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Editor's notes...

Hello and welcome to the September edition of VISIONFrinton-on-Sea.. Sometimes I look back at my editor's notes from years gone by to read what I was up to at that particular point in time.

A couple of years ago, almost a year before our Frinton magazine had launched, and Manningtree was not so much as a sparkle in my eye, I was penning my notes for the September edition of VISIONWoodbridge. I was commenting on what a challenging issue it was to put together, due to so many of our clients being away on holiday in August.

William Taylor, Editor It just goes to show that not a lot changes with some things! I was only grumbling about that the other day. It is what it is, I suppose, and we all deserve a well-earned break after the last 18 months.

I also had a wry smile because at the time, I noted that my daughter was starting nursery, and that we'd just welcomed the arrival of our son. Now, Alice is starting her first year at school and Bobby is the one going into nursery - doesn't time fly!

I hope you enjoy your latest edition of VISION this month. As always, if you have any local news you'd like to share, feedback to give, or would like to advertise your local business, do not hesitate to contact me. Have a great month!

W)illiam Taylor

This is your town's hyperlocal magazine, delivering to homes and businesses every month.

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If Vision Magazine North Essex

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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

🐴 Inside pages recyclable

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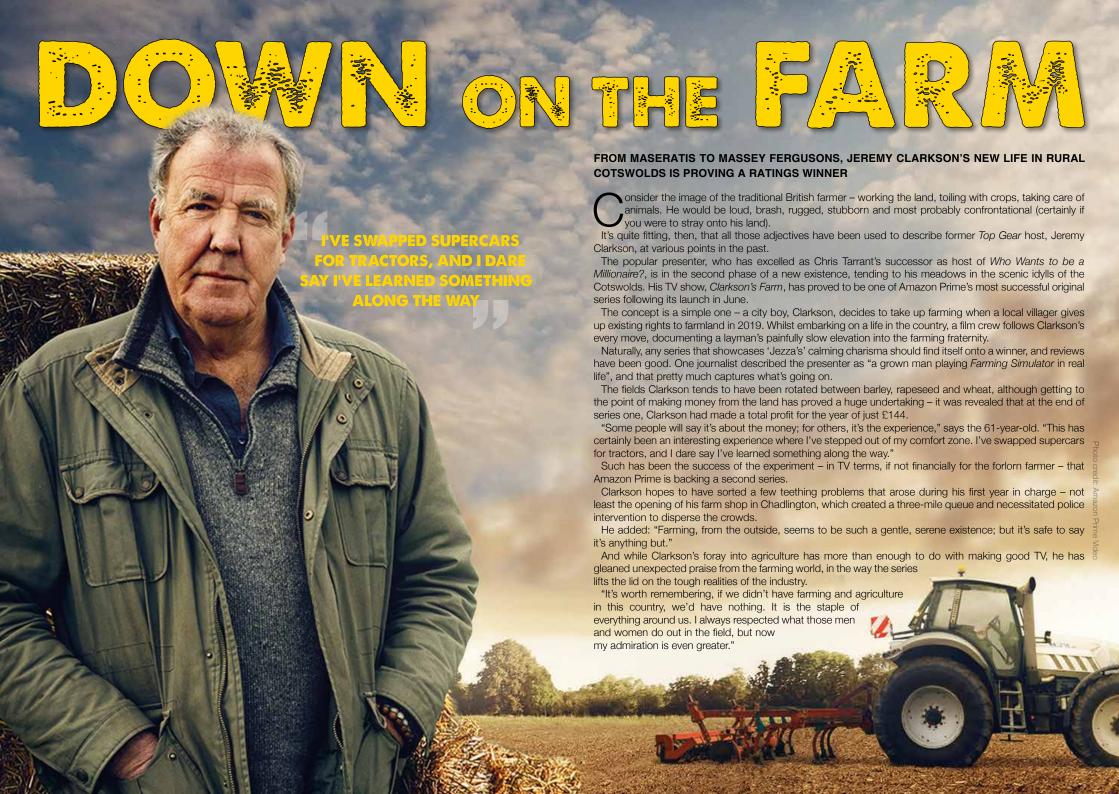


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any people will be able to recall the events of 9/11 – a day in September 2001 when the world changed forever. It was at 8.45am that the first flight, hijacked by terrorists working for Islamic group, al Qaeda, struck the side of the north World Trade Center in New York City.

