. Instead, by adding side strips to the top of a chest of drawers, and with a cushioned change mat fitted on top, you can create you own bespoke change

A chalk board is the perfect solution for giving a youngster a designated doodling space, and may well prevent your walls being targeted instead. You can even reserve a space in the corner for a shopping tick list... Sudocrem please.

Light of my life

A safe light is essential for young ones puzzled by or fearsome of the dark, but better still is a dimmer so that different shades can reflect different moods, from story time to sleep time.

Sign your name

Spelling out your child's name on a feature wall is a great idea, but better still, turn it into a fun task by purchasing canvases and paints to create a brilliant display of your own that you can both create.

Bassets are best

Wicker baskets and boxes often stand out best in a room. They'll store inside draws and wardrobes neatly, yet if space is at a premium, they'll still look smart tucked under a bed or even arranged by a wall.





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STAIRWAY TO he days of stairways merely operating as some sort of human A-road between floors are long gone. These days, they're a perspective-led invitation to experiment with every variety of colour and technique. as the new ombre stairs trend is certainly proving. Ombre stairs use the principle of combining a constant tone for each horizontal step panel with a different colour on the vertical, which gradually graduates from dark to light, or vice versa. The end effect is a staircase that guides the idea, offers shadow and brightness where you most need them, and permits a personal colour touch that is modern, magnificent and marvellously matched to your hall or landing. **ONE:** Sand your stairs for a smooth finish that's ready to paint (this will be your toughest and dirtiest job). TWO: Apply a high-quality wood primer.

THREE: Using different mix ratios for different grades of colour (e.g. 13 parts teal to 13 parts white, right down to one part teal for 13 parts white), prepare tubs of this mixed paint, one for each step.

FOUR: Similarly, have your horizontal colour ready to go.

FIVE: Consider an appropriate colour for your handrail and balustrades, then get painting.

SIX: Add a protective coating.

Other options for brightening up your stairs and turning them into a feature could be to use

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Aspen











In half a century, a trend that started in the wild, expansive outdoors of festivals such as Woodstock has progressed into a chic, stylish interior must-have.

At one turn it's hippyish, floaty and ever so slightly nihilistic, but boho these days isn't just all about flower-power and herbal cigarettes.

That's because 'modern boho' means something rather less wafty, with minimalism meeting maximalism in a celebration of bohemian style; where rustic fabrics, elegant patterns, shimmering tones and considered possessions morph closely in one area, before giving way entirely in other spaces to sweeping floors and contemporary skirting boards.

The great thing about this style is there's so much allowance for personal taste. The design trends that force us to subscribe to certain ideas and processes are rapidly being vanquished in this era of individualism, and the mass of possessions,

flavours, colours and textures that are ripe for composting with modern boho means that everyone – from goth to hipster, chav to yummy mummy – can style their own little nest.

Even when it comes to floors, permit parquet mixing in with elegant Moroccan tiles; consider fluffy rugs giving way to polished concrete – this is the style of the late noughties and, by its very nature, will allow you to update subtly as you see fit, without having to redecorate completely. You can even find a place for that garish lampshade your great aunt bought you.

If there's one piece of advice, it's to keep an eye on colours. White walls will paint your boho paradise in the best light, while brass and flexes of metal offer a beautiful offset.

To sum up modern boho, why not imagine vintage and contemporary meeting across a crowded bar, although for heaven's sake, don't for one moment try to suppose what sort of music they'd dance to.



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LOCAL NEWS

from your neighbourhood

School fencer turns children's author

Prentwood School student and England fencer Madeleine Gale has now added published children's author to her growing list of accomplishments.

Madeleine's story *Leave with Me*, a children's story about leaving the safety of home and discovering the great world outside, was written five years ago when she was just nine years old.

She has used her experiences of travelling and being separated from her family to inspire her story of growing up, fleeing the nest and experiencing the world, even when it's hard.

Leave with Me, which was originally a school essay, is a timeless but simple tale for young children set in the warmth and innocence of the English countryside.

Meet a Leaf named Lila, her family of leaves and her worldly-wise friend Swithin the Swift, who encourages Lila to turn her fear of the unknown into confidence and excitement about the future.

In their first collaboration, Jack Terry's tender adaptation of Madeleine's gentle parable about growing up bathes in a modern tableaux of beautifully illustrated nature scenes, hand-drawn by emerging art talent James Weston Lewis.

Leave with Me, which seeks to reunite readers with the beauty, mystery and possibility of the great English rural tradition and wildlife, carries a much deeper message and can be enjoyed by parents and children alike.



Find your dream home on Location, Location, Location

Channel 4 are looking for people in Brentwood and Ongar to appear on an episode of property programme Location, Location, Location when it comes to the area next month.

Property experts Kirstie Allsopp and Phil Spencer will be helping people find their dream home.

Chain free buyers struggling to find the right property are welcome to apply. Please apply as soon as possible. Whether you're upsizing or downsizing, buying your first property or hoping to find your ideal forever home, you could have two top property experts on your side.

The online application form can be found by visiting www.shortaudition.com/Location-Location-Location

LOCAL NEWS

 \Box



Students celebrate as top A-level grades increase

Sixth form students at Brentwood School Swere celebrating recently following an excellent set of A-level and International Baccalaureate (IB) Diploma results.

The school's A*-B percentage at A-level increased by five per cent, with 25 students receiving all As and A*s (or IB equivalent) and an impressive number being snapped up on apprenticeships.

Overall, when combining A-level and IB results, students achieved 44 per cent A*-A, 78 per cent A*-B, 96 per cent A*-C and a 100 per cent pass rate.

Headmaster Ian Davies personally congratulated students who collected their results.

He said: "I'm very proud of the hard work and commitment that this year's cohort have put in over the last two years to achieve these results.

"I'm particularly pleased that our A*-B percentage has increased so much, showing that our students are achieving more of the top grades, and that over three quarters of students received their first choice university.

"All of our students deserve huge congratulations and best wishes for the next step in their lives. As always a huge thank you goes to our wonderfully talented teaching staff for their continued support for our students too."

Children's good deed gives elderly a sweet treat

It can be a challenge to keep your children occupied during the long summer holidays. Yet this small group of children have been keeping themselves busy by spreading a little kindness.

As part of the #SchoolsOutKind challenge set by a local social media campaign called Do Good In Brentwood, these primary school children harvested blackberries, turned them into jam and have distributed them to some of the sheltered housing in Brentwood whilst also raising the profile of Brentwood's newest charity Mayors' Community Trust Fund of Brentwood.

Once the jam was made, it was divided into 100 portion-sized pots, labelled with the charity's logo

and distributed to elderly residents in local sheltered housing.

Cllr Will Russell, founder and president of the Mayors' Community Trust Fund of Brentwood, said: "I was impressed with the initiative to spread a little kindness and the willingness of the children to be involved."

There are 24 acts of kindness for children wishing to take part.

You can find the list and learn more about the campaign on Twitter @DoGoodBrentwood, Facebook and Instagram @dogoodinbrentwood. To learn more about the charity, visit www.mayorscharity.co.uk

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Boy sets up third business at 15

Aboy who attends Brentwood School has made thousands of pounds after launching his own business selling teeth whitening products in his summer holidays.

