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AFTER



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September 2020

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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...



Nik Allen, Editor

Hello and welcome to this month's edition of **VISION** Chelmsford Beaulieu.

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 TV 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.

By 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.

*Nik*



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# THE KINGS of the castle

Celebrating 30 years together, Ant and Dec remain at the top table of British entertainment... which may come in handy for this year's *I'm A Celebrity... Get Me Out Of Here*.

From spotty lads in Ellesse jumpers, baggy jeans and Fila trainers skulking their way round the streets of Newcastle, Ant and Dec's rise to becoming the modern-day majesties of light entertainment has been unparalleled.

Now, 30 years after Anthony McPartlin and Declan Donnelly first met on the set of kids' BBC drama *Byker Grove* – a series based around a tatty youth club and the life events of its members – the duo are celebrating the three-decade milestone by swapping the Australian jungle for a couple of weeks bolted up in a haunted castle.

The coronavirus outbreak has made even the most basic travel arrangements complicated, and as for transporting a film crew and a selection of celebrities halfway around the world... forget it. So rather than give up entirely on a television experience that is one of the keystones of ITV's autumn output, the show's producers have kept things much closer to home, with Gwrych Castle in Wales providing the base for what will be a unique spin on the *I'm A Celebrity... Get Me Out Of Here* format.

With an experience that will be less bugs and more bumps in the night, the 200-year-old Conwy residence has a chequered history, one that its presenters are certain to work to their advantage in their own inimitable style.

The ghost of Countess of the Dundonald is said to prowl the castle ruins, with reports detailing the outline of an angry woman dressed in white. And during the Second World War, the castle housed 200 Jewish refugee children who had made it to Wales having fled the Nazis.

The much anticipated Bushtucker Trials will find themselves transformed this year, with the as yet unrevealed celebrities undertaking ghastly gothic, mind-bendingly medieval and ruggedly ruined challenges.

For Gwrych Castle, which has regularly been threatened with closure and was saved by the campaigning efforts of a 12-year-old boy back in 1997 when he wrote to then-Prime Minister Tony Blair, it is an incredible rebirth, and one that is hoped will protect its future.

As for what is to come for Britain's favourite presenting duo, anything is possible. Ant and Dec have ridden the waves of success for so long, the spotlight has become second nature. That means when controversy does arrive – notably the playing out of Ant's personal troubles over the past couple of years – the duo have stuck together in much the same way as they did when PJ and Duncan first buddied up way back in 1990.

"I think it's clear now we are going to be side by side until the day we die, like it or not," Declan commented recently. "People look at the shows and the awards, but what we have is friendship, respect and an affection that only comes between two best mates. We both feel very lucky."





# HORROR-scope

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

NASA'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 wind-up 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 Scorpions now have a timeframe of just seven days, beginning on November 23.

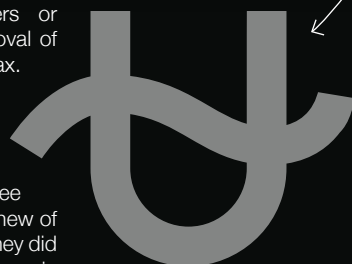
Worse news is to follow, with the revelation that because constellations have shifted so much in the time since the Ancient Greeks first threw together a chart of the skies, the dates of all the other star signs have changed too, as follows:

**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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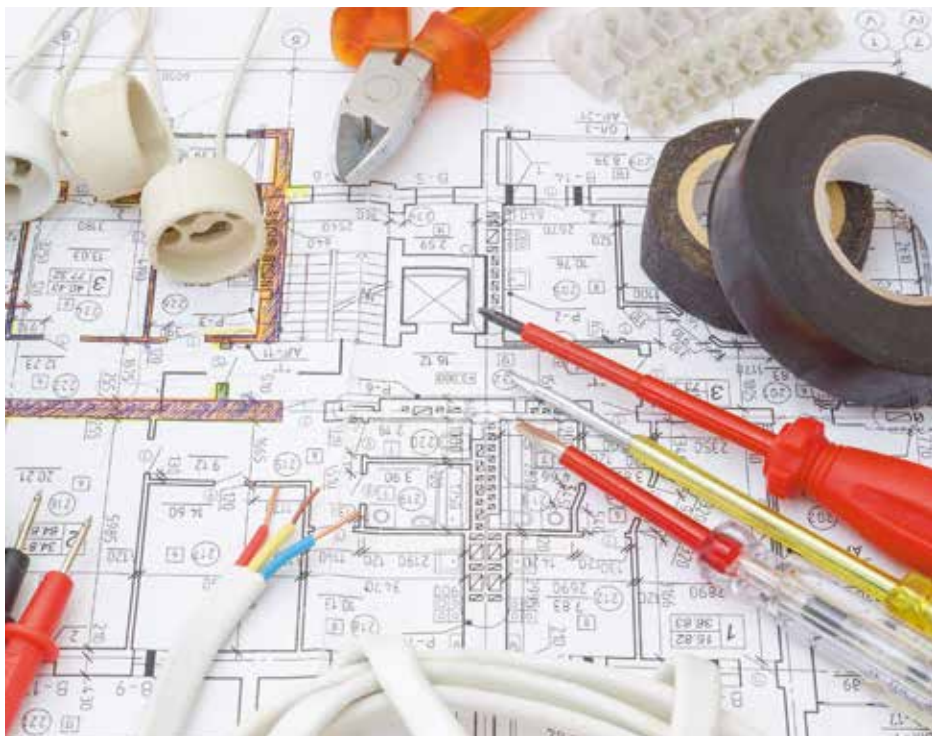
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HOME & DIY

## SHOWTIME for your DIY

Gone are the days of cheap interior design shows produced on a shoestring budget – TV DIY these days is big business and even bigger impact.

### 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 Michelin-starred 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

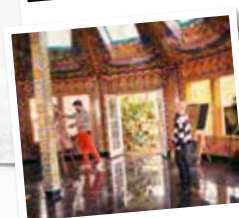
Arguably the most popular design programme of the past decade, host Kevin McCloud MBE is the perfect master of ceremonies in overseeing renovations across a lengthy time period that often – though not always – go to plan.

### 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 queen of declutter, and a show that offers a bevy of brilliant tips for keeping your home in great shape.







# SHRED IT or FILE IT?

## 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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HOME & DIY

# SHAPE UP

HOW TO ADD  
GEOMETRIC  
SHAPES TO  
YOUR HOME

**W**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.

**LAMPSHADES** – And finally back to Kepler's 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 takes on a whole new aura.

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HOME & DIY



## HOW CLEAN is your kitchen?

Hand-washing and social distancing have been the buzzwords for 2020 so far, but forget about the enemy outside; it's the humble kitchen that apparently poses one of the greatest everyday threats in our fight against bugs, according to recent research.

### Sponges

The sponge is by far the go-to item for nuisance nasties. It draws in bugs and baddies like no other, and in the study commissioned by Currys PC World and undertaken at the University of Lincoln, scientists found that 35 per cent of kitchen sponges included faecal streptococci (FS) colonies. And if you think that sounds like something you may want to keep strictly in the lavatory... you'd be right. Found in the intestines of humans and animals, contamination can lead to symptoms of food poisoning, such as vomiting, diarrhoea and nausea.

### That sinking feeling

The study revealed that the pathogen *P. aeruginosa* was present in 100 per cent of sinks. Found in soil and vegetation, it sounds harmless enough, but can cause skin irritation, abscesses and wounds.

### This will floor you

And as for our trusty, lovingly maintained wooden, tiled, laminated or concreted flooring, our attention should perhaps be directed a little closer to some decent antiseptic mopping, with both *aeruginosa* and FS found in significant quantities on the floor.

Meanwhile, it appears it's time to debunk the five-second rule, because any contact with a surface will contaminate food. And as for our ovens, only 37 per cent of us clean our oven handles. But it's not all bad news: lead researcher Dr Hughes admitted that our kitchens are not as dirty as they might be. "The good news is surface levels of bacteria are usually well below the levels required for infection of healthy individuals, so are unlikely to lead to illness – unless coupled with a pre-existing health complaint, or if the person infected is immunocompromised."

Even so... who's for a takeaway?





# Love YOUR LAMPSHADES

If 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.



## WONDRIOUS WALLPAPER

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 expensive-looking 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.



  
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# Peaceful PASTELS

HOW USING PEACEFUL PASTELS CAN BE SO GOOD FOR THE MIND

**W**e're all looking for elements of peace in our life – this year more than ever – but forget yoga, hypnosis and pan pipes; it turns out you can attain a heightened sense of calm simply by adding some sympathetic pastel shades to your home.

