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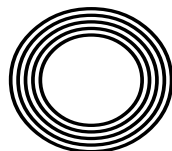
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Remembering a legend
**DAME BARBARA
WINDSOR DBE**

Lewis HAMILTON

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BEFORE



AFTER



AFTER



AFTER



BEFORE



AFTER





Editor's notes...

JANUARY 2021



Nik Allen, Editor

Hello and welcome to this month's edition of **VISION** Chelmsford Beaulieu. Well, let's just say 2020 was quite a year. There is not a single person in the country who hasn't been affected by COVID-19. As a publishing house, over the course of a few months, we sank to some profoundly low depths; our nose was bloodied. It's fair to say I had sleepless nights over what the future might entail, but looking back on it now I'm left with a sense of having gained from the experience. That might seem a strange thing to say, but in a way, coronavirus woke us up to what we needed as a business. I'm talking about boring financial reviews, the drive for greater efficiency, streamlining, a change to work practices.

And what about the positives we as individuals have discovered? Working from home - brilliant; making more contact with relatives - overdue; paying more attention to our health and fitness - great.

Of course, we have all lost a lot, but now, on the dawn of a new era - and a vaccine - let's try to gather in all the things we have gained, while being better prepared and stronger for the new year ahead.

With that in mind, I'd like to thank all our loyal customers and readers. We are in this together. Wishing you all a very happy and healthy new year.

Nik Allen

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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

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The great Dame BARBARA WINDSOR DBE

CELEBRATING THE LIFE AND CAREER OF THE QUEEN OF TV

In a troublesome, traumatic year, many saw Dame Barbara Windsor's death in early December 2020 as another profound low.

An only child born in Shoreditch two years before the breakout of World War II, 'Babs' made her West End debut at the age of just 13, in the musical *Love from Judy*.

As the Swinging Sixties swung, so too did Barbara Windsor's buoyant, bubbly, effervescent personality carry forward an industry. From appearances in films *Sparrows Can't Sing* (for which she won a BAFTA), *Chitty Chitty Bang Bang* and *The Boy Friend*, to sitcom work with *The Rag Trade* and *Wild, Wild Women*, her acting talent was as admired as it was, at times, underplayed.

Indeed, when the slapstick comedy of the *Carry On* movies came around, while decorated in her roles, Babs became somewhat pigeonholed.

Nonetheless, she re-emerged in the 1970s to return to stage work with *Oh! What a Lovely War* and *Twelfth Night*, among others.

From high jinks to heavy drama, Babs was an entertainment icon in her own right. Never clichéd, never disrespected, she came to represent an era of British entertainment in which our output rivalled anyone else the world over.

And in accepting the opportunity to take ownership of the Queen Vic pub in Albert Square in 1994, Babs' career reinvention proved a masterstroke. A boisterous, no-nonsense, independent pub landlady, she kept a lid on Walford's most tempestuous characters, and remains the only person in *EastEnders'* 35-year history to have tempered the problematic Mitchell brothers, Grant and Phil – her sons.

Of course, Windsor's infectious persona,

effortless charm and cheeky sex appeal saw her decorated with no shortage of admirers. From relationships with Ronnie Kray and comedy sidekick Sid James, she enjoyed a lively 21-year marriage with nightclub owner Ronnie Knight. The pair shared a luxury home on Stanmore Hill. She later married chef Stephen Hollings and wed a third time in 2000, to Scott Mitchell, bridging an age gap of 27 years. She didn't have any children.

Following her passing, the tributes came from far and wide for an actress whose time in front of the camera was really only a platform to a breath-taking life in showbusiness.

The sadness of her death was calmed somewhat by the fact Babs had been in unsteady health for a number of years. In 2014 she retired from all acting duties when diagnosed with Alzheimer's. Undeterred by the darker clouds that she sensed were about to gather, and ably assisted by her husband, she leapt into a new role of raising both funds and awareness for the disease, and continued to campaign up until her death.

While still seen out frequently over the past few years, the toils of public engagements eventually proved too much for someone who had previously bathed in the decorative sunlight of press and publicity.

Slipping away quietly, as she did on December 10, was perhaps the most inauspicious of conclusions to a booming, bustling life full of big personality. And yet, while we all take away slightly different memories of Barbara Windsor, our collective recollections will surely always be of an actress who spearheaded a golden era of British entertainment, always accompanied by a warm smile and mischievous laugh.

Photo credit: Shutterstock



THE WORLD AROUND US *Part 3*

In the third part of our environmental series, we look at the key driver in the health and well-being of the planet. In this issue, it's the air above our heads.

In all the trust we place in environmentalists, activists and those passionate about preserving our planet, perhaps when it comes to air we need to invest the greatest level of trust.

On the ground, the world in which we live seems largely pleasant, and as far as air quality goes, our immediate environment is certainly much cleaner today than at any time since the Industrial Revolution, and noticeably so.

Yet in 2020 we are driven by targets – achieving a net zero greenhouse gas equation and an 80 per cent cut in emissions by 2050 being two of the biggest headline grabbers.

The problem for the preservation of air quality is that industry rolls on. We are a long way from the smoggy days of 1950s London, but air pollution still contributes to almost 10 per cent of premature deaths, while costing around £40 billion each year.

Of course, the enforced lockdown in the spring of 2020 was perhaps the greatest exemplar of

how great our footprint is. Within weeks, scientists reported a 40 per cent drop in air pollutants. It showed that protecting our personal health had a hugely beneficial effect on that of the environment.

And yet, when back at full capacity, even the healthcare systems in England will be responsible for an estimated 4 to 5 per cent of our carbon footprint, with 6.7 billion road miles each year coming from patients and their visitors travelling to NHS hospitals and centres.

Never in starker terms was it clear that the play-off between the health of the planet and the health of the people who inhabit it remains a tug of war we will continue to see.

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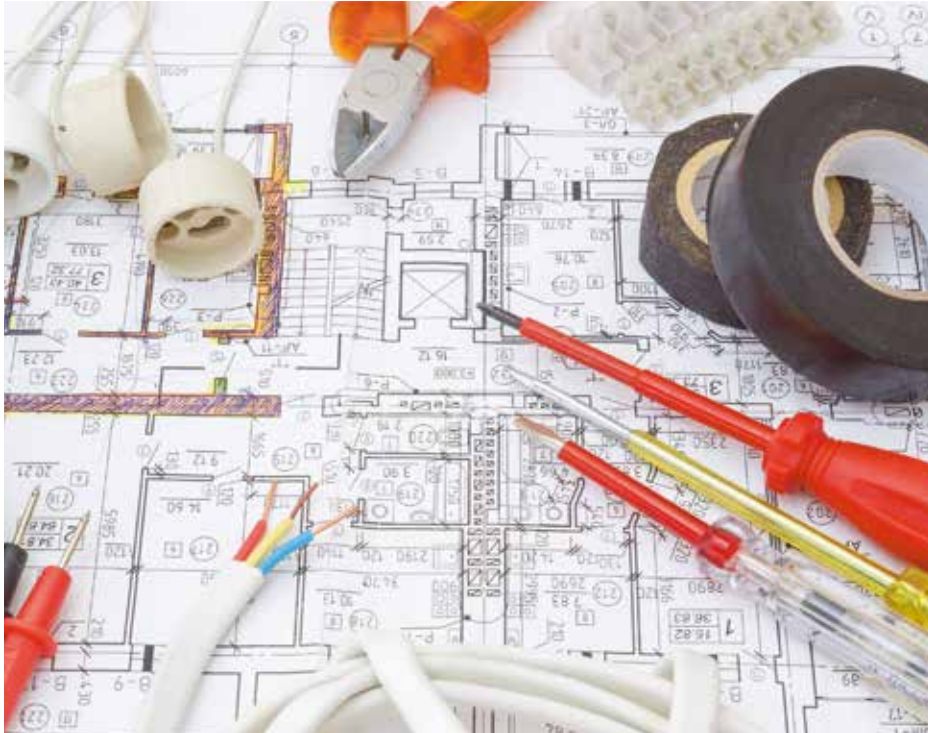
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LOCAL NEWS

from your neighbourhood

LOCAL NEWS



Royal recognition for residents in New Year Honours

The efforts of several people in Chelmsford have been recognised by the Queen after the New Year Honours List 2021 was published.

Barry Hearn (left) leads the way after he was awarded an OBE for services to sport. The 72-year-old who started out managing Steve Davis said he was thrilled on Twitter. The chairman of Matchroom Sport, which owns, produces and promotes sporting events, Hearn is also chairman of the Professional Darts Corporation.

He tweeted: "Thanks for all your kind remarks and a special thanks to all the teams at Matchroom and the thousands of sportsmen and women I've worked with over the years that made this award possible. I'm chuffed to bits!"

