



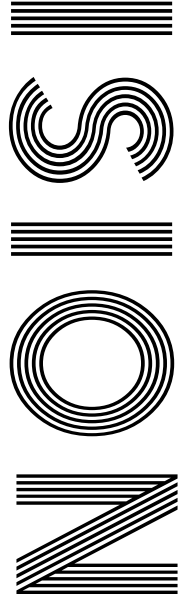
**BEAUTY
HACKS FOR
LEFTOVER
PUMPKIN**

A guide to
ROOT VEGETABLES

Has political correctness
GONE TOO FAR?

Robert
PATTINSON

From teenage heart-throb to The Batman action hero



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BEFORE



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BEFORE



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October 2020

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Editor's notes...



Nik Allen, Editor

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

There's a strange contrast many people feel between the thrill of climbing the property ladder and simpler times when a family

or relationship starts to grow. We are experiencing those emotions at the moment, having recently found a new home, and I admit it's a mixture of excitement and sadness.

It may just be bricks and mortar, but our old house represents a time in which we got married, had both our beautiful children and shared some happy memories.

On the financial side, it makes sense to move now. Many are keen to capitalise on the current stamp duty holiday, and lingering uncertainty over coronavirus actually makes the housing market more attractive.

I have moved around a fair bit in my life - I must be well into double figures. Whereas before, the lure was nightlife and shops, since first becoming a dad nearly two years ago I now find myself scouring Ofsted ratings and crime figures.

I cannot wait to move - I believe you always need to be striving for more in life and in business. And remember, the one thing you are in control of is your attitude - as American author Napoleon Hill said, "Your attitude towards problems, difficulties and adversities is the most important factor in overcoming them."

Nik

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ACROSS: 1. DRINKERS, 5. SNIP, 8. PATIO, 9. MERITED, 10. NOTIONS, 12. SKEWERS, 14. NARWHAL, 16. CONVENE, 18. MORDANT, 19. PUPAE, 20. NOSY, 21. MEANING
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HOW ADMIRAL LORD NELSON MADE THE ULTIMATE SACRIFICE FOR HIS COUNTRY

He is a revered icon from a bygone era, where the forces of continents went head-to-head in battle.

In October 1805 no force was greater than the British, though a fearful fleet of French and Spanish combined enemies, spotted off Cape Trafalgar, between Cádiz and the Strait of Gibraltar, threatened that reputation.

Led by Napoleon Bonaparte, the French had already exerted their authority on the European mainland, and further moves to creep north came in the form of 33 battleships.

Nelson was outnumbered, but by dividing his 27 vessels he was able to position the fleet perfectly so that the enemy front could be sunk. And sunk it was – 19 enemy ships plummeted to the murky depths, with every one of Nelson's staying afloat.

Even before the Battle of Trafalgar, Admiral Lord Nelson had long been regarded a great leader of men and an expert tactician. He had bravery and fortitude and was shown to shoulder the burden of battle himself. Indeed, as the British forces sprang into life to repel the threat, in a famous battle cry he stepped to the edge of his ship, *Victory*, and declared, "England expects that every man will do his duty," and they did.

It is imagined that simply looking at Nelson would have summoned in any seafarer the will to battle for the preservation of the nation. At 47 years old, he had already lost the sight in his right eye at the Siege of Calvi, in 1793, in which his fleet captured Corsica. Then, four years later, doctors were unable to save his right arm after he came under attack at the failed Battle of Santa Cruz de Tenerife.

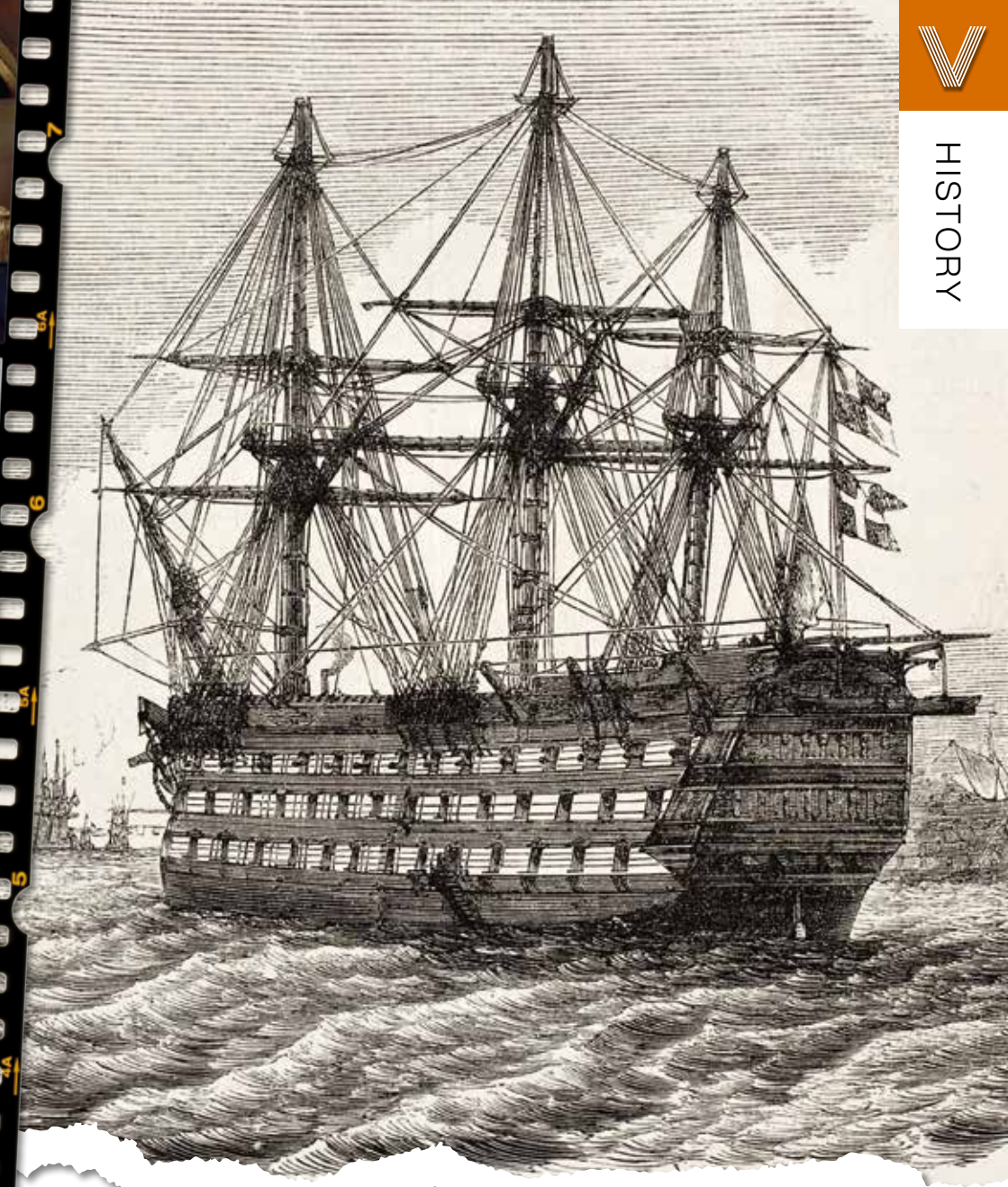
And yet, duty continued. Hardened and seemingly unfeared of death, at Trafalgar the leader was, ultimately, the truest exemplar of his word. On the afternoon of October 21, at 4.30pm, Nelson succumbed to the targeted enemy fire that rained in around his own ship, and was killed. As a leader of men he led the ultimate sacrifice – his own life.

The Battle of Trafalgar lasted only for a further 30 minutes, though its imminent conclusion was reported to Nelson as he lay on his deathbed. The Admiral, holding on to the last few embers of life, uttered the immortal words, "Now I am satisfied. Thank God I have done my duty."

