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At the time of print all content in VISION was relevant and up to date according to COVID-19 government guidelines

# Editor's notes...



Hello and welcome to this month's edition of VISION Billericay Shenfield. It's fair to say we've all undergone a significant process of self-reflection over the past few months - we've probably altered our views a little

on ourselves and those around us hopefully, overall, for the better.

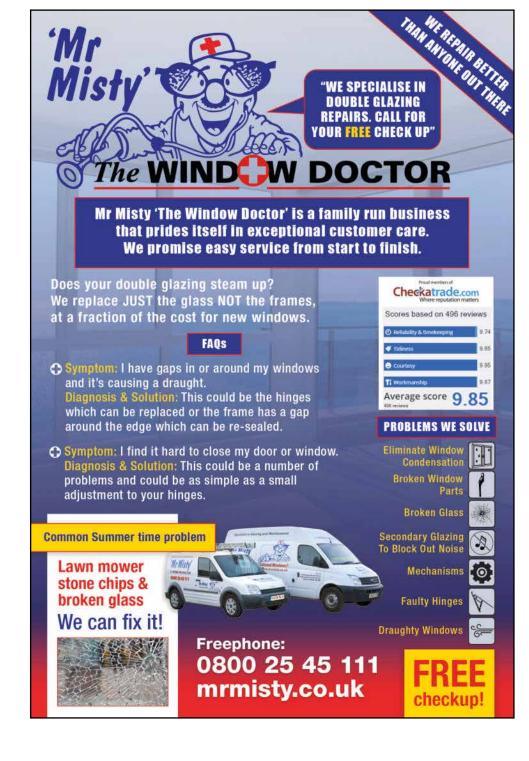
Personally, during lockdown, I found it was a great time to hit the reset button and look at what I loved about my life and what I was grateful for, but also what I would like to change. Some of us fell back in love with fitness during lockdown, albeit running or our daily walks, some watched nostalgic TU and films from our childhood or younger years, others connected with hobbies or interests we may have let life get in the way of doing more frequently, such as drawing, writing or some other skill.

Human beings are reflective, sentimental, sometimes even soppy creatures; but through all the challenges we face - and we have confronted many this year our true purpose, for our friends, family, for society and, mostly, for ourselves, is to keep looking forward, keep building, keep growing. That's how life works.

Bu all means, gaze over that postcard from a wet week in Brighton in 1998 - good, happy, probably simpler times. But remember, truly respecting the past means focusing on building your future, and right now that's something we all need to do.

Until next month, take care of yourself and each other.

Mik







# HORROR-Scope

IF YOU'RE A SCORPIO, BAD NEWS COULD BE ON THE WAY, WITH A 13TH SIGN OF THE ZODIAC COMING INTO PLAY.

ASA's apparent 'discovery' of a 13th star sign has created furore in the astrology world... if you'll excuse the pun. From way back, 3,000 years ago, when the Babylonians created the zodiac chart, we have always recognised 12 star signs or constellations, representing the 12 months of the calendar.

In recent times – aided by the Twitterati windup merchants – a 13th sign has come to the fore: Ophiuchus, the serpent-bearer. Recognising this, with a proposed window of between November 29 and December 17, has meant true Scorpios now have a timeframe of just seven days, beginning on November 23.

Worse news is to follow, with the revelation that because constellations have shifted so much in the time since the Ancient Greeks first threw together a chart of the skies, the dates of all the other star signs have changed too, as follows:

**CAPRICORN:** January 20 – February 16 **AQUARIUS:** February 16 – March 11

PISCES: March 11 – April 18

ARIES: April 18 – May 13

TAURUS: May 13 – June 21

GEMINI: June 21 – July 20

CANCER: July 20 – August 10

LEO: August 10 – September 16

VIRGO: September 16 – October 30 LIBRA: October 30 – November 23 SCORPIO: November 23 – November 29 OPHIUCHUS: November 29 – December 17 – SAGITTARIUS: December 17 – January 20

Yet before you rip
up your posters or
begin laser removal of
that tattoo, relax.
NASA's 'new
discovery' is
anything but
– even Ancient
Greeks from three
millennia back knew of
Ophiuchus, as they did
another eight stars in

the sky that could legitimately have been included on the zodiac. Simply, some appear much less prominently in the sky, so only the largest 12 were chosen.

And the shifting of dates? Well, astrology is a very personal thing, and whether we follow a star sign of what we once were or what we are now, it makes little difference – we are all invested in this existence, and no matter what star sign we are, none of us is getting out of here alive!



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#### **INTERIOR DESIGN MASTERS**

Fearne Cotton is the perfect foil for a show that delves into the personal stories of the amateur designers featured, even if the end assessments can be brutal. The aim is to win a major design contract, and because of that the tasks are on the edgier side, from minimalism to brutalism to over-the-top floweriness.

#### ABSTRACT: THE ART OF DESIGN

An intense watch that really delves into the elements of design and form, this Netflix series tours a number of salubrious destinations (from Soho House to Michelinstarred restaurants) in search of not just the art of design, but also how structure and form works to create something that fulfils a purpose, both in provision and comfort.

#### **AMAZING INTERIORS**

From indoor roller coasters to secret bedrooms and cinemas in the basement. Amazing Interiors looks behind the door of supposedly ordinary homes to find inspiring spaces lurking.

#### **GRAND DESIGNS**

Arguably the most popular design programme of the past decade, host Kevin McCloud MBE is the perfect master of ceremonies in overseeing renovations across a lengthy time period that often - though not always - go to plan.

#### THE GREAT INTERIOR DESIGN CHALLENGE

While the producers of this show may have been short of a catchy title, they more than make up for it with a vast array of brilliant platforms on which contestant designers work their magic - from 17th-century cottages to seaside villas and Victorian terraces.

#### TIDYING UP WITH MARIE KONDO

No matter what style guide you apply to your living space, without tidiness and a desire to remove the clutter, you'll quickly have something resembling chaos. Step in Marie Kondo, the gueen of declutter, and a show that offers a bevy of brilliant tips for keeping your home in great shape.



# Documents: what to keep and what to shred

While moving so much of our lives online means the amount of paper we have to deal with is perhaps not as great as it once was, it's still very easy to get swamped by documents, forms, booklets and more.

Here's a simple guide to what you should be keeping and what can be satisfyingly put through the shredder:

- > Home documents: This includes everything from your car logbook (V5C) to building and contents insurance printouts, house deeds, mortgage statements, vehicle records and any rental agreements. These should be kept for as long as they are valid. Utility bills should be kept for a year.
- > **Personal documents:** Birth and marriage documents obviously sit high up on this list and should be kept forever; but consider as well life insurance, Disclosure and Barring Service (DBS) certificates, medical records, driver's licence and pension details. These should be kept for as long as they are valid.
- > Financial documents: These include National Insurance cards, which should always be kept, to tax affairs and recent bank and credit card statements, even if you access these online. Financial documents should be accessible for seven years, but taking this online means your provider can store them rather than you.

For the most part you should now be able to shred anything else, but if you've something you're uncertain of, by all means hold on to it until your next sort-out.

The important thing is to keep hold of what's still relevant and rid yourself of what isn't. On that note, it's a good idea to keep some documents for a year after you dispose of the thing it relates to – for instance, a rented car – in case you need to check back for the purpose of a tax return, or similar.

And it's a good idea too to go back over all paperwork every now and again. Some personal effects that were important then may now be outdated, and keeping your documents organised and up to date is vital.





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HOW TO ADD **GEOMETRIC** SHAPES TO YOUR HOME

hen German astronomer Johannes Kepler said, "Geometry is the archetype of the beauty of the world," the chances are he wasn't referring to that pink lampshade on your bedside table. And yet, where our inspiration from shapes in architecture and interiors is concerned, he might well have been.

That's because scientists believe that not only do shapes influence

matter around them, but when humans look at a circle, a square, an octagon, a hexagon, a rhombus, a crescent or any other geometric form for that matter, they instantly receive energy from the brain.