Pauline Evans, senior manager at the National Crime Agency, was made an MBE.

She leads multi-agency activity focused on maximising law enforcement impact against the most

high-risk serious and organised criminals.

Dr Asha Thomson (right), speciality dentist in oral and maxillofacial surgery and a senior clinical teacher in oral surgery at King's College Hospital, London, was made an MBE for services to the NHS, particularly during the COVID-19 response.

She said: "I was very shocked. I missed everything possible in regard to it and I phoned them back and they told me. I was over the moon. I work in the head and neck department at Broomfield Hospital so I have a lot of transferable skills."

"I supported the COVID response in my clinical, educational and leadership job roles within the NHS, advocating that dentists have transferrable skills as part of the NHS workforce."

Finally, Pam Swaby was awarded a British Empire Medal for her services to the community, recognising her work with Chelmsford Civic Society.



Blue plaque honours factory worker



A Chelmsford woman whose efforts contributed to the Royal Navy's code-breaking in the Second World War has been recognised with a blue plaque.

Florence Attridge worked at the Marconi wireless factory in Chelmsford and received a British Empire Medal.

A plaque has been unveiled at 14 Andrews Place, Chelmsford, which was Florence's home between 1969 and 1975.

Born in 1901, Florence Attridge joined her father in working for the prestigious Marconi company after the end of the First World War.

During the Second World War, Florence progressed to the head of the coil winding shop. She worked within the section that developed the British Type 3 Mark II radio issued to spies, special forces and resistance groups.

Councillor Mike Mackrory is cabinet member for sustainable development on Chelmsford City Council which started the blue plaque scheme.

He said: "I feel that it is vitally important to value Florence's work within the war that she was well deservedly rewarded for."

Peter Turrall MBE, from the Marconi Veterans Association, said the group was pleased Florence was being honoured.

Campaign celebrating community spirit launched

The upswell of community action in response to coronavirus is being celebrated in a new campaign. Chelmsford Centre Supporting Voluntary Action (sometimes called Chelmsford CVS) – the voluntary support organisation for the city and its surrounding areas – has launched Spirit of Chelmsford.

The Mayor of Chelmsford, councillor Jude Deakin, is already giving out Community Volunteer badges to individuals. But Chelmsford CVS is now seeking nominations of any businesses, voluntary groups or

charities that are helping during these unprecedented times.

Lorraine Jarvis, chief officer, said: "We want to ensure everyone who is helping is recognised in some way. Spirit of Chelmsford celebrates the thriving community spirit in our area and goes some way to saying a heartfelt thank you."

Email volunteer@chelmsfordcvs.org.uk to find out how to nominate a team, an individual or an organisation for recognition.

City home raided and teen charged with terror offences

Anti-terrorist police descended on a home in Chelmsford last month in connection with the arrest of a 17-year-old boy from Essex.

The police raids, which also targeted a property in Brentwood, took place on December 29 when the youth, who cannot be named because of his age, was taken into custody.

The pre-planned, intelligence-led operation was led by Counter Terrorism Policing North East and supported by Eastern Region Special Operations Unit and Essex Police.

On Wednesday, December 30, a warrant of further detention was approved by the court, giving detectives extra time to hold and question the youth.

The teenager was charged with a string of offences on January 3, including engaging in the preparation of an act of terrorism, disseminating a terrorist publication and four offences of possessing material likely to be useful to a person committing or preparing an act of terrorism.

The youth appeared before Westminster Magistrates' Court via video link the following day.

It is understood he had drawn up plans for a storage bunker, provided information for the manufacture of firearms by a 3D printer and had also sent money to another person so he could buy the materials to manufacture them.

The teenager has been remanded and will next appear before the Old Bailey on Friday, January 22.



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LOCAL NEWS

The current situation with the pandemic is deeply concerning. My thoughts are with all those who are unwell and those who have lost loved ones.

The UK has started to roll out the Oxford-AstraZeneca vaccine across the country. We are the first country in the world to do so and are vaccinating a much higher proportion of our population than others. Our vaccination programme will now have the capability to roll out more quickly.

The news over Christmas that a major incident was declared in Essex means that the local NHS has called on more support from other parts of the country and from other services.

I understand that the Fire Service is providing drivers to support the Ambulance Service and additional

bed capacity is being sought to help with patient discharges.

I would like to thank all NHS and front-line staff. It is vital we continue to follow the guidance in order to protect them. I am in regular contact with our local NHS and the Essex Resilience Forum and will post updates on my Facebook page.

Decisions need to be taken rapidly, and this can mean that decisions made one week need to be altered owing to changing circumstances. However, this is entirely owing to the rate at which COVID-19 changes, especially with regard to the new variant.

Finally, I was pleased by the announcement on Christmas Eve that we agreed the UK/EU trade deal, and I express my thanks to all those who worked so hard to achieve it.



Photo credit: Matt Bradshaw

New name for football stadium

Chelmsford City Football Club is set to strengthen its links with the community thanks to a new partnership.

The club is to join forces with EMG Health and Kids Inspire which will see the club's ground at Melbourne Park renamed the EMG Inspire Stadium.

The initial sponsorship arrangement is to the end of the 2021/22 season with an option to extend.

Club chairman Steve Shore commented: "I hope the stadium sponsorship is just the start of a broader relationship between our organisations."

"The club has been working with Kids Inspire so hopefully this partnership can extend the support the

club can give to this fabulous charity and the broader Chelmsford community."

Sue Bell, CEO and clinical director at Kids Inspire, said the partnership will make a big difference in the heart of the community.

She added: "It has come at a welcome time when things are proving difficult for so many children, young people and families – early appropriate help can prevent issues that could continue and is why I founded Kids Inspire."

"Thank you, EMG Health, for this new and important partnership, and to Chelmsford City FC for their ongoing support."



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Police called after disturbance at supermarket



Photo credit: Google Maps

Police rushed to Sainsbury's on White Hart Lane, in Chelmsford recently after reports of a fight between a group of men.

Officers were called at 12.45pm on January 11 and after arriving at the scene they found a man in his 30s with a cut to his ear who was taken to hospital. He was later arrested on suspicion of causing grievous bodily harm.

Three other men were also arrested on suspicion of causing grievous bodily harm. One had a cut to his leg and was also taken to hospital.

At the time of writing, the two injured men were still in hospital. Their injuries were described as not life-threatening.

Anyone who saw what happened is asked to contact police quoting incident number 488 of January 11.

Submit a report at essex.police.uk or use the 'Live Chat' button to speak to an online operator between 7am-11pm. Alternatively, you can call 101.

Community centre wants your help to twin its toilets

Staff at a community centre in Beaulieu are urging visitors to help them twin their toilets and provide clean, safe amenities for some of the poorest parts of the world.

Ruth Gibson is centre manager at the Beaulieu Community Centre. In the past year, the centre has acted as a collection point for the local food bank, women's refuge and Kids Inspire and it is now hoping to twin its toilets.

Ruth explained: "Two billion people in the poorest parts of the world don't have somewhere safe and hygienic to go to the toilet. The lack of facilities makes women and girls a target for sexual attacks as they go to the toilet in the open, late at night. Almost 1,000 children die every day from preventable diseases linked to dirty water and unsafe toilets.

"The Beaulieu Community Centre offers a state-of-the-art accessible washroom and other clean, safe

amenities. We want to help provide the same for other communities worldwide."

The centre hopes to twin its six toilets at a cost of £60 per toilet and also to provide an additional toilet block at £240.

If you would like to donate, please go to paypal.me/pools/c/8v72UHLrWW

School hockey players selected for England

Hockey teachers at Felsted School are very proud after a record 11 pupils were selected to train with England Hockey Performance Centres.

The group will be training at U15 and U17 level and will be able to further their development in a high-performance environment, mixing with other top-level players selected from the region.

Following this regional recognition, Year 12's Walter and brothers Kit and Guy were selected to attend National Age Group trials over the half-term break.

After an intense week of trials, Guy M-J, 15, from Great Waltham, has been further selected to attend Phase 2 trials, which means he is in the final 32 players nationally for his age group.

Nick Phillips, director of boys' hockey, commented: "This is a really exciting time for Felsted Hockey and the success is a testament to the skill and dedication of the players, as well as the coaching staff across the Prep and Senior schools.

"A huge amount of credit should also go to Felsted's hockey professional, Jo Westwood, for the extra hours she has spent with each of these students helping them develop and hone their skills."

Felsted has an enviable reputation for girls' and boys' hockey, locally, nationally and internationally, with a number of teams reaching the national finals of schools' competitions in recent years. Scholarships are available from age 11 for those showing commitment and excellence in Felsted's core sports, including cricket, hockey, netball, rugby and tennis.