So great was the shock at the loss of such an imperious leader that, in the time that passed, many have come to consider Nelson's death as the central point of the Battle of Trafalgar. While 1,500 of his British allies also lost their lives, his passing is always ubiquitous with the battle and the greater Napoleonic wars which it symbolises.

In reality, Nelson's sacrifice enabled the British to fend off the combined forces of the French and Spanish, preserving our reputation as the best and most powerful seafaring force in the world for the next 100 years, while, of course, ensuring Napoleon steered clear of the British mainland.

Nelson had a glorious funeral procession at St Paul's Cathedral in London, with Nelson's Column erected in his memory in the newly named Trafalgar Square. In 2020, Trafalgar Day, October 21, sees his historical efforts live on very much in the present.



Nelson's LAST BATTLE

AGENDA NEUTRAL

~~man~~kind humankind

~~chair~~man chair

~~congress~~man legislator

~~business~~man representative

~~police~~man police officer

~~land~~lord owner

~~boy~~friend/~~girl~~friend partner

~~sales~~man salesperson

~~man~~power workforce

~~maiden~~ name family name

~~fire~~man firefighter

~~husband~~/~~wife~~ spouse

TAKING A TOKE OF 'WOKE' AND WHY POLITICAL CORRECTNESS MAY HAVE GONE TOO FAR... AGAIN

It's common knowledge in life that when making efforts to please everyone, it becomes very easy to, in actual fact, please no one; and it seems the United Nations' (UN) efforts to broach gender neutrality, social differentiation and race relations have done just that.

When, in the middle of May, the UN released a set of guidelines designed to help people address others in modern, all-encompassing ways that wouldn't offend, it seems they succeed only in... offending people.


As examples, their recommendation was to hide away the supposed evils of capitalism and sexism by referring to businessmen as representatives. Mankind, meanwhile, should be termed humankind, while the cult of the evil of 'maiden names' was to be extinguished by labelling them 'family names'.

For all the good intentions of those who oversee peaceful and respectful action in our society, critics believe these sorts of moves tend to pander mostly to the whims of the minority. What's more, in forcing people to divert away from sensible, rational, everyday terms, the result is the creation of a splintering of and bitterness between groups – something that wasn't present in the first place.

The US Twitter storm around apparent offence at the term 'female' – the inference being it should be 'woman' or 'girl', because 'female' is apparently used in a derogatory fashion – blew itself out a few days later when the very same 'woke' authorities suggested 'woman' was no longer appropriate owing to the inference it categorised the fairer sex as the 'woke of man'.

Clearly, we have gone too far. The hope is that Twitter, the virus that has caused this political correctness storm, is also the antidote, because there is a concerted uprising of those who just want to get on with their daily lives without constantly checking over their shoulders... But for goodness sake, don't tell the UN.

Written by James Evans



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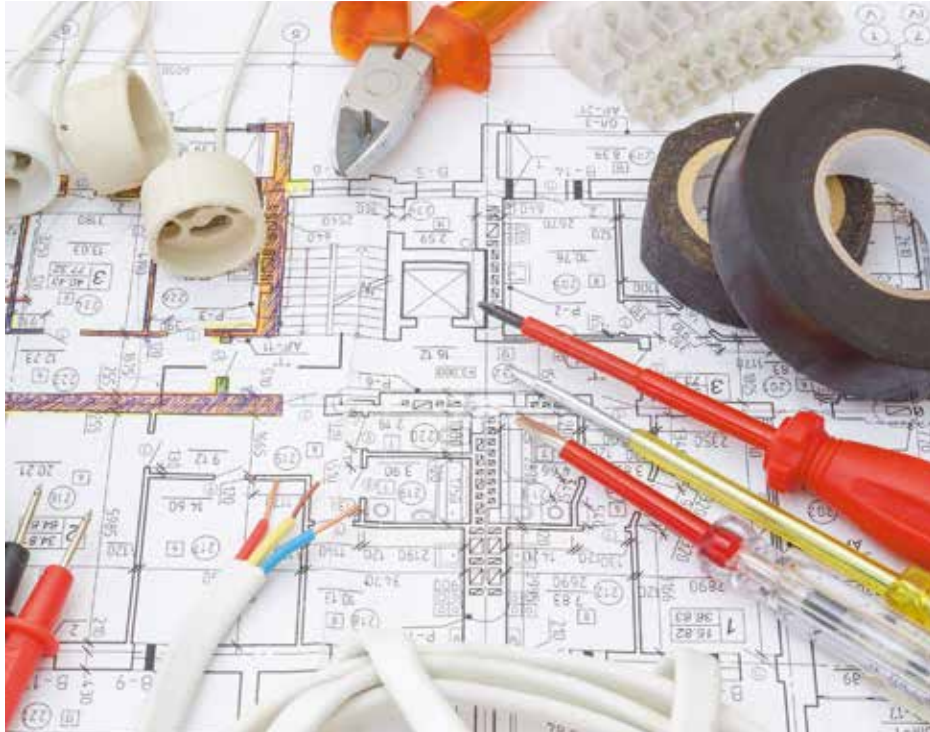
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HOME & DIY

BRUSH

UP ON DIY

Be honest. When you purchase a paintbrush from your local supermarket or DIY store, do you actually have any idea how to choose the right one for your particular project?

Don't worry, you are not alone. Fortunately, we are here to show you how, plus how to care for your brushes so that they last for the duration.

CHOOSE THE RIGHT BRISTLE

Paintbrushes are available in two different bristle types: synthetic bristles, or natural bristles that are made from animal hair. If you are using paint that can be cleaned off with water, you should choose a brush with synthetic bristles. However, if you are using an oil-based paint or varnish, a natural bristle brush is better.

CHOOSE THE RIGHT SIZE

This may seem obvious, but if you are painting a small area such as a skirting board, then you should choose a smaller brush for more precise control. If you are painting a wall, you will most likely be using a brush for cutting in and should opt for a 2-3-inch brush; any bigger and you will struggle.

CHOOSE THE RIGHT SHAPE

If you look at paintbrushes closely, you will notice that the bristles are either cut at an angle or they have square ends. As a general rule, angled-tip brushes are best for painting trim or cutting in, and square ends are ideal for wider, flatter surfaces.

HOW TO CLEAN YOUR PAINTBRUSH

> WATER-BASED PAINT

Scrape off any excess paint | Wash the brush in soapy water | Rinse the bristles in clean, cold water | Wrap the brush in heavy paper and fasten loosely with string

> SOLVENT-BASED PAINT

Wipe the brush clean of excess paint or gloss | Swirl the brush in a jar of white spirit | Leave to soak for 2 hours or longer | Wipe the brush clean with newspaper



5 unusual USES FOR...

Did you know that an estimated 14.2 million people enjoy Coca-Cola in the UK? Offering an irresistible combination of sugar and caffeine, it's not hard to see why this carbonated soft drink is one of our favourite brands. But flavour and effect aside, it also has several other handy uses in your home.

1. CLEAN YOUR TOILET

If you have any stubborn stains in your toilet that you just can't shift, simply pour in some Coca-Cola, leave to sit for one hour and wait for the fizzy drink to work its magic. When you return you will find that the phosphoric acid has dissolved the stains, leaving you with a gleaming toilet

2. LOOSEN RUST

Whether you have some rusty bolts in your home or your tools have seen better days, Coca-Cola can bring them back to their original glory. Simply submerge in a small of bowl of Coke, leave for 24 hours and scrub with a non-metal pad.

3. DE-ICE YOUR WINDSCREEN

Is there anything more frustrating than having to wait for the ice to melt off your windscreen on a winter's morning? Fortunately, you will no longer have to. Just pour a can of Coke over the affected area and immediately the ice will turn to slush.

4. CLEAN YOUR WINDOWS

Do you yearn for streak-free windows? Coca-Cola contains citric acid, meaning that it is a great alternative to lemon-based cleaning products. All you need to do is pour the fizzy beverage into a spray bottle and then get wiping.