Miami White is George Boast's third business venture to date - he also builds websites and sells Chinese goods on Amazon.

The 15-year-old was given a £500 loan by his dad to help him start up the business, which has proved to be the most successful of his ventures so far.

George said: "I'm quite fortunate. My dad is a stock broker and he invests in other businesses.

"He's very business minded. He has been telling me what I should and shouldn't be doing."

Much of George's success has been down to social media, where he promotes his products.

He continued: "I started social media and Instagram and went from there. The followers just came.

"One out of five people will post a photo of the product on social media. Ninety-five per cent of our sales come from social media."

George's friends thought the business was a joke

when he first told them, but now they have seen his success they are impressed with his achievement.

He said: "Everything has gone so fast. At the start my friends thought it was a bit of

"When I went on holiday recently I had to get some of my mates to come round and talk them through the whole thing like how to ship orders out and reply to messages about the products."

George would encourage others to create their own business, but not go into it light-heartedly.

He said: "I think it's important that you know what vou're doing and think about what vou're doing - go through it with someone else.

"I've had people emailing me telling me about business they'd like to start.

"You can't expect to go into business and wake up with £1,000 the next day.

"You've got to put in a lot of work, especially with social media."

An extract from Secret Brentwood

Anew form of transport was to arrive in Brentwood in 1835: ballooning. Balloon ascents were popular at the time, not only for pleasure but also for scientific research, and many aeronauts took several instruments with them to measure temperature, air pressure and other information about the atmosphere. There were several pleasure gardens in London that offered balloon rides as part of the entertainment.

There was a report in *The Times* in 1835 concerning a monkey named Jacopo from Surrey Zoological Gardens, which were, in their time, a rival for the zoo in Regents Park. Jacopo was sent up in a balloon with ballooning pioneer Charles Green and made a widely publicised parachute jump out of it. He landed in the garden of a publican in Walworth. A reward of £2 and free entry to the gardens was offered for the animal's return. The balloon, with Green still on board, then came down in Brentwood.

In 1836, one gentleman arrived in Brentwood in a most unusual manner. The Duke of Brunswick was making his first flight in a hot-air balloon and ended up falling out of it near Brentwood.



Children brighten up the town

Pupils from a Brentwood school have helped brighten up the hoardings around the town hall with their creative artwork.

Remodelling work is taking place on the building to improve the use of space within it, reduce costs and create revenue streams.

The remodelling includes a new roof, new windows, new boilers, new lifts, the opening up of the office floors and residential units on the top two floors.

This was a great opportunity for pupils from Holly Trees Primary School to get creative and to add some colour to the site.

The idea for the artwork stemmed from an enthusiasm for environmental initiatives which the pupils have been working on in school. The finished artwork is being displayed on the hoardings outside the town hall.

Holly Trees Primary School's deputy headteacher Byron Hocking said: "We were delighted to be invited to work alongside Farrans to brighten up our community. The Year 5 children chose an environmental theme as we are both a Forest School and a Green Flag Ecoschool and it is great to see their ideas in large on the council hoardings."

Elderly resident targeted by burglars posing as workmen

An elderly resident was targeted by burglars posing as tree surgeons at his home in Brentwood.

The 85-year-old victim arranged for work to be carried out at his home on August 8 between 11.30am and 2pm.

He spoke to one of the suspects in his garden at some point during those times.

After the men left, the victim found a safe and a strong box containing valuables and sentimental items were missing from his home.

These items included photos, personal letters and documents and war medals belonging to the victim's late father.

It is believed up to three other suspects posing as workmen had entered the house while he was outside.

They were all described as wearing blue and purple polo shirts and were driving a Ford Transit van with an

open back and wood panelling on the sides. It was towing a wood chipper.

The safe and strong box were found empty close to the junction where the A127 meets the A128 towards Bulphan and Grays.

Investigating officer Detective Constable Jo Barnes said: "The suspects made a number of visits to the property to speak to the owner between 11.30am and 2pm.

"This a particularly callous crime, preying on a vulnerable victim and stealing items of such sentimental value.

"I am keen to speak to anyone who saw these men, or the vehicle, in the area at the time, or saw it in the area where the safe and strong box were later found.

"I also urge residents to please be vigilant and contact us if they see anyone acting suspiciously."



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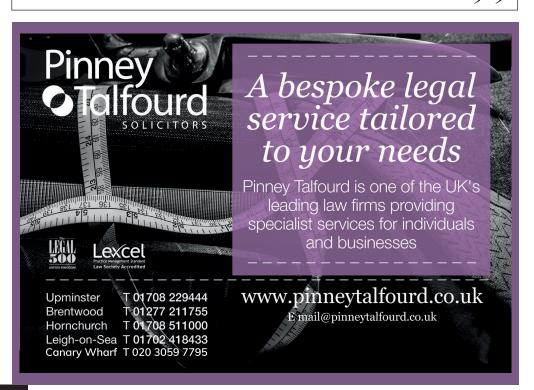


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ere at Street Pastor World we have been enjoying recharging our batteries over summer.

We have been receiving some gifts of finances from different groups that support what we do and feel blessed through this encouragement.

Our coordinator Phil Norton was happy to receive a cheque from Hazle's Pottery Barn in Barleylands after the recent Pot-A-Thon which raised £300.

We are happy to say that school pastors are now trained and ready to begin helping as volunteers at William De Ferrers and Billericay schools.

Our rail pastors were at Chelmsford station for the RiZE Festival which also happened to be on the same night that Essex were playing cricket at home.

A team of six rail pastors supported the staff and British Transport Police (BTP) and Land Sheriffs in keeping all the travelling public safe.

Later on in the evening we also had the opportunity of intervening in what could have been a very nasty incident. A young lad had enough of life and decided that this was the night he was going to end it all.

This is very sad to think that people go through illness and situations and end up thinking this is the best decision. Fortunately, our team were quick to sense that something was not right and we managed to get him to safety and then all the support he needed kicked in and we continue to pray for him.

We will continue to serve our communities, during the night time economy, at schools and on the railway, as volunteers as we believe we are doing a good thing in a non-judgemental way. We only hope that we can be of help to people through our care, help and listening intention.

If you are interested more in getting involved, then why not email noisyphil@gmail.com or send us a message through our Facebook or Twitter accounts.

Law firm to walk Three Pinney Office Challenge

aw firm Pinney Talfourd will be completing a fun walk between their three offices for their Charity of the Year, Tapestry on Saturday, September 15.

The route will take them from their Brentwood office on Ongar Road all the way to their office near Upminster Station (Station Road) and then on to North Street in Hornchurch, covering 13 miles of leafy countryside and the local streets.

The event starts at Brentwood at 9am and the team are hoping to reach Hornchurch at 1pm.

Staff are asking you to cheer them on if they pass you with their collection buckets.

Tapestry is committed to supporting adults in leading a positive and fulfilling life in their later years. The money raised will help Tapestry in several ways; whether that's a hot meal for an older person or funding a minibus trip to help them get out and about.

For more information, to donate online or to see the full route, visit www.pinnevtalfourd.co.uk







Top 9 grade in reach for students

Prentwood School was celebrating recently after receiving its third best GCSE results in 10 years.

An impressive 18 per cent of pupils received 9s in those subjects graded that way and 29 students received all A^*/As (9-7s).