Here are some classic geometric forms that can inspire not only your home, but your mind as well.

TILES - Perhaps the most obvious form, tiles provide lines, patterns and perspectives that the brain understands and loves, be they on the floor or on walls, highly decorated or plain.

WALLPAPER - While heavily patterned wallpaper designs had their heyday in the 1970s, there is still a range of subtle patterns that can really inspire a wall. These days, the most popular technique is to be brave and bold on a feature wall.

WALL FRAMES - The shape and form of the modern wall frame is almost as important as what's hung inside it, with a cluster of wooden or metal surrounds offering a feature that is as engaging, inspiring and unique as any wall.

THROWS - The shabby chic era really brought throws into their own, but a simple geometric pattern across a plain sofa or chair can offer a contrast in style that heightens the senses without complicating things.

> lampshade, where the poise and perfection of geometric lighting will complement a variety of living spaces, including kitchen and dining areas. During the day, the contemporary nature of a hanging or grounded lampshade can inspire, while at night when lit up, it

LAMPSHADES - And finally back to Kepler's

takes on a whole new aura.

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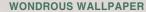


f lockdown has unleashed your inner craft fiend, you won't be able to wait to get stuck into the following ideas for transforming any uninspiring and unimaginative lampshades you have lying around the house. Be prepared to be amazed.

#### **FABULOUS FABRIC**

One of the simplest ways to change a lampshade so that it matches the rest of a room's décor is by covering

it with fabric. All you need to do is purchase enough fabric in your chosen colour or pattern or, if you are feeling particularly thrifty, you can use a selection of different scrap fabrics that you already have, and then glue it around your shade using an adhesive spray.



If you have recently decorated one of the rooms in your home or added a feature wall and you have some wallpaper left over, instead of throwing it away, why not use it to upcycle a lampshade? In the same way that you can attach fabric, simply use adhesive spray or craft glue to stick the wallpaper around your shade.

#### STUNNING STENCILS

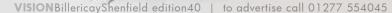
For those who are feeling a bit more ambitious, you can transform a dull lampshade into a thing of beauty using just a stencil and a little paint. Simply purchase a stencil design from your local craft shop or make your own using plastic or vinyl and gently dab on your choice of paint.

#### **GORGEOUS GOLDEN LEAF**

Looking for a decadent design? By applying gold leaf, either in a particular pattern using painter's tape or all over, you can create

a luxurious and expensivelooking lampshade at a fraction of the cost.

NB: Make sure you let all of the above designs dry fully before reattaching your shade to the lamp.





GENEROUSLY GREEN: Green represents freedom, the outdoors and natural harmony, and is the best colour to return your home to a peaceful, relieved, relaxed state of mind. Combined with white it can blow a gentle breeze through even the darkest of spaces.

PERFECT PINK: We've come a long way from lazily associating pinks and purples with girls' bedrooms - now pink is regarded as a versatile, seductive shade, and in pastel form limits the sometimes harsh undertones of reds and browns. Pastel pink offers tranquillity and feelings of flowery goodness.

GRATEFUL GREY: Contrary to what you might imagine about grey, this is a detailed, intelligent pastel shade that stimulates energy and ideas. For a work room or creative studio, grey can focus and free the mind without bogging it down with darker tones that subconsciously bring on thoughts of sleep and rest.

MELLOW YELLOW: And finally to yellow - perhaps the least pastel-like of the selection, but a tone that offers warmth, safety, depth and a flourishment of life. For freshness and homeliness wrapped in one, yellow can work with almost any other colour in complement or contrast.

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# **LOCAL NEWS**

from your neighbourhood



# Town centre parking charges scrapped for the rest of the year

Choppers are being encouraged back to Billericay town centre after car parking charges were scrapped until the end of the year.

Basildon Borough Council made the decision on July 21, just weeks after charges were reintroduced following the initial scrapping of charges when the pandemic first hit.

It means all council car parks are free until the end of the year, and in Billericay that includes High Street, Radford Crescent and Lake Meadows.

The move is designed to lend support to high streets as part of the Shop Local, Shop Safe campaign, which aims to encourage shoppers to support their local high street and to support shopkeepers in reopening in a safe manner.

The move is expected to result in a loss of income to

the council of £225.000.

Visitors to car parks may be required to collect tickets for the duration of their stay without cost, in order to avoid car parks being filled up by people not moving their cars for long periods.

The council will also monitor the car parks to see how they are used. If there is heavy use by commuters rather than shoppers, then a daily fee will be introduced between 12pm and 6pm.

Councillor David Harrison, chairman of the neighbourhoods and public spaces committee, said: "This will have big value to high streets, especially in Billericay and Wickford.

"While there is a financial cost to the council, it will provide a real boost to high street traders in a time of real need."



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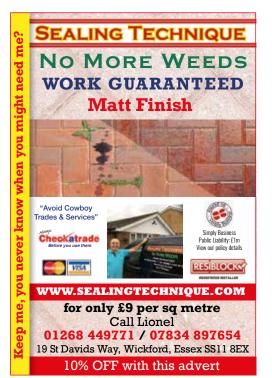
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#### **Plans to expand High Street pub welcomed**



Dubgoers in Billericay have welcomed plans by JD Wetherspoon to expand The Blue Boar in the High

The pub chain wants to spend £2.5million, which it feels will help to "reboot" Billericay High Street.

It has submitted a planning application which, if successful, would see a new beer garden created as well as a new larger dining and drinking area inside

In its application, Wetherspoon said it would expect new jobs if the expansion were approved, with ten new members of staff earmarked.

The plans have been welcomed by David Dew who drinks in the pub. He said: "The fact Wetherspoon wants to spend so much money proves there is life

"I say let them get on with it, get more people back in the pubs and let's move forwards."

Ryan Jones added: "So many places are closing so if Spoons wants to improve the pub and make it bigger it can only be a good thing."

Wetherspoon spokesman Eddie Gershon said: "The Blue Boar is an extremely popular pub in Billericay. We aim to invest £2.5million in the pub, subject to planning permission being granted.

"We believe that the investment will act as a catalyst for other businesses to invest in the town too."

#### Have your say on the council's **2020/21 budget**

esidents in Billericay are being urged to have their Say on how the council should best spend its money on local services.

The plea comes from Basildon Council, which wants people in Billericay to help identify how money should

People have until September 7 to have their say.

with this upcoming budget one of the most crucial in the town's history following the

It is estimated that, to keep balancing its budget, it is likely that the council will have to increase its income and reduce its spending.

On current forecasts, if the council takes no action, it expects to have a shortfall in its budget of £1.6million by 2021/22, rising to £3.8million in 2023/24.

A Basildon Council spokesperson said: "The information gathered through this survey will be taken into consideration by councillors when deciding the council's financial budget and council tax charges for 2021/22.

"The COVID-19 pandemic has had a significant impact on the residents and businesses of the borough. It has also created additional financial pressures for the council to manage.

"However, the council is committed to supporting the borough through the recovery phase and will also continue to develop and deliver its transformative plans."

To have your say visit www.basildon.gov. uk/budgetsurvey

#### Free bike-marking kits to be available

ree bike-marking kits are now available at Billericay Library and various venues across Basildon in response to a series of recent thefts.

As well as these venues, youth workers and police officers on patrol in our parks and open spaces will distribute the kits.

Deputy Leader of Basildon Council Councillor Kerry Smith said: "I am pleased we have been able to work with our partners to respond to this issue and ensure these kits are available to our communities.

"Every resident should mark their bike in UV pen with their door number and postcode, making it traceable should it be stolen and recovered."



LOCAL

NEWS

BILLERICAY





# Restaurant apologises after soirée gets out of control

A Billericay restaurant has apologised after hundreds of people turned up at an event which "got out of hand".

Beauvoir Arms, on Downham Road, hosted an event on August 2, but hundreds more guests turned up than expected, leading to complaints and police having to step in.