**BEAUTIFUL BLUE:** Blue offers us echoes of seascaped bliss and sumptuous skies, and provides a haven of calm and escape. Drop a shade of blue in with oranges and yellows to offer a perfect offset, or better still, mingle with whites and greys in throws, across patterns and on floors. There is no colour a pastel blue won't complement.

**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 flourishing 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*



LOCAL NEWS



## City basketball court transformed into work of art

The Mayor of Chelmsford, councillor Jude Deakin, opened a unique work of art in the city last month – an outdoor piece that you can stand, walk, and even play basketball on.

Crowdfunded last year and supported by a micro-grant from the Essex County Council Community Initiative Fund, Project in the Paint, by local artist Gareth Roberts, has completely transformed what was once an under-used outdoor public basketball court at Frank Whitmore Green, off Viaduct Road.

The opening was also attended by resident Tarryn

Algar, who is an international basketball freestyler, the over-40s Captain for Team GB Basketball and a member of the UK's number-one 3 x 3 team.

Gareth, a design director who has lived in Chelmsford for 10 years, officially started the planning phase of Project in the Paint in 2018.

He said: "It is a blend of my professional skills in the art world and my passion as a keen basketball player. It enables me to improve facilities and drive interest, and hopefully investment in the sport, while introducing more art into public spaces."





## Pub's future under threat



The future of a pub in Chelmsford has been thrown into doubt after police asked Chelmsford City Council to revoke its licence at a meeting last month.

A report submitted by police to the council's Licensing Committee says incidents of disorder have occurred regularly at the Bay Horse pub on Moulsham Street since June this year, culminating in a large fight last month. The report says there were nine previous incidents at the pub before the fight.

The latest incident saw three people taken to hospital with serious injuries after a mass brawl, and a man was arrested for being in possession of a knife and a tyre iron. After the incident, the car park had to be locked down for forensic examination while considerable police resources had to be deployed to restore order.

An excerpt from the police report reads: "The venue staff and management have lost control of the premises and the premises is undermining the licensing objectives."

Committee members have five options available to them. They can modify the conditions of the licence, either permanently or for a period not exceeding three months; exclude a licensable activity from the scope of the licence, either permanently or for a period not exceeding three months; remove the designated premises supervisor; suspend the licence for up to three months or revoke the licence.

After the committee reaches a decision, the pub will have a chance to appeal at the Magistrates' Court.

## Police appeal after woman is stabbed

Police are appealing for witnesses after a woman was stabbed in Chelmsford earlier this month.

Officers were called shortly after 5.30pm on September 5 to an address on St Michael's Walk, where they discovered the woman, who was treated for serious injuries by paramedics.

A 33-year-old man from Brentwood has been

arrested on suspicion of intending to cause grievous bodily harm and criminal damage, assaulting an emergency worker and a racially aggravated public order offence.

He remained in police custody at the time of writing.

A spokesman said: "We're particularly keen for anyone who lives in or was driving in the area and has footage, whether it's dashcam, doorbell or CCTV, to get in contact with us immediately. Anyone with information is asked to contact us on 101."

You can also contact Crimestoppers anonymously on 0800 555 111.

Please quote incident 990 of 5 September.

## City speaks out against growing plague of litter

There is growing anger against an increasing amount of rubbish blighting Chelmsford.

Chelmsford City Council, Essex Waterways, the Chelmer Canal Trust and local residents have united to speak out against a 'plague of litter' in the parks and beauty spots since lockdown restrictions eased.

In Chelmsford, the amount of litter seen in outdoor areas has risen dramatically in the past four weeks. Park rangers and horticulturalists are now spending hours of their working days tidying up discarded wrappers, bottles and other waste.

At Paper Mill Lock, litter has been seen floating on the water and piled on the riverbanks, and in July an entire sofa was found dumped in Central Park.

Councillor Rose Moore, cabinet member for Greener and Safer Chelmsford, said: "If you come to somewhere because it is a nice place to be, please also make the effort to take your rubbish home with you or put it in a bin. That piece of litter could blow into a river or harm an animal or child. Take responsibility for your own rubbish and help to create a greener Chelmsford."

Roy Chandler, director of Essex Waterways, said: "We're pleased to see people enjoying the Chelmer and Blackwater Navigation, especially families. However, we cannot understand why people come to enjoy a picturesque location and then spoil it for others by leaving their litter."