As the eyes of the world focussed in on the event, supposing a freak accident had caused the first plane to smash into the 80th floor of the 110-storey skyscraper, a second plane hit the south tower 18 minutes later. A plume of fire engulfed the area, as the aircraft's 20,000 gallons of fuel ignited.

It suddenly became clear that this was no accident. As the hours went by and the collapsing towers claimed almost 3,000 lives, President George W. Bush confirmed al Qaeda's Osama bin Laden as the organiser of the attacks. He promised retaliation would be swift.

A separate attack on the Pentagon claimed more lives, while a fourth plane crashed in a field in Shanksville, Pennsylvania, killing all 44 on board, despite a brave passenger revolt that attempted to overpower the hijackers.

In the aftermath, the US began the so-called War on Terror and immediately launched Operation Enduring Freedom, which removed the Taliban regime from power in Afghanistan and effectively destroyed bin Laden's terrorist network; although the war of fundamentalists continues to this day.

Air travel was transformed globally to ensure that terrorists should never again be able to gain power of an aircraft while in the air – previously, the threat had been from bombs smuggled onto flights. Meanwhile, anti-Muslim violence increased globally, and a new era of surveillance began.

Bin Laden remained at large for another decade before finally being tracked down to a hideout in Abbottabad in Pakistan. He was killed by US Navy SEALs in 2011.



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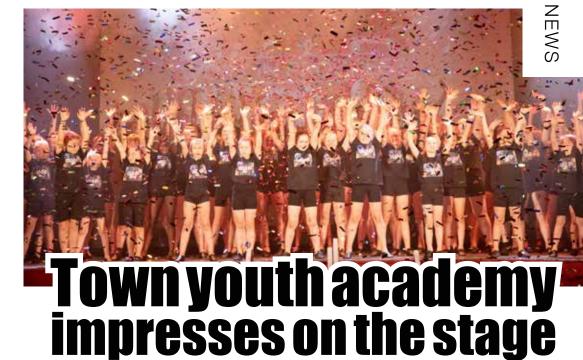




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LOCAL NEWS

from your neighbourhood



Stagestruck Academy in Frinton marked their 20th anniversary last month by holding their first live performance of Work in Progress, their annual school show, in two years.

The award-winning school was founded in 2001 by Simone Castle and has grown to be one of the most successful performance training venues in the county.

Work in Progress 2021, which took place on August 7, saw the talented Stagestruck performers, aged five- to 18-years-old, bring an exciting mixture of ballet, modern, tap, contemporary, commercial, street, jazz, acro, acting, singing and musical theatre to The Princes Theatre in Clacton.

The school has still managed to fulfil some notable achievements this year despite challenges posed by the pandemic, with many of their students having taken ballet, jazz, modern, tap, acting and singing exams, all with 100 per cent pass rates.

Simone said the 20th anniversary show was a great

success, playing to a packed house and receiving a standing ovation.

She added: "I am beyond proud of the students who put all their energy into our 20th anniversary performance, making it the biggest show to date for Stagestruck. After such a difficult 18 months, the feeling of seeing so many young people on stage doing what they love was priceless.

"The last 20 years have gone unbelievably fast, with me starting a small class in a church hall in Kirby-Le-Soken back in 2001. I never dreamed that the school would be the stepping stone for so many ex-students who now have careers in the performing arts industry, with hopefully many more to come.

"The feeling of pride on show night was testimony to their energetic performances and amazing teamwork that has been so missed during lockdown."

To find out more about Stagestruck, visit www.stagestruckacademy.co.uk



Firm delighted to be awarded Dementia Friendly status

↑ Frinton-based law firm has recently been awarded the intention to ensure the best outcome is achieved ADementia Friendly status.

Ellisons Solicitors, on Connaught Avenue, was delighted to receive the accreditation, following training to provide staff with the skills to effectively communicate with people affected by dementia.

The training was conducted virtually while offices were closed during lockdown.

John Turner, chief operating officer at Ellisons Solicitors, said: "Becoming a Dementia Friendly firm is something we felt was incredibly important for us to achieve, particularly as we return to the office following the pandemic.

"Our team has always had a client-first approach, with

for all of our clients, so being Dementia Friendly is the next step, and a skill we are proud to offer."

Nicki Cailes, communities senior dementia coordinator at Age Concern Colchester and North East Essex, said: "As the leaders of the Tendring Dementia Action Alliance, we were pleased to support Ellisons to become a member of the alliance and achieve its Dementia Friendly status for 2021.