Concerns were raised as the increased numbers made socially distancing difficult, with a huge number of vehicles also making the roads extremely busy.

Following the incident, Beauvoir Arms issued a heartfelt apology. It said: "To all our loyal customers and friends please accept our sincere apologies.

"The event was planned as a soirée style evening and we thought it would be a garden party - socially distanced tables, people staying within their groups, basically a classy event utilising our large outside areas too, to aid safe social distancing.

"We said no more than 200 people as the marquee was big enough for about 500, plus there is lots of space in the garden, and we set it out to keep things socially distanced. Sadly, many more guests arrived than we agreed.

"We would like to apologise again for any upset caused and we understand residents' concerns. We are going to donate to a local NHS charity as a goodwill gesture and hope that our local friends and loval customers will understand the predicament we

A spokesperson from Essex Police, said: "We were called to reports of a large gathering at a licensed premises in Downham Road, Downham, on the evening of August 2.

"We liaised with the event organisers and negotiated its end. Licensing officers will carry out a review of the

### Man due to appear in court for manslaughter

Aman has been set a court date after a body was died as a result of head injuries. Meanwhile, Jade Chambers,

Dennie Griffiths, 26, from Basildon, has been summoned to appear at Basildon Magistrates' Court on October 22, to answer a charge of manslaughter after Matthew Bion, 31, from Wickford was found dead on August 27 last year.

Matthew was found following a disturbance outside Reids at around 1.15am on the day of the incident.

A post-mortem examination recorded that he had

Meanwhile, Jade Chambers, 23, of Laindon, has also been summoned to the same court to answer a charge of assisting an offender.

Speaking after Matthew's death, his family said: "Matthew, a father of two young children, was a kind and generous young man who was loved by everyone.

"He was a real people person who enjoyed helping and caring for others and a room would light up when he entered."







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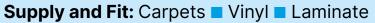
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#### **Popular town bar becomes** latest victim of pandemic



lans to reopen a bar in Billericay have been abandoned, it was revealed late last month.

The owners of Reids broke the news on its website and social media channels.

The announcement read: "After careful consideration and deepest regret we must announce that REIDS will not be reopening as previously planned. Unfortunately the impact of the COVID-19 pandemic is something we cannot overcome going forward with our normal business concept.

"We would like to thank the Billericay community and beyond for all of your custom and support over the last three decades."

As **VISION**BillericayShenfield went to press, nearly 400 messages of support had flooded in.

One customer wrote: "Nearly 30 years of memories from Quilters, Ivory Rooms then Reids both socially and then working there. Very sad it's closing. Given me loads of memories. Wishing everyone all the best."

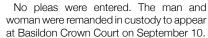
Another regular commented: "That's very sad you have been brilliant to the Breast Cancer Charity I work for. Always so helpful and so kind in your donations to us. Where will we have our Christmas shopping and ladies lunch now? Thank you to all the staff and management you've been awesome."

#### **Pair charged with burglary** and fraud

↑ man and a woman have been charged in Aconnection with a series of burglaries across south Essex, including incidents in Billericay.

William Smith, 24, of Cherry Hill Farm, Chelmsford. appeared at Southend Magistrates' Court on Thursday, August 13, charged with ten counts of burglary and four counts of fraud.

Kiera Baugh, 38, of Stevenson Way, Wickford, appeared at the same court charged with nine counts of burglary and four counts of fraud.



It follows reports of burglaries in Billericay, Wickford, Basildon, Rayleigh, Hullbridge and Chelmsford between 16 July and 3 August.



# **Town branch of Pizza Express**

# set to close

Pizza lovers in Billericay will be disappointed after it was confirmed the town's Pizza Express restaurant will be one of 73 restaurants to close across the UK.

The closure has been blamed on spiralling rent costs, the impact of COVID-19 and declining profits.

Zoe Bowley, Pizza Express's managing director for the UK and Ireland, said: "Unfortunately, the impact of the global pandemic has meant that we have had to make some incredibly tough decisions to safeguard Pizza Express for the long term."



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It has been a busy month for Billericay Community Policing Team Officers and PCSOs. The night-time economy has reopened, all be it with new ways of working, and the Eat Out to Help Out Scheme has certainly increased activity in the High Street during the beginning of the week. We have also continued our Op Oxygen patrols and have been successful in reducing anti-social behaviour across the town; we will maintain this activity throughout the summer.

We have continued to receive information from members of the community and have been developing this, leading to successful operations with positive outcomes. Summer traditionally sees an increase in door-to-door sellers, some of which may be scams. Most door-to-door scams involve selling goods or services that are either not delivered or are very poor quality. You won't get value for money and you may

get billed for work you didn't want.

Some scammers conduct surveys just to get your personal details or as a cover to sell you goods or services you don't want or need, such as roofing work or a patio replacement. If someone knocks at your front door claiming to be from a company, first check their ID. If you're not happy, don't let them in.

Never call the phone number on their ID card to check them out. Ask the salesperson to wait outside, shut the door and find the company's phone number on the internet. If they're genuine, they'll understand. Please take time to help keep elderly or vulnerable neighbours and relatives safe by sharing this message with them.

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# **Konchesky returns to Billericay**



ormer England defender Paul Konchesky said he is delighted to be back at Billericay Town FC as assistant manager.

Konchesky, who lists Liverpool, Spurs, Leicester City and West Ham among his former clubs, is no stranger to Billericay, having played for the club in the 2016/17 season.

Now the 39-year-old has teamed up with Ricay boss, Jamie O'Hara, as they look ahead to the forthcoming National League South campaign.

Speaking about his return to the club and the challenge ahead, Konchesky said: "It's great to be back.

"When I was here before the club was going places, but now, with the manager, chairman and the new pitch, it is clear that it's been taken to the next level.

"I am here to assist Jamie and use all of the knowledge and experience I have gained throughout my career. With that I will hopefully bounce off Jamie and onto the boys.

"It has changed since I was last here, the pitch is unbelievable and at least we know week in and week out we're going to play games. The facilities are fantastic, and the club is only going in one direction.

"I've been involved with West Ham, with the younger and loan players, so hopefully I can use that to bring something here and to add to their experience and help the team out.

"We are now chomping at the bit for the new season. It's going to be an exciting one for everyone at the club."



# LOCAL NEWS

from your neighbourhood



# Promoter turns garden into pay-per-view boxing venue

Chenfield promotor Eddie Hearn has turned a local Ogarden into one of the most watched sporting locations in the world after he built a boxing ring for pay-per-view bouts.

He built the boxing ring and venue in the garden of his Matchroom headquarters in Brentwood so fights could safely go ahead.

Known as Fight Camp, the venue is being used as a bubble so that fighters can compete safely amid health and safety concerns regarding the pandemic.

All boxers stay at a hotel nearby and travel back and forth between the Fight Camp and accommodation.

Hearn and Matchroom have taken the steps of building their own boxing camp as many venues across the world are closed because of the pandemic.

In the garden, flooring has been laid out on the lawn to provide stable grounding for those behind the scenes and television crews, a canopy has been put up for when it rains and the pristine gardens provide a unique backdrop.

Hearn explained more about Fight Camp on TalkSPORT.

He said: "You've heard of Madison Square Garden and this is the new Garden.

"I just feel like when you are talking about a gladiatorial sport, like boxing, you need to create that moment, that energy, not just for the viewer at home but for the fighter as well."

For more information on Matchroom visit www.matchroomboxing.com

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#### **Chirewa gains academy** scholarship



Ashenfield teenager has earned a scholarship with League One side Ipswich Town.

Tawanda Chirewa. 16. is one of seven young players the former UEFA cup winners have decided to offer scholarships to ahead of the new campaign.

However, the young stars will have to wait for their scholarships to begin, as the start date has been put back to an unknown date following the pandemic.

The young midfielder from Shenfield already had a taste of first-team football with Ipswich as he came on as a late substitute in Town's 1-0 EFL Trophy defeat by Colchester United last November.