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## VICKY FORD MP

Member of Parliament for Chelmsford



LOCAL NEWS

At the time of writing, Members of Parliament are getting ready to return to Westminster, and I thought you might like an update on some of what I have been focusing on over the past few weeks.

There has been a lot of focus on the return to school. School is so important for children and young people, not only for their education and future opportunities but also for their mental health and well-being. The risk to children from COVID-19 is very, very low, and much smaller than the risk to their future of missing more school.

All Chelmsford schools have been working hard to ensure that all children will be able to return to school safely this September. I visited St John Payne Catholic School to hear from its leadership team about the measures they have put in place to keep students and staff safe when school returns next week. Each

year group will work in a separate part of the school, they will arrive and leave school from separate entrances, will have separate areas to congregate at break and lunch and will have different collection points for meals at lunchtime. This means that if there were to be a case of COVID-19, contacts can be easily tracked and traced and the virus can be contained.

Funding for Chelmsford schools will increase by 6.1 per cent next year – well ahead of the national average of 4 per cent. This follows the campaign led by Essex MPs for fairer funding for Essex schools. Eight schools in Chelmsford will also benefit from funding to improve school facilities this year.

As ever, do stay in touch, and if you need my assistance, please email me on [vicky.ford.mp@parliament.uk](mailto:vicky.ford.mp@parliament.uk)

## Musicians take centre stage

Three Felsted School musicians reached the semi-finals of ITV's *Britain's Got Talent* as part of the Chineke! Junior Orchestra.

Sana A-J, her brother Shesh and Charles C-P are all music scholars at Felsted, where they study with Junior Guildhall in London as part of Felsted's unique partnership. All three are members of the Junior Guildhall Orchestra, the Felsted Orchestra and the National Youth Orchestra of Great Britain as well as being members of the Chineke! Junior Orchestra.

The Chineke! Junior Orchestra is a youth orchestra of Black, Asian and ethnically diverse players aged 11 to 22. It was founded in 2015 by Chi-chi Nwanoku OBE, with the aim of creating opportunities for Black, Asian and Minority Ethnic musicians in mainstream orchestras, where they are currently under-represented.

At the beginning of the year, the young musicians auditioned for the *Britain's Got Talent* judges at the London Palladium. Their audition gained a standing ovation and four 'yeses' from the judges.

Simon Cowell said: "Your talent is off the chart; where you go is limitless."



With the live shows delayed by COVID-19, there was a long wait for the musicians, but they were delighted to hear that they had been selected as one of the 40 acts through to the semi-final.

Sana commented: "It was a fantastic experience performing to the judges and to such a large audience and then progressing to the next round. We have really enjoyed this experience so far and are looking forward to the next stage of the competition."

The Chineke! Junior Orchestra was due to take part in the semi-final as **VISION**ChelmsfordBeaulieu went to print.





# Wanderers looking ahead to new season



Photo credit: Ruby Ward/Instagram @theartoflondon

For Chelmer Wanderers, August was a month all about their growth as a club and getting back to playing football after the extended break.

Chelmer Wanderers have been able to bolster their squad with several new players while retaining the core of the squad, meaning that they are well poised for the season ahead playing in the Pope & Smith Division 1B.

The five pre-season friendlies were played against sides of varying ability, with the team learning valuable lessons from each game.

Their last game before the start of the season against Ongar United ended in a 1-1 draw and was by far their best showing since returning to the pitch, with the team showing great tenacity, control and focus for the full 90 minutes.

The season started on September 13 with a tough fixture away to Mayland Village, but Chelmer Wanderers were keen and ready, and looking to start strong on their hunt for silverware.

Results so far include:

- > August 2 vs William De Ferrers: 2-1 (W)
- > August 9 vs Woodham Athletic: 3-3 (D)
- > August 23 vs Braintree Irons: 1-3 (L)
- > August 30 vs Galleywood Athletic: 3-3 (D)
- > September 6 vs Ongar United: 1-1 (D)

## Mayor invites residents to spread Christmas cheer

The Mayor of Chelmsford is looking to give her 2020 Christmas card a fresh look and is asking residents to help by creating festive designs inspired

by the theme of family.

The competition is open to residents of all ages and closes at midnight on Saturday, October 31.

There are three categories to enter: drawing, photograph and poem.

After the competition closes, the Mayor and Deputy Mayor will select their favourite design from each category. They will then produce two Christmas cards. One card will feature the winning photograph, while the other will feature the winning drawing. Both cards will include the winning poem inside.