The percentage of A^*/A (9-7) grades rose three per cent and 97 per cent of students received C or above (9-4), also a rise of three per cent.

Headmaster Ian Davies was at school to greet students and their proud parents.

He commented: "My sincere congratulations to

all students who worked so hard to achieve such a fantastic set of results.

"There are several very impressive individual performances and virtually all students increased their grade since their mock examinations. This is a great testament to their commitment and the many hours put in by our talented teachers too.

"These will stand them in very good stead as they continue their studies with us in the sixth form, along with several dozen new students joining us from other schools."





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Bring on the Big Battle with cancer charity

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elen Rollason Cancer Charity is inviting the brave and courageous to take part in the new Big Battle challenge in Brentwood on September 29.

The 5km course will test your endurance and strength, all in the name of charity. A personal trainer will escort and encourage groups of participants around the course which will see you take on the famous Nuclear Races obstacles.

Participants should expect an ultra-muddy and obstacle-loaded course from Nuclear Races that will test your fitness as well as your nerve.

Held at the Event Village, Parsonage Farm, Ongar Road, Brentwood, the event is open to individuals and teams aged 13 or over.

Tickets are £50 per person and must be booked in advance as places are limited. To find out more or register your interest, please visit www.helenrollason.org.uk, call 01245 380719 or email fundraising@helenrollason.org.uk



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All Rize as first festival deemed a success

Anew and exciting festival came to Chelmsford's Hylands Park last month for two days - and didn't disappoint.

The inaugural RiZE Festival, held on the site of the popular V Festival, exceeded expectations and had everything – top musical acts, a plethora of eateries, face-painted crowds and a wide variety of stalls.

Some of the big names taking place on August 17 and 18 included headliners Liam Gallagher and Stereophonics, popular names Manic Street Preachers, Bastille, Craig David, Rita Ora, Years and Years and Example, and up-and-coming gems Jacob Banks, Raye and Nina Nesbitt.

VISIONBrentwoodOngar caught up with Nesbitt as she explained her love for festivals, the story behind her songs and what's coming up in her jampacked schedule.

She said: "The festival was great. It's the first year of RiZE so I didn't really know what to expect but it was great. I've done loads of festivals but I haven't done any for two years so this year is my first year back.

"I'm just writing, getting the music right but the new music went very well today.

"I love playing at festivals because no one has bought

a ticket to see you. They're just here for the day seeing lots of artists and it gives people the chance to noncommit but also come and see you and try you out. It's a good way to get seen by new people."

Nesbitt says that writing with other artists is inspirational and she gets a lot out of it.

She added: "I think collaborating with people is really inspiring and everyone kind of has their own way of doing things and you can learn from other people and they can learn from you. It gives me an idea of what I'm good at and what I am not good at."

So, what does the future hold for the up-and-coming star?

She said: "I just got back from America and I'm going back there in a month so I'm touring with an artist called Max and then me and Lewis Capaldi are going round Europe together until Christmas. The album will come out early next year."

Musical talent and entertainment were in abundance across a wide stretch of greenery, with crowds filling up every space available.

The weather behaved itself, the hardcore fans roared their idols on and everyone left the festival with smiles on their faces.

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LOCAL NEWS

from your neighbourhood

FIRESCUE

Fire station welcomes first

This edition of VISIONBrentwoodOngar is published just as the new school term begins, with all the trepidation, excitement and change that brings.

For those who have just received GCSE and A-level results, the new term sees new paths to tread, with last term's GCSE students starting at sixth form, while those who have just received A-level and BTEC results will be looking at university, apprenticeships and employment.

UCAS data published last month shows a record rate of 18-year-olds accepted to university - with record rates of young people from disadvantaged backgrounds accepted. This builds on the fact that disadvantaged 18-year-olds were 50 per cent more likely to enter university in 2017

than in 2009.

My first foray into the world of politics was as a PhD student and lecturer, when I wrote in some frustration. to the then Prime Minister David Cameron about the lack of essay writing and debating skills being shown by undergraduates at my university. I was not the only person to raise these concerns, and the government has now reformed A-levels so students are better prepared for future study.

But university is not for everyone which is why we have reformed apprenticeships to offer highquality training led by employers and are introducing T Levels to be the gold standard technical option, enabling young people to progress directly into work.

If your household is waving off a university student or an apprentice to pastures new. I wish you well in supporting them in one of the most life-changing, eye-opening experiences of their lives. For those who have completed their GCSEs and are packing up your pencil cases for sixth form, good luck with you're A-level and BTEC choices. If you're studying politics or history, make sure you encourage your teachers to book you onto a tour of the Houses of Parliament, and get in touch with me if you'd like me to come and give you some first-hand knowledge.







Ingar Fire Station welcomed their newest on-call firefighter and first female firefighter recently.

female firefighter

Dita Kotoulova applied to be an on-call firefighter after attending a taster session earlier this year. Soon after, she visited Ongar Fire Station to introduce herself and was welcomed by the crew immediately.

She said: "Before I came to the station I wondered how they were going to look at me and if they'd be thinking 'oh she's a girl and she's not going to be able to do it', but I think when they saw how strong I was they just forgot about that. They treated me as part of the team straight away."

And from day one Dita has proven she's up for the

She continued: "I've found the fitness part quite

"You do need to be strong and tough to deal with the heat, but the experience is pretty much exactly as I expected, and I think that's because I'd already spoken to so many people about doing it."

Dita has also found that it fits into her life well. Being self-employed and not working a typical 9-5 job means she can offer daytime cover while still going about her life as normal.

As Ongar's first female firefighter, Dita is proud to tell her friends and family about her latest accomplishment.

She said: "They're all amazed and impressed – they all want to talk to me about it all the time. They are just over the moon and the Ongar crew are just as supportive - they even threw me a barbecue when I passed my training."

Dita has ambitions to become a wholetime firefighter in the future and is determined that by keeping up the hard work and motivation she'll continue achieving







LOCAL

NEWS

ONGAR



Two men iailed over stabbing in daylight



Two men have been jailed for more than 13 years in connection with the stabbing of a man in Ongar in broad daylight.

The victim, a man in his 20s, had been approached by two men who had got out of a white Ford Fiesta in Cripsev Avenue at around 5pm on September 13, 2017.

After an altercation one of the men stabbed the victim in the stomach, before both men got back into the car and left the scene.

The victim was taken to hospital where he underwent surgery for three wounds.

The Fiesta was traced to an address in Loughton where Essex Police arrested 19-year-old Anthony Hamilton (pictured left) the next day.

Officers also stopped and arrested another man, A Smile. 21-year-old Raphel Duke-Okeze (pictured right).

On September 15, Hamilton, from London, was charged with GBH with intent and possession of a knife in a public place.

Duke-Okeze, of Buckhurst Hill, was charged with threatening someone with a blade in a public place and attempted robbery.

They both denied the charges against them but were found guilty at Chelmsford Crown Court on March 27.

At the same court Hamilton was jailed for 11 years and Duke-Okeze was sentenced to two-and-a-half years, recently.

Investigation officer Detective Constable Ricky Rodd, from Loughton CID, said: "This was a violent attack in broad daylight in a residential area.

"Even though the victim required surgery his injuries could have been much worse and he could have been really seriously injured.