5. REMOVE MILK STAINS

Milk can be a nightmare to get out of clothing, but thankfully, by saturating the item in Coca-Cola for five minutes before washing it, you will find the stain lifts easily.



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HOME & DIY

THE Grandmillennial GRAB



WHO SAID NOSTALGIA WAS DEAD? NOT THE MILLENNIALS, THAT'S FOR SURE

If there's one thing we should know by now about interior design, it's that nothing is ever off limits, and that certainly applies to the mixing of styles, trends and ideas.

Across styles such as Japandi and mid-century modern, interiors take the best from supposedly contrasting looks to produce colour and texture, while stimulating the mind.

Millennials have been unfairly labelled as adopting only modern, run-of-the-mill design, yet the grandmillennial look turns that concept on its head, with modern, contemporary elements enriched with chintz, crochery, ornate patterns and antique furniture you'd expect to see at your grandparents' house... hence the name.

The idea is that we take up-to-date walls, floors, furniture and fabrics and drop in elements that scream sentimentality, respect the tastes of our elders and take us back to times of simpler design.

To pull off this look, think about ornate lampshades, consider select pieces of antique furniture and even throw in a Toby Jug. Perhaps even lay out a doily or two, if you dare.

There are no rules, no exceptions, and only the power of your imagination can hold you back when it comes to pulling off the look.

Embrace worn-out upholstery, floral prints, draped covers and a splash of patterned wallpaper.

And try to tell a story in what you do – of people, places, eras and fashions. Heck, even pop in for a cup of tea with a local octogenarian in the hope of inspiration.

There is perhaps one warning, though – don't go overboard. The idea is to retain a modern feel while patterning your living space with a sensible number of well-selected additions. Go too far and your front room, bedroom or hallway may look like something out of a 1950s episode of *Coronation Street*, and nobody wants that.



Photo credit: livingetc.com

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GO GREEN

How to make your home more efficient and save on your monthly bills

Whether you are planning to take advantage of the Green Homes Grant Scheme announced in July or not, it can be a good idea to look into ways in which you can improve the energy efficiency of your home, both for the environment and for your bank balance.

What is the Green Homes Grant Scheme?

The aim of this scheme is to enable homeowners and landlords to upgrade their homes or properties with energy-saving features. You can apply online from September for vouchers worth up to two-thirds of the total cost, although those with low incomes will be eligible for 100 per cent funding.

Solid wall insulation

If your home was built before 1920, it might have solid walls, rather than cavity walls, which are highly unlikely to be insulated. You can choose to have either internal or external insulation completed, with the latter helping to warm colder rooms in your home and alleviate damp.

Savings per year = £225*

LED and CFL lights

Lighting accounts for roughly 15 per cent of an average household's electricity bill, so making the decision to install energy-efficient bulbs can save you a decent amount of money.

Savings per year = £100

Triple glazing

Most homes in the UK are now double glazed, but if you want to save even more money on your energy bills, you may want to consider investing in triple glazing, which has the added benefit of noise reduction.

Savings per year = £105*

Install a water meter

If you find your water bill creeps up every year, you may want to think about installing a water meter, as this will encourage all members of your family to reduce their water usage.

Savings per year = £55*



*based on an average semi-detached house

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How to spider-proof your home



HOME & DIY

Whether you suffer with arachnophobia or you simply don't like the thought of lots of hairy eight-legged creatures scuttling around your home, you should aim to both repel and remove spiders as humanely as possible.

Make a natural spider-repellent spray

There are several herbs and essential oils that are said to ward off spiders, including lavender, citrus and cinnamon. However, the aromas that spiders hate the most are eucalyptus, tea tree and peppermint. Fill a bottle with five drops of your preferred oil, add a shot of dish soap and top up with water. Spray around your windows, doors and any dark corners where spiders may be lurking.

Use a spider catcher

Although you can, of course, use the tried and tested glass-and-piece-of-card technique, there are other humane ways in which you can safely catch and release spiders from your home. A vacuum spider

catcher is simple to use and traps any spiders safely in a long tube. Alternatively, you could try a window catcher, which is great for reaching spiders in tricky corners or on the ceiling.

Clean regularly

Spiders do not like to be disturbed, so the best way to encourage them to vacate the premises is to clean and tidy up as often as possible. Although they are not attracted to food, they are to dead insects, so remove these quickly, as well as any old spider webs or egg sacs.

Block any cracks

Spiders love to build their webs in any nooks and crannies that they can find in your home, so it's a good idea to block holes and cracks in your walls.

Myth: Conkers keep out spiders. In fact, you would need to fill your whole home with these nuts to make any difference!





Radiate SOPHISTICATION...

...with these DIY radiator covers



Undoubtedly, radiators serve a purpose in your home, but why do they have to be such unattractive space wasters?

Thankfully, a well-placed radiator cover can work wonders for hiding your heater without withholding the warmth.

THE 'PERFECT PALLET' RADIATOR COVER

If you are looking for a raw style that will cost you virtually nothing, then this is the DIY radiator cover for you. The wide slats allow for maximum heat transmission, and you can choose to paint your pallet or simply leave it in all its rustic glory.

Top tip: Be sure to thoroughly remove any spills to avoid unpleasant smells when your radiator heats up.

THE 'CLEVER CANE' RADIATOR COVER

Cane is the ideal material for building a radiator cover as it will effectively hide your radiator while at the same time allowing heat to easily pass through its fibres. You can find cane webbing in sheets or rolls, either of

which can be simply stretched across the front of your radiator cover frame.

Top tip: Soak the cane in water first to make it softer and more malleable.

THE 'SPACE-SAVING SEAT' RADIATOR COVER

If you are lacking seating options in your home, then this multipurpose radiator cover can help you. All you need are 15-20 vertical hardwood slats to create an L-shaped radiator cover that doubles up as a bench.

Top tip: Add a few pillows across the top for added comfort.

THE 'IKEA SLAT BED BASE' RADIATOR COVER

You can purchase an IKEA slat bed base for as little as £20 and repurpose it to create a stylish and multifunctional radiator cover.

Top tip: Use the additional table surface as a pop-up bar and you'll never have to go to the pub again.

Photo credit: Lantiv via theprice.com, rhythmofthehome.com, erikestenbaum.com, projectophile.hiles.wordpress.com



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LOCAL NEWS

from your neighbourhood



LOCAL NEWS



Photo credit: Saheli Events / Maan Photography



City welcomes 250 guests to drive-in wedding

A creative bride and groom found a way to still have a COVID-19 compliant Hindu wedding – by staging a full-service drive-in for more than 200 guests at a venue in Chelmsford.

Roma Popat and Vinal Patel, from London, were originally due to get married in April, but when lockdown disrupted their plans, they suggested their tongue-in-cheek idea to their wedding coordinator, Saheli Mirpuri from Saheli Events who oversaw and organised the celebrations.

What began as a joke, soon became a reality and last month, Roma and Vinal were married in front of a small gathering of their immediate family at Braxted Park, Chelmsford. As they said their vows, in an adjacent field to the venue, more than 100

cars containing friends and family were parked up, watching the ceremony unfold on a big screen.

On arrival at the drive-in wedding, guests in cars were given welcome hampers containing anti-bacterial hand gel and asked to stay in their vehicles throughout. They were also able to order food from their respective seats which was delivered directly to them by waiter service.

After the intimate ceremony inside had been completed, the bride and groom then travelled around the field on the same golf buggy, waving to their friends and families inside their cars.

The couple were also able to watch a specially filmed tribute for them on the drive-in screen made by guests unable to travel to be with them on the day.



Primary pupils take part in skipping festival

LOCAL NEWS



More than 6,000 primary school pupils across 23 different schools in Chelmsford took part in 'Skip Hop Hurray', a skipping festival to celebrate National Fitness Day last month.