"Ellisons is a great example for other organisations, in looking at how its environment could be made more dementia friendly and in having staff who are keen to learn how they can better support clients who are affected by dementia."

Students celebrate impressive A Level results

espite a year of disruption owing to the COVID-19 Dandemic, students at Tendring Technology College celebrated receiving impressive A Level results this year.

This included student Alex Finger, who achieved four A* grades in maths, further maths, biology and physics and will attend University College London to study maths.

This year, students' results were determined by their teachers, and these grades were then submitted to and approved by the exam boards.

David Lees, executive head at Tendring Technology College, said: "Congratulations to all of our students on their fantastic results. I am extremely proud of the excellent outcomes for the Sixth Form students. They



should be rightly proud of these grades, which they have worked so very hard for.

"Our students have responded to the challenges of the past few months with determination, compassion and patience. Whether they are going on to university, high-quality vocational courses or employment, I am confident that they will continue to make us proud."

The Tendring Shuttle

A Local Service For Local People

Who are we?

The Tendring Shuttle is a partnership between Harwich Connexions Transport and Tendring Community Transport which enables us to cover the entire Tendring area. The Tendring Shuttle is free for holders of a valid bus pass. However, if you do not hold a valid local authority bus pass then a fare will be charged.

Services

Starting in Clacton and Harwich, The Tendring Shuttle operates between 9.00am and 5.00pm Monday to Saturday. Providing a transport service covering the following areas:

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To book a spot on the Tendring Shuttle, phone anytime between 8am and 5pm before your intended day of travel and state your name, address and telephone number. Tell us what time you would like to be picked up, where you wish to go and what time you would like to come back, together with your Bus Pass details if applicable.

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Resident shares photos of the beautiful summer sunrise

Aresident has shared some wonderful photos of the summer sunset in Frinton-on-Sea, highlighting the astounding beauty of the local area.

Sam Collett posted the photos on the Frinton Chat Facebook group and it received more than 200 likes. with comments praising the wonderful view that she

managed to capture.

The post read: "What a spectacular sunrise, wishing vou all a spectacular day."

She later added: "Thanks for your lovely comments. A magical sunrise is the best boost when you've woken super early."

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Tennis club looks back at its busy summer

t's been a busy summer for Frinton Lawn Tennis Club, with new additions, events and achievements.

The Under 18s Tennis Tournament took place recently, with Sophia Middleton and her partner (pictured) winning the Ladies U18 Doubles.

With both regulars and new visitors flocking to the club, players are asked to book courts to ensure their place. Coaching and courses are also available.

Following the successful introduction of the croquet programme. Richard Everett has taken over as croquet representative on the club committee.

There is now a table tennis table at the club, and Thursday evenings have been designated as table tennis evenings. Bats and balls are available to borrow from the bar.

Recently, the club hosted the Frinton Summer Strings Concert and the Frinton Summer Theatre for the first of its summer music nights. Both were well attended and guests enjoyed a vibrant atmosphere.

Further events are due to take place in the coming months, with tickets available at fosltc.com



NEWS





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Club hosts popular events and competitions to celebrate Golf Week

rinton Golf Club recently celebrated its Golf Week with a number of fun events and competitions.

The final event to determine the 2021 Club Champion took place on Saturday, August 14, with John Sneddan winning the round with an impressive score of 67. Alfie Waters was awarded second place, just ahead of Jake Bishop.

The following morning, the Norman Brown Family

Foursomes, an ever-popular event, took place on the Havers Course. George and Murray Northover were the victors and won with 42 Stableford points. Nick and Simon Brown finished in second with 40 points, and Glen and Connor Maleary were third with 39.

There was also action over on the Kirby Course, with 11-year-old Oliver Attrill and his grandfather and club president, Roger Attrill, winning the Grimwade Trophy.



Community groups join forces for beach clean



If orces this month to host a beach clean along the coastline. Three litter picking groups, The Frinton Frombles, The Clacton

normunity groups in Frinton, Walton and Clacton are set to join

Volunteer Littler Picking Group and The Walton Wallys, will be embarking on the clean from Clacton Pier to the Naze in Walton at 10am on Sunday, September 26,

Volunteers are welcome to join the event and the groups are also looking for people to help hand out the equipment.

The event will coincide with the Marine Conservation Society's Great British Beach Clean event and will receive support from RiverCare and BeachCare, along with Aglian Water and Keep Britain Tidy.

This year's Great British Beach Clean takes place between Friday, September 17 and Sunday, September 26.