"It is galling that Anthony Hamilton was comfortable using this level of violence and I'm glad he and Raphel Duke-Okeze are now off the streets.

"I hope this sentence will provide the victim with some solace and shows Essex Police will not tolerate violent crime."

Have your say with local police officers

esidents living in Ongar are being given the Opportunity to speak to local police officers to find out more about what's going on in the area.

Drop-in meetings will take place on the second Monday of each month at 7.30pm.

PC Paul Harrison, Ongar Neighbourhood Officer, will be in attendance.

He requests that residents provide any evidence for investigation within the local community and/or details of any incidents.

On Monday, October 8, the meeting will be held at Jubilee Park Pavilion in Ongar.

This is an open meeting and all members of the public are welcome.

Community groups receive £19k in funding

community and voluntary groups in Ongar are Ubeing encouraged to apply for grants after Epping Forest District Council recently awarded over £19.000.

The groups awarded are involved in delivering community, cultural and sports activities.

Among those to receive funding were the Hertfordshire Boat Rescue, WAY 2000 and Grant

The council is now encouraging other community and volunteer groups to apply for funding.

Councillor Helen Kane, leisure and community services portfolio holder, said: "The council greatly appreciates the work of the voluntary sector and encourages all local groups to get in contact to see if they are eligible to apply. The need for groups to receive funding is vital and our council has funds available to support local groups."

To apply, please visit www.eppingforestdc.gov.uk/ grantaid for more details and criteria.





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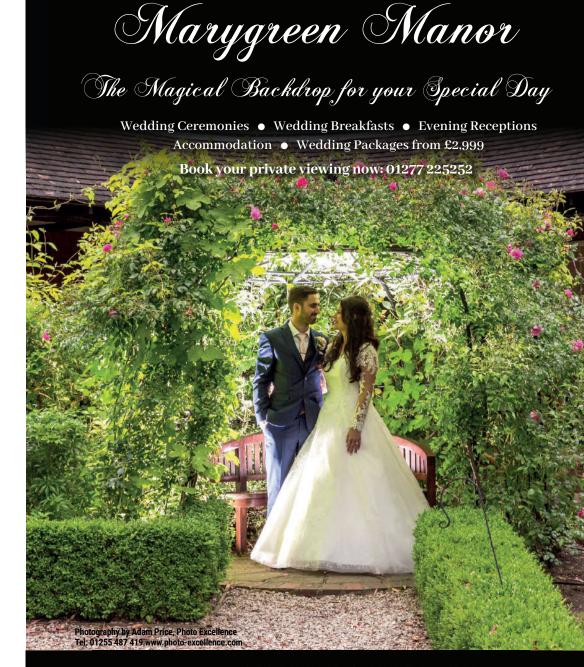
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FROM THE COOKER TO THE CAMERA, A LIFE IN THE LENS FOR ONE OF OUR FINEST BAKERS.

hen Nadiya Hussain sent in her application for *The Great British Bake Off* she made a deal with her husband Abdal that were she to do well, they would move from Leeds to London in order to make her baking career dream a reality. In the end of course, she would not only win the contest, but the hearts of the British public as well, allowing the affable star to embark on a glittering new career (though as a compromise the family moved to Milton Keynes over the capital).

Surpassing everyone's expectations – not least her own – the second-generation British Bangladeshi reveals it was always her lack of confidence, not talent, that held her back. "My whole life I have suffered from severe anxiety, but even though there were moments where I felt it creep up on me during the filming of the show, I have definitely learnt how to control it more than I used to. And sometimes, it's by pushing myself to do things that truly terrify me, that I can overcome them," says the 33-year-old.

Certainly, the enormous support she has received from fans nationwide must have buoyed her on what was a gripping journey that gathered pace so rapidly - the baker soon found herself being referred to as a modern cooking inspirational, particularly within the British Muslim community. Gracefully shrugging off questions such as why she decided to start wearing a hijab (to hide a bad haircut as a teenager) or why she settled on an arranged marriage... "I had no time to date," she quickly moved the focus back to the food.

And, as a result, life since Bake Off has been a whirlwind of television shows (The Chronicles of Nadiya, Nadiya's British Food Adventure, Big Family Cooking Showdown), cookbooks (Nadiya's Kitchen, Nadiya's British Food Adventure and Nadiya's Family Favourites) and numerous writing opportunities, including a regular column for The Times Magazine.

However, her most prestigious moment arguably came in 2016 when Nadiya had the enormous honour of baking the Queen's 90th birthday cake. Expressing a desire to do something "a bit different", she created a stunning three-tiered orange drizzle cake with orange curd and butter cream, resulting in a sponge that was decadent, beautiful and "very citrusy". On meeting Her Majesty, the baker recalled: "I suddenly found myself so nervous and tongue-tied, but she is so nice... I think it went well."

Determined to inspire the next generation of bakers, the mother-of-three has created her third children's book, Nadiya's Bake Me a Celebration Story, which combines charming stories inspired by annual celebrations from different cultures, with accessible recipes.

For someone who cherishes her role as a mother as much as she does her position as a baking icon, such forays into children's fiction are not surprising. And when asked how her life has altered since that stunning baking victory, she replies, somewhat bemused: "I definitely feel very lucky for how it has all turned out, but if it all came crashing down I would be fine too, because I have a wonderful family. And though I get to experience both worlds, I know which one is most important to me."



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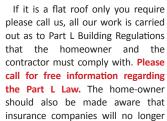
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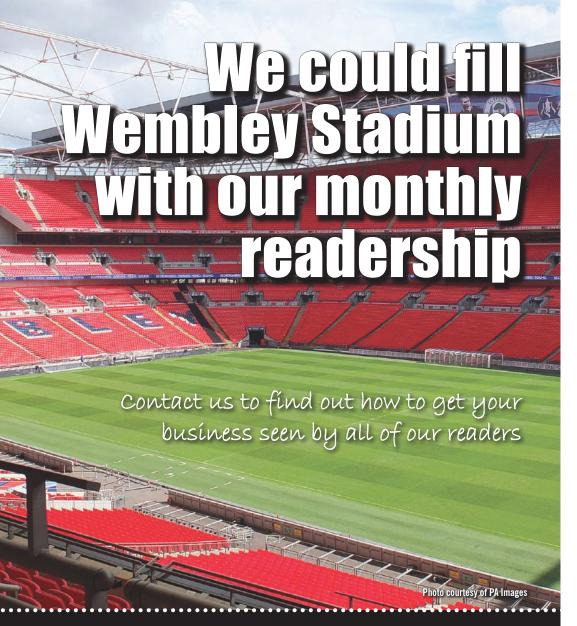


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If you think you've suffered from the heat of the past couple of months, think how that sun-baked lawn has fared without even so much as a dash of sun lotion.

Of course, any knowledgeable gardener will tell you it's better to take action to protect your flora while the sun is out, but if the damage done has only just become evident, there are at least a few techniques that will begin the restoration process for your beloved garden.

WATER WATER WATER

It's the fuel that keeps your plants alive, so if the autumn proves to be as stingy on precipitation as the summer was and, of course, providing there are no hosepipe bans in place - tend to your land with plenty of nature's lubricant in order to stimulate stems, fire up flowers and galvanise grass.