The initiative by Chelmsford School Sport Partnership (CSSP), in partnership with Active Essex, is supported by Beaulieu, Chelmsford's new district being developed by Countryside and L&Q.

Now pupils have returned to school, CSSP has created a multi-school skipping festival – 'Skip Hop Hurray' – with the aim of bringing accessible and safe sports back to children's daily lives.

Sara Robson of CSSP said: "We know that children have missed out on doing sport together and all the benefits it brings to healthy minds and bodies. In Chelmsford, together with Active Essex, we wanted children to experience a large-scale sports festival within their schools soon after returning from their extended summer holidays.

"The teachers in Chelmsford were keen to take up the challenge of the Skip Hop Hurray day and have been teaching the children skipping routines as part of their 60 minutes daily activity. The children have enjoyed learning new jumps, getting fitter and simply playing outside with their friends.

"We hope the children will continue to have skipping as part of their daily routine, and music and fun is what you saw and heard on the fields and playgrounds of our Chelmsford schools. We are grateful, as ever, to our long-term sponsors Beaulieu for the support in delivering the Skip Hop Hurray day for the community."

City improvements to be made under spending plan

Beaulieu Secondary School is among a wide range of community projects that will be funded by Chelmsford City Council.

The authority will be passing £761,000 of

£10.2million of funding to Essex County Council which forward funded the school that opened in 2018.

Other projects to benefit from the funding will include affordable housing initiatives, including the infrastructure at Chelmer Waterside to maximise housing delivery; 28 projects for improvements and investments across the city's parks, green spaces and strategic sports facilities; the pedestrianisation of Tindal Square and a range of GP surgery improvements.

Councillor Mike Mackrory, cabinet member for sustainable development, explained: "The money will be spent on a number of projects which will benefit many of Chelmsford's communities.

"It ensures that development in the city creates positive investments which can be enjoyed and used by the people who live and work in the area."

The £10.2million agreed now is part of a sum of more than £21 million spent on a range of infrastructure improvements over the last few years, delivered by the City Council and other partners.

Two die after village shooting

Two people found with gunshot wounds in a village near Chelmsford have both died in hospital.

Officers were called to a house in Church Road, Little Baddow at 8.40am on October 2 where they found the couple.

The man and the woman, who were both in their 70s, were airlifted to Addenbrooke's Hospital in Cambridge where the man died on October 3. The woman died on October 7.

The drama unfolded near St Mary's Church and Little Baddow Chapel in a rural area. It's also thought that the Little Baddow Fruit Farm caravan and motorhome park nearby stopped allowing visitors on the site following the incident.

Essex Police said they were not looking for anyone else in connection with the incident. A file will be prepared for the coroner.



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VICKY FORD MP

Member of Parliament for Chelmsford



LOCAL NEWS

It has been a very busy few weeks for children and young people with the return to school. Two weeks into term across the country, more than 99.9 per cent of schools are open and 92 per cent are open to all students in all year groups.

Many young people have found that the pandemic has affected their mental health and well-being. This is one of the reasons why it is so important to make sure they can get back to school. We've asked all schools to focus on the well-being of students, and the government has provided school staff with advice and training to support this, as well as an £8million project to make sure all schools can access specialist training in their local area. I would like to thank Chelmsford head teachers and many pupils for their thoughtful

insights and their hard work preparing for the return to school.

We are all aware that cases of COVID-19 are increasing. Please only go for a COVID test if you have coronavirus symptoms (high temperature, new continuous cough or loss of taste or smell) or if you have been asked to have one as part of a government programme. The government is continually rolling out more testing capacity and I am pressing for more testing capacity in Chelmsford.

Please remain alert and follow the six-person rule, wash your hands, cover your face when social distancing is not possible and keep a distance from others.

Clarets boss confident of promotion

Chelmsford City boss Robbie Simpson is confident that his side can challenge for promotion from the National League South this season.

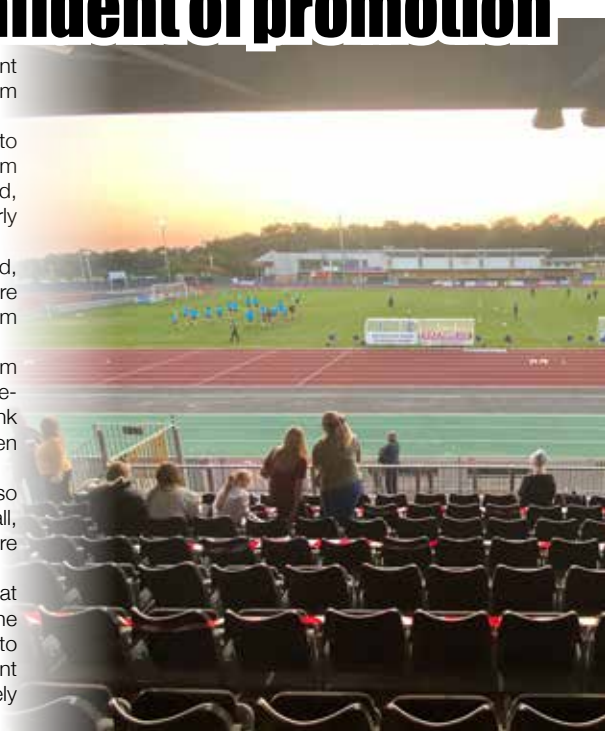
After a longer pre-season than normal owing to COVID-19, which saw the Clarets face Dagenham and Redbridge, Bromley and Bishop's Stortford, to name a few, Simpson admitted he was eagerly anticipating the return of competitive football.

The Clarets started the campaign away at Dartford, who finished in sixth place last season, before competitive football returned to Melbourne Stadium on October 10 as they welcomed Oxford City.

Speaking after the friendly game against Dagenham and Redbridge, Simpson said: "It was my first pre-season as a manager, so it was interesting. I think the structure and the schedule of the games, given the time frame, has been spot on.

"We've had injuries as you can probably tell, so we've got a number of them out, but that's football, and especially with such a long pre-season you're always going to pick up a few.

"I'm really excited for the season. We know what our expectations are and we've probably gone from having one of the top budgets in the league to around the middle, but from within we are confident that we can achieve promotion and we'll definitely challenge for it."





Demolition commences of former college site

LOCAL NEWS



Work has begun to redevelop the former St Peter's College site in Chelmsford with the demolition of the vacant school buildings.

The demolition will allow the site to be cleared as part of the preparations for a new development, including approximately 180 new homes and 60 'independent living' apartments, two new Special Educational Needs and Disability (SEND) free schools, and the necessary infrastructure to support the site including roads, new public open space and land for a new community facility.

The development is subject to the agreement of Chelmsford City Council to a masterplan for the site and subsequent detailed planning approval.

Following discussions with Chelmsford City Council planning officers and a recently completed public consultation, the central two-storey part of the school is being retained.

Essex Housing, which is leading the development of housing on site, is progressing a plan to take these proposals forward. The Department for Education, which is leading the delivery of the SEND schools, plans to begin construction next year, with the residential scheme to follow in late 2021/early 2022.

Councillor Tony Ball, cabinet member for economic development at Essex County Council, said: "I'm pleased to announce this important milestone for our development scheme, which paves the way for redevelopment of the site."

The Only Way Is Gin: Essex's first gin school to open in city

Essex's first gin school is to open in Chelmsford, offering people the chance to make their own bespoke bottle of gin.

The Only Way Is Gin Ltd has been founded by Nikki Mendes to bring a new gin experience to the vibrant city. The distillery for the brand and a shop will also be

at the venue.

Nikki said: "The gin experience is for gin lovers, newcomers and anyone in between. Ideal for celebrating special events, hen and stag dos, corporate events and private parties."

Guests will be welcomed with a The Only Way Is Gin G&T. During the three-hour experience they learn about the history of the spirit and take a look at how gin is produced on site.

They are guided through the process of making their own unique-recipe gin. Guests leave at the end with their gin bottles fully labelled.