For more information, go to [www.chelmsford.gov.uk/news/mayor-launches-card-competition](http://www.chelmsford.gov.uk/news/mayor-launches-card-competition)

## Unknown substance discovered at sorting office

The emergency services were called to a Royal Mail sorting office in Chelmsford last month after reports that several people had come into contact with a chemical substance.

Firefighters from Essex County Fire and Rescue Service used equipment from the Service's Detection Identification and Monitoring Unit to help identify the substance.

A Royal Mail spokesperson said: "An employee displayed mild rash symptoms from handling a parcel with a suspected substance at Royal Mail's Chelmsford Mail Centre. The employee was treated on site by the ambulance service and is showing no serious symptoms. As a precautionary measure, the building has been temporarily evacuated. We have launched an immediate investigation into the incident."

A spokesman for the East of England Ambulance Service confirmed five people were assessed and, after observation, discharged at the scene.



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# HANDY ANDI

*The Peter Pan of daytime TV and a career both in and out of the spotlight*

If you're of a certain demographic, you've undoubtedly seen the Twitter posts, Facebook pictures and Instagram uploads detailing the so-called 'golden era' of kids' TV, when terrestrial television was a metaphorical playground for some of the biggest stars of our time.

From the basics of *Blue Peter* and *Grange Hill* in the 1970s through to big-budget kid-themed quiz shows and youth soaps, the presenters were our link between a mind-boggling array of British brilliance that has since gone by the wayside in favour of American imports.

To consider that Andi Peters was at the centre of such an era is remarkable, for two reasons. First, he's still on our screens today, most recently covering for Lorraine Kelly on her eponymous weekday morning chat show. Second, there's the small point that Andi barely looks any older than the bunch of Generation X youngsters currently at the forefront of youth entertainment.

Chelsea-born presenter, journalist and actor is 50. That makes him less Andi Peters and more Peter Pan, though securing both longevity and relevance is no pantomime in the current era where TV producers are even more cut-throat than Captain Hook.

Peters' ability to survive and, indeed, flourish has as much to do with his proficiency behind the camera as in front of it. He started out in the famous CBBC broom cupboard (where he succeeded the likes of Andy Crane and Philip Schofield), and despite retaining presenting duties alongside Emma Forbes in the hugely successful *Live & Kicking*, his skill as commissioning editor, producer and versatile creative is ultimately what has kept him in such high demand.

Always affable and famously clean-living, from continued BBC work with *The O-Zone* and *Top of the Pops* to *The Noise* (ITV), *T4* and *Shipwrecked* (Channel 4), diversity and desire to keep adapting have always been at the forefront for Peters.

And discovering Dermot O'Leary, who introduced him to the world of adult programming (*Dancing on Ice*, *Ant & Dec's Saturday Night Takeaway*), proved a joint enterprise that has garnered more success.

"At the heart of it I am just someone in love with TV," he says. "To bring so much joy, entertainment and fun into people's front rooms has always been a pleasure, and to this day I still get the same thrill at being broadcast live on air that I did all those years ago."

"I have had odd breaks from the cut and thrust of it,

but it is always something I know I will come back to, and of course I count myself very lucky to have been able to sample this from so many different sides."

Being the first man to stand in for Lorraine for more than a decade proves Peters' relevance and ability is still as strong at 50 as it was when he started out on radio way back in the 1980s, on the advice of Schofield.

"If the work keeps coming, I'll keep doing it," he says.

"It's a dream come true, and even at 50 I'm not ready for it to end."





# BATTLE STATIONS

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

It'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.



# Aster

SEPTEMBER BIRTH FLOWER  
OF THE MONTH

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 YOU?

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.

## WHAT ARE THE MOST COMMON ASTER PESTS AND DISEASES?

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.



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# Captain S L W



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.

For 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.