NOTHING BUT A DIRTY GRASS

Just as you'd exfoliate your own skin to remove dead matter. do exactly the same with your garden. Remove debris and dust to make the land as ready for replenishment as possible.

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And of course, the best way to get your garden humming again is to invest in it. Consider plants, flowers and garden additions that will suit the rustic autumn season to come, and with a few new purchases you'll be inviting the neighbours round again before you know it.



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> Wednesday 12th September 2018 7.00pm with Mr Rajiv Varma Consultant Gynaecologist.

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> Thursday 20th September 2018 6.45pm with Mr Sabu Jacob Consultant General Surgeon.

Alzheimer's

Awareness - 10 signs to look out for...

dmitting to yourself that one of your family or friends may be developing Alzheimer's is a hard pill to swallow. Many may find it easier to bury their heads in the sand than face up to this harsh reality. But recognising this difficult illness is the first step in helping your loved one to manage their symptoms and continue to live a fulfilling life.

1. Memory loss

One of the most common signs of Alzheimer's with sufferers forgetting recent information as well as significant dates and scheduled events.

2 Lack of concentration

Your loved one may be struggling with numbers and not be able to sort their monthly bills due to difficulty in concentrating.

Tasks that were once easy and familiar can become a struggle; recording a TV programme or setting a timer on the oven.

4. Confusion over dates and places

Sufferers may forget the day of the week and not be able to name what month or season it is.

5. Problems with vision

Some people experience problems with reading, judging distance and driving.

🕯 6. Struggling to remember words

A typical symptom is not being able to recall the right word that they want to say or using the wrong word in a sentence.

1 7. Losing items or getting lost frequently

A person with Alzheimer's will often lose items and not be able to find them. They may accuse others of stealing their belongings.

3. Bad decision-making

Changes in judgement are common, especially regarding money. Sufferers are more vulnerable to con artists.

2 9. Avoiding social situations

Your loved one may withdraw themselves from all social occasions due to fear or embarrassment.

10. A negative change in mood and personality

Sufferers often become depressed, anxious and suspicious of others, including family and friends.



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ost people fall into one of two categories; either you are an early riser who jumps out of bed as soon as your alarm goes off or you are a night owl who comes alive once the sun sets.

If you fall into the latter group, it may be time to try to change your sleeping habits and reap the rewards of becoming a morning person.

You have enough time for a nutritious and filling breakfast

Late risers who constantly snooze their alarm rarely have the time or inclination to prepare themselves or their family a decent breakfast. Instead they are more likely to reach for a quick sugary convenience snack or even skip breakfast altogether.

Early birds are more likely to exercise daily than night owls

The morning is the most likely time that people will schedule a workout

and follow through with it; late risers will often sleep through this optimal time and therefore exercise less than their early counterparts.

Getting up early leads to more proactiveness

Waking up before your spouse or family can result in a window of opportunity for being proactive and having time to get tasks completed without

interruption ahead of a busy day. In fact, a 2009 study showed that early risers were more likely to agree with the statement "I feel in charge of making things happen."

A chance to meditate and reflect on the day ahead

Waking early before the hustle and bustle of the day begins can enable you to have peace of mind and feel calm and centred for the day. Late risers who jump out of bed and rush around are more likely to feel flustered and



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CEFFECT

On track to becoming one of the youngest billionaires ever, Kylie Jenner is literally shaping the beauty industry.

■ylie Jenner is an unlikely candidate for the cover of Forbes. In fact, five years ago many would have scoffed at the idea given her role as the youngest of the Jenner-Kardashian clan, a reality television dynasty which would have probably lost its allure by now were it not for the sheer relentlessness of its members, particularly savvv 'Momager' and matriarch of the brood. Kris

But thanks to her Kylie Cosmetics Makeup Company, the 21-year-old mum - Kylie gave birth to daughter Stormi in February - is estimated to be worth around \$900million, with predictions that she could eventually usurp Facebook founder Mark Zuckerberg as the world's youngest self-made billionaire (aged 23).

Launched two years ago with a \$29 'lip kit' consisting of a matching set of lipstick and lip liner, the brand has gone from strength to strength, selling more than \$630million worth of makeup, and in the process making it one of the hottest cosmetic brands around.

Naturally, much of its success is down to Kylie, face of, founder and 100 per cent owner of her empire, as fans flocked to buy the very first line of lip kits (selling out within the first minute of their launch) in a bid to mimic the star's infamous full lips. And though the company now also offers other products, the lip kits remain the cornerstone of the brand.

Naturally, such enormous success draws its fair share of critique, particularly as Forbes labelled the fledgling entrepreneur as a 'self-made' businesswoman, with no nod to her famous family. But the real question is, does Kylie have real influence within the beauty industry? Well, having recently announced that she had removed all her lip fillers, we can only wait and see if the more natural pout will become du jour. Chances are that where the youngest Jenner leads, beauty devotees are



Founded by Susie Lau back in 2006, this is the fashion editor's blog of choice, and one of the original fashion blogs to make it big. Londonbased Susie's idiosyncratic style has placed her on the

A-list in fashion circles, but within her blog she maintains a focus on spotlighting young and unknown talent. Definitely one for the cool kids.



SONG OF STYLE

@songofstyle

LA-based interior designer Aimee Song began her blog, Song of Style, in 2008. Initially focusing on fashion and Aimee's enviable laidback California flair, the multitalented

internet star has since added more lifestyle content, including interior inspiration, travel and beauty.



A FASHION FORTE

2 rosiefortescue

If the name Rosie Fortescue rings a bell, it's probably because you've seen the blonde beauty pouting and sashaving her way through the streets of south-west more than just a reality TV star, the 28-year-old also runs her own fabulous fashion blog (with an emphasis on street style) and an accompanying jewellery line.



HELENA BORDON

If vou're looking out the window and despairing at the grey vista, a look at Brazilian blogger Helena Bordon's Instagram feed will brighten up your day in an

instant. Classically gorgeous, charming and inherently stylish - her mother is the style director of Brazilian Voque - Helena is a front row favourite and always in the know when it comes to the hottest trends.



GRACE VICTORY

They call her the "internet's big sister", and that's why blogger, presenter and self-care advocate Grace Victory is such a huge and valuable cog in the online

blogosphere. Determined to promote body image positivity, Grace proves you can be stylish at any size and always feel beautiful in your own skin. A genuine fashion hero.







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Mille Eat, drink, repeat

CONSIDER YOURSELF TO BE A FOODIE? THEN YOU WILL LOVE THESE TOP DESTINATIONS WHERE THE CUISINE IS THE TOP TOURIST ATTRACTION.

Somerset, UK

Those who consider themselves to be taste titillators will probably be familiar with Bath and its wealth of fine dining experiences, including Menu Gordon Jones and The Olive Tree, plus the 'sea-foodie' must-visit, The Scallop Shell. But venture out of the city and you find even more unique delights such as the Michelin-starred restaurant-cum-pub The Pony and Trap in Chew Magna, and The Willow Tree in Taunton

And September could be a great time to plan a road trip through the county, as Weston-super-Mare hosts the eat:Weston festival (Sept 22), showcasing some of the best local producers.

