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Editor's notes...

Sean Purcell, Editor-in-Chief

Hello and welcome to the October edition of VISIONFrinton-on-Sea.

If you are like me, you probably found yourself glued to the television a month ago, watching tennis on a Saturday night. I don't find myself watching tennis very often, but I, like many others, felt that history was in the making. Watching Emma Raducanu, an 18-year-old British player who had powered through to the finals of a major tournament without conceding a set, was the only thing I had on my mind that evening.

And what a joy that match was. It was exciting to see two new stars of tennis battle it out in front of a global audience, and the level of

maturity shown was greater than that of many long-serving tennis players.

Whether it is someone like Emma, or Cristiano Ronaldo, or even Walt Disney, whose most famous park is celebrating an important anniversary this year, I am reminded that potential, talent and genius should be recognised and honoured to ensure that the child who loves tennis follows their dreams; that the teenager who is passionate about football continues to play whether they make it or not; and that the adult who has ideas about how to change the world feels brave enough to give it a go. The world needs positive messages right now, and that's what we continue to promote in **VISION**. Have a phenomenal month.

Sean Purcell

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If Vision Magazine North Essex

CONTRIBUTORS | Tabatha Fabray, Geraint Roberts

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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t was designed, curated and constructed with one thing in mind – a unique place on planet Earth where guests could remain forever young, where children and adults alike could swim in the pools of fantasy worlds to shake off the stresses and demands of everyday life.

The man behind this plan was Walt Disney, and his creation, Walt Disney World in Orlando, Florida, has been providing memories for visitors – an estimated two billion across five decades – ever since.

When it opened on October 1, 1971, 10,000 people gathered at the gates, each desperate to see what lay inside. The sprawling 107-acre theme park – a colossus of an entertainment wonderland – had been seven years in the making.

The park featured Adventureland, Fantasyland, Frontierland, Liberty Square, Tomorrowland and Main Street USA, had a cast of 5,500 staff members to unveil a new era of entertainment, and would not just set the precedent for an unfathomable amount of candy floss, family photos and joyous grins over the next 50 years, but would also lay down a marker for the brand itself. It created a mould by which modern culture would go on to embrace the heroes it worshipped – whether real, animated or in pixels – on TV and in cartoons and magazines.

At the helm back in 1971 was the big cheese himself, Mickey Mouse. By far the most iconic and celebrated character in the company's long history, Mickey Mouse dates all the way back to Disney's

founding in 1929.

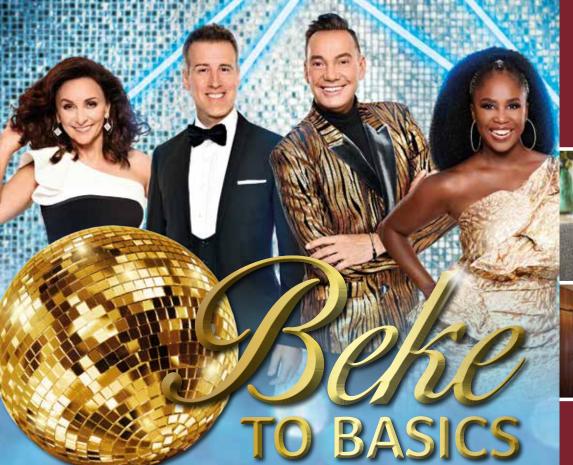
With feature films and animated classics – including Snow White and the Seven Dwarfs, Fantasia, Pinocchio, Dumbo, Bambi, Cinderella, Alice in Wonderland, Lady and the Tramp, Sleeping Beauty and the original Mary Poppins – already in the can, Walt Disney World, from day one, had an almost impossibly huge base of material to draw on to help make dreams come true.

It's little surprise then that – just like its parent company, whose ability to innovate in entertainment is unparalleled – Walt Disney World's popularity has never waned. In 2019, it was the most visited vacation resort in the whole world, with more than 60 million visitors.

While COVID-19 shrunk its capacity by 75 per cent last year, when America returns to post-pandemic normality, so too will the resort reclaim its rightful spot as the most magical place on Earth.

Of course, the ultimate irony of Walt Disney World is that the man whose name it bears was not there to see it bring joy and delight to so many people. The animator-turned-entrepreneur had been at the top table when original plans for the Florida park were conceived, but passed away after losing his battle with lung cancer in 1966, just as construction was ramping up.

As with so many of Walt Disney's other projects, though, his legacy lives on, as do the memories for those who visit.



He is the only professional dance partner to have appeared in every series of *Strictly Come Dancing*, but for Anton Du Beke, this is the only job worth hanging up his tap shoes for.

hey say you ought to walk a mile in someone's shoes before you judge them, which is why Anton Du Beke is arguably one of the most qualified people in the country to take a seat on the illustrious *Strictly* panel.

After 18 series as a professional dance partner on the hit show, the 55-year-old performer, who previously filled in as a judge in 2020, will take a permanent seat at the top table for the upcoming series.