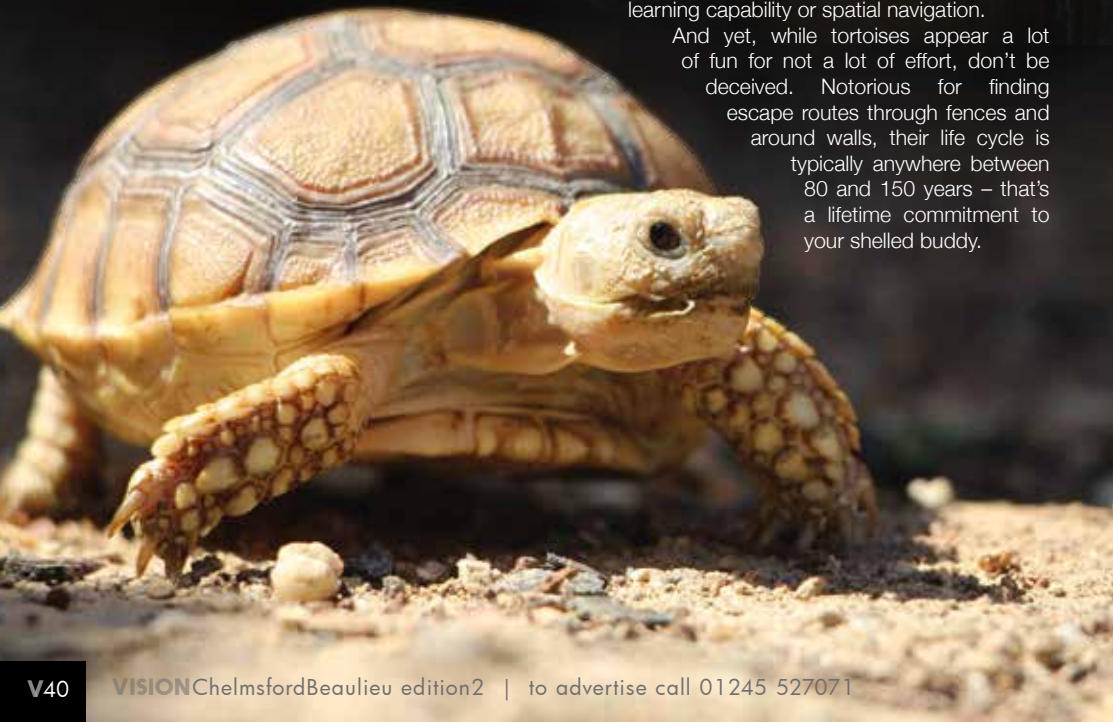
And yet, owning a tortoise bred in captivity in the UK is still perfectly legal. While you may need to 'shell out' (sorry) anything between £50 and £500

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.

And yet, while tortoises appear a lot of fun for not a lot of effort, don't be deceived. Notorious for finding escape routes through fences and around walls, their life cycle is typically anywhere between 80 and 150 years – that's a lifetime commitment to your shelled buddy.



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**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 you 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 too.



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## ARE YOU AN *emotional eater?*

**M**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.



HEALTH & FITNESS



THE WORLD OF

# Mr Smith

In 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, 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. If 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!"

Photo credit: www.jamessmithacademy.com

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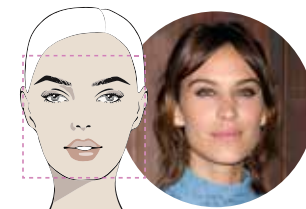
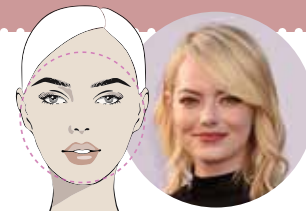
The flexible and fabulous fringe rarely goes out of fashion. Instead, it adapts to the season at hand and offers a simple yet stylish way to update your look.

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**

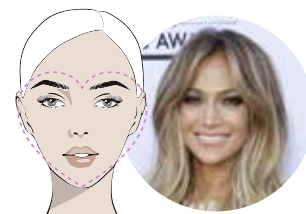
Popular with the likes of Mila Kunis, Emma Stone and Renée Zellweger, the side fringe is incredibly flattering for those with more round faces. Opt for a feathered fringe to give your face a more slender look and to draw attention to your eyes and mouth.



## 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**

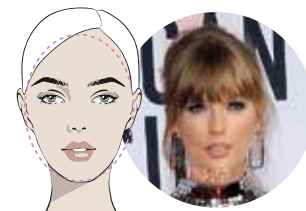
A long side fringe, aka the curtain fringe, is ideal for those with a heart face shape as this style will help widen out a narrow chin and highlight both your cheekbones and jawline. Ask for a feathered look to perfectly balance softness and structure.



## 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 chopiness at the ends will create a softer and more textured feel.

Photo credit: Featureflash Photo Agency/Shutterstock.com, Kathy Hutchins/Shutterstock.com, Tinseltown/Shutterstock.com



# 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 make-up 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 P Louise 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.