San Sebastian, Spain

Boasting the second highest concentration of Michelin stars per square mile in the world after Kyoto, this Spanish Basque city is a unique culinary gem. But beyond the critically acclaimed Alameda, Elkano, Kokotxa and Zuberoa, there is also an array of fine tapas available in the old quarter of the city.

Melton Mowbray, UK

Chocoholics would be crazy not to head to this quintessential English market town on the weekend of November 17/18, when Chocfest descends in all its melty, sugary glory. Known as the 'Rural Capital of Food', Melton Mowbray has become the centre of excellence for local food producers, famed traditionally for its pork pies and Stilton cheese.

Rome, Italy

It may seem obvious to list Rome as a famous foodie location, but when you consider the global influence Italian food has across the world – pasta, pizza, bolognese, fish and so much more besides – it would be remiss not to mention these taste technicians. And that doesn't mean you can't still venture off the beaten track – working-class Roman cuisine (much more heavily featuring pancetta, onions, ox tail and artichokes) shows our understanding of carb-heavy meals perhaps needs refining... with help from a lingering drop of Chianti from the hills of Tuscany.

UK FOOD & DRINK FESTIVAL

DATES FOR YOUR DIARY

Abergavenny Food Festival

15 - 16 September

Aldeburgh Food & Drink Festival

29 - 30 September

Powderham Food Festival

6 - 7 October

Dartmouth Food Festival
19 - 21 October

he bold and somewhat terrifying animal print trend is set to be massive for autumn/winter 2018, with designers such as Victoria Beckham, Michael Kors and Diane Von Furstenberg embracing their animalist instincts on the runway earlier this year. And the good news is this trend can work for men and women alike.

UNLEASH YOUR

1. For those who prefer a subtler approach, invest in a leopard print accessory

If you feel overwhelmed by the 'look at me' tone of this autumn trend, a leopard print clutch bag or sleek wallet is the way to go.

2. For fashion aficionados who like to push boundaries, mix and match your animal prints

This may have been a fashion no-no a few seasons ago but now due to the neutral tones found in each, you can happily combine two different prints without fear of clashing. We love the zebra/leopard combo.

3. Let your feet do the talking with leopard print shoes

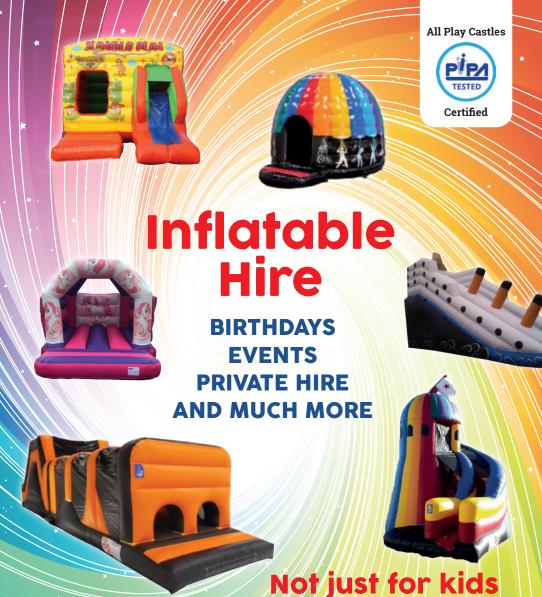
Feeling bored with your office suit day in and day out? A pair of leopard print flats will brighten up even the dullest of outfits. Or for a laid back weekend look, men should invest in a pair of leopard print Vans.

4. Become an instant girl or boy about town with a leopard print coat

If you want to invest in only one animal print this season, you can't go wrong with a stylish leopard print coat. Pair with denim and a slogan T-shirt for a cool 90s vibe.

5. Stand out from the crowd by rocking this trend with other prints

Do not be afraid to mix animal prints with other prints such as stripes, spots and plaids. The key is to treat your animal print items like any other plain colour you wear.



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very parent knows that the moment your kids get in from school they will declare themselves starving and start raiding the snack drawer for as many high sugar and high fat foods as they can

Avoid this by having a delicious but healthy snack to hand that will instantly curb their hunger pains.

Frozen Banana Bibes

Perfect for those with a sweet tooth, these simple snacks are made by dipping slices of banana in melted chocolate and desiccated coconut and then freezing. Bananas are rich in potassium, vitamin B and high in fibre.

Common with a selection of verifies

Made from blended chickpeas, olive oil and lemon juice, hummus is extremely budget-friendly and a very filling snack for your little ones' hungry tummies. Offer a selection of sliced peppers, carrots, avocado and pitta bread for dipping.

Super guick to make in advance, simply add your child's favourite fruits to a skewer and keep in the fridge until snack-time. You could serve these with a plain yogurt dip or some melted chocolate if you feel like offering a treat.

Mini Tortilla Goll-Uzs

We recommend using wholemeal tortillas as this will provide your child with more fibre than the plain white variety. Fillings we love include cucumber and tuna, chicken Caesar salad and cream cheese with celery.

Homemade smoothies are an easy and cost efficient way of getting your children to eat their five a day. Try to use seasonal fruit and vegetables as these will be cheaper. Avoid high sugar fruit juices and instead blend your chosen fruit and vegetables with either milk or vogurt. We recommend a blend of mango, blueberries, milk and Greek vogurt. Delicious.

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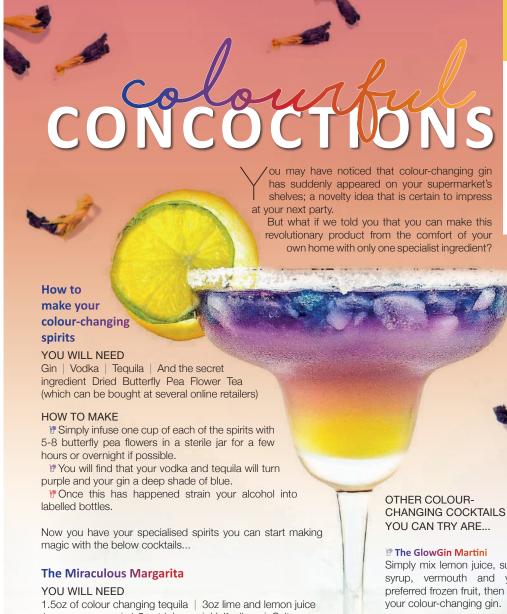
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1oz sugar syrup | 1.5oz triple sec | Half a lime | Salt

HOW TO MAKE

- PRub the rim of your margarita glass with lime and then salt
 - Pour in the lime and lemon juice, syrup and triple sec
- F Gradually add the butterfly pea-infused tequila
- Watch your spirit change from purple to a sunset orange/vellow combination

Photo credit: www.theflavourbender.com

The GlowGin Martini

Simply mix lemon juice, sugar syrup, vermouth and your preferred frozen fruit, then add your colour-changing gin.

The Magic Mint Julep

Mix lime juice, sugar syrup, creme de menthe, 10 mint leaves and kiwi juice, then pour in vour colour-changing vodka.

Foods To Improve YOUR MOOD

le all know that the food we put into our bodies has a direct effect on our physical wellbeing, but did you know that it can also have an impact on your mental health?

By making a few simple changes to your daily diet you can significantly improve your mood, feel more energetic, think more clearly and reduce your risk of mental health problems such as depression, ADHD and Alzheimer's disease.