Taking over from Bruno Tonioli – who is unable to take his usual place on the panel owing to travel uncertainty caused by the pandemic – the Kent native will sit alongside veteran judges, Craig Revel Horwood and Shirley Ballas, along with Motsi Mabuse (sister of *Strictly* champ, Oti), who replaced Darcey Bussell in 2019.

For Du Beke, who waltzed and whirled with the likes of Kate Garraway, Patsy Palmer and Anne

Widdecombe during his tenure as a professional partner, becoming a judge is the ultimate end goal in a fairy-tale career

He says: "It's a dream come true to be judging alongside the best of the best, and I promise to be kinder to all the couples than any of them have ever been to me."

Never a man to do things by halves, the father-of-two has also signed up for his first-ever pantomime this year, where he will play the loveable Buttons in Richmond Theatre's production of *Cinderella*.

Yet for the upcoming *Strictly* contestants – set to include McFly star Tom Fletcher, *Coronation Street* actress Katie McGlynn, *BBC Breakfast* presenter Dan Walker and TV presenter Tilly Ramsay – Du Beke will be more of a fairy godfather as he decides their fates on the path to becoming the *Strictly* king or queen.



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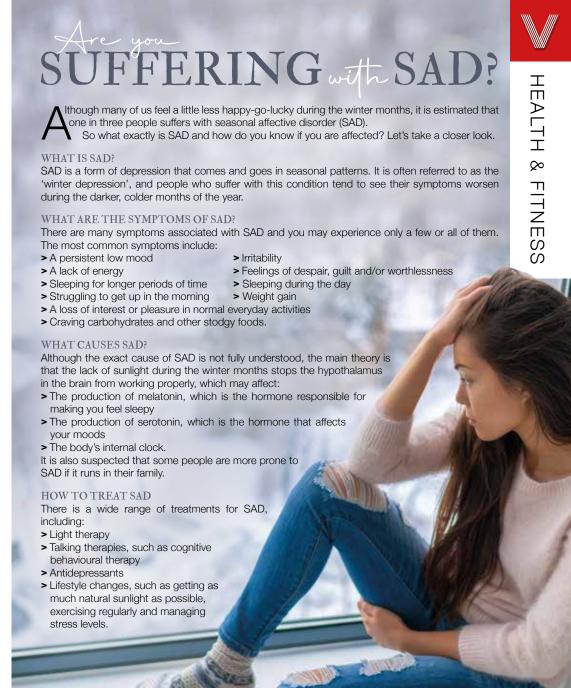
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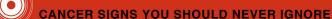


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EXCESSIVE FATIGUE: There are many things that can cause tiredness, from stress to low iron levels to depression. But sudden and excessive exhaustion could point to something more serious as cancer steals your body's nutrients for its own growth.

SUDDEN BRUISING: Even if you're a bit of a klutz, you wouldn't experience the kind of excessive and unusual bruising that is caused by various blood cancers – particularly if they are in places you are unlikely to bump.

PAIN THAT DOESN'T GO AWAY: Whether it's a pounding headache that never seems to relent or an aching stomach that returns after every meal, it's definitely worth getting checked out.

SKIN CHANGES: We associate breast cancer with finding a lump, but discolouring, dimpling and changes to the size and colour of the nipple can also indicate that something is amiss. Similarly, you shouldn't wait until a mole has become itchy or uncomfortable before getting it checked out; asymmetry, sudden growth and colour changes are all potential signs of skin cancer.

UNUSUAL TOILET ACTIVITY: Excessive urination, frequent constipation or diarrhoea and blood in the stools or urine are all symptoms that ought to be checked by a doctor.

CHRONIC COUGHING OR DIFFICULTY SWALLOWING:

Obviously, these are also signs of a common cold or other respiratory illness, but if you have a dry cough or what feels like a lump in your throat for more than two weeks, seek further advice.

ABNORMAL PERIODS OR BLOATING: From heavier bleeding or periods that are suddenly more random to bloating that never ceases, these are the kinds of irregularities that could indicate cervical, uterine or ovarian cancer.



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nteriors trends are constantly evolving, but sometimes it's nice to see a return of the classics. And where better to look for classical touches than to Ancient Rome and Greece?

Bringing a touch of classicism into your home adds a luxury feel. From subtle accessories to bolder statements, you can blend the old with the new to create a stylish interior for your home.

Use accessories to add detail: One of the simplest ways to embrace classicism is through accessories. You can buy some beautiful bust sculptures in various sizes, which can be mixed with your existing decor to create a look that has a classic touch while being right on trend. Consider ornate frames, mirrors and vases to add further texture and detail

Make your dining table an inspiring centrepiece:

The classicism trend can work its way into your main interior, creating stand-out looks. Your dining area can really shine here with the addition of an ornate marble table, or some dining chairs with carved Create texture without expensive architecture: Textures are a key element of classicism. Ridged pillars, Grecian-style vases and even your glassware

can add a sophisticated touch without the need to redo your entire home. The neutral/white colour palette makes it easy to match with your existing decor, and it's also the perfect opportunity to get creative with upcycling, breathing new life into pieces you already own.