LOCAL NEWS

BIG ENERGY SAVING WEEK...

- ☒ CHECK
- ☒ SWITCH
- ☒ SAVE

JANUARY 18 – 24

What better time to try to reduce your energy bills than in the week before payday when you are undoubtedly feeling the pinch after Christmas?

Plus, you don't even have to make massive changes to your lifestyle to enjoy significant savings.

Remember, all the little things really do add up.

1. Use your microwave more: Using your microwave is one of the most efficient ways to both heat up and cook food.

2. Be water-conscious: Whether you are making a cup of tea or boiling food in a pan, only use the amount of water that you need.

3. Slow cook your family meals: Cooking in a slow

cooker over a whole day only uses the same amount of energy as a lightbulb.

4. Don't use metal trays in the oven: Glass and ceramic dishes retain heat better than metal ones, making them more energy efficient.

5. Keep heating rings clean: Any food that has become stuck to your heating rings will absorb heat, making them less efficient.

6. Wash your clothes at 30°C: 90 per cent of your washing expenditure is spent on heating the water, so by reducing the heat to 30°C when possible, you can save one-third on your washing costs.

7. Unplug any unused appliances: Unplug or switch the power off on any appliances that you aren't using. This includes charger cables.

8. Turn down your thermostat: By turning down your thermostat by just 1°C, you can save up to £80 per year.

9. Use halogen lightbulbs outside: Halogen bulbs use a quarter less electricity than incandescent bulbs without affecting their brightness, so are ideal for exterior lighting.

10. Defrost food overnight: Defrosting food typically halves the cooking time, meaning less energy used per meal.



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HOME & DIY

If there is only one interior design trend that you embrace this year, make it the revival of dried flowers. Cost effective, eco-friendly and, most importantly, Pinterest-approved, anyone can dry flowers and arrange a beautiful bouquet to be proudly displayed in their home.

HOW TO DRY FLOWERS

If you want to prolong the life of a bouquet of flowers that has been gifted to you, then drying it out is the perfect solution.

1. Strip off any excess foliage and cut stems to desired length
2. Find a dark and dry area, such as an unused cupboard, and hang your flowers upside down using unflavoured dental floss or string
3. Leave for 2-3 weeks until completely dry
4. Take down and spray with unscented hairspray

WHAT ARE THE BEST FLOWERS FOR DRYING?

If you are new to the flower-drying business, you may want a few ideas to get you started. The below flowers are ideal for drying, although you can dry any varieties: Pansies • Amaranthus • Artemisia • Lavender • Hydrangea • Yarrow • Eucalyptus (although not strictly a flower, this will add lovely greenery to your bouquet)

HOW TO DISPLAY DRIED FLOWERS

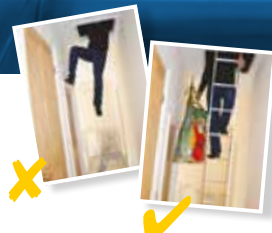
Once you have dried your flowers, it is time to carefully arrange them into a delightful display. Below are four different arrangements for you to try out:

- Hanging bunches – tie a few bunches together using twine and hang upside down from a branch or an interior wall
- Wreaths – create a dried flower wreath to hang on your front door
- Mini bouquets – dried posy bouquets look lovely placed in a small vase or as a gift
- Statement displays – if you are looking to create a big and bold display, tie together dried flowers, herbs, leaves and grass. Hang over your dining table for maximum effect.



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Grey DAY?

Revealing Pantone's Colours of the Year,
Ultimate Gray and Illuminating

Across a year that offered so much but delivered so little, it's perhaps apt that Pantone has selected not one, but two Colours of the Year. Combined, they reflect the trials and tribulations of 12 months that have seen the very fabric of our lives ripped from under us; and yet we emerge energised, enthused and even perhaps enriched.

Pantone has chosen a combination of shades to represent these feelings. Yes, Ultimate Gray (17-5104), at first glance, appears stern, solemn and even echoes back to the styles and sensibilities of the 1980s. And yet, look closer, and it provides solidity and fortitude.

Now combine those emotions with Pantone's second Colour of the Year for 2021 – Illuminating (13-0647). At first a yellow that resonates with cheerful, sparky, spring-like abandon, it offers light, vivacity and thoughts of energy.

As a single shade, Illuminating works, but combined with Ultimate Gray the end effect is, in Pantone's own words, "A story of colour that encapsulates deeper feelings of thoughtfulness with the promise of something sunny and friendly."

It is indeed a combination that can reignite your interiors – consider a statement piece such as a grey sofa, with yellow scattered cushions. Or what about an existing white or wooden room patterned with a grey rug and yellow feature wall?

Grey and yellow, together or alone, will combine with almost any colours. There is a chic harmony that blends as much as it stands out – even in the bedroom, yellow curtains can offer a feeling of light on the drabest of days; while grey walls, white skirting boards and yellow pictures present a classy combination.

In summing up, expect the Pantone Colour(s) of the Year, Ultimate Gray and Illuminating, to drop into your consciousness, guiding you to happier and more optimistic times in the weeks and months ahead.



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I think we can all agree that the sooner we see the back of 2020 and this dreadful corona virus the better. That said, there are also some heart warming positives that we can take out of this situation. It has often been said that we can only really get to know one another and realise what is truly important in times of crisis. I think few would argue that in this case what has proven to be important is local community spirit.

When talking to the Manager of Cloudy2Clear windows Chris Miller it became clear that these values have been held dear for a number of years. Since starting the business some years ago Cloudy2Clear have remained true to their core values of

supporting the local community by providing a service that saves the public money.

The Cloudy2Clear service only requires the glass to be replaced and not the whole window once the unit has failed. Chris commented "Cloudy2Clear were able to assist our community through the last financial crisis in 2008 due to the savings that can be made in using our service. Unfortunately we might be going through something similar again soon and the public can rest assured that we will be there to help again".

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GARDENING

JANUARY BIRTH FLOWER
OF THE MONTH:

Carnation

If you were born in January, then your birth flower is the delicately scented and long-lasting carnation. Commonly gifted on Mother's Day, carnations are one of the easiest flower varieties to care for.

WHAT DOES A CARNATION SYMBOLISE?

Carnations come in many shades, and each colour has a different meaning:

- > **LIGHT RED** carnations symbolise admiration
- > **DARK RED** carnations represent deep love and affection
- > **WHITE** carnations are used to convey purity and luck
- > **PINK** carnations are used to show gratitude as well as to remember the deceased
- > **YELLOW** carnations convey disappointment and rejection
- > **PURPLE** carnations stand for unpredictability

WHAT DOES THIS BIRTH FLOWER SAY ABOUT YOUR PERSONALITY?

If your birth flower is the carnation, you are said to be fiercely loyal and have unrivalled love for your family and friends. You are also strongly motivated and will work hard to gain a position of power in your career.

HOW CAN I GROW CARNATIONS?

Carnations are relatively easy to grow, although they do need between four and six hours of direct sunlight a day. For best results, plant in drained soil that is slightly alkaline and fertilise regularly. Tall varieties may need support to hold up their stems as they grow. You can grow carnations in flower beds or in containers such as pots.

DO CARNATIONS COME BACK YEAR AFTER YEAR?

Carnations come in annual, biennial and perennial types, so depending on the amount of space you have, you are guaranteed to be able to find a variety to fit your garden.

Perennial carnation seeds should be planted in late autumn to early spring and annual carnation seeds can be sown directly in the ground from April to May or in shelter from as early as March.





Horticulture Heroes:

There's nothing quite like learning building knowledge from the ground up, and for a young Ellie Harrison, the wildlife, ecology and wide-open spaces of Zimbabwe provided a fertile and expansive canvas on which to construct her career.

From kids' TV to wildlife programming and on to the BBC, stopping off along the way at the Chelsea Flower Show, the now-43-year-old's focus has always been in the embracing of the natural world, even in home surroundings.

"I'm not sure where the phrase 'wildlife gardening' came from, but it requires little explanation," says the presenter and broadcaster. "As much as I admire the ingenuity and craft so many of us invest in our green spaces at home, I sometimes feel it is a look that can be a bit too contrived and planned.

"Wildlife gardening is really about embracing living landscapes. It doesn't matter if you're talking about

a 100ft lawn or something as simple as a flower bed, the point is that our spaces have all the life and variety that nature and the countryside provide."

At the heart of it is having the right platforms for birds, bees and insects. That will stimulate the impact of genuine wildlife in an area that might be bereft of anything noticeable.

"It's a case of making natural and organic decisions to decorate your space. Instead of using a dull wooden fence, invest in a living boundary that can feature bamboo, twine, flowers, scent and berries."