Go to www.facebook.com/theonlywayisgin to find out more.

Glazebrook in the goals as Chelmer start season winning

After a successful pre-season, September saw the start of Chelmer Wanderers 2020/21 campaign with the opening game of the season being an away match with Mayland Village.

Having moved away from their traditional red colours and towards a purple and black strip, they were looking to get this new era off to a strong start by registering three points from this match. It didn't take long for Chelmer to get started as they found themselves 2-0 up thanks to two goals from Oli Glazebrook. However, the game didn't continue in the same vein as the score sat at 2-2 going into the 90th minute. A last ditch attack saw the ball fall to Glazebrook after a goal-mouth scramble, and he tapped home his hat-trick goal to be crowned the match winner.

Next up were Latchingdon FC, who, having been relegated from the league above, were keen to get their season off to a strong start. Chelmer, fresh from their victory against Mayland, came out of the blocks fastest, with Freddie Miller tucking home from close range within the first 60 seconds. But, as with the previous game, Chelmer fell victim to some complacency and conceded three quick-fire goals before half-time, leaving them 3-1 down at the break. A tough-fought second half, which produced a fourth goal of the season for Glazebrook, wasn't enough for Chelmer to pull the result back, and the game ended 3-2 to Latchingdon.



Photo credit: Ruby Ward/Instagram @theartoflondon



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A photograph of Robert Pattinson in a dark tactical vest with a walkie-talkie, looking off to the side. The background is a blurred outdoor setting.

THE RISE OF

ROBERT BAT-TINSON

It's taken eight years, 19 movie roles and a complete revision of his status as the teenage heartthrob of his era, but in landing the role of Batman in the latest incarnation of DC Comics' ultimate action hero, Robert Pattinson has emerged from the gloomy, seedy shadow of *The Twilight Saga* into the dazzling, dangerous surrounds of, well... his local gym.

We've always known him best for his vampiric swagger and lofty presence, and for being followed around by a posse of adoring young teens, but since the Sky series in which he made his name, Robert Pattinson has dabbled in everything from serious drama, horror, crime, action and even biopics.

And while excelling on screen in the likes of *The Lost City of Z*, *Good Time*, *The Rover*, *The Lighthouse* and *Tenet*, as the latest ripped and action-ready Batman, this is surely his biggest project yet.

The big-budget Warner Bros movie represents for him a defining moment, both physically and mentally – it's the final piece of the jigsaw in the ascent of the accomplished Londoner to true movie icon status, and by his own admission, the removal of self-doubt that accompanies it is a relief.

"Doubt is in the genetic make-up of any actor," he begins. "You are always wondering what's around the corner and whether you can live up to your best role, your last role, your future potential... whatever it will be."

Taking on Batman represents the same mental challenge, but RPatz sounds more secure in himself than ever before.

"I think any actor will go through periods where they will question whether they can live up to a character in a script, or even the expectations that go with it.

"Batman, for me, means pushing boundaries and building up to a point where I know, in the flesh, I can do justice to the physicality required.

"You look at the true warriors of the superhero genre – Hemsworth, The Rock, Downey Jr – and wonder if you're putting yourself in the wrong place. And yet, having spoken to a few I know, everyone is nervous when the opportunity comes about."

Of course, the legacy of those to have played Batman goes back right to the early days of movie-making. People were still awaiting the conclusion of the Second World War when actor Lewis G Wilson first stepped up to play the caped hero in 1943. Wilson's physique saw critics perhaps unfairly deride him as "thick about the middle", and actors who assumed the role thereafter were toned in a way rather more fitting for a character adept at taking down a range of enemies without, in fact, the use of any superhero powers at all.

From Robert Lowery and Adam West – who played Batman for two decades – through to Michael Keaton, Val Kilmer, George Clooney, Christian Bale and Ben Affleck in the modern era, style and stamina has often gone forward before age – something that stands Pattinson in good stead.

"This feels like the start of a new era for me, and I hope fans come along for the ride."

In 2020, Pattinson talks, behaves and interacts like a very different person from when he was only known as Edward Cullen from *The Twilight Saga*. His evolution into an accomplished actor of variety, veracity and vigour is now surely complete.



PUZZLES & TRIVIA

PUZZLES

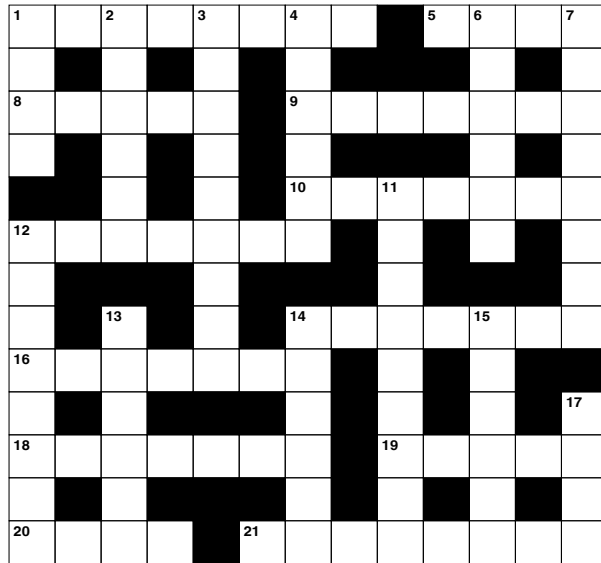
Answers can be found on the Contents Page 4

ACROSS

- 1. People who consume a particular beverage (8)
- 5. Cut (4)
- 8. Paved area (5)
- 9. Deserved (7)
- 10. Ideas (7)
- 12. Long pins (7)
- 14. Small Arctic whale (7)
- 16. Gather (7)
- 18. Biting (7)
- 19. Immature insects (5)
- 20. Overly curious (4)
- 21. Definitions (8)

DOWN

- 1. Depressions (4)
- 2. Chant; speak solemnly (6)
- 3. General erudition (9)
- 4. Manors (anag) (6)
- 6. Country (6)
- 7. Base of a statue (8)
- 11. Immediately following that (9)
- 12. Astronaut (8)



- 13. Entraps (6)
- 14. Hold close (6)
- 15. Occur (6)
- 17. Not as much (4)

DID YOU KNOW?

- ▶ The name Big Ben only refers to the bell inside the Elizabeth Tower, not the Tower itself, as commonly thought
- ▶ In 1952, a double-decker bus, driven by Albert Gunter, jumped a gap across Tower Bridge after it started to rise to allow a boat to pass
- ▶ The London Eye pods are numbered one to 33, missing 13 with superstitious passengers in mind. Each pod weighs 10 tonnes, the equivalent of one million pound coins
- ▶ From the 1200s to 1835, the Tower of London was home to a zoo of exotic wild animals that were given as royal gifts, including lions and a polar bear
- ▶ Buckingham Palace was originally known as Buckingham House and was built as a private townhouse for the Duke of Buckingham

SUDOKU

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			5				6	

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OCTOBER BIRTH FLOWER OF THE MONTH

Marigold



GARDENING

If you were born in October, your birth flower is the vibrant marigold. Native to the Mediterranean, this plant is also known as the 'herb of the sun' owing to the fact that its flowers open when the sun is shining. Incredibly versatile flowers, marigolds can be used as bedding plants or grown in containers.

What does the marigold symbolise?

With its intense orange colour, it's hardly surprising that the marigold symbolises both passion and creativity. In medieval England, the leaves and flowers of the marigold were combined with ground egg shells and added to heated ale as a treatment for the plague. Whereas, in Mexico, they are the official flower for the *Día de los Muertos* – the Day of the Dead – as their scent is believed to help guide the spirits from the cemetery to the altars.

What does this birth flower say about you?

If your birth flower is the marigold, you are said to be a warm and inviting person who has the ability to brighten any day. You are full of drive and are often the one that others turn to for advice or help. Personal growth is also important to you.