That appearance made Chirewa the second youngest player in Ipswich's history, behind Connor Wickham.

Since his debut, a bright future has been predicted for Chirewa, who has reportedly also caught the attention of clubs higher up the football pyramid, including Fulham.

However, he has decided Ipswich is the best place for his development and he will hope to be knocking on the door of the first team during the upcoming season.

#### **Pandemic puts Crossrail** opening date in doubt

Chenfield commuters face an even longer wait Obefore they can benefit from Crossrail, as the project has been hit with another delay.

The railway project, which is Europe's largest infrastructure project, connects Shenfield in the east with Reading in the west.

It will provide a direct rail link from Shenfield through central London, dramatically reducing journey times to the heart of the capital.

The route, known as the Elizabeth Line, was

originally due to open in December 2018, but a series of issues have pushed that back several times – with the pandemic being cited as the latest reason.

Earlier this year the opening of the whole line was pushed back to summer 2021, but now Crossrail's chief executive. Mark Wild, admitted on July 23 that that seems unlikely.

He said: "Everyone working on the Crossrail project knows London needs the Elizabeth Line more than ever and we are doing everything possible to deliver the railway as safely and as quickly as we can.

"Our focus right now is on completing the remaining infrastructure works so that we can fully test the railway."

In August, Crossrail started intensive 24-hour work on tunnels, portals and shafts to make up time lost to the virus.

#### **Worrying footage captures** family risking their lives

Network Rail is warning everyone to use the Hutton Level Crossing safely after a family of four were seen taking photographs on the tracks between Shenfield and Billericay on the Southend Victoria branch line.

Instead of crossing over quickly, the family of four, which included two young children, stopped to take photographs on the tracks at Knights Level Crossing in Hutton. A train was less than three minutes away.

Trains travel at up to 80mph on this line and the number of train services has increased over the last few weeks.

Network Rail's community safety manager, Becky Crocker, said: "Level crossings are dangerous, and iust as you wouldn't stand in the middle of a busy road to take photographs, nor should you on a level crossing. Trains travel at high speeds and can't swerve out of the way or stop quickly, and you don't always hear them until it's too late.

"The consequences are devastating, and those who live to tell the tale are likely to have serious and often life-changing injuries. It's really not worth it."



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Alex Burghart MP for Brentwood and Ongar





∧ s this month's edition of VISIONBillericayShenfield magazine is delivered, there will be a hint of autumn in the air and our children will be returning to school, many of them for the first time since schools were closed in March for the coronavirus lockdown.

As the start of term approaches, now is the time for families to think about the practicalities of returning to school in September - safe in the knowledge that schools are prepared for their children's return.

Some children were in school during the lockdown - mostly those whose parents are key workers, plus Reception, Year 1 and Year 6 once lockdown was lifted a little. For the others, this is the first time they have entered the school buildings in almost six months.

I wrote to every headteacher at every school in Brentwood and Ongar during the lockdown to offer my support as they coped with the huge responsibilities and demands of setting up online teaching, checking in with their pupils and making sure vulnerable children were being supported effectively. I can tell they have done an amazing job - and are certainly even more appreciated by the parents who have had to homeschool their own children for the duration.

There is no doubt all these children, be they the youngest infants or next year's GCSE and A Level students, have missed a huge part of their education and, indeed, childhood. So many milestones and key events have been missed, from last days at school and proms to school plays, sports and playing with friends.

There is some concern from parents, teachers and young people alike, but the government has a #backtoschoolsafely campaign to reassure parents and students that schools and colleges are safe and ready for their return in September. This aims to help reassure parents that school is the best place for their child to be, that schools and colleges are ready and waiting to get back to teaching, and that they have the right protective measures in place. The campaign will also help parents plan the school run to avoid public transport where possible.

I am all too aware we will be seeing the effects of this six-month period of missed education for many years to come, but it is time for the children to return. All children deserve to be back in school as it is the best place for both their education and their well-being. Having played their part to help combat this virus by staying at home, now is the time they should get back to the education they deserve. I have no doubt the teachers and support staff are ready to meet this challenge, and I am here to support them in whatever

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If you were born in September, your birth flower is one of the most colourful flowers of autumn: the aster. Part of the daisy family, this wild flower is known for its tiny flowerheads and long petals. Loved by pollinators, asters are ideal for growing in mixed borders around your garden.

#### WHAT DO ASTERS SYMBOLISE?

Asters come in a variety of vibrant colours and each one carries a different meaning:

- Purple asters, the most popular colour, symbolise wisdom and royalty.
- White asters represent purity and innocence, as well as new beginnings.
- Red asters can be used to convey undying devotion.
- Pink asters symbolise sensitivity and love.

#### WHAT DOES THIS BIRTH FLOWER SAY ABOUT

If your birth flower is the aster, you feel most at home on the stage and will embrace any opportunity to entertain others. You are an optimist and are devoted to living life to the full. You are also predisposed to good luck.

#### HOW DO YOU GROW ASTERS IN YOUR GARDEN?

Asters offer great beauty with little work and are therefore ideal for less-experienced growers. You can either choose to plant them from seed in spring or purchase a potted plant later in the year.

Plant in full to partial sun in loamy, well-drained soil and keep new plants moist until they stop blooming.

Asters attract aphids, spider mites, whiteflies and leafhoppers, all of which can be kept under control with the use of pesticides. They are also prone to stem rot, a fungus that can begin at the start of the germination process. Prevent this by not overwatering and ensuring the soil is well

drained.





he battle between gardener and slugs has never been so ferocious, but getting things back in your favour may not be as difficult as you think if you follow these handy tips.

#### Objects of desire

Slugs love to slither under pots, planks and other objects left lying around. If those bricks serve no purpose, remove them from your garden, otherwise all you're providing is a perfect hiding spot for this gastropod mollusc who will nibble away at your finest crops, herbs and flowers.

#### Grass borders

Slugs love to conceal themselves in grass. The moisture keeps them happy and the protection of long blades means they can keep themselves hidden until darkness falls, when they'll venture out and demolish your prized produce. Keep your grass short and you take away their hiding place.

#### Bramble ramblers

A good way to keep slugs away is to build up

bramble borders to your garden. Spiky canes will also work as a barrier to keep these slimv invaders away - they'll take one look at those sharp thorns and unwelcoming lengths of wood and head straight for next door's garden.

#### If slugs are already in your garden

These tips will be a bit late in the day. In that case, here are a couple of handy tricks to rid yourself of guests who have already taken up residence.

#### Back to those objects of desire

Use those planks and pots to your benefit by propping them up so slugs crawl underneath - you've created your very own slug trap. Now, regularly, scrape the slugs from the underside and deposit them well away from your garden.

#### Night-time nasties

For three or four nights in a row, venture out into your garden with a torch, a shovel and a bucket and remove as many unwelcome guests as you can find. You'll find your slug population quickly diminishes.





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#### HOW TO CHOOSE A WATER BUTT FOR YOUR GARDEN

Simply head to your nearest garden centre or local DIY store for a wide range of water butts, with options to suit all budgets. If you have a small garden, choose a slim, square-edged design that can sit flush against a wall. For those with more space, the bigger the better. You should also purchase a diverter kit.

#### HOW TO INSTALL YOUR WATER BUTT

- Choose a suitable location next to a drainpipe.
- Always install a water butt on a firm and flat surface that is strong enough to hold its weight when full.
- Consider investing in a stand so that you can fill your watering can from the tap at the bottom of the butt with ease.
- Follow the instructions on the diverter kit this will involve cutting through your chosen drainpipe with a hacksaw.
- Cover your water butt with a lid to prevent insects from flying in and to stop children falling in.
- Wait for the rain to fall.

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# Captain Captain

Low maintenance, cute, curious and asleep for half the year, a pet tortoise is both intriguing and easy to cater for, which is why this crafty crawler is coming back into fashion.

or those of us of a certain age, tortoises were once all the rage. Right up there with rabbits, guinea pigs and hamsters, these sluggish, shelled reptiles were extremely popular in gardens all across the UK.