Similarly, a pond can be used to harvest natural life such as newts, tadpoles, frogs, toads and insects, rather than fish imported in from the local pet shop.

"The exciting thing about wildlife gardening is the creation of a world that grows and evolves in front of you, and all by itself. The phrase 'how nature intended' never seemed so pertinent."

Photo credit: bbc.co.uk

ELLIE HARRISON



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Meet Ray Tomlinson – he is the man who transformed your life; he is the man who changed the way you interact with other people, and while he was at it, he revolutionised the business world too.

To explain, Ray was the man behind the first ever email. It was sent by the computer engineer from a machine at BBN Technologies in Massachusetts, to a different computer positioned less than 10 feet away.

While the distance covered may have been small, the action was mindbogglingly big. The then-30-year-old, through the simple action of putting a message in a file directory on a different computer, accessible when the user logged in, had provided the catalyst for connecting the whole world in a way never thought imaginable.

In the split second it took the email to arrive at its new location, the manual, functional, time-consuming and expensive way in which we conducted our business and personal lives had changed forever.

While we consider email a modern tool, it's startling to think this all happened 50 years ago. Indeed, one of the first people to send an email in the UK was the Queen, way back in 1976. It was only through the embracing of home computing in the 1980s and 1990s, and the adaption of technology that went with that, did email messaging come into the mainstream. As soon as it did, we were hooked, for life.

No more letters sluggishly sent through the post or sports journalists having to file match reports in a phone box; to fully appreciate what this technology has done for us, just consider the world without email.

These days there are almost four billion email accounts, with 300 billion messages sent every day. Ray passed away five years ago, but his legacy – and his emails – live on.



HISTORY



PUZZLES & TRIVIA

PUZZLES

Answers: see end of The VISION Listings

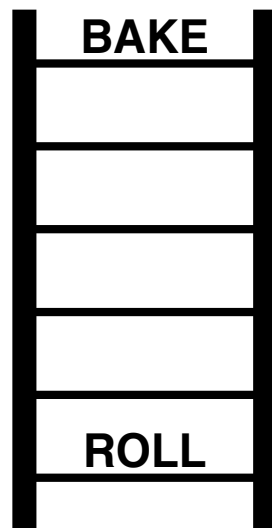
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- ▶ POINTER
- ▶ POODLE
- ▶ ROTTWEILER
- ▶ SAPSALI
- ▶ SCHAPENDOES
- ▶ SPANIEL
- ▶ ST BERNARD



DID YOU KNOW?

- ▶ Nepal's flag is the only flag in the world that doesn't have four sides
- ▶ Purple is the most uncommon colour to be used on flags
- ▶ The flag of Belize uses more colours than any other flag
- ▶ Hawaii's state flag contains the Union Jack. It is the only US state flag to include a foreign country's national flag
- ▶ There are 12 stars on the flag of Europe
- ▶ When the Queen goes to Parliament, the Royal Standard is flown from Victoria Tower
- ▶ Denmark has the oldest flag in the world, designed in 1219 and unchanged since
- ▶ South Sudan has the newest flag in the world
- ▶ The study of flags is called vexillology

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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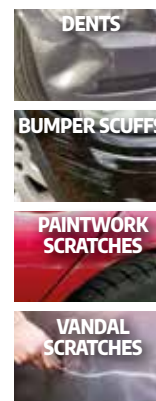
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The ULTIMATE formula

Sir Lewis Hamilton's ascent to being the greatest F1 driver of all time

It's fair to speculate that Sir Lewis Hamilton polarises opinion, even in the midst of being unveiled as the greatest ever Formula One racer.

His victory at the Turkish Grand Prix in the middle of November ensured the Stevenage-born speedster equalled Michael Schumacher's record of seven Drivers' Championships, having already surpassed the German's race victory total in October, in another season of unparalleled dominance. By the close of the campaign in Abu Dhabi on December 13, 2020, Hamilton's points tally was 347, a colossal 123 ahead of closest rival Valtteri Bottas.

The champ said: "To all the kids out there, dream the impossible. Seven is just unimaginable, but when you work with such a great group of people and you really trust each other, there is just no end to what you can do together. I feel like I'm only just getting started; it's really weird."

He may just be correct in that statement. At 35, the Mercedes driver has time on his side – the great Luigi Fagioli was 53 when he scored his final race win at the 1951 French Grand Prix.

Certainly, it's becoming difficult to remember a time when Hamilton's grit, speed and desire wasn't present in the sport. Many believe he truly announced himself at the British Grand Prix in 2008, driving for McLaren. Although he'd already clocked up six victories, dating back to Canada a year previously, his mastery of brutally wet driving conditions to win by more than a minute after starting fourth on the grid set a precedent where he was regarded as the driver to beat.

The world title duly arrived later that year in spectacular fashion, as on the final corner of the final lap in the final race, in Brazil, he overtook Timo Glock to snatch victory from the gearbox of defeat.

After switching to Mercedes in 2014, following a fallow period, Hamilton's synchronicity with the technicians and mechanics accelerated success beyond all expectations, failing just once, in 2016, as Nico Rosberg pipped him to title glory by just five points. The German realised he would most likely never repeat that feat, and promptly retired from the sport, never to be seen again.

Wind forward, and even finding himself struck down with COVID-19 at the start of December was not to dampen the determination and drive of Hamilton, a man who now looks towards new heights, the first of which will be making up the handful of race wins required to get to that magic total of 100.

As far as being the sport's 'Marmite man', his award of the 2020 BBC Sports Personality of the Year Award on December 20, 2020, proves that public swell remains with him.

And anyway, Hamilton gives short shrift to the detractors. He will discuss his knighthood, announced as part of the New Year Honours; he'll reference all those times he's arrowed across the finish line in first position; he'll note the 84 occasions he's started on the front of the grid; and, of course those seven titles. And he'll point to the fact that he is, truly, the greatest ever.

GERBILS *on film*

THE MOST POPULAR PETS IN MOVIE HISTORY

TURNER AND HOCH

Clumsy, slobbering and probably quite smelly too, it's no wonder that Tom Hanks' detective character, Scott Turner, is reluctant to take on a canine as a companion. Played by Beasley the French Mastiff, Hooch becomes an integral part of Turner's criminal-catching team, winning over the cynical cop's heart in the process.

BABE

The eponymous piglet in one of the most beloved children's tales, Babe single-trotteredly transformed our perception of the humble hog. Proving to be as useful as his best friend Fly, the sheepherding collie, the sweet little piglet proves to have more heart, courage and kindness than any of his human counterparts. Oink oink.

SHADOWFAX

Though there were many weird and wondrous creatures in *The Lord of the Rings* trilogy, it is surely Shadowfax, Gandalf's trusty steed, who is the most desirable. A majestic and wild white beauty, Tolkien's creation refuses to be bridled, carrying only the wise old wizard on his back. He is surely the bravest bronco we would all love to have in our lives.

UGGIE

If silent French comedy *The Artist* was the unexpected hit of the 2011 film season, then surely Uggie, the flick's beloved Jack Russell, was its star. Rescued from a dog pound by animal trainer Omar Von Muller, the adorable and highly intelligent Uggie became an overnight sensation, winning the Palm Dog Award at the Cannes Film Festival. Though Uggie retired the following year and sadly passed away in 2015, his legacy will forever live on in this Oscar-winning masterpiece.



Photo credit: needsonadog.com, imdb.com, youtube.com, canyon-news.com

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BOATHOUSES

Not quite boasting the seclusion of a desert island, a number of former boathouses and pumping rooms have, however, been converted into cool little overnight abodes. The Whitby Boathouse, sleeping two, features a narrow bridge separating guests from the not-so-distant 'mainland'.

BUSES

With original features such as iconic winding stairs, original seats and even the steering wheel handily in place in what is now a downstairs bathroom, converted double-decker buses give travel fanatics the ultimate experience... just don't expect it to stick to the timetable (not that it ever did).

PLANES

Fancy the thrill of flight without the faff of the airport? Look no further than The Jet Star. Tucked away in Redberth, Pembrokeshire, this little-known Welsh wonder was originally a first-class private plane from the 1970s. Grounded, it now sleeps up to four people – you don't even need to remember your passport.

FIELDS

Wherever you wish to roam in the British countryside, you are sure to be within reach of a traditional shepherd's hut. Originally an essential place for farmhands to seek refuge from inclement weather, the advent of the Airbnb revolution has seen them transformed into cosy and sometimes luxurious boltholes – the ideal way to bask in the beauty of nature without having to pitch a tent.

TRAINS

Finally, for train fanatics, how about staying in a converted restaurant carriage? Rather than slumming it on bumpy rails, this static wagon, positioned overlooking the Rother Valley Railway in Kent, provides more room than you'd expect, and dates right the way back to use during the Second World War.