## Body Sculpturing

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 non-surgical 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



Men's stomach after one treatment

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*Amy-Lucy*

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Brazilian Bum Lift after three treatments

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## Discover the beauty of NON-COMEDOGENIC skincare

The latest buzzword in beauty, non-comedogenic, refers to any skincare product that is formulated to not cause blocked pores. It's ideal for those 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-clogging ingredients.

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

- > Estée Lauder Double Wear Stay-in-Place Make-up Foundation
- > 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





# Travel ESSENTIALS

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YOUR 20-ITEM  
TICK-LIST  
FOR ANY  
EXCURSION...

We've all arrived at a getaway destination to be confronted with that sickening feeling of having left the crumpers at home, and it's not a pleasant one. Well, with the hope and expectation of the travel 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
3. 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
7. 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
9. 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 guests around the hotel, these are essential
17. Glasses, sunglasses, and a protective case
18. Spare shoes, to switch things up and give your feet a break
19. Padlock, for extra security
20. Rain cover, should the heavens open



## Introducing my latest drop of luxury holidays for this coming winter...

With my latest curated packages I am looking further ahead and including my favourite destinations to escape to this winter. Be it for some winter sun or for those who are keen to secure their spot on the slopes this coming ski season. Beat the pre-Christmas rush in Barbados or whisk the whole family away to an exclusive use mountain chalet in the private enclave of La Legettaz.

### FEELING AT HOME ON LITTLE ENGLAND

Escape the pre-Christmas rush to an ideal setting for couples looking to relax in old world style. Coral Reef Club is one of the more spacious boutique hotels on Barbados and its mood is that of a country-house in the Caribbean.

### FESTIVITIES BETWEEN THE PITONS

Soak up the sweet life on the island of St Lucia with a stay in your very own private beachfront residence at the Viceroy Sugar Beach. Total tranquillity and zero-strain living are requisites at The Beachfront Collection; here, families will have access to the plethora of amenities on offer at the resort while enjoying the luxury of private living.



Dan Salmon, Owner

### A WINTER OF CONTENT

You'll do well to book early if you're keen to secure your spot on the slopes this winter – I suggest this fully-catered private chalet for families looking to spend the festive season together. Le Chardon Mountain Lodges can be found in the small, peaceful and private enclave of La Legettaz – a quiet elevated position above and away from the busy centre.

### FIRST ON THE SLOPES

Only opening 15 of its usual 30 suites this season, head out to Kristiania Lech this winter for a ski

break more exclusive than ever before. With no access to outside visitors, this member of Small Luxury Hotels of the World will be running an intimate club with no more than 35 guests at any one time.

As always, no matter when you're planning on travelling, count on me to navigate through the changing travel updates and simply ask me about your options. I'm happy to talk through the possibilities, refine the choices and make it happen. Let the planning commence...



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FOOD & DRINK

## Weight WATCHERS

**The dream foods that burn more calories than they provide**

It seems perverse that the eating of food and quaffing of drink could actually lead you to lose weight, but this is the reality of 'Negative-Calorie' foods, even if their existence has been called into question by some.

Certainly, for dieters or those simply looking to watch their figure, the era of feeling guilty about burgers, sweets, biscuits and more could be over... that is, if you can stomach some of the following:

### CELERY

The go-to choice among Negative-Calorie foods – this peppery stick requires more energy to eat than it gives you in return.

### APPLES

A tough food item that requires a fair amount of mouth-work. Combined with the fact that our favourite fruit is high in water content, it's little surprise that the energy effect is minimal, although the fibre will do you good.

### TOMATOES

Another supermarket favourite that's high in water content. Eating a simple tomato often feels like a waterfall for the mouth. At just 18 calories per 100g there's little to worry about as far as the waistline goes, and the statins present offer a great potential fix for those suffering from high cholesterol or high blood pressure.

### CAULIFLOWER

Tough as old boots and with the aroma of them too, cauliflower is a versatile veg that offers bags of vitamin C and contains absolutely zero fat.

### COFFEE

At just two calories per cup, coffee without the addition of milk, cream, sugar or flavourings is blissfully low, and, as a thermogenic, will actually stimulate the burning of fat for energy.







# Sensational SLOW COOKER AUTUMN COCKTAILS

Although 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 day?