This leafy green is rich in folic acid and tryptophan which help increase the levels of serotonin in the brain (this is the happy hormone), reducing your risk of depression, fatique and insomnia. Studies have also shown people who eat one to two portions of green vegetables such as spinach or kale are considerably less likely to experience cognitive decline than those who don't.

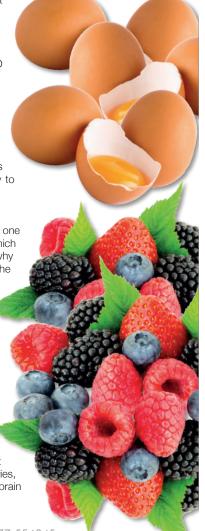
These cheap and cheerful kitchen staples are one of the few food sources of vitamin D which is known to lift your mood; this is why most people feel happier when the sun is shining. Eggs are also high in protein and a great source of omega 3s which help improve your overall health and wellbeing.

BRAZIL NUTS

The Brazil nut is the most important nut variety for helping improve vour mental health as it contains selenium which is crucial for the prevention of depression and anxiety. And the great news is that by eating only one Brazil nut a day you are getting 125 per cent of your daily requirement of selenium.

A VARIETY OF BERRIES

A few years ago, blueberries were hailed as the new 'superfood' but in fact all berries offer amazing health benefits; raspberries, strawberries, blackberries and blueberries. This versatile fruit family supports good brain health including preventing memory loss and lowering dementia risk.





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WHAT'S ON



20 Gresham Road, Brentwood, CM14 4HN September 8, 7pm – 11pm

After the success of our first Supper Club we have decided to do it all over again.

Join us at our home in Brentwood, where we will transform our garden into an intimate space for you to enjoy good food with good friends.

There are 18 tickets available for the event consisting of one large table. Please keep this in mind when booking.

Tickets include a five-course meal. Please bring your own drinks, jugs of water will be provided on your table.

Visit www.eventbrite.co.uk/e/brentwood-supperclub-tickets-49374176491 for more details.

Back to Clubbercise

Adagio School Of Dance, The Studios, 661 Rayleigh Road, Brentwood, CM13 1SS September 11, 7.30pm – 8.30pm



All the routines are super easy to follow and designed for people of all capabilities, so whether you're a total beginner or a keep-fit queen, you will definitely get something out of it.

The work out level you take it to is entirely up to you, give as much or as little as you want, that's the beauty of it.

Price is £6 for the class and £5 for the reusable glow sticks (glow sticks to be purchased in class).

Booking is essential as spaces are limited. Visit bookwhen.com/clubbercise-classes

Ongar Centenary Ploughing Match

High Laver Hall, High Laver, Ongar, CM5 0DX September 15, 9am – 2pm

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in your area

or tractor power. Plus, modern mechanical giants.

The Hunt will also parade with hounds so bring the children to see them all.

Try your hand at ploughing a straight furrow on a tractor.

Bacon rolls being served early, posh ploughman's at lunchtime, plus a bar and raffle.

Free entry.

Email Helen McTurk on opmsecretary@btinternet.com for more information.

Ongar antiques and collectables fair

Ongar antiques and collectables fair Zinc Art, Great Stony, High St, Ongar, Essex CM5 0AD

September 16, 9am - 5pm

We will have 30+ tables in four rooms and the central area. Items on offer will include glass, china, stamps, postcards, coins and jewellery.

Refreshments will be sold and there will be free parking. Entry only $\mathfrak{L}1$.

For more information, visit www. zincarts.org.uk

The Big Battle

Nuclear Race Course, Kelvedon Hatch, Brentwood, CM15 0LA September 29, 11am



Prepare to get muddy by taking part in the very first Helen Rollason Cancer Charity's Big Battle.

A personal trainer will escort and encourage you round the 5k obstacle course at your own pace. You will be able to take on a handpicked selection of the famous Nuclear Races obstacles including the zip wire and death slide into water.

Free parking, shower facilities and refreshments are available on site.

See the Local News section for more information



PUZZLES & TRIVIA

ACROSS

- 1. Decide with authority (6)
- 4. Exclusive stories (6)
- Bloom: English actor (7)
- 10. Modern; up to date (7)
- 11. From that time (5)
- 12. Approaches (5)
- 14. Sticky (5)
- 15. Employer (5)
- 17. Long-legged bird (5)
- 18. Temporary camp (7)
- 20. Not carrying weapons (7)
- 21. Averts something bad (6)
- 22. Large property with land (6)

DOWN

- 1. Lethargic; sleepy (6)
- 2. Eg Gregorian or Julian (8)
- 3. ___ Els: golfer (5)
- 5. Slander (7)
- 6. Man-eating giant (4)
- 7. Sounds off at length (6)
- 8. US state (11)
- 13. The scholastic world (8)

▶The first animated film to be nominated

for an Oscar for best picture was Disnev's

► Hollywood produces around half the

number of movies a year compared to

► All of the clocks in *Pulp Fiction* are set

►Victoria Beckham, Johnny Depp

and Will Ferrell all voiced characters in

► Charlie Chaplin received a 12-minute standing ovation at the 44th Annual

Academy Awards - the longest in

►Daniel Radcliffe's stunt double for the first six Harry Potter movies was paralysed from an accident on set in the

14. Beat easily (7)

DID YOU KNOW

Beauty and the Beast in 1991.

Spongebob Squarepants.

Bollywood.

Oscars history.

seventh movie.

at 4:20.

21

- 15. Garments worn by nuns (6)
- 16. Remove silt from a river (6)
- 17. Erodes (5)
- 19. Document allowing entry to a country (4)

SUDOKU

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WHEN 2+2 EQUALS 4x4

fter months of anticipation, the new luxury Audi Q8 coupe-SUV is finally here, and what a rival it is to the Mercedes GLE and BMW's X6. So how

The Audi Q8 coupe-SUV has arrived. More bubbly, more bullying and perhaps with smoother lines than we might expect, it is the trademark, iconic grill that again keeps the German brand that step above.

As sister to the Q7, the Audi Q8 comes with a similar £65,000 price tag. It may be shorter in length than the Q7, but it is longer than both the main competitors as well as being slightly wider than its stablemate.

The car has a large 605-litre boot, plus more internal space than both the BMW and Mercedes challengers, and is available in 12 colours. Although just one choice of engine at present - a 282bhp, 3.0-litre diesel V6 50 TDI, this still achieves 6.3-second 0-62mph acceleration and 144mph maximum speed. And there is a monster 335bhp petrol 55 TFSI arriving next year, with a V6 45 TDI 228bhp version later in 2019.

The car's 48V mild-hybrid technology allows an extended stop-start and coasting function. Add in Quattro 4WD as standard, titanium styling, an ear-bashing Bang & Olufsen sound system and Park Plus Assist, and what once felt futuristic in car technology is quickly becoming the norm.

What's also interesting about the premium market is that the longevity and durability of these iconic brands - with engines now able to push up to and beyond 150,000 miles without any major qualms - is allowing in used-car purchasers, with the entry point for models seven years older now starting as low as £5,000.

That means the days of matching cars to the stereotypical travelling salesman or Chelsea Tractor WAG are rapidly disappearing.

Next up, expect a big response from Jaguar, Lexus and Land Rover, as the manufacturer muscle gets flexed even further.