Hope on the horizon



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Dan Salmon, Owner

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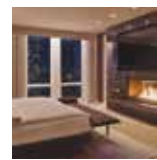
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The colourful port city of Palermo will welcome Villa Ignea, a new Rocco Forte Hotel in 2021. The statuesque building, surrounded by palms and overlooking the marina, will blend period features with contemporary design to offer you the best of both worlds. In the restaurant, fresh seafood and local produce is being reimagined into traditional recipes with a twist. Elsewhere you can indulge in the romance of gold-stone palazzos, Baroque palaces and stately cathedrals, which are all just a stone's throw away.



Porto Sani debuted with a fresh new look when their doors opened in July this year. Check into the Sani Suite Collection in Greece, where your personal

concierge will be on-hand to arrange unique excursions, reserve a private beach area or book you into one of the resort's 22 restaurants and bars. Alternatively, test your mettle at the Rafa Nadal Tennis Centre set up by the Grand-Slam professional or embark on a family adventure at the Bear Grylls Survival Academy in the wilderness.



We understand how a bad night can dramatically effect your day, which is why we are now working with Equinox Hotel Hudson Yards in New York to ensure you never have to worry about lack of sleep again. Rooms and suites with total sound-proofing, black-out blinds and sheets made from temperature-regulating fibres are just the start of it. You can also work with a Sleep Coach, from Equinox's most elite training programme, to evaluate and improve your sleep habits during your stay with life-changing results.

Deep in the Colorado Plateau, surrounded by steep escarpments and rocky canyons, get ready to immerse yourself in the rustic and remote scenery of Camp Sarika by Amangiri which opened in July. A short hike or drive from Amangiri's main resort, this tented retreat promises an intimate interaction with the dramatic Utah desert. Watch from your private pool terrace as the ochre morning light turns to a deep pink at dusk and enjoy exclusive access to the greatest concentration of national parks in the US.



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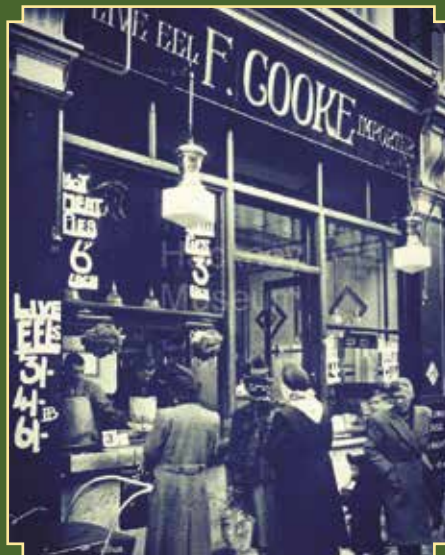
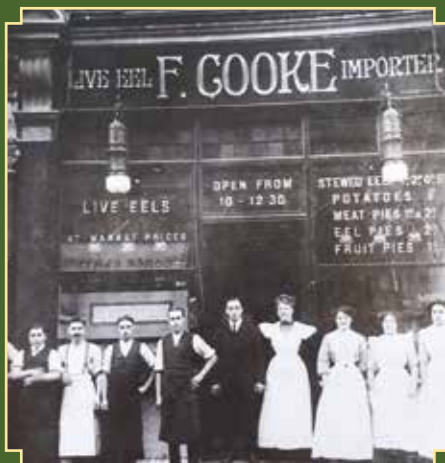


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Surprisingly FREEZABLE foods

Whether you are trying to save money, visit the local supermarket less or you are simply fed up with wasting food, you may be surprised to find out just how many different foods you can freeze.

Bananas

A firm favourite in many households, bananas are cheap and cheerful, yet sadly they do not last very long. Luckily, over-ripe and fresh bananas can be frozen, either with or without skin, and used at a later date.

Potatoes

If you buy your potatoes in bulk to save money but you are often left with half a bag of "sprouters", then you will be pleased to hear that you can freeze the humble potato. Simply peel, blanch in boiling water for five minutes, put in a bowl of iced water and leave to cool. Then freeze in airtight bags.

Milk

If you hate waking up in the morning only to realise you've run out of milk, then buying extra and freezing it is the ideal solution. However, milk does expand when frozen, so make sure you decant it into a larger container first. Once defrosted, mix it and consume within three days.

Cheese

You may not want to freeze cheese that you plan to serve with crackers as it can become crumbly. However, cheese cut into chunks or grated, placed in airtight bags and frozen, is perfect for sprinkling on dishes that will be heated, such as lasagne or cauliflower cheese.

Avocados

Avocados are extremely nutritious, yet they can be expensive. Fortunately, if you see them on offer, you can buy several and freeze to consume at a later date. Cut into pieces or mash them before squeezing lemon juice on the flesh to retain colour and placing in resealable bags. Best for use as an ingredient rather than eaten raw as freezing can change the texture.



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GO NUTS!

Not just for pancakes, try using your homemade hazelnut spread in these yummy recipes that the whole family will love.

With Shrove Tuesday fast approaching, what better time to discover a new tasty topping for your pancakes?

Check out our own version of a well-known hazelnut cocoa spread which is half the calories, vegan and packed full of healthy fats and vitamins.

Super Healthy Homemade Hazelnut Spread

WHAT YOU NEED:

240g raw hazelnuts | 1½ tbsp pure vanilla extract
| ¼ cup cocoa powder | ¼ cup pure maple syrup
or unrefined sugar | ¼ tsp salt | ½ cup vegan milk
(or normal milk if you do not need a vegan recipe)
| 2 tsp oil

HOW TO MAKE:

- > Set oven to 200°C/Gas Mark 6
- > Roast hazelnuts for 6–8 minutes
- > Leave to cool slightly and then rub off skins
- > Blend the nuts in a food processor until they are the consistency of butter
- > Add all the other ingredients and blend until smooth

Hazelnut Hot Chocolate

All you need to create this dangerously addictive hot chocolate is cocoa powder, milk and some hazelnut spread. Simply mix all the ingredients together and pop in the microwave for 2 minutes.

Caramel Cream Nutty Chocolate Lollies

The perfect little treat for tiny hands, simply dissolve 70g of hazelnut spread in a pan over boiling water and set aside half. Pour a thin layer into small, round silicone moulds and refrigerate for 30 minutes. Take out and place a hazelnut-sized piece of salted caramel cream in each mould and cover with remaining spread. Place a lolly stick in each and refrigerate for a further 5 hours.

Nutty Iced Biscuits or Cake

If you are bored with your usual icing, why not use some hazelnut spread instead? Just warm some of the nutty mixture in the microwave for 10–20 seconds and then gently spread over biscuits or cakes. It makes a great cake filler too.



FOOD & DRINK

Isn't it funny,
how a bear likes
honey?

On January 18, 1882, A. A. Milne, the creator of Winnie the Pooh, a character cherished by children and adults alike, was born. To celebrate this skilled storyteller, January 18 has become known as National Winnie the Pooh Day.

As well as being fun to read, these iconic stories offer some important life lessons that resonate just as well today as they did back then.

"What day is it?" said Pooh. "It's today," said Piglet. "My favourite day", responded Pooh.

As well as teaching the importance of seizing the day, this sweet correspondence between Pooh and Piglet helps to promote resilience and encourages children to put aside their fears and do things anyway.

"Hallo!" said Tigger. "I've found somebody just like me. I thought I was the only one of them."

When children are as young as two, they start to notice that people are different, so it is important that they learn to recognise and celebrate these differences, both in themselves and in others.

"A little consideration, a little thought for others, makes all the difference." (Eeyore)

Although known for being gloomy and depressed, Eeyore does sometimes give out little nuggets of wisdom, such as the advice above. Emotional literacy is crucial in your child's development and this life lesson teaches them the importance of being kind to others.

"Pooh!" whispered Piglet. "Yes, Piglet?" "Nothing," said Piglet. "I just wanted to be sure of you."

A life lesson that most adults today could benefit from, the act of being present in your children's lives, away from the distraction of work and technology, is sometimes all they need to feel loved and connected to you.

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'90s HAIR revival

From Jennifer Aniston's boho beach waves to Victoria Beckham's bob to Winona Ryder's pixie cut, one of the biggest hair trends of 2021 will be the return of hairstyles from the '90s. Think new year, new do.

THE LIVED-IN LOOK

One of the greatest things about the '90s was the effortlessly cool and laid-back style that spread across the nation, in terms of both fashion and haircuts. Spring 2021 will see hairstyles that feel less structured and more lived-in. Whether you go short or long, ask your hairdresser for a natural-looking, low-maintenance cut.