Their popularity waned around the turn of the millennium when regulations surrounding their arrival in the UK started to kick in. Too many weren't surviving our frosty winters and their importation – at its peak, 150,000 of them each year – was said to be cruel.

And yet, owning a tortoise bred in captivity in the UK is still perfectly legal. While you may need to 'shell out' (sorry) anything between £50 and £500

for one of these incredible creatures who originate from the Americas and Africa, people find their laid-back, plodding attitude to life as inspiring as it is humorous.

They will generally eat from your garden, with their diet also featuring the likes of cucumber, carrots, lettuce, fruit and flowers; and can be safely tucked up in a hutch overnight, content by themselves or alongside a life partner.

Resilient and tough, curious and playful, cats soon get bored of them, though some breeds of dog are known to pester them and can damage their shells. And you'll struggle to get too much emotion from these garden dwellers – their lack of a hippocampus

means tortoises have little emotion, memory, learning capability or spatial navigation.



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# ARE YOU AN emotional eaten?

any people have understandably struggled with healthy eating during lockdown, with stress, boredom and increased feelings of wanting to treat ourselves all being contributing factors.

However, now that we have started to return to normality, are you still eating for reasons other than hunger?

#### MINDLESS EATING

Do you often find yourself eating for no particular reason? Do you simply take mouthful after mouthful without even registering what the food tastes like or whether or not your appetite has been sated? If yes, you need to stop eating in front of the TV and start appreciating your food more. Ensure you chew your food as many times as you can and listen to your stomach when it tells you that it's full.

#### BOREDOM EATING

If you find that you reach for the snacks when you

have nothing else to do, then you are eating out of boredom rather than because your body needs sustenance. Try to find yourself something else to do, such as read a book, phone a friend or go for a walk: any activity that will take your mind off eating.

#### STRESS EATING

We've all been there. Perhaps you have an important meeting at work, you are struggling to make ends meet or maybe your relationship is going through a rough patch. Whatever the reason, eating when you are stressed can help to alleviate anxiety, even if only momentarily. The key to avoid stress eating is to know your triggers and to actively try to avoid them.

#### EATING TO MASK YOUR FEELINGS

Whether you feel sad, depressed or lonely, eating to try to push down your feelings is never the answer. Instead, try to identify why you are feeling this way and talk to someone if you need to.

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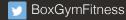
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#### Mr Smith HEALTH FITNE n the age of Instagram personal trainers, it takes quite something to stand out from the crowd, though British muscleman and health heavyweight James Smith seems to have achieved just that. James Smith, a personal trainer (PT), body coach, diet expert, life guide and educator, is the perfect foil to all the impossibly toned, happy, ഗ talented, loaded influencers that saturate our Instagram feeds. Sure, the 31-year-old Bondi-based trainer has a physique most of us will never get anywhere near, and if you look at the simply seductive backgrounds on his photo shoots you will get the impression his is a life to be craved. Yet as soon as James begins speaking on health, fitness, well-being and our ability to be better people both physically and mentally, you discover that this is someone not dressed up in the fake realities of so many PTs. He is self-deprecating, funny and, while a slight upper middle-class twang may tell us more about his background than he would like to give away, his expletive-decorated videos and posts paint someone fully appreciating the fact that inspiring people to be better means being down to earth. His Instagram feed (@jamessmithpt) has more than 640,000 followers: and in November, his book Not a Life Coach hits the shelves, following on from the hugely successful Not a Diet Book which somewhat fortuitously, was released just a month before lockdown. Whether focusing on diet or self-help, his mode is as the maverick, and someone bringing enjoyment into personal improvement. "For me, real help must come in the form of true honesty. I you start from a point of wanting to achieve something unrealistic, you will never get there," he says. "Start low, hit your target, then

restart at a higher level. By trying not

to change your life so much, you may

inadvertently do just that!"



# ORGAN DONATION awareness

id you know that there are currently 3,108 people in the UK waiting for a transplant at this exact moment? Organ Donation Week is designed to encourage people to make a decision about organ donation and to share their choice with their family and friends.

#### WHAT IS THE CURRENT LAW REGARDING ORGAN DONATION?

You may not know this, but the English organ donation law has changed to a 'opt out' system rather than an 'opt in' one.

What exactly does this mean? In a nutshell. if you are not in an excluded group and you have not confirmed whether you want to be an organ donor or not, it will be considered that you agree to donate your organs when you die.

#### CAN ANYONE REGISTER TO BE AN **ORGAN DONOR?**

There is no age limit for organ donor registration, and anyone can decide to become an organ donor after death. However, if you

want to add your name to the NHS Organ Donor Register, you will need to live in the UK. Channel Islands or Isle of Man.

#### WHAT YOU SHOULD KNOW ABOUT THE **ORGAN DONATION PROCESS**

- All donors are treated with dignity and
- There are strict regulations in place to help care for the dying, and organs will not be removed until a patient's death has been confirmed in line with these criteria.
- Organs cannot be sold or bought.
- Your body will be returned to your family after
- Families are always consulted before organ donation goes ahead.

#### WHAT CAN I DONATE?

If you decide to register as an organ donor, you have the choice to donate organs such as your heart, lungs, kidneys, liver, pancreas and small bowel. You can also choose to donate your tissues, including your bone and corneas.



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# Make-up studio & body sculpturing clinic



**Amy-Lucy** 

Hello Vision readers

I am Amy-Lucy, I own Amy-Lucy Studio which is a home based make-up & body sculpturing clinic for women and men based in Brentwood.

#### Make-up

I decided to become a makeup artist due to my love for make-up and always receiving

compliments on my own make-up looks.

With some kind words from my friend, I was encouraged to train at a professional level.

From the moment I attended my first course I knew I had made the right decision. I furthered my education in make-up and went on to do a PLouise Make-up Academy course, learning all the latest techniques and using all the latest products on the market. I was in my element.

I'm equipped and knowledgeable for all styles of make-up looks for any occasion.

I decided to train after having a Brazilian bum lift myself. I fell in love with the treatment and decided I wanted to offer it. I am fully equipped and knowledgeable in all body sculpturing procedures. I perform them using a combination of cavitation and radio-frequency to achieve a sculptured effect with no pain and no downtime. This procedure is nonsurgical and non-invasive and takes 40 minutes per session (recommended course of six). I perform my revolutionary procedures using Loulabells advanced aesthetic's technology.



Men's skin toning & tightening after one treatment

I am passionate and a perfectionist in everything I do and I believe if you look good on the outside, you feel good on the inside. Amy-Lucy

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who suffer with acne, blackheads and oily skin, Let's take a closer look at non-comedogenic make-up and skincare products and how they work.

#### What are blocked pores?

Comedogenic originates from the word 'comedones'. which are the imperfections commonly found in those who experience acne, otherwise known as blocked pores. There are two types of blocked pores:

- > Open comedones, or blackheads, which are caused when sebum reaches the skin's surface. opens and turns black.
- > Closed comedones, whiteheads, where sebum grows beneath the skin surface.

#### What causes blocked pores?

There are many factors that contribute to blocked pores, including:

Heavy make-up use | Excessive oil production Hormones Not having a good skincare routine Sweating | Sun exposure | Genetics

#### Does non-comedogenic make-up work?

Although non-comedogenic make-up and skincare products will not prevent breakouts, what they will do, unlike other beauty products, is not contribute to

any more acne. Not the ideal solution to your stubborn spots, but a helping hand, nonetheless.

#### What is the difference between non-comedogenic products and oil-free products?

Those with oily, blemish-prone skin will be all too familiar with oil-free skincare and make-up products that promise to reduce spots and balance out your skin. Oil-free products are free from petrolatum but can contain other oils. However, non-comedogenic products differ in their approach as they are completely free of pore-cloaging ingredients.