How to grow marigolds

Marigolds enjoy full sun and grow well in both dry and moist soil. You can plant marigold seeds directly outdoors in spring once the threat of frost has gone, or start seeds inside for up to eight weeks before planting outside. These flowers require little maintenance and only need watering if the weather has been dry for more than two weeks.

Fun facts about marigolds

- Marigold flowers are edible
- Marigolds are a natural insect repellent
- They contain carotenoids that can lower your risk of heart disease and some cancers





PETS



Vetting process

Things to consider... when choosing a good vet for your pet

Word of mouth

Whether your passion is a dog, cat, budgerigar or Burmese python, pet owners are a social community and rarely shy away from sharing opinions, both positive and negative. The pet parents among us will always be the best source of reviews, so jump on social media and see who is well rated locally.

Read the paw print

Pet healthcare is often pricey, so transparency is key when it comes to vets and finances. It is always wise to have pet insurance, but you also need to check that your vet is willing to cooperate with your policy provider to provide a seamless, stress-free service. In the event of having no insurance, make sure you're happy with the potential fees.

Listen to your animal instinct

The best care often means feeling comfortable and happy from the minute you walk in the door, so visit your prospective surgery and make sure it

suits you and your pet. Perhaps you have a place that specialises in care for gregarious guinea pigs, or maybe it's the welcome that wins you over. Clean bowls of water, blankets and toys for anxious animals are all good signs your pet will be in good hands.

Follow the pack

A busy veterinary practice is generally a good sign that it offers decent care for reasonable prices. So as long it isn't so oversubscribed that you can't get an appointment, don't be put off by a little paw traffic.

Stay on your turf

We all know that medical emergencies rarely fit a sociable timetable, and is vital to know that you can get your pet the help it needs any time, day or night. This means not only choosing a practice that you can get to easily, but also one that can facilitate emergency care without you having to venture too far afield.



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MOBILE MADNESS

Some 35 years on from the first mobile phone call being made in the UK, we look at the limitations of the first available models.

It was a man named Michael Harrison, the son of former Vodafone chairman Sir Ernest Harrison, who made the UK's first ever mobile phone call. It happened on January 1, 1985, and it's fair to say that, in the 35 years since, we have come quite some distance in telecommunication technology.

Phones these days are powerful computers, with a bewildering array of functions, laser-sharp connectivity and a clarity that can enable you to FaceTime someone on another continent. Suffice to say, in 1985 things were a little more basic:

TALK TIME

The first mobile phones had a talk time of 30 minutes. At that point the battery would die and it would need to be recharged... for 10 hours. And no, it didn't work while charging.

WEIGHT

The latest iPhone weighs in at 188g; compare that to the Vodafone VT1, the first mobile phone, which totalled 4.7kg... that's the equivalent of 25 iPhone 11 Pros.

COST

The first mobile phone cost £1,650 – that's more like £6,000 today when factoring in inflation. And even up to the Millennium, call costs were hugely prohibitive in the UK, with fees of more than 50p per minute for mobile-to-mobile calls. And as for dialling numbers abroad... well, probably better to send a letter.

FEATURES

The first mobile phone was just that – a phone. It offered no additional features. Indeed, not until Nokia's rapid advancement into the market in the late 1990s did phones start incorporating text messaging and games (and yes, by games, we mean snake, and not a lot else).



TECHNOLOGY

Photo credit: mashable.com



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With Stoptober already under way, we thought it would be a good time to offer a few words of wisdom for those supporting a loved one with an addiction.

DON'T BE AN ENABLER

There is a very fine line between supporting someone with an addiction and actively enabling them. While you may want to help your loved one by carrying out household tasks, lending them money or apologising for their actions, this can actually stop them from making positive changes in their lives. Sometimes you need to let someone reach rock bottom for them to start their own personal recovery journey.

BE COMPASSIONATE

Although you don't want to stray into enabler territory, that doesn't mean that you can't treat your loved one with compassion as they struggle with addiction. In fact, studies have shown that negative social support is one of the biggest barriers for entry to treatment.

ENCOURAGE HEALTHY HABITS

Addiction is linked to not only poor physical health, but also mental well-being, with common mental health issues such as anxiety and depression being greatly amplified by alcohol or substance dependency. Ways in which you can promote overall good health and well-being include encouraging healthy eating habits and regular exercise, as well as establishing a positive daily routine.

DON'T FORGET YOURSELF

Supporting an addict can be an exhausting and often fruitless process, so it is vital that you take the time for self-care. Think of this not as an act of selfishness but as a means of self-preservation. Focus on doing something you love and make sure you take care of your own physical and emotional needs.

DO...

Focus on building trust • Be honest • Respect their privacy

DON'T...

Threaten with ultimatums • Criticise or name-call • Expect too much too soon





THINK POSITIVE

We could all be forgiven for feeling a little less than motivated right now. That being said, there comes a time when we need to stop languishing and start flourishing. Now is that time...

SET THE TONE FOR THE DAY

How often do you wake up on the wrong side of the bed and let that negativity continue throughout the day? Why not instead start your morning with a few enthusiastic affirmations? Even a simple, "Today will be a good day", can work wonders.

FOCUS ON THE GOOD

Although you may find it difficult at the moment to find joy in everyday life, by focusing on the good things, however small they may be, you will start to find yourself feeling more motivated and less eager to hide away from any of life's challenges.

LAUGHTER REALLY IS THE BEST MEDICINE

When you laugh, the body releases two types of

chemicals: endorphins and dopamine. Endorphins help you feel happy and diminish pain, whereas dopamine, known as the reward hormone, contributes to feelings of pleasure and satisfaction. Finding humour in even the darkest or lowest of moments can help you get through a particularly bad day.

EMBRACE FAILURE

Whether you are struggling to home-school, are completely messing up your latest DIY project or you simply feel that nothing you do at the moment is right, try to focus on what you can learn from your mistakes.

BE PRESENT

If you are struggling with the current lack of routine and worry about not being able to set any short-term goals, other than getting out of bed each day, try focusing on the immediate present. What are you doing at this precise moment that is making you or someone close to you happy?

new mindset → new result

POSITIVE



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SEMI PERMANENT BROWS COMING SOON

CHECK mate!

If you are looking for a fashion trend that checks all the boxes, then look no further. The traditional checked pattern was seen across multiple AW20 collections including Saint Laurent, Miu Miu, Versace and Michael Kors.

Not sure how to make this print work for you? Don't worry, everyone and anyone can rock this form of plaid.

CHECKED SHIRTS

A checked shirt should be a key staple in everyone's wardrobe, never going out of style and providing a quick and simple way to look effortlessly stylish. Ideal for layering when the evenings turn colder; try adding an open-buttoned checked shirt over a plain tee for a chic and comfortable look.

CHECKED COATS

With the ability to suit both men and women, an oversized checked coat is a must-have this winter. Wear over layered knitwear, a tailored suit or even a party dress; this style of outerwear is incredibly versatile. For those who love to stand out from the crowd, choose a bold and colourful check such as red, yellow or green. Alternatively, monochrome check will always look classy.

CHECKED ACCESSORIES

If you are a little worried about trying out this trend, you may want to try starting with one checkerboard item such as a pair of black-and-white checked heels or a checked scarf. But make sure you don't sync the checks of your accessories with the checks of your clothes – this is never a good look!

CHECKED TROUSERS

You don't often see women wearing checked trousers, but when you do they nearly always look fabulous. So, why not give this daring look a go yourself? Pair with a hoody for a sporty touch, with a chunky sweater for a casual daytime look or with a silk shirt and leather jacket for instant edginess.

Photo credit: asos.com



Love your LEFTOVER PUMPKIN

Don't throw away any leftover pumpkin from Halloween. Instead, pump up your beauty routine with these four DIY pumpkin beauty recipes that are guaranteed to give your skin and hair an autumnal glow.