THE BOB

Although the bob has been a strong and unwavering hair trend throughout 2020, next year will see the return of the classic '90s bob. For those with straight hair, opt for a blunt and unstructured bob that is cut to chin level and tucked behind the ear.

THE BOXY CURL

If your hair is naturally curly, then 2021 is all about short and boxy shapes for added bounce. Avoid a straight cut and instead ask for layers and a light fringe. This look is all about texture and volume so you may want to invest in a good-quality volumising spray for added oomph.

THE SUPER-SHORT PIXIE

If you are feeling particularly bold and daring in 2021, you may want to try the super-short pixie cut. Or, if you are ready to take the ultimate plunge, you could even choose a buzz-cut pixie loved by the likes of Kate Hudson and Cara Delevingne.

THE FACE-FRAMING LAYERED LOOK

This look was fairly popular this year but is only set to get stronger in 2021 and beyond. In fact, you won't be able to go five minutes on Instagram without some face-framing plaits popping up on your feed.



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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.

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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.



Men's skin toning & tightening after one treatment

Men's stomach after one treatment

Clients can see improvements after three sessions. The recommended course is six treatments, however some clients may need additional sessions depending on the individual.

RADIO FREQUENCY / CAVITATION BENEFITS

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- ✦ Improves Skin Texture
- ✦ Smooths Fine Lines & Wrinkles

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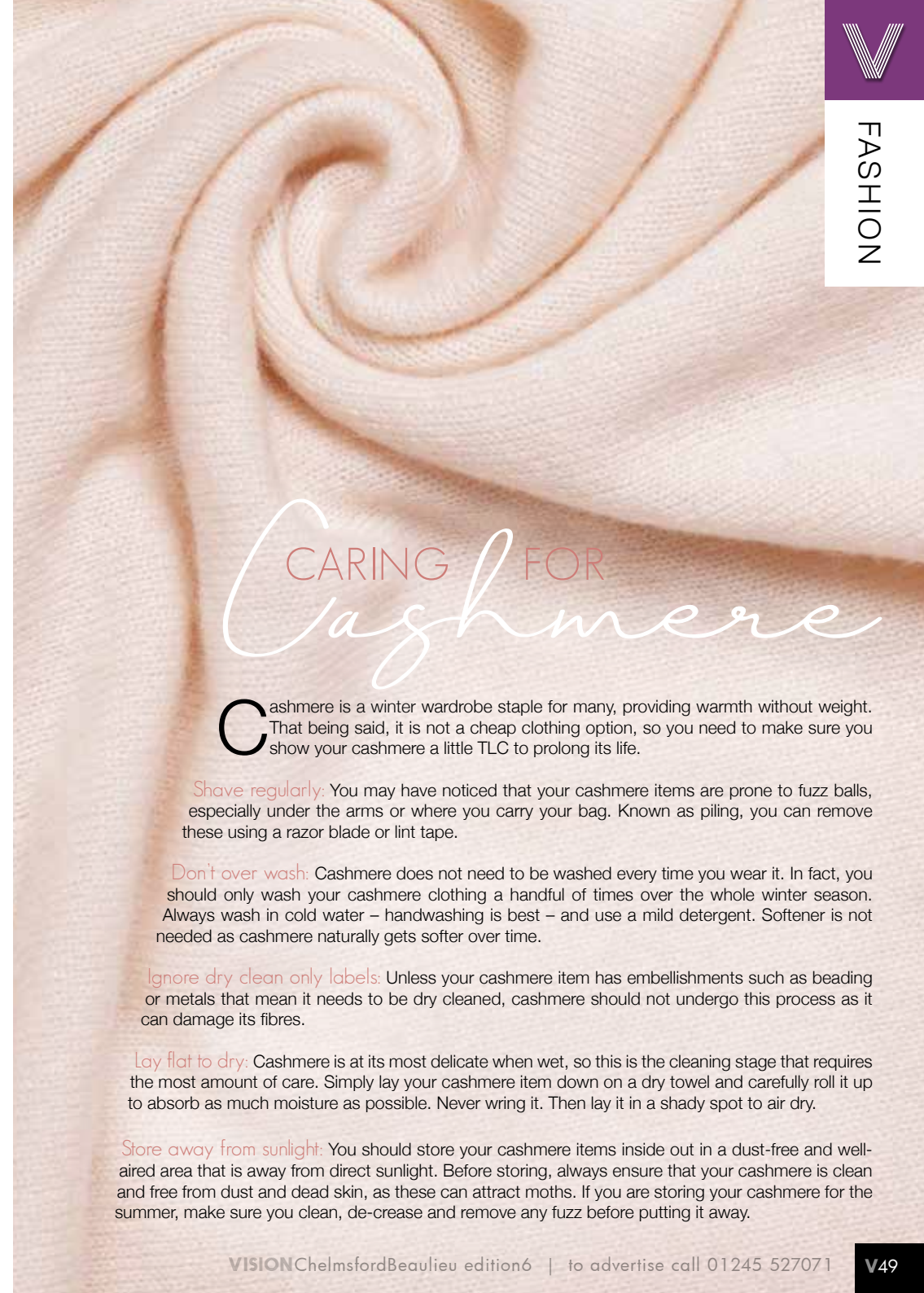
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FASHION

CARING FOR Cashmere

Cashmere is a winter wardrobe staple for many, providing warmth without weight. That being said, it is not a cheap clothing option, so you need to make sure you show your cashmere a little TLC to prolong its life.

Shave regularly: You may have noticed that your cashmere items are prone to fuzz balls, especially under the arms or where you carry your bag. Known as piling, you can remove these using a razor blade or lint tape.

Don't over wash: Cashmere does not need to be washed every time you wear it. In fact, you should only wash your cashmere clothing a handful of times over the whole winter season. Always wash in cold water – handwashing is best – and use a mild detergent. Softener is not needed as cashmere naturally gets softer over time.

Ignore dry clean only labels: Unless your cashmere item has embellishments such as beading or metals that mean it needs to be dry cleaned, cashmere should not undergo this process as it can damage its fibres.

Lay flat to dry: Cashmere is at its most delicate when wet, so this is the cleaning stage that requires the most amount of care. Simply lay your cashmere item down on a dry towel and carefully roll it up to absorb as much moisture as possible. Never wring it. Then lay it in a shady spot to air dry.

Store away from sunlight: You should store your cashmere items inside out in a dust-free and well-aired area that is away from direct sunlight. Before storing, always ensure that your cashmere is clean and free from dust and dead skin, as these can attract moths. If you are storing your cashmere for the summer, make sure you clean, de-crease and remove any fuzz before putting it away.

Are you READY TO GO ~~SO~~BER?

Although January may feel like the worst possible time to try to give up your favourite tippie (isn't this month depressing enough?), you may be surprised at how great you feel after cutting out alcohol for just one month.

What to expect when you give up alcohol...

WEEK ONE

Undeniably the most challenging week in your booze-free month, you may experience some unwanted side effects in the first seven days, such as headaches and intense sugar cravings, especially if you are a heavy drinker. That being said, you will also start to see the positive effects of giving up alcohol, including: Better decision-making | More energy | An improved sleeping pattern

WEEK TWO

After two weeks without alcohol, you will continue to enjoy the health benefits listed above, as well as a few new ones, such as: Reduction in acid reflux as your stomach lining becomes normalised | Weight loss | Better mental health

WEEK THREE

As you are now past the halfway mark, the effects of not drinking will start to contribute to your long-term health, with benefits including: Improved vision | Better kidney health | A reduction in blood pressure, which can lessen your risk of future health problems, such as heart disease

WEEK FOUR

The final week of your no-booze challenge and the effects on your health will be apparent for everyone to see and will include: Better-looking skin | Reduced dandruff and eczema | Up to 15 per cent less fat in your liver

IS DRY JANUARY WORTH IT?

Although Dry January has become increasingly popular in recent years, is it really worth it in terms of your long-term health if you continue to drink for the other 11 months of the year?

According to Alcohol Change UK, yes it is, with this challenge forcing you to confront how much you drink and to take notice of the harm it can cause.



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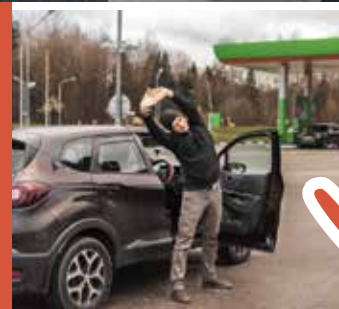
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STRETCHING

Simple daily stretches that will transform both body and mind

Stretching is perhaps one of the simplest actions we make as humans, often without even thinking about it.