This week-long event involves hundreds of beach cleans taking place up and down the country. On every clean, the Marine Conservation Society asks people to run a litter survey to record all the items of rubbish they find in a 100-metre stretch. The data is then used to campaign for change.

For more information or to get involved, head to the Frinton Frombles Facebook page.

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rom dust mites to dead skin, dirt to dog hair, your mattress could be harbouring a whole host of unpleasant debris, especially if you fail to clean it once every six months as recommended by cleaning experts.

Fortunately, cleaning a mattress is much easier than you might think...

STEP 1: GATHER YOUR CLEANING SUPPLIES

To deep clean your mattress, you will need:

- > A vacuum cleaner with an upholstery attachment
- > An enzyme-based cleaner
- > Baking soda
- > Cloths
- > Cold water

STEP 2: VACUUM THE MATTRESS

Go over the entire surface of your mattress using the upholstery attachment on your vacuum cleaner. Don't forget to do the sides, and pay special attention to the seams.

STEP 3: SPOT CLEAN THE MATTRESS

You should never soak your mattress or apply water directly to it, especially if you have a memory foam

one, so you need to spot clean any stains instead using an enzyme-based cleaner. Spray the cleaner on to a cloth and blot the affected area. Then apply cold water to a different cloth and blot again.

STEP 4: SPRINKLE BAKING SODA

If you can't put your mattress outside for some fresh air, baking soda is the next best thing. Simply sprinkle a laver over your whole mattress. leave for several hours, or ideally overnight, and the baking soda will break down any acid and absorb any remaining moisture or odours. Vacuum again.

STEP 5: FLIP THE MATTRESS

Now that one side is spotless, flip your mattress over and repeat all of the above steps on the other side.

HOW TO PROTECT YOUR MATTRESS

- Invest in a mattress protector
- Use fitted sheets that are washed regularly
- > Give your pets their own designated beds
- > Rotate every two to six months
- Strip your mattress, open the windows and let your mattress air once a month



If there's one home trend that Instagram can't get enough of, it's bouclé. Cosy, cute and classy all at once, it's taking over interiors all across the internet.

But what is bouclé, and why do you need it in your home? The word bouclé comes from the French 'boucler', meaning 'to curl'. A type of wool fabric, it's made from looped varn and has a heavy texture that not only looks stylish, but also has a soft, comforting feel.

Bouclé is proving to be the fabric of the year thanks to some inspiring upcycling projects and an influx of bouclé home accessories that add style to your home space, without compromising on comfort.

There are plenty of great ways to bring bouclé into your interior, ready to welcome the autumn season. Some of the main ways of introducing bouclé include:

THE OCCASIONAL CHAIR: A bouclé occasional chair makes a great addition to any space. Ideal for your bedroom or for additional seating in your living room, your new chair will make the perfect addition to your home. It can also fill a hallway or landing space to add an extra cosy touch.

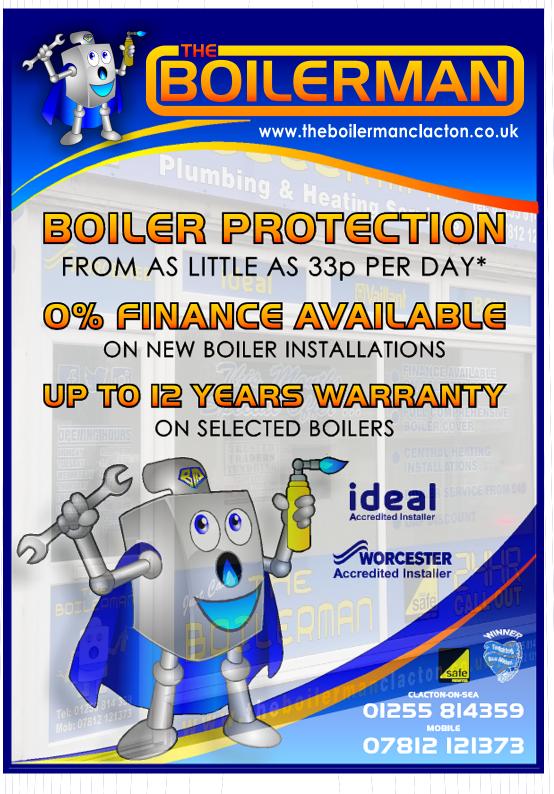
THE STATEMENT BENCH: If you want to add a statement to your home, then a bouclé bench is a simple and affordable way to do it. Perfect for the hallway or your kitchen, a bouclé bench will add a country chic look to your home.