BEAUTY BENEFITS OF PUMPKIN

Healthy skin: Pumpkin is full of vitamin A, zinc and antioxidants that are essential for healthy-looking skin.

Healthy hair: Pumpkin seed oil is antibacterial and antifungal, helping to maintain a healthy scalp and strong hair follicles.

PUMPKIN MOISTURISING FACE MASK

You will need: 200g pumpkin purée | 1 tbsp honey | 2 tbsp brown sugar | ½ cup yoghurt

How to apply: Stir all ingredients together | Evenly coat your face with the mixture | Leave for 10–15 minutes | Rinse with warm water

PUMPKIN LIP SCRUB

You will need: 1 tsp pumpkin purée | 2 tsp sugar

How to apply: Mix ingredients together | Massage onto clean lips | Wipe off | Finish with a coat of hydrating lip balm

PUMPKIN HAND CREAM

You will need: 50g pumpkin purée | 1 tsp olive oil | 1 tsp honey

How to apply: Mix all ingredients together | Spoon a generous blob into your palm and rub into your hands | Rinse with warm water

PUMPKIN DEEP CONDITIONING TREATMENT

You will need: 50g pumpkin pulp without seeds | 50g raw coconut oil (liquefied) | 50g raw shea butter (solidified) | 25g vegetable oil or olive oil | 1 tbsp oatmeal powder

How to apply: Separate seeds from pumpkin pulp | Add oils, butter, oatmeal powder and pulp to a bowl | Mix well and then blend in a blender until a smooth consistency is achieved | Apply to damp, clean hair and massage into scalp | Leave for a minimum of 10 minutes | Rinse with warm water

Don't throw away the leftover pumpkin seeds; instead, roast them for a tasty snack. They are great for encouraging hair growth, as they contain iron and L-lysine which both help to prevent excessive hair shedding.



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WHAT IS BODY SCULPTING?

Body sculpting is a non surgical and non invasive, pain free and completely relaxing treatment. It is a revolutionary procedure which combines cavitation and radio frequency for a sculpted result on desired body areas.



WHAT IS CAVITATION?

Cavitation is a revolutionary procedure that uses ultrasound technology to, in simple terms, 'melt' fat.

During a cavitation procedure the machine targets specific and desired body areas, then comfortably heats the skin sending shock waves that penetrate through the derma layer.

This causes a micro bubbling in the liquid surrounding the adipocytes (fat cells). Under pressure the adipocytes rupture and release glycerol (fatty acid) 40% safely goes into your blood stream to be used or stored as energy. The other 60% goes to your liver to be metabolised and then finally your body is able to process these glycerol through its proverbial waste-disposal plant: the lymphatic system.



Men's skin toning & tightening after one treatment



Men's stomach after one treatment

WHAT IS RADIO FREQUENCY

Radio frequency is used to improve skin elasticity, remove cellulite, renew muscles and enhance skin rejuvenation by applying electromagnetic high frequency waves.

The goal of radio frequency treatment is to tighten the skin of the body and dilated pores, smooth fine lines and wrinkles. Collagen and elastin are boosted, cellulite is removed.

Loose skin, wrinkles and fine lines may give away one's age or make them appear older than they are. Fortunately, skin elasticity can be restored using radio frequency therapy. Collagen takes 14-21 days to synthesise, therefore you may see the best results in the 3rd/4th treatment.

RADIO FREQUENCY / CAVITATION BENEFITS

- ✦ Fat Reduction ✦ Cellulite Removal
- ✦ Boosts Collagen & Elastin Process
- ✦ Skin Tightening & Toning ✦ Skin Rejuvenation
- ✦ Improves Skin Texture
- ✦ Smooths Fine Lines & Wrinkles

AREAS TREATED

- ✦ Buttocks ✦ Stomach ✦ Chest ✦ Legs ✦ Arms
- ✦ Face ✦ Hands ✦ Décolletage ✦ Mummy Tummy

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HOW TO ENJOY A

SOCIALLY DISTANCED HALLOWEEN

V
KIDS
🕷️



As traditional trick or treating may be cancelled this year, unless you want some seriously disappointed children, you may want to look into alternative ideas for celebrating Halloween as a family.

Don't worry, there will still be lots of sweet treats to be enjoyed!

HOST A VIRTUAL PARTY

If you normally host a massive Halloween party for all your family and friends, why not use your new-found knowledge of Zoom to host a virtual party instead? Adults can enjoy some spooky cocktails and a chat, whereas the kids can show off their costumes and even play Halloween games such as bobbing for apples via the app. Alternatively, you could host a virtual scary movie night or virtual Halloween sleepover.

ORGANISE A NEIGHBOURHOOD DECORATION PARTY

In the same way that neighbours got together to decorate the outside of their homes and the local streets for VE Day, you could bring the local community together to put up some creepy decorations. That way, instead of trick or treating, children can enjoy a spooky walk on Halloween.

SET UP A HALLOWEEN PHOTO BACKDROP

A great way to make dressing up for Halloween fun despite restrictions, one or more local families could host a Halloween photo backdrop at the end of their driveway or in their front garden. Children can then take turns coming up to get their photo taken, creating long-lasting memories of Halloween 2020.

DECORATE A FACE MASK

A fun Halloween activity for children of all ages. Either buy some plain disposable face masks or make your own and then get your children to decorate them. Some great Halloween-themed decorative ideas include creepy grins, animal faces or pumpkin patterns.

OTHER IDEAS INCLUDE:

- Bake some sweet treats
- Visit a pumpkin patch
- Carve a pumpkin face



TRAVEL

The isle of Wight

Forget long slogs to foreign lands – holiday utopia could be much closer to home, because it's alright on the Isle of Wight.

With so many holidays abroad having restrictions and a quarantine period once you return to the UK, a good, less-stressful option could be to look for a break closer to home.

A short hop on the ferry across to the Isle of Wight could be just the ticket, and here's why:

Tube train: Speaking of tickets, the Isle of Wight's first unique tourist attraction is the former underground train that connects those arriving on the mainland at Ryde Pier Head to Shanklin, some eight and a half miles away. The British Rail Class 483 rolling stock dates back to 1938.

Alum Bay: While Alum Bay gets most of the publicity, from Colwell to Compton, Sandown to Shanklin, so many of the island's sumptuous, sandy beaches are a delight to behold.

The Needles: These iconic chalk stalks and resplendent lighthouse have always been a major tourist draw, as well as sparing the lives of countless sailors.

Blackgang Chine: A piece of the Wild West, a voyage into a fairy wonderland, or perhaps something else... Located in the south of the island, the amusement park is the oldest in the UK, having first opened in the 1840s, and will transport kids and adults alike back to a simpler age.

Freshwater Bay: So typical of the history hiding behind the island, Freshwater Bay's serenity disguises the caves pirates used to hide their wares in, situated at the foot of the cliffs.

Osborne House: For those who like their history to be rather more regal, sample Queen Victoria's favourite retreat, which remains almost untouched from when it used to welcome dignitaries over 100 years ago.

Photo credit: Dinko G. Kyuchukov/Shutterstock.com, J. M. Ritchie/Shutterstock.com



Making travel less complex in a more complex world...

For those who are itching to escape as soon as possible, there are limitations on where you can go, an avalanche of information and new guidelines, and not enough time to research the mind boggling number of variations.



Dan Salmon, Owner

There will undoubtedly be a change in the way we think, act and venture back into the wider world.

The good news is I'm here to help with the behind-the-scenes legwork to co-ordinate a smooth end-to-end experience and ensure you travel better.



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Return TO YOUR ROOTS *part 1*

With the weather turning colder, now is the time to shift away from salads and, instead, embrace more robust and hearty vegetables. Whether you are harvesting the veg yourself or you have opted for shop-bought, the below guide will help you make the most of your roots this autumn.