While great for suppleness, alertness, injury prevention and a break from long hours in a car or at a desk, it can even work as a weight-loss tool, and will immediately set you en route to daily calorie deficit. Here are five stretches that can transform body and mind:

FOR THE TORSO

The so-called Cobra Stretch is a simple push-up that elevates the torso from a lying start. By extending your top half and raising your neck, chest and head as high as possible, you're creating great elasticity through the body.

FOR THE STOMACH

Many of us have performed this knee-to-chest exercise, which serves the purpose of getting the legs on the move and the knee joints bending (or cracking).

FOR THE SPINE

Twisting the spine to promote flexibility and movement is key, and is done by lying on your side. A good spine twist is great for strengthening the vertebrae, as well as firming up muscle mass around your stomach.

FOR THE BACK

A simple back stretch can make us feel a million dollars, with the energy coming from the middle of the back. Extend the stretch by moving onto tiptoes and pushing your hands and fingers upwards towards the heavens.

FOR THE NECK AND SHOULDERS

And to complete an extremely effective set of manoeuvres, combine neck stretches – which use a hand on the head to gently pull the sides of the neck tight – with a shoulder movement, linking one arm under the other in order to feel a tight, satisfying strain across the back.



Remembering RAY

Bidding farewell to former Liverpool, Spurs and England keeper Ray Clemence

There's something unique about goalkeepers – they have spirit, longevity and a sense of bravery that far outweighs any other player on the pitch. It's also commonly known that they're rather daft... how else can you explain wanting to have footballs fired your way at more than 100mph?

And yet, Ray Clemence was as close to normal as you could get. The former England stopper, who passed away on November 15 at the age of 72, was a scholar of the game – his MBE for services to football bore evidence to that. In more than 1,000 career appearances, more than half of which were for Liverpool in a golden era for the club, he clinched five league titles, three European Cups, three UEFA Cups, two FA Cups and a host of other trophies.

He took his knowledge, guile, influence and experience to the next level with management and coaching projects – he oversaw Barnet as joint manager and tutored the keepers at Tottenham as part of the club's coaching staff.

Yet it was as the national team's goalkeeping coach under Glenn Hoddle, Kevin Keegan, Sven-Göran Eriksson, Steve McClaren and Roy Hodgson that he truly excelled, with multiple World Cup and European Championship campaigns.

Also employed as the FA's Head of Development, Clemence's involvement with the game continued right the way through to his death, and most recently he had been back working with Spurs.

An initial prostate cancer diagnosis arrived in 2005. He lived with that for 15 years, but finally succumbed to the illness in November. His passing was marked by a flood of tributes, as one of the greatest-ever England goalkeepers hung up his gloves for the final time.

Photo credit: Colorsport/Shutterstock



Remembering DIEGO



A hero of the game, a villain to himself

The gap between hero and villain has perhaps never been better exemplified – in sporting terms, at least – than through the life of Diego Maradona.

When the Argentine departed us on November 25, football, sport and the world as a cultural sponge lost someone whose notoriety was as decorated as his talent.

In the space of four short minutes in the Estadio Azteca, in Mexico City, on June 22, 1986, Maradona showed the two sides of his character in the sort of perfect juxtaposition usually reserved for a Shakespeare play. The tragedy came first – that 'hand of God' moment that we all know, even if few of us, now, here in 2021, actually saw it happen live.

And then, the comedy, even if it was again England's footballers being derided, as a dancing, pirouetting, sauntering, bulldozing run through the Three Lions' defence rubbed salt in our wounds,

while offering up a perfect apology to that same deity for the forward's earlier misdemeanour.

When that higher force claimed the 60-year-old in November, football fans the world over began to ponder again the best ever – Puskás, Pelé, Ronaldo, Messi. Of course, Maradona would never enter into such debate.

He may have led an average Argentina side to World Cup glory in 1986, and an even flatter version of themselves to the final four years later. He may have performed miracles in guiding unfancied, unfashionable Napoli to Serie A success in Italy. And in later life as drugs, gangs, sex workers and other lurid temptations possessed a man whose only passion, really and truly, was to kick a ball, he may have lost sight entirely of those dusty, poverty-stricken streets in Buenos Aires where he grew up.

And yet, through it all he stayed true to himself: 'I am black and white... I'll never be grey.'

Photo credit: Carlo Fumagalli/AP/Shutterstock

NATIONAL PULL A SICKIE DAY ON

According to UK statistics, the first Monday of February is the day when employees are most likely to pull a sickie. Although excuses may be limited this time round, that doesn't mean we can't take a look at some of the more inventive reasons that people have come up with over the years. You can't make this stuff up!

"My only pair of work trousers is in the wash"

Not the best excuse, as what would you do if your employer simply told you to come in your casual clothes?

"It's my dog's birthday and I need to arrange a party for him"

Even though we are a nation of pet lovers, we can't see too many bosses accepting this far-fetched fabrication.

"My grandmother poisoned me with her ham"

Yes, somebody really did use this as a reason why they hadn't turned up for work. Although, to be honest, this might just be crazy enough to actually work.

"I'm too drunk to drive"

Although this may actually be true, we are not sure that this reason would go down too well with HR.

"I can't come in today, the show I've been watching just released a new series"

Another truthful explanation, and to be fair, we've all been there. Damn you, Netflix!

How you should call in sick to work

- > Contact your employer as soon as possible
- > Keep your reason brief
- > Be as helpful as possible
- > Make sure you speak to the right person
- > If you are struggling with your mental health, be honest and say so, but you are not required to go into details
- > Only text if your employer has previously okayed this method of calling in sick
- > Consider remote working if you feel able to



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Q What Can CoverSure Brentwood Help With?

A With our wide suite of insurance products, it'd be easier to list what we can't help you with! Whether it's insurance protection for your house, your business or even your van, we can help you find the cover you need for less.

Q Why Should You Use CoverSure Brentwood?

A We pride ourselves on our exceptional customer service. No risk is the same and we'll take the time to truly understand your needs before recommending a product that's tailored to you. We have access to some of the UK's biggest and best insurers, meaning that you get the strong customer service of a local broker with the insurance policies of a national chain.

Q How Can Insurance Protect You?

A Depending on what kind of cover you're after, insurance can provide a safety net against a variety of risks you face on a daily business. Insurance can be the difference between your business running smoothly or going under. The difference between your delivery vehicle being off the road for months or days.

Q How Can You Save Money On Your Insurance?

A Whether combining multiple risks on to a single policy or simply looking at your cover levels, there's plenty of ways you could save money on your insurance. Why not get in touch with us and see if we can save you money?

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VOICE CHANGER: It does what it says on the tin – in one instance you're an alien, the next a robot, or a bee, or a ghost. Amaze your mates with the sort of vocal dexterity previously only seen on a Sam Smith album track.



BUBBLE WRAP: Let's be honest, there are very few things those tech bods haven't tried to replicate in phone form, and the satisfaction of bubble wrap is the latest to come to the fore, with an effortless, screen-tappingly satisfying few minutes to be had by all.



UGLY CAMERA: As we're all so charismatic, intelligent, funny and, most importantly, good looking, it's good to see things from the other side from time to time, so why not install the Ugly Camera to layer a selection of slightly unusual filters over your otherwise gorgeous demeanour.



GOOGLE OPINION REWARDS: Another cool product from that little silicon valley start-up – this Android app periodically asks you questions regarding research projects, the answers to which earn you credits that can be redeemed in the Google Play Store. A decent way to increase your phone's capabilities without spending a penny.



LAUGH MY APP OFF (LMAO): We all need cheering up at least once a day, and with the LMAO app the job is done for us. Select one gag each day, or indulge in a pool of almost endless chuckle-worthy one-liners; you'll be 'appy before you know it.



Six Reasons Why January is a Great Time to Sell

I hope you all had a nice break from reality over the festive period.

We took a few days off to relax and recharge, but now we're back into the swing of things and preparing for a busy winter.

Contrary to general opinion the property market is very much alive and kicking in January.

And here's why.

Too big

People realise their home is bigger than they need and look to downsize.



Too small

Although we all had lower-key Christmas celebrations than in recent years many of us conclude, we need more space.



Too close

The period of relaxation and reflection makes many people think about moving to new neighbourhoods.

Too far

Last year made people realise just how priceless being with family is. And that is a big motivator for moves that bring you closer to loved ones.

Loveless

Official statistics show that divorce solicitors are always busy in January than at any other time of the year.

Loved up

The romantic flipside of that is the love birds who have spent time together and want to commit to each other and move into a new home.



Stephen Frost,
Martin & Co

All the above reasons mean January is an excellent time to sell. People looking for homes this month are very serious buyers, especially when you factor in the families who want to get moved in to be settled for the Easter and Summer terms.

Other key motivators for movers will be some the lockdown legacies. These include the desire for more open space and an area within the property where people can work from home more comfortably and efficiently.