THE STYLISH ACCESSORY: If you want to do bouclé on a budget, then choosing some woollen accessories is one of the easiest ways to embrace the trend. Bouclé cushions and throws can create a softer look, and the neutral colours will blend in easily with your existing decor. As one of the top trends for the winter months. vou can be sure of finding bouclé accessories all over the high street.

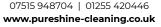
THE FURNITURE MAKEOVER: If you've got a tired old armchair or sofa in need of a facelift, then a bouclé makeover could be just what vou need. You could also source a second-hand item to reupholster for an affordable and fun upcycling project. Check out #boucle on Instagram to get some inspiration.

Bouclé adds a stylish Scandinavian touch that adds the perfect amount of texture to your home. Will you be embracing the bouclé trend this season?















ragrance zoning, also known as scent-scaping, is the process of differentiating spaces in your home using the power of fragrance. Allowing you to create zones for productivity, relaxation and invigoration, scent-scaping is one wellness trend we can definitely get on board with.

KITCHEN

You want this pivotal room in your home to smell fresh and bright, but you also need to consider scents that neutralise unsavoury odours. Opt for citrus-based aromas, such as lemon, lime, tangerine and grapefruit, and avoid spicy or overly sweet scents that will clash with food smells.

LIVING ROOM

A place to relax and unwind after a hard day, your living room should be vour sanctuary for downtime. Choose scents that evoke feelings of calm, such as jasmine, cinnamon, rosemary and ambergris. Alternatively, if you are looking to create a lively, social atmosphere, herbs such as basil and sage and fruits including green apple and pomegranate are best.

As you would expect, lavender is the perfect aroma for inducing sleep, so is ideal for using in the bedroom. However, a bedroom is not just a place to rest; you may also want to feel invigorated in the morning, which citrus, mint and eucalvotus can help with. Alternatively, set the scene for romance with amber, vanilla, sandalwood and cedarwood.

OFFICE SPACE

If you are working from home, you need to be able to create a clear boundary between your work space and other areas of your home. Opt for uplifting aromas that will keep your motivation levels high, such as sweet mandarin, white grapefruit and aromatic herbs such as basil and mint.

FRONT DOOR

As they say, first impressions are everything, and this is particularly true when it comes to your home. Whether you are looking to sell or you simply want your property to look its best, these

front door ideas promise to boost your kerb appeal and make your neighbours green with envy.

WONDERFUL WOOD: If you are looking to invest in a completely new front door, you can't go wrong with good old, reliable wood. Offering warmth and visual appeal, wooden doors can be easily refreshed and updated and, when looked after properly, can last a lifetime.

CLEVER COMPOSITE: A slightly more luxurious option to uPVC, composite doors are made using a variety of different materials, such as timber, reinforced plastic and, occasionally, steel. Offering durability and longevity, composite doors will not warp, rot or crack, so there will never be a need to sand, strip or paint them.

COLOUR CONSIDERATION:

Although white remains the most popular choice for front doors, bold colours, such as vibrant reds and deep blues, are becoming increasingly popular for properties in cities. If you have a brick house, look for shades that sit opposite on the colour wheel. Red bricks suit blue or green tones, whereas sandstone looks great with yellow or red.

DOUBLE UP: If your property boasts a wide entrance, you are in the fortunate position to be able to select a double door. Perfect for homeowners who are looking for the wow factor, double doors come in a range of different styles and colours, with options to suit both traditional and contemporary homes.

ADDED TOUCHES: If you don't want to invest in a new front door, why not update your current one?

- > Add a seasonal wreath
- > Invest in new hardware, such as door handles and a letterbox
- > Upgrade your lighting with lanterns or a hanging door pendant



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tet your whites white again without the need for bleach with these tried and tested whitening techniques, which can be achieved using only a handful of storecupboard staples.

Soak in citrus juices

If your white items have developed a yellowy tinge from sweat, you can restore them to their original glory by boiling them with lemons or lemon juice. Simply add cut lemons or lemon juice to a pan of water with your whites, turn up the heat until bubbles appear and then leave to soak for an hour. Alternatively, add lemon juice to your regular wash cycle.

Add white vinegar

If you want brighter whites that are also super soft against your skin, simply add a small cup of white vinegar to your usual whites cycle and wait for the magic to happen. Don't worry about the smell; it will dissipate after drying. Vinegar can also be sprayed on spot stains and collar/underarm stains.