## BUTTERBEER RUM (YES, JUST LIKE IN HARRY POTTER BUT WITH A BOOZY HIT)

**You will need:** 6 cups water | 2 cans cream soda | 1 cup brown sugar | ½ cup unsalted butter | ½ cup butterscotch syrup | 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, ¼ 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

## CARAMEL APPLE CIDER

**You will need:** 2 cups vodka | 8 cups apple cider | 1 cup caramel syrup | 2 tsp ground cloves | 2 tbs cinnamon | ¼ 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



Photo credit: realhousemoms.com, amindulmum.com

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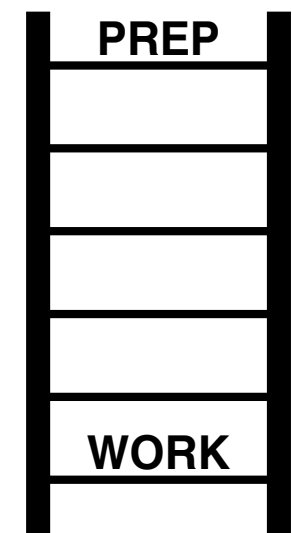


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### DID YOU KNOW?

- ▶ 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 noises
- ▶ 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.



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The man behind the idea was Sir Terry Leahy. A Liverpoolian 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, yet none can boast a loyalty scheme that has had such a profound effect on an already successful business.



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# ENSURE *you* INSURE

## Your home insurance checklist

Insurance 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.



## Need financial advice?

Then let me help you!  
I'm Louise Selvage, your local  
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Are you thinking about buying a new property, reviewing your existing mortgage or, perhaps, considering equity release? Do you need advice about your pension? Would you like to review your savings investment portfolio?

It can be difficult to know where to get good, reliable, financial advice, especially if you want a service that provides everything under one roof.

I'm a qualified independent mortgage and protection adviser with over 35 years' experience in banking and finance, and can offer you expert advice on all your financial needs, both personal and commercial.

**Mortgages, equity release, life insurance, business protection, investments, pensions, savings, inheritance tax planning – and much more.**

As an independent adviser, any advice I offer you about products and services will be impartial and drawn from the whole of the financial services market.

By providing you with advice tailored to your needs along with a high level of service, I aim to win your trust and build a long-term relationship with you; a relationship that means I can help you both now and, as your financial circumstances and goals change, in the future.

[For a free initial consultation, please contact me to book an appointment.](#)

I look forward to meeting you!

*Louise*

Louise Selvage  
CertPFS, CertCII (MP)  
Independent Mortgage and Protection Adviser

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## Three Reasons Why the Property Market in Chelmsford Is Flying High

As part of our monthly update for readers of *Vision Chelmsford*, We look at the reasons behind the incredibly high levels of activity in the local property market.

Back in August the UK recorded its highest temperature in 17 years.

And it's not just the weather that's been red-hot.

Although we're heading into autumn the property market in Chelmsford is still going through a blisteringly busy period.

We're seeing a surge in the number of buyers seeking property locally.

But why is this happening?

Well, we think it's down to three things. To help people remember them, we've called them the 3D effect.

**Desire** - One of the legacies of lockdown was many people realised they wanted more from their current home. All that time spent indoors has led to families and individuals rethinking



about where, and how, they live. This has accelerated many people's decision-making processes. Rather than wait a couple of years to move, many feel now is the right time. We've heard this from several buyers and sellers who



Stephen Frost,  
Martin & Co

are concluding that life's too short to delay big decisions.

**Demand** - When the property market in Chelmsford went into lockdown it meant all moves were on hold. This caused a 'blockage' in the property selling/buying pipe. The relaxation of lockdown and reopening of the property market has seen a surge in demand. And where there is a demand for homes, it creates an increase in their value. So, many homeowners have realised now is a great time to make the



most from their biggest tax-free asset. The saying 'making hay while the sun shines' springs to mind.

**Duty** - The Stamp Duty Land Tax holiday for properties under £500,000 in Chelmsford means more people now have a larger deposit, making mortgages more available and in many cases increasingly affordable.

On their own, the 3Ds would not have caused such a surge in activity.

But the three have come together in the same period to create the perfect conditions for a high flying market.

If you are interested in having a chat about what this could mean to you, get in touch with us.



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MOTORING

# Motoring Madness

AVOIDING THE PITFALLS OF SELLING YOUR CAR PRIVATELY

**S**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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