On behalf of everyone at Martin & Co Chelmsford, I'd like to wish you all a healthy, happy, and prosperous 2021.

PS: If you want to get in front of all those serious buyers entering the local property market give us a call, and we'll share with you how we help sellers sell their homes for more.



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The PROPERTY Bug?

HOW COVID-19 HAS TRANSFORMED NOT
JUST OUR LIVES, BUT THE PROPERTY MARKET TOO

While so much of our COVID-19 focus in 2020 was on health, employment and income, the pandemic's impact on the property market has been extreme, with further fluctuations due over the next few months as the industry reflects the variable conditions we find ourselves living under.

Certainly in the initial phase of lockdown, the immediate effect on our bricks and mortar was a rush of

home improvements akin to watching a series of *DIY SOS* back to back.

Sure enough, the Land Registry – generally considered the best guide to house prices in the UK – published September figures that indicated a 1.7 per cent month-on-month rise and a 4.7 per cent increase year on year.

For many, then, it's been reassuring that, through a time of great social insecurity, homeowners can at least take comfort from the increasing value of where they reside, with the stamp duty break offering a further incentive for prospective buyers to go in with higher bids.

And at the same time, renters have enjoyed increased protection as far as tenancy conditions go, although the market finds itself diverging between an increase in rentals in affluent areas and fewer new instructions in the bottom portion of the market. Research also shows that city centre lets are down as much as 15

per cent as some urban business areas become ghost towns.

It all leaves us speculating whether or not the effects of COVID-19 on the sales and lettings market are here to stay. Certainly, experts believe the recession the economy is suffering can only have one effect on the housing market, and that's for it to follow suit into decline. And yet, effects should be lessened given that a lack of overseas travel means the pound continues to be invested close to home.





THE RISE OF VOICE SEARCH

Did you know that 60 per cent of smartphone users have tried voice search at least once in the last 12 months, and 55 per cent of teenagers use this technology on a daily basis?

WHAT IS VOICE SEARCH?

Voice search is an innovative technology that allows internet users to perform a web search by verbally asking a question on their smartphone or smart device, rather than by typing it in to a search box.

HOW CAN I GET MY BUSINESS FOUND ON VOICE SEARCH?

1. BECOME THE FEATURED SNIPPET

Featured snippets are small sections of text that appear at the top of Google's search results and are designed to answer a searcher's query. If your business is the featured snippet, this is the response that will be read aloud by the voice assistant. Both blogging and detailed FAQ pages can help you get featured in the snippet.

2. UPDATE YOUR GOOGLE MY BUSINESS LISTING

Most voice searches are local ones, so you need to make sure all your company contact information is up to date on both your website and your Google My Business listing.

3. OPTIMISE YOUR WEBSITE WITH LONG-TAIL KEYWORDS

When using a voice assistant, people talk as if they're speaking to a real person. This means asking full questions and using longer phrases than they would if they were typing a search into Google. Therefore, your website needs to be optimised with longer phrases, also known as long-tail keywords.

4. IMPROVE YOUR PAGE SPEED

A simple tip, the faster your webpage loading speed, the more likely you are to appear in voice search results. You can use Google PageSpeed Insights to check the speed of your site or you can do it manually. Google recommends a page loading time of less than two seconds.

Need financial advice?



Then let me help you!
I'm Louise Selvage, your Chelmsford - based, 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 or 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'm based in Chelmsford and look forward to meeting you!

Louise

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

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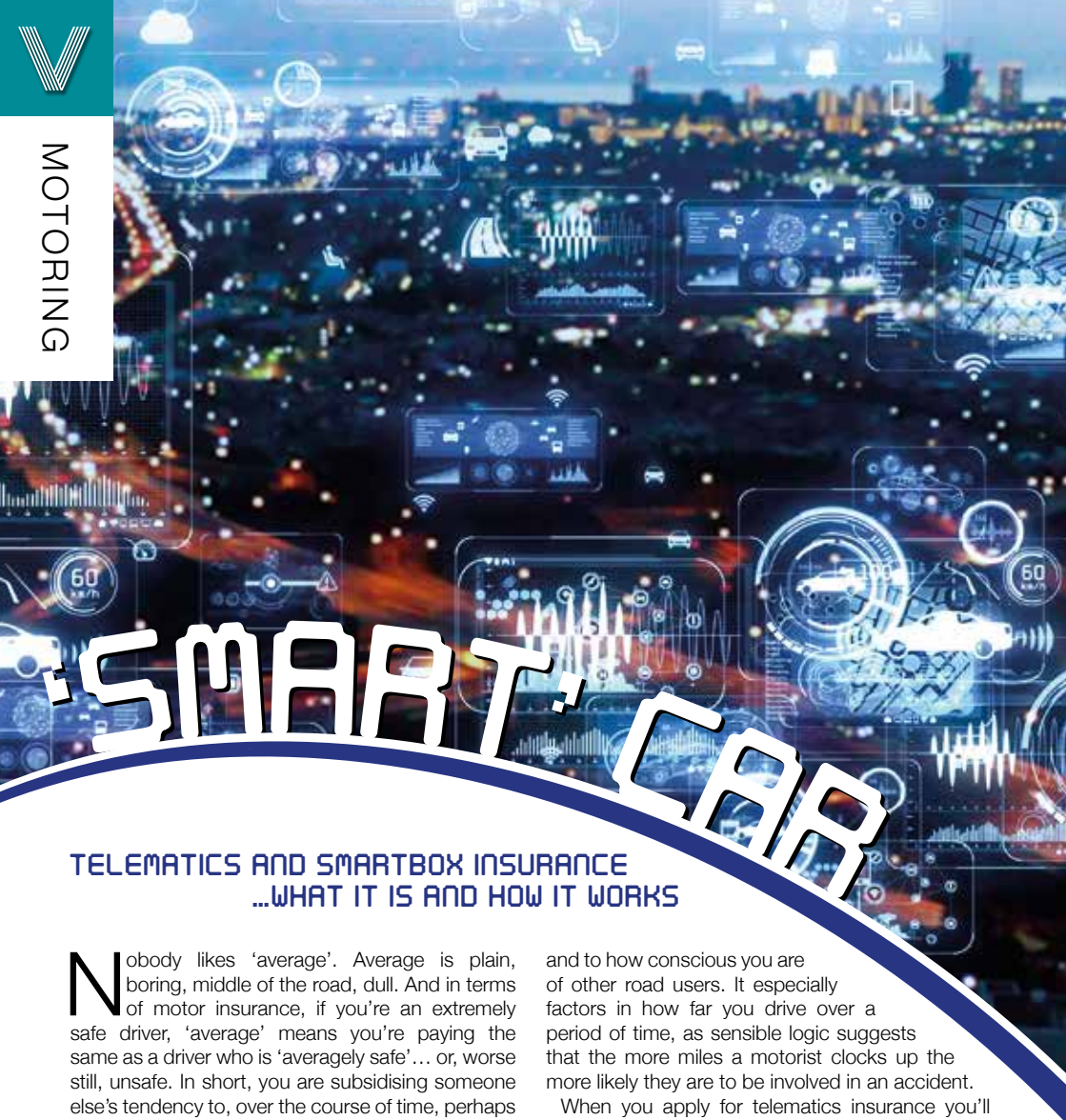
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TELEMATICS AND SMARTBOX INSURANCE ...WHAT IT IS AND HOW IT WORKS

Nobody likes 'average'. Average is plain, boring, middle of the road, dull. And in terms of motor insurance, if you're an extremely safe driver, 'average' means you're paying the same as a driver who is 'averagely safe'... or, worse still, unsafe. In short, you are subsidising someone else's tendency to, over the course of time, perhaps break the speed limit, undertake, be aggressive, and all the other things that lead to accidents which, in turn, lead to car insurance costs being as high as they are.

That's where telematics insurance comes in. Using the technology found in a smartbox (actually just a small device that plugs in below your steering wheel), this clever piece of tech will measure how well you drive.

In other words, the days of having to pay premiums based on the 'average driver' are no more – what you pay is directly related to how safely you take corners, to how much you respect road conditions

and to how conscious you are of other road users. It especially factors in how far you drive over a period of time, as sensible logic suggests that the more miles a motorist clocks up the more likely they are to be involved in an accident.

When you apply for telematics insurance you'll have to provide information regarding where your car is parked, when in the day you usually drive, the types of roads you use and approximate annual mileage. All being well, you'll be rewarded with an initial monthly cost that's much lower than standard insurance.

You'll encounter few problems if you stick to your promise of driving safely and stay within your mileage quota.

However, be warned: from hard braking to speeding to driving too many miles, telematics insurance may well cost you more in the long run if you fail to keep your motoring promises.



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