Use baking soda

If you don't have any white vinegar to hand, baking soda can be just as effective at whitening your whites. Just combine four litres of water with one cup of baking soda and drop in all your white laundry. Leave to soak and then thoroughly rinse.

Soak in dissolved aspirin

Not just for banishing headaches, aspirin is also great at breaking down stains on your whites. To get the chemical process started, dissolve five white (not coloured) aspirin pills in a bucket of water and then add your items. Leave to soak and then wash as usual.

Lav in the sun

After your whites have been washed, rather than put them in the tumble dryer, use the natural lightening properties of the sun to whiten them. Aim to hang them out during the hottest part of the day to enjoy bright whites and fresh-smelling laundry.



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How to repair claumouged hour

o you know your sprays from your serums? Your oils from your creams? If not, we are here to help. Leave-in conditioners are the ideal haircare products for sun-damaged hair, but which one is best for your hair type?

Why use leave-in conditioner?

Leave-in conditioner is essentially a barrier, protecting your hair from drying out, becoming tangled and getting stripped of its nutrients.

Which type of leave-in conditioner should I use for my sun-damaged hair?

Conditioner in the form of milk is designed to be extremely lightweight and therefore is best suited to those with fine or flat hair. Hair milk is also good for adding body, shine and silkiness to your hair.

Oil is ideal for dry and damaged hair. You may be worried that leave-in hair oils will make your hair appear greasy. Fortunately, you can now find some great lightweight hair oils that can be applied to the roots to banish frizz and moisturise each strand of hair.

If your hair needs a lift, then a volumising leave-in serum is exactly what you need. Unlike other volumising haircare products, a conditioning serum won't dry out your hair, but instead will leave it feeling bouncy, light and hydrated.

A booster spray is the perfect conditioning product for hair that has been damaged by colouring or heat styling, with the ability to strengthen elasticity and reduce both hair loss and breakage.

If you have thick, unmanageable hair, a moisturising conditioning cream can add shine and help to tame frizz, as well as make blow-drying less of a chore.

Top tip: Prevention is better than cure, so always make sure you protect your hair from the sun's rays by using a daily UV hair protector.



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Know Your Numbers!

o you know your blood pressure numbers? High blood pressure usually has no symptoms, but it can cause heart attacks, strokes, kidney disease, dementia and several other serious illnesses.

Know Your Numbers! Week 2021 aims to seek out those with undiagnosed and uncontrolled high blood pressure and promote the importance of home monitoring.

Why you need to Know Your Numbers!

- 1 in 2 strokes and heart attacks are the result of high blood pressure
- 1 in 3 adults in the UK have high blood pressure
- 1 in 2 adults with high blood pressure don't know they have it or aren't receiving treatment
- ➡ High blood pressure costs the NHS £2.1billion every year.

How to check your blood pressure

In previous years, Blood Pressure UK set up free

checks across the country, but owing to social distancing measures, this year it is promoting home monitoring. This allows you to have complete control over your blood pressure and can help put your mind at ease.

How to choose the right blood pressure monitor

There is a wide range of home blood pressure monitors available and you need to pick one that will deliver accuracy and reliability. Look for a monitor that is:

- S Clinically validated. This means that it has been tested and gives results you can trust
- Automatic. A digital monitor with an upper arm cuff is easy to use and offers the most reliability
- Within your budget. You don't need to select the most expensive machine on the market.

You can find a list of clinically validated home blood pressure monitors on the British and Irish Hypertension Society website.

What is the ideal blood pressure?

An ideal blood pressure is under 120/80mmHg. High blood pressure is considered to be 140/90mmHG or higher. Seek immediate medical help if your blood pressure is 180/120mmHG or higher or you are experiencing severe headaches or blurry vision that you think is being caused by your blood pressure.



PERFORM CPR

ON CHILDREN AND BABIES



HOW TO DO CPR ON A CHILD OR A BABY UNDER ONE-YEAR-OLD:

- > Check if the child is responsive. If they do not speak, gesture or open their eves when you communicate with or gently shake them, they are unresponsive.
- > Check that their airway is open and clear by placing one hand on their forehead to tilt their head back and using two fingers from your other hand to lift their chin.
- > See if the child is breathing normally by listening for sounds of breathing and watching to see if their chest moves.
- > If they are unresponsive and not breathing, ask a helper to call 999/112 for emergency help and start CPR immediately. Do not leave the child or baby to make the call.
- > If you are alone, give one minute of CPR as detailed below before calling 999 on speakerphone.
- > To start CPR, place the child on a firm surface and open their airway as explained above.
- > Take your hand from the forehead and pinch the soft part of the nose closed, allowing the mouth to fall open.
- > Take a breath and put your mouth around the child's to make a seal.
- > Blow gently into the mouth for up to one second until the chest rises.
- > Remove your mouth, watch the chest fall and repeat five times.
- > It is vital that you perform rescue breaths, as cardiac arrest in both babies and children is most likely caused by a respiratory problem.
- > Next, kneel by them and put one hand in the centre of their chest.
- > Push down one-third of the depth of the chest, then release pressure so the chest comes back up.
- > For babies under 12 months, place two fingers in the centre of the baby's chest instead of your whole hand.
- > Repeat this 30 times at a rate of 100-120 compressions per minute.
- > Alternate two breaths and 30 compressions until help arrives, the child starts to breathe normally, or a defibrillator is ready to be used.

Use the beat of the song Nellie the Elephant to keep the right pace









TEAM GB'S BRILLIANCE SHINES THROUGH AGAIN

There is perhaps a feeling that we were hard done by where the 2020 Tokyo Olympics were concerned, with a lack of spectators and the fact I that the whole event seemed so detached from what is an amazing host city... yet try telling that to our swashbuckling Olympians.

In competitive terms, Team GB exceeded expectations yet again, bringing home a total of 22 gold, 21 silver and 22 bronze medals, to finish an extraordinary fourth in the medal table, behind only the US. China and

There were incredible successes all across the board, kickstarted with Adam Peaty charging home in the 100m breaststroke.

Also in the pool, Tom Daley finally got the reward for his years of dedication, producing the performance of a lifetime alongside Matty Lee on the synchronised 10m

We excelled in cycling across all disciplines, saw triathlon golds in the post-Brownlees era, exerted all our usual excellence in equestrian, and powered to pentathlon, boxing and sailing honours.

And what about Max Whitlock? His Tokyo gold saw him become the most successful gymnast ever on the pommel horse, with two Olympic and three world titles.

And while Skye Brown's medal was bronze, it was arguably the young star who courted the greatest quantity of headlines. At just 13-years-old, she confirmed in Tokyo what we all knew: That at such a tender age, the youngest ever British Olympian has the world at her feet - with her trusty skateboard close by.

Yet it's difficult to look beyond Jason and Laura Kenny. The married track cyclists became our greatest Olympians ever in claiming keirin and madison golds - the literal flagbearers for the sport's

sensational ascent in the modern era.



Cloud

▲ n estimated 84 per cent of businesses Ain the UK are taking advantage of the cloud. In its simplest terms, the cloud. In its simplest terms, when something is stored in the cloud. it is kept on internet servers rather than a computer's hard drive. If you are not using this technology, here are the advantages your business is missing out on.

COST-EFFECTIVENESS: If you are trying to reduce your operational costs, shifting to cloud computing can help you save a significant amount of money. Running a data centre is expensive, yet cloud providers offer storage options to suit all budgets.

ENHANCED FLEXIBILITY: Allowing your employees to access the information they need wherever they are, cloud computing is ideal for remote working. Plus, you can monitor the operations of your business much more effectively.

NO NEED FOR A DISASTER RECOVERY PLAN:

When you store data in the cloud, you do

not need to worry about permanent data loss. Your data will always be available as long as you have an internet connection.

INCREASED SECURITY: Protecting your data is paramount in this day and age, and cloud computing is far safer than storing your data on a physical server or data centre. Not only can you delete any confidential information remotely, but clouding platforms are also incredibly difficult to hack.

BOOSTED SCALABILITY: Traditionally, if you experience growth, you need to invest in additional servers and storage. However, with the cloud, you can easily increase your storage space or add new features by simply upgrading your package.

IMPROVED COLLABORATION: As already mentioned, cloud computing is perfect for remote workers, as employees can complete projects from different locations. However, it is also great for improving team performance, as staff members can easily share real-time data and updates with those both in and outside the office.



- Do you have an investment portfolio?
- Are you happy with the performance and return?
- Is your investment manager good at communicating with you?
- Do you have a Financial Plan?

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Does your home qualify for a green mortgage?

Green mortgages are becoming increasingly popular across the UK, with banks keen to offer sustainable lending and homebuyers embracing more eco-friendly lifestyles.

WHAT IS A GREEN MORTGAGE?