#### Here are a few non-comedogenic skincare products that you can try:

- > Estée Lauder Double Wear Stay-in-Place Make-up
- > NARS Radiant Creamy Concealer
- > Maybelline New York Shine Free Oil Control Loose Powder
- > Neutrogena Oil-Free Acne Moisturiser
- > Cetaphil Cleansing Lotion for Sensitive Skin
- > Neutrogena Ultra Sheer Dry Touch Sunscreen





#### **Hi Visioners**

It's been a while since we last caught up, as I am sure you can imagine COVID-19 has played its part with keeping us quiet for a few months, but we are back now and raring to go. Our patients are coming

back in force and keeping them safe and well is our paramount focus.

We regularly send people to our sister centre in Turkey for hair transplants and wanted to lift the lid on the stigma attached to cosmetic surgery abroad. As the results we yield speak for themselves.

Sure, you have read in the paper/seen on TV/

heard on the radio of some horror stories about botched transplants/cosmetic surgery from abroad, but let's be honest: this can happen anywhere in the world- it happens in our country all the time but is not reported

anywhere near as prominently as cases abroad. If I can use a rather crass analogy: you are always on time at work, often early but your dedication to the job you love never gets mentioned - paradoxically, the minute you are late the boss gives you a good telling off and it's hard to defend.

The main point here is understanding and working with a reputable company who can guarantee your safety, your results and your trust - without this you are more likely to be unhappy with your results.

#### This is where we come in.

At the Regrow Hair Centre, we have carefully selected and invested in one of the best Turkish hair centres based in Istanbul, which has carried out over 40,000 transplants and also where we regularly send our

patients - I can testify for this company as I have had my own hair transplant there with them (you have to try before you buy, right?)

We take care of everything for you – we pick you up from the airport, check you in to your hotel, get you to the clinic, ensure your safety, have an English speaking translator stay with you for the whole day taking care of your needs and managing your expectations of your transplant and then, upon your arrival back to the UK. we take care of you here in Shenfield until the job is

The whole process is so easy – we guarantee with all of our work that, if it doesn't work, we will give you

> your money back or do another transplant absolutely free (we haven't had one customer do this vet). The results are spectacular - come and see for yourself!

> If you have thought of a transplant and been

bombarded on social media about a Turkish clinic offering you a transplant for silly money - be very careful - working with a reputable English company who takes care of everything and knows who is working on your hair should count for a lot. Come and have a chat with us to find out what is possible in reforming and regrowing your hair - we have you covered.

As a special treat, give the code VISION10 when you come in to receive 10% off your transplant – be quick; this offer will definitely not last for long.

For all your hair loss needs, call us on 0800 246 1606.

Regards,

Lawrence

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he flexible and fabulous fringe rarely goes out of fashion. Instead, it adapts to the season at hand and offers a simple vet stylish way to undate vour look.

However, to get it right and avoid the common pitfalls of bad bangs, you need to choose the right fringe for your face shape.

#### THE SIDE FRINGE

#### Best for round face shapes

Popular with the likes of Mila Kunis, Emma Stone and Renée Zellweger, the side fringe is incredibly flattering for those with more round faces. Opt for a feathered fringe to give your face a more slender look and to draw attention to your eyes and mouth.

#### THE A-SHAPED FRINGE

#### Best for square and oblong faces

This face shape tends to be wider at the cheeks and more angular around the jawline. A soft A-shaped fringe can help soften your features and switch the focus to your eyes.

#### THE CURTAIN FRINGE

#### Best for heart-shaped faces

A long side fringe, aka the curtain fringe, is ideal for those with a heart face shape as this style will help widen out a narrow chin and highlight both your cheekbones and jawline. Ask for a feathered look to perfectly balance softness and structure.

#### THE FULL BLUNT FRINGE

#### Best for those with a small forehead

You may think that having a small forehead means you cannot pull off a fringe, but this is simply not true. A full and blunt fringe will instantly add length to your face and broaden your forehead. This style suits those with poker-straight hair better than those with waves.

#### THE FULL CHOPPY FRINGE

#### Best for oval face shapes

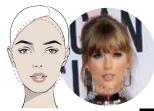
With this face shape you want a full fringe that will cover your forehead but not one that will overpower your delicate features. Adding choppiness at the ends will create a softer and more textured feel.













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# Dr.Mariens we love you

ur long-lasting love affair with Dr. Martens has spanned seven decades and shows no signs of slowing down. They are worn by men, women and kids alike, so let's take a look at what makes this iconic footwear brand so special.

THEY OFFER UNRIVALLED COMFORT: Although you will need to break them in a bit, Dr. Martens will undoubtedly be the most comfortable boots you ever own. The hard leather has the unique ability to be

> able to mould perfectly with the shape of your foot, resulting in a feeling of walking on

THEY LAST FOREVER: Dr. Martens might not be the cheapest boots you have ever bought, but they will offer the best value for money. Unlike other leather that may split or crack, Dr. Martens will last vou a lifetime.

THEY TRANSCEND TRENDS: As all other footwear trends come and go, and then come again, Dr. Martens have stuck resolutely to their fundamental USPs, and fashion followers love them for it.

THEY ARE INCREDIBLY VERSATILE: There are so many different looks that you can go for with a pair of Dr. Martens:

- > Sophisticated with chinos and chunky knitwear.
- > Street style with cut-offs and a slogan tee.
- > Casual with a simple pair of black trousers and matching jumper.
- > Modern with jeans and a leather jacket.

CELEBRITIES OF ALL AGES LOVE THEM: Miley Cyrus. Diane Keaton, Susan Sarandon, Jared Leto and Robert Pattinson have all been papped rocking these vintage and stylish boots.

THEY COME IN A WIDE VARIETY OF COLOURS AND

**DESIGNS:** You can pretty much find a pair of Dr. Martens in every colour you can think of, plus they do some truly unique designs, including one with renaissance art printed all over them. Need a bit of extra height? Yes, Dr. Martens come in heeled versions

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#### How to keep children in their own rooms - and out of your bed - at night

hen your darling daughter or darling son is able to sleep in something that doesn't come with the design feature of prisonlike bars as would a cot, it's a monumental moment – your little one's ascent into childhood now means they have their own bed.

Sadly, as many parents have discovered, the lack of those confines means it's effortlessly easy for your young one to embark on night-time expeditions into your bed, something that benefits the sleep patterns of no one.

Here are some tips for ensuring your sneaky nonsleeper stays put:

#### Routine

As ever, a solid, settled night-time routine is essential. A set schedule and timing (dinner followed by bath followed by story, etc) will enhance and prolong sleep, as will avoiding 'over-napping' during the day.

#### Light, and dark.

In these brighter, lighter mornings, it's imperative to

have a good blackout blind – there's nothing that lures a child out of bed more than the early rising of the sun... even if that's at 5am!

On the flipside, keep a subtle nightlight nearby. Fear of the dark will always get little ones heading for reassurance and comfort... and big ones too.

#### Sound planning

Consider as well soundproofing and ensuring others in the home keep their nocturnal manoeuvres to a minimum, from loud late-night games to simple stuff like not flushing noisy toilets.

#### Encouragement

At the age your youngster gets his or her first proper bed, you'll already be working on the greatest sleep stimulator of them all – words. Reaffirming that 'big kids' sleep in their own beds, and stay there, and perhaps a gentle reminder that sleeping in one means not having to go back into a cot, can get your precious cargo journeying off on to a dreamy voyage... speaking of which, you may want to grab a few hours yourself.

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Ithough traditionally used for stews and soups, slow cookers are now being tested out on a wide variety of dishes, including cooked breakfasts, lasagne and even steaming hot cocktails. What more could you want on a blustery autumn dav?