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START SAVING SMAF

n estimated eight million people in the UK will fall behind with their finances this January as a result of Christmas spending. Furthermore, one in four Brits want to start saving early according to the Money Advice Trust.

But can you start saving this late in the year? The answer is yes.

1. GET ORGANISED

Make a list of everything you need to purchase for the Christmas holidays. This includes presents, food and drink, decorations and socialising. This way you will know exactly how much you need to save.

2. PAY INTO A SEPARATE SAVINGS ACCOUNT

Leaving money in your current account at the end of the month is a poor choice as most offer very low interest rates. Instead pay a certain amount into a savings account each month. Just make sure that it has easy access withdrawal with no penalty fees so that you can access your money in time for Christmas.

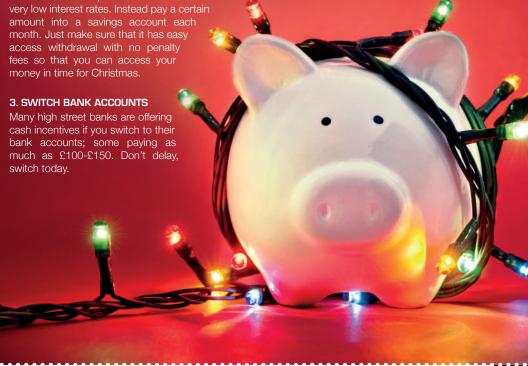
cash incentives if you switch to their bank accounts; some paying as much as £100-£150. Don't delay. switch today.

4. SELL UNWANTED POSSESSIONS

Not only will this earn you some muchneeded extra cash, it will also clear some space for all the new toys and presents that you will have come Christmas Day. eBay is a great way to sell specialist or more expensive items, whereas Facebook is ideal for bulk items or bundles of tovs and

5. JOIN A SUPERMARKET SCHEME

This option is particularly good if you are loyal to one supermarket and shop there often. They offer generous bonuses on what you spend throughout the year; usually between three to six



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PENSIONS JARGON - BUSTED

retirement by the jargon used in the pension industry. Happily, we are well versed in turning complex financial terms into plain English. Here we unravel a couple of terms that you may have come across and be unclear about.

ANNUITIES

When you retire, you can choose to take some or all of your pension pot as an annuity, an insurance product that provides a guaranteed income for life. One of the benefits that annuities provide is security. Unlike other retirement income products, and with the exception of investment-linked annuities, you aren't exposed to stock market risk which could erode your income. On the downside, should you die early, the residual value of the annuity dies with you; there is usually no return of capital to your estate.

DRAWDOWN

With income drawdown, you take a retirement income direct from your pension pot while leaving the rest of the cash invested, providing an opportunity for future growth. There is no minimum amount for drawdown,

No one should be deterred from planning for their : so you could, for instance, take your 25% tax-free lump sum and choose to leave the remaining funds invested. You can also move funds into drawdown in stages, known as partial or phased drawdown. The 25% tax-free amount doesn't have to be taken at once on retirement - smaller amounts can be taken over time, each with 25% tax-free. Once in drawdown you can access funds as you need them. You could, for example, vary the amount you take each year, taking less if you wish to remain in a lower tax band, or more if you have plans to spend. After taking your 25% tax-free cash, your withdrawals will be subject to income tax and your drawdown income is added to any other income you receive in that tax year. It's important to remember that taking large withdrawals may result in you paying tax at a higher rate.

> As part of the service at HCR, we take the time to understand our clients' unique planning needs and circumstances, so that we can provide you with the most suitable solutions in the most cost-effective way. For a free review of your current pension plans and financial situation, please contact Andy Costin, Independent Financial Adviser on 01277 654153.





ootball may not have come home during the
 summer, but with the new season now under way, it's available at a ground near you.

As we all fall back into a reassuring football routine, the big questions beg to be answered. Can Manchester City retain the title they won in such audacious style back in May? Will Liverpool clinch their first league crown since 1990? Or will we see another surprise package emulate Leicester City's fairy-tale triumph in 2015/16?

Well, the Abu Dhabi-run boys of the Etihad have kept the nucleus of their squad together and also lured one of the Foxes' star players across with Algerian winger and former African Footballer of the Year Riyad Mahrez joining the Cityzens for a fee of £50million. That's arguably City's best summer signing.

Liverpool's business in the player market was completed early. Jurgen Klopp broke the world record for a goalkeeper by bringing in Brazilian stopper Alisson Becker from Italian Serie A outfit Roma. Add to that midfielders Naby Keita of Leipzig and Fabinho of Monaco and the Reds seem to have strengthened in positions they may have previously felt lacking.

Manchester United added Brazilian Fred (yes, really) for £53million, plus 19-year-old right-back Diogo Dalot from manager Jose Mourinho's former club, Porto, for £20million, although the Red Devils failed in their bids to land Leicester City's Harry Maguire or Atletico Madrid's Diego Godin.

Chelsea lost their Belgian goalkeeper Thibaut Courtois to Real Madrid, then promptly broke Becker's world record fee by landing Athletic Bilbao number one Kepa Arrizabalaga for £71million, while new manager Maurizio Sarri also recruited midfielder Jorginho from former club Naples.

Arsenal were one of the busier sides, though a succession of new signings – Lucas Torreira, Stephan Lichtsteiner, Bernd Leno, Matteo Guendouzi and Sokratis included – will have to improve rapidly on their opening-day 2-0 home defeat to Manchester City if new manager Unai Emery is to win over arguably the Premier League's most disillusioned supporters.

Golden Tale of Two Cities for Team GB

s an athletics championship goes, this was a strange one, split across those two brotherly cities with so much previous history – Berlin and Glasgow.

But despite the lack of a clear tournament identity (and if you think this one was confusing, brace yourselves for Euro 2020, across 12 cities and 12 countries), our British competitors excelled against the very best from the continent. GB won the most medals overall (74, including an incredible 26 gold), with both the men and the women wrapping things up in style by romping to 4x100m relay success on the final day.

Swimming trio Adam Peaty, Duncan Scott and James Guy clinched four golds each – indeed pool and cycling excellence dominated again with eight of our top nine medal winners coming from those specialisms; the other being triple-gold sprinter Dina Asher-Smith.

Team GB scored the most medals in athletics, but for Russia's lop-sided dominance in synchronised swimming would comfortably have scored the most golds as well.

The championships also saw the emergence of some dominant new names and sports, with Kyle Evans scoring a gold in the BMX event and Matthew Hudson-Smith holding on for a dominant 400m sprint title.

But perhaps our swimmers are those who deserve most credit. Peaty, still only 23, broke his own 100m breaststroke world record, while the emergence and consolidation of several others – such as Georgia Davies in the 50m backstroke, Scott

in the 200m freestyle and Jack Laugher in the 3m springboard – shows how water to an island nation can be a perfect route to sporting brilliance.

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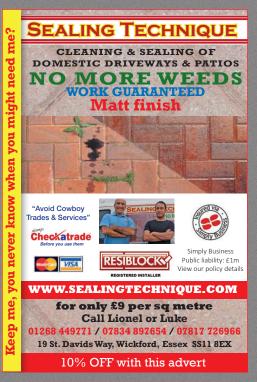
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