Green mortgages are mortgage deals that are offered specifically to people who are looking to buy an environmentally friendly home or make energy-efficient improvements to a property. Typically, green mortgage deals offer cheaper rates when you buy a home that conforms to a specific energy standard. Green mortgages are more commonly available for new builds, but they can also be offered for older properties that have been renovated to meet high energy-efficiency standards.

HOW DO GREEN MORTGAGES WORK?

There are currently three main types of green mortgage:

- >Lower rates for people who buy energy-efficient properties
- >Standard mortgages that offer cashback to people who buy energy-efficient properties
- > Mortgages that offer cheaper rates or cashback when people make green home improvements.

SHOULD I APPLY FOR A GREEN MORTGAGE?

If you are thinking about making green home improvements and you want to raise funding to do so, a green mortgage could help you.

Alternatively, if you are buying a new build or an existing property with an energy rating of A or B, you may be eligible for a green mortgage.

That being said, you should always compare

the whole market before committing to a mortgage to ensure you are getting the best deal to suit your financial situation.

WHICH LENDERS ARE CURRENTLY OFFERING GREEN MORTGAGES?

There are currently 26 lenders offering green mortgage deals, including Barclays, NatWest, Nationwide and Virgin Money, as well as specialist lender, Foundation Home Loans.

CAN LANDLORDS TAKE ADVANTAGE OF GREEN MORTGAGE DEALS?

Yes, landlords are also eligible for cheaper deals if they can show their properties have improved energy efficiency.



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Julie Searles Searles Financial Planning Ltd

Responsible investment beyond COVID-19

How the investment community can help advance the environmental gains that have come out of the coronavirus.

¬he consequences of this pandemic will be long-lasting. It's no surprise that any sources of optimism to be found are quickly seized upon. Perhaps the most significant has come in the form of the immediate effects on the environment.

Greenhouse gas emissions have fallen, while data from NASA suggests that air quality has improved dramatically as countries around the world have taken steps to restrict activity and travel.

Indeed, this could be an opportunity for organisations to rethink how they do business - and question whether they need to return to a form of normality in which, for example, employees are flown to meetings that could otherwise be held using video conferencing facilities.

A more realistic rate of change

Unfortunately, the environmental positives are likely to be temporary. There is now a risk that governments will prioritise the economic implications of the crisis, ahead of climate change. This is why the investment industry has an important role to play in maintaining the momentum.

The biggest crisis now is COVID-19, but the biggest crisis of the 2020s is still climate change, and we need to ensure that once we're on the other side of the pandemic, governments focus on that.

These gains have been made alongside painful social, economic and health consequences, making the current improvement unsustainable.

If we're taking climate change seriously, we would rather see a smooth transition at a rate less dramatic than we're seeing at the moment. We don't want to be in a position of having to bring a halt to everything. in order to have that environmental impact.

We can invest for change

Responsible investing isn't just about the environment, of course. The crisis has also shone the spotlight on corporate behaviours and helped show why businesses cannot just be about profits.

If they are going to be successful, they need to think about their wider stakeholders. Companies that have put measures in place for employees will come out of this with higher employee satisfaction and community spirit.

The importance of environmental, social and corporate governance (ESG) factors in investment has only become clearer as the crisis has unfolded.

Investors increasingly seek information about sustainability and responsible investing, with growing awareness of the broader long-term aspects of successful and effective investing.

Anyone who wants to explore their responsible investing options should speak with a financial

To receive a complimentary guide covering wealth management, retirement planning or Inheritance Tax planning, contact Searles Financial Planning Ltd on 01255 830449 or email julie.searles@sjpp.co.uk

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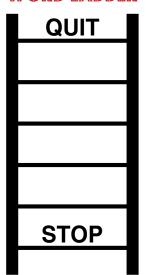
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DID YOU KNOW?

- ► According to National Geographic, beaver homes, called lodges, are usually constructed of branches and mud
- ▶The giant ground pangolin can grow to more than four-feet long. It is the largest species of pangolin alive today
- ▶The colour and foreheads of beluga whales makes them easy to identify. They are sociable mammals and usually live together in small groups, known as pods
- ▶Tigers live alone and scent-mark their territories to keep their rivals away. Females raise their young, usually with little or no help from males
- Flying squirrels are able to make an 18-degree turn in the air to avoid predators
- ► Giant pandas have vertical slits for pupils, iust like domestic cats

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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Ruby Jegatheswaran (seller), Colchester



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Linda Fisher (seller), Maldon



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Robert Wallace (seller), Frinton-on-Sea

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