#### BUT WITH A BOOZY HIT)

You will need: 6 cups water | 2 cans cream soda | 1 cup brown sugar 1 ½ cup unsalted butter 1 ½ cup butterscotch syrup 1 3 cinnamon sticks 1 tsp vanilla essence 1½ tsp salt 2 cups spiced rum Whipped cream and golden sparkling sugar crystals for decoration

How to make: Put in the water, cream soda, sugar, butter, 1/4 cup of butterscotch, cinnamon sticks, vanilla and salt | Cover and cook for 3-3½ hours | Stir in the rum | Use the remaining butterscotch to coat the rims of your glasses | Pour, top with whipped cream and sprinkle with sugar crystals

#### INDULGENT HOT CHOCOLATE

You will need: 1 litre milk 300ml double cream 200g chopped dark chocolate 100g chopped milk chocolate Whipped cream, marshmallows and chocolate shavings to serve | Optional: liqueur or schnapps – coffee, peppermint or cinnamon

How to make: Pour the milk and double cream into your slow cooker | Add the chocolate | Cover and cook on low for 2 hours | Remove the lid, give it a good stir, then replace the lid and cook for a further 20 mins | Add 4 shots of your chosen liqueur | Spoon into mugs and top with marshmallows, cream and chocolate shavings

You will need: 2 cups vodka | 8 cups apple cider 1 cup caramel syrup 2 tsp ground cloves 2 tbs cinnamon 1/4 cup brown sugar | Apples to garnish

**How to make:** Add all the ingredients to your slow cooker | Cook on low for 3 hours | Serve in mulled cups or glasses with sliced apples and cinnamon sticks



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The man behind the idea was Sir Terry Leahy. A Liverpudlian who started on the shop floor, literally, he had risen to CEO level and was already well on the way to rejuvenating Tesco's fortunes; but his adoption of the Clubcard took the supermarket chain from a top three UK retailer (in terms of profit) to a top three global entity.

The introduction of the Clubcard drove both him and the supermarket on to unparalleled heights - the most efficient method ever for analysing consumer spending behaviour. It also sparked ferocious loyalty, and enabled Tesco to

extend into sectors it had never before touched from tech to travel to insurance - with a certainty of success brought about from truly knowing who their customers were and how they would respond to products and offers.

These days, 17 million of us have a Tesco Clubcard - that's more than one-third of the adult population in the UK. Relaunched in 2009 and again last year with Clubcard Plus - which promised to save the average large family £400 a year on their shopping bill - our adoption of the technology has now become part of our daily routine.

Numerous other brands have followed suit and enjoyed the rewards over the past quarter of a century, vet none can boast a lovalty scheme that has had such a profound effect on an already successful business.









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#### **KNOW YOUR NUMBERS THIS TAX YEAR**

It is well worth being aware of the tax allowances and exemptions available in 2020–21 to be able to maximise them for your own individual financial planning. In this first of a two-part article we look at some of the figures that are worth knowing regarding personal taxation and pensions.

#### PERSONAL TAXATION

The National Insurance threshold is now £9,500. The Personal Allowance remains at £12,500, while the £50,000 higher-rate threshold remains unchanged in parts of the UK where Income Tax is not devolved.

#### **PENSIONS**

A major attraction of paying into a pension is the tax relief available: 20 per cent for basic rate taxpayers, 40 per cent for higher rate and 45 per cent for additional rate taxpayers.

The Annual Allowance for pensions remains at £40,000. It will begin to taper for those who have an income above £240,000 (the £200,000 allowance plus the £40,000 you can save into a pension).

This means that for every £2 of adjusted income above £240,000, the Annual Allowance for that year reduces by £1. The minimum Annual Allowance has reduced from £10,000 to £4,000.

The Lifetime Allowance – the maximum amount you can have in a pension over a lifetime – has increased to £1,073,100.

Since April 6, the new single-tier State Pension has risen to £175.20 per week and the older basic State Pension increased to £134.25 per week.

In our next article we will look at savings and inheritance tax.

At HCR we can advise you on the sensible steps to reduce the amount of tax you pay, safeguarding your wealth for the future. We take the time to understand our client's 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 financial situation, please contact Karyn Vogel on 01277 654153.





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# ENSURE you INSURE

#### Your home insurance checklist

nsurance is about protecting ourselves and those around us, so here's a handy checklist outlining what you definitely need, and what might be worth considering.

#### CONTENTS INSURANCE

In the event of an accident or theft from within your home, it's vital your possessions are covered.

Many see paying out for contents insurance as a waste of money, but we will all claim for something at some point. Knowing you're covered can bring a huge sense of relief in the midst of what is likely to be a disappointing event or episode.

You can also extend your contents insurance to items you take outside the home – consider bikes, watches, phones and more; but read the small print to ensure you're covering what you think you are.

#### **BUILDINGS INSURANCE**

Also known as house insurance, this covers your bricks and mortar, and whilst not a legal stipulation, most mortgage lenders will insist on you taking it out if you are embarking on home ownership.

#### LIFE INSURANCE

Purely for the protection of those around you; should the day come when you're not around, you will want to ensure your dependants have enough to get by. For what is often a small amount each month, life insurance can at least mean you are not adding financial loss to the emotional loss experienced by loved ones.

#### INCOME PROTECTION

Particularly good for those who are self-employed, income protection means that in the event of illness, bills can still be paid. If 2020 has taught us anything where health is concerned, it's to expect the unexpected!

#### **CRITICAL COVER**

Different from life insurance, critical cover will pay out a lump sum if you are diagnosed with a critical illness during the life of your policy. That means you'll be provided for by the policy to restore some sense of comfort and peace.



# BATTLE STATIONS

This year marks eight decades since one of the most important British victories during the Second World War: the Battle of Britain.

t's June 1940 and France has been quickly defeated by Germany in Adolf Hitler's march across Europe. His aim: to bring Gleichschaltung (coordination), the process of Nazification and totalitarian control to the continent.

Hitler was expecting the British to also fall into line and to try to agree a peace deal with Germany. In the first instance, he knew that to have any chance of setting up a successful invasion of British shores (which was codenamed Operation Sealion), he would need to combat the formidable Royal Air Force. Subsequently, he gave the Luftwaffe (the German equivalent of the RAF) the go-ahead to engage with it.

Even though the German occupation of France was rapid, the country had experienced severe damage to its air fleet; yet when asked to go to battle in the skies of Southern England two months later, it was ready.

However, the Luftwaffe hadn't reckoned on Britain's secret weapon in the Battle of Britain – the Dowding System. Named after Commander in Chief of the Fighter Command, Sir Hugh Dowding, it was a remarkable network that brought together ground defence, radar and fighter aircraft.

Knowing where and when the Luftwaffe was on its way to Britain was of huge advantage to the RAF, whereby it could then scramble fighters quickly – notably the Spitfire – to intercept the threat.

However, in truth, it was in the way the Spitfire was armed that gave it a significant edge. And that was thanks to a young mathematician, whose brilliant calculations meant it could leave the ground with

double its original gun capacity.

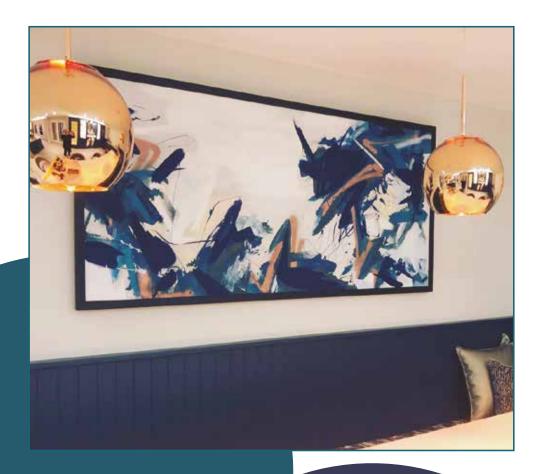
Her name was Hazel Hill, and she was the daughter of Fred, who was part of the Air Ministry.

Fred returned home from work one day and asked for help in providing a solution to the Spitfire's perceived lack of firepower. The iconic British warplane was initially only designed to have four guns on it; he felt it could be more but needed his daughter's help.

Many of the Air Ministry felt that eight guns would be too heavy for the Spitfire – and for its compatriot, the Hurricane – but Fred and his daughter Hazel found a way to equip the machine with double the artillery. It was a significant advancement, and it worked.