TURNIPS

A member of the brassica plant family, turnips are high in fibre, making them great for gut health. They also contain antioxidant and anti-cancer properties.
HOW TO STORE: Always cut off the greens of turnips before storing in the fridge. Lifespan: two to three weeks.
HOW TO COOK: With their delicate, sweet flavour, turnips make a great mash. Alternatively, use as a substitute for potatoes in dauphinoise.



CARROTS

These much-loved staples are cheap, versatile and contain carotenoids that are known for their ability to boost your immune system and protect your skin from sunburn.
HOW TO STORE: Cut their tops off and store them in a cool place such as the lowest shelf in your fridge. Wrap in a damp towel for prolonged crispiness. Lifespan: four weeks.
HOW TO COOK: Avoid boiling carrots; instead, look to roasting them with honey, grating them raw into a salad or stir-frying them.



PARSNIPS

Parsnips are incredibly high in fibre and are also a great source of folate that is needed for a healthy brain and nervous system.
HOW TO STORE: Store in the same way as carrots but avoid placing near apples or pears, as this gives them a bitter taste. Lifespan: three to four weeks.
HOW TO COOK: You can roast parsnips in the same way you would potatoes. They also work well in a gratin, to bulk out stews or grated into hash browns.



Look out for *part 2* in next month's edition where we will explore the beautiful beetroot, amazing artichoke and the super versatile sweet potato.



Spice UP YOUR life

A QUICK-FIRE GUIDE TO KNOWING YOUR HERBS AND SPICES

Spices and herbs are about so much more than heat. They provide colour, texture, flavour, aroma and more hidden pizzazz than you would expect.

The trick, when it comes to adding them to your food, is to choose those that complement your dish.

BITTER

Think of coffee, chocolate and beer, and you'll know we have a love/hate relationship with bitterness. From bay leaf to clove, horseradish to marjoram, peppercorns to turmeric, a bitter flavour is great for hearty foods such as roasts and stews, where spices creep in without overpowering the dish.

SALTY

Salty herbs and spices actually provide a sensible and health-focused alternative to sodium chloride. Consider paprika, cumin, onion powder and oregano as the perfect seasoners, and revel in spicy goodness without the negative side effects.

SOUR

The ability for sour spices to make our mouths water works perfectly when we match them with sweet

foods. Limited in quantity – the key sour spices are amchur, sumac and tamarind – they are powerful and purposeful with desserts and sauces especially.

SWEET

From caraway to fennel, nutmeg to sesame seeds, our love of sweet spices is something that means firm meats such as pork and poultry can be softened, while sour flavours in cheese can really be brought out with a dash of sugar-like life.

And one for luck – **UMAMI**, the cool younger brother of the spice world, boasting a savoury, meaty, seaweed flavour that bucks all the negative connotations of MSG despite using the same molecule, an amino acid called glutamate.

Of course, true aficionados will point out that limiting the range to just four or five varieties is doing spices a disservice. They will note a number of cooling, floral, earthy, pungent, nutty and woody variations, but as a starting point for understanding these most excellent essences, you've got more than enough umming, ahing, wincing and reaching for water to be getting on with.



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YOUR HOME under the hammer

The pros and cons of auction properties

Daytime reality TV shows have given us a unique insight into the workings of the auction room, but where buying a home is concerned, the stakes are considerably higher than when bidding on a Nissan Micra, or perhaps an antique teapot.

The plus side is that buying a home at auction can save you tens of thousands of pounds. You can also find yourself unearthing some unusual properties that high-street estate agents wouldn't look to market, and as far as renovation projects go, auctions tend to attract every brand of dilapidated property going.

It's also a fast process – when the bidding ends the process kicks off... There's no hanging around for estate agents, and within weeks the property can be yours.

And yet, when buying under the hammer, the

phrase 'buyer beware' certainly rings true. Firstly, the time in between the catalogue being published and the auction itself – typically about three weeks – is all you have to arrange a survey on the property and get a solicitor to check over the legal pack. If you don't take these steps, you're buying blind and that could be costly.

Auctions also require finance to be in place – if you're the highest bidder, you are contractually bound to go through with the process, and on day one that will mean a deposit of 10 per cent.

The other downside is it's easy to get swept along with the cut and thrust of the auction room. Setting a spend limit is sensible, but sticking to it is vital, and can be easier said than done when you sense you are only one bid away from clinching something that will become a home or an investment.

Need financial advice?

Then let me help you!
I'm Louise Selvage, your local
Independent Mortgage and
Protection Adviser.



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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PROPERTY COLUMNIST

Five Tips to Avoid a Home of Horrors

In this Halloween themed article, we look at five ghastly things you want to avoid when selling your Chelmsford home.

This infamous five will have prospective buyers fleeing your property as quickly as if they bumped into Freddy Kruger coming out of your bathroom!

But fear not as we have some simple fixes for these petrifying problems.

1) Smell Hell - Whether it's an unchanged cat litter, fish in a bin, damp used towels in the laundry basket or simply stale air, bad smells put people off quicker than almost anything else.



TREAT: Open the windows before viewings, clean up all the above and use very light incense and/or a natural smelling room air freshener.

2) DIY Doom - Buyers don't want to inherit your doomed Do it Yourself projects.

TREAT: Fix those niggly little things that you haven't got around to. If you haven't got the time or skill to do it, call in a handy person to sort it out.



3) Weird Walls - If your choice of wall colours is a bit 'out there' it may put buyers off. Some people don't have the imagination to see what the place would be like with a new colour scheme more to their taste.



Stephen Frost,
Martin & Co

TREAT: Consider changing it to something neutral.

4) Messy Monsters - We know you're busy, and if the kids are small, there is bound to be some mess. We understand and sympathise with you, but many buyers don't. General untidiness has people spinning on their heels as if they've seen Casper the Ghost himself.

TREAT: Simple, tidy up before every viewing. It's even a chore you can get the kids involved with by making it a game and remember when you're cleaning, you are also keeping fit.

5) Garden Ghouls - An unkempt garden will scare away people. Especially the front garden, which is the buyers first physical view of the property if they spotted the home online.

TREAT: Mow the lawns, tidy away garden clutter and jet wash patios.

Use our treats to turn your property from a potential house of horrors to a must-have home.

Thanks for reading and wishing all readers of VISION Chelmsford a happy Halloween.

To find out what your home is worth in this busy market call us on **01245 330500**.



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From naff to NEAT



CARS WE MOCKED IN THE 1980s THAT NOW HAVE ICONIC STATUS

When the shapely, streamlined, smooth curves of car manufacturing in the 1990s came about, the cars we'd been driving over the previous decade suddenly seemed lazy, lumbering, clumsy things that were headed to one place only – the breaker's yard.

Yet those motors that survived the cull are now being brought back to their former glory, with many of us asking if we were perhaps a bit hasty in dismissing these bold, booming examples of classic engineering. These vehicles' price tags – all more than £10,000 – certainly suggest we may have put the handbrake on a little too readily.

TOYOTA COROLLA

Famously uncool in every car showroom the length and breadth of the country when Kylie and Jason were number one, this motor now screams 1980s chic, with its pointing bonnet, nodding headlamps and completely useless sidestep that only served to graze knees upon entry and exit.

FORD CAPRI 2.8

A classic Ford, with a frontage that had Essex written all over it. And if you think the bonnet was big on one of these premium vehicles from a classic era, check out how the Capri tapers into an exhaustive abyss at the rear. A beauty.

ROVER SD1 VITESSE

The Rover was a brand your dad loved as he toured around the south-east flogging double-glazing. A bold, ballsy, impossibly solid motor that said 'family' and 'midlife crisis' in the same breath, the Rover was always sleek and has aged incredibly well, and offers a little peek into the UK's fine motoring magnificence of the era.

RENAULT 5 GT TURBO

For a car that appealed to young drivers while still retaining a small amount of Gallic flair from those famously French roots, the Renault 5 had the lot. A nippy thing that looked ready-pimped on the forecourt and had the engine power to match.



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