As the conflict heightened, with support from Commonwealth pilots, and as the Luftwaffe fatally miscalculated its own successes, a three-month-long skirmish in the skies eventually started to go the way of the Allies.

The Battle of Britain will go down in history as one of the most important parts of the Second World War and a colossal reason as to why Germany was unable to seize Great Britain. It was a barrier that ultimately led the Nazis to fail in their attempt to take control of Europe, and it preserved the freedom that we acknowledge with gratitude and humility today.



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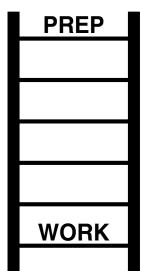
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#### DID YOU KNOW?

- ► Wall-E was named after Walter Elias Disney
- ▶Disney animators often hide classic characters in scenes of their films
- ▶There is a tunnel system in Disney World so characters aren't seen in the 'wrong' lands
- ▶ Dumbo is the only lead character in a film who doesn't speak - he only makes a few
- ▶ Disney World in Orlando is around the same size as San Francisco
- ▶The original The Jungle Book was the last film to be overseen by Walt Disney before his death in 1966
- The first animated character to receive a star on the Walk of Fame was Mickey Mouse
- ►Mickey Mouse ears are one of the most popular souvenirs bought from Disneyland

#### WORD LADDER



THE AIM: Change the word at the top of the ladder one letter at a time to make the word at the bottom.

HOW TO: Change one letter on each step to make a new word. By the time you reach the end, you should have created the new word.

DO NOT rearrange the order of the letters.

TIP: There is usually more than one way to solve this puzzle.



#### AVOIDING THE PITFALLS OF SELLING YOUR CAR PRIVATELY

elling your motor privately can be good for a number of reasons. It's the best way to get a high price for your old set of wheels, if organised you may be able to secure a sale quickly, and in most instances you won't even need to leave the comfort of your own home... well, the driveway, at least.

However, if you are keen to strip out the middleman, beware some of the pitfalls that may lie in wait:

#### Telephone time-wasters

You may get countless people phoning up asking endless questions – remember, buyers will be as wary about the process as sellers. The best way to avoid this is to make your listing as detailed as possible, adding lots of photos.

#### Go-slow no-showers

Ever waited in for a delivery that never arrives? Welcome to the world of private car-selling.

#### Part-ex stress

You may find your motor is attracting the interest of

traders who would rather negotiate a part-exchange than an offer of straight cash.

#### Larry Hagglers

A huge worry for many vendors is agreeing a price over the phone, only to find someone at your door pressuring you for a discount.

#### Comeback Kings

In the event of something going wrong with the car soon after it's bought, you won't have anyone to sort this out but yourself. The buyer will also have your home address so is likely to come knocking if anything seems wrong in those weeks post purchase.

#### Not-so-smooth criminals

And of course, the biggest fear for those who sell privately is that someone will run off with your motor. Ensure all monies have been transferred before handing over documentation, be wary over PayPal transactions (which can be refunded) and, if accepting cash, check notes carefully.



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# 

### AFTER 30 YEARS OF HURT, LIVERPOOL FINALLY GOT THEIR HANDS ON THE BIG PRIZE

It's somewhat ironic that for a club who have struggled, grasped and flailed desperately for three decades in their attempts to restore themselves as the best club in English football, their unassailable lead at the top of the Premier League in March almost counted for nothing as a global pandemic swept in. For a couple of months, Jürgen Klopp's side looked

as if they might be denied the prize they have striven for so long to win – through near misses, bad luck and a long duration of underachievement, the Reds have found the likes of Manchester United, Arsenal, Chelsea, Manchester City, Blackburn Rovers and even Leicester City in their way when it came to securing the biggest prize in domestic football.

Yet after Premier League chiefs, fan groups, police forces and local councils approved measures to get the competition restarted on June 17, Liverpool's history-makers were back on track. Predictably, after all the speculation, the hype and a 100-day gap in action – the longest since Second World War – the Merseyside Derby was something of a damp squib as Liverpool and arch rivals Everton played out a goalless draw.

Ultimately, Manchester City's improved form post lockdown saw Liverpool's significant gap at the top narrowed, but when the Merseysiders crushed Crystal Palace 4–0 at home on June 24, they knew that if Chelsea could beat Pep Guardiola's Citizens side 24 hours later, the title would be theirs... and that's just what happened.

True, it may have been seen as a disappointing climax for Liverpool to have had such a season of domestic dominance ended in empty stadiums and without even so much as an open-top bus ride around their famous city to savour. It's a lack of the true adulation deserving of any Premier League

champions, let alone a side who ended the campaign with 99 points and only three leadue defeats all term.

Yet, the record books will always point to the efforts of captain Jordan Henderson, top scorer Mohamed Salah, the rest of the first-team heavyweights and even the young starlets – Curtis Jones, Harvey Elliott and Neco Williams – who are gradually making their mark in the best club side in world football.

Two seasons ago the Reds finished 25 points behind champions Manchester City. Their winning margin this term confirms a 43-point shift in dominance that will impress Klopp as much as it worries Guardiola and the rest of the chasing pack.

The Anfield club's achievements are monumental – Champions League winners, World Club Championship holders and Premier League victors all at the same time. And yet, as manager Klopp states, defending their title crown is not the Liverpool way – attacking it is, and that's undoubtedly what they'll do





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YOUR 20-ITEM TICK-LIST FOR ANY

**BOARDING PASS** 

EXCURSION...

e've all arrived at a getaway destination to be confronted with that sickening feeling of having left the crimpers at home, and it's not a pleasant one. Well, with the hope and expectation of the travel

PASS DNIUM

industry restarting as the weeks go by, it seems pertinent to get some early planning in, so here's our all-encompassing rundown of the travel essentials you really can't leave home without:

- 1. Currency and cards, ensuring you have enough for both holiday treats and emergencies
- 2. Documents printed is still best, from hotel information to outbound and return flights
- Passport, if travelling abroad
- 4. Driver's licence essential for car hire, but good for additional ID
- 5. Mobile phone and tablet, plus chargers
- 6. Plug adaptor
- Daily toiletries, such as toothpaste, toothbrush, travel-size shower items, shaver, hairbrush
- 8. Paracetamol, ibuprofen and any prescription drugs - better to take from your home country rather than trying new drugs in a foreign country

- List of emergency contacts to keep about your person
- 10. Flip-flops, for any shared bathroom space where avoiding contact with icky floors is probably smart
- 11. Practical essentials, depending on destination - e.g. somewhere warm, sun cream and swimming gear (including goggles); somewhere rugged, walking boots and fleece
- 12. Spare underwear and socks will always come in handy and weigh very little
- 13. Deodorant and aftershave/perfume, for basic hygiene and those special nights out
- 14. Microfibre towel, which takes up less space than its fluffy cousin
- 15. Mini first aid kit
- 16. Earplugs whether for the flight or noisy quests around the hotel, these are essential
- 17. Glasses, sunglasses, and a protective case
- 18. Spare shoes, to switch things up and give vour feet a break
- 19. Padlock, for extra security
- 20. Rain cover, should the heavens open





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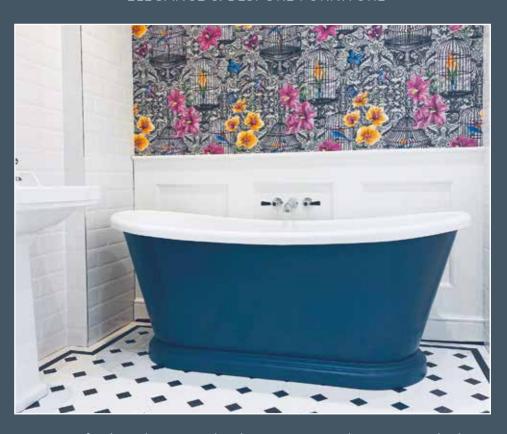
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