Don't forget the natural details: While the classicism look is centred on rich detailing and bright whites and neutrals, it's also the perfect excuse to add a touch of greenery. Think potted lemon trees and olive trees - classic Mediterranean plants that add some class to your home. Plants can help to break up the white to give your home a fresh, modern look.

Modern classicism gives you the chance to merge vintage details with more modern decor. As a trend that's set to take off this season, keep an eve out in stores for all the classic accessories that are just waiting to be displayed in your home.





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re you feeling floored when it comes to the flooring in your home? From linoleum to luxury vinyl, Carpet to ceramic, tiles to timber, discover all the different flooring options available to you below - plus, how to choose the right one for each room in your home.

CARPET: Warm, comforting and quiet underfoot, carpet is suitable for all rooms bar the bathroom and kitchen, and is an affordable option for most households.

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SOLID TIMBER: Real wood flooring is a common feature in period properties and can add style and value to your home. One of the most expensive flooring options, use in busy spaces such as the living room, dining room and hallway.

LAMINATE: Laminate flooring is tough, easy to install and much more cost effective than real wood or stone. With options from as little as £6 per metre square, laminate is ideal for living areas and hallways.

LINO AND VINYL: Known as two of the most cheap and cheerful flooring options, these materials provide many benefits, such as water-resistance, durability and affordability. Perfect for use in the bathroom, kitchen or conservatory.

CERAMIC TILES: Available in many different colours and styles, ceramic tiles are designed to emulate real stone while being both lighter and more cost effective. As well as being useable on any floors within your home, ceramic tiles are great for placing on the walls.

LUXURY VINYL TILE (LVT): A high-end version of standard vinyl, LVT comes in planks or tiles rather than a single roll. Warm underfoot, waterproof and slip resistant, this flooring is ideal for use in the bathroom and the kitchen.



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Inite is white, right? Well, no actually. There are in fact many different shades of white paint that you can choose for your home.

There are two main categories of white paint: cool whites and warm whites. The former have a bit of a blue undertone whereas the latter will be yellowish. You should never mix warm and cold whites in a room as this can leave the space feeling disjointed.

If you have ever brought home a tester of white paint only to find it looks completely different on your walls than in the shop, this is most likely down to lighting. Again, this is because of conflicting undertones. For example, if you have warm lighting in a room, you should opt for warm whites, and if you have cool lighting, you should pick cool whites.

PICK THE RIGHT FINISH

The finish you choose for your white paint should be dictated by your lifestyle. For instance, if you have children or pets, you should opt for a glossy or semi-gloss finish as these are easy to wipe down. Alternatively, if you can keep your walls smudgefree, you are safe to go with a matt paint.

BEST WHITE SHADES FOR EACH ROOM:

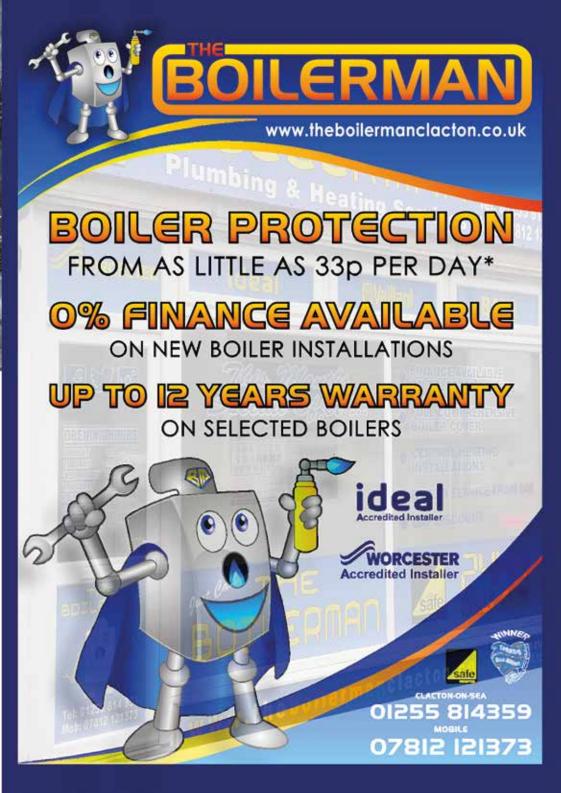
- > Good natural light: Cool white with a hint of orange
- Poor natural light: A warm white such as honey or primrose white.

- > Good natural light: Cool white with a hint of teal
- > Poor natural light: Warm white with tones of cream or peach.

- > Good natural light: Cool white such as pearl, almond or a duck-egg blue.
- > Poor natural light: Warm blue-white or white with a hint of purple.

- Good natural light: A cool white with a touch of fresh pastel green or blue.
- Poor natural light: A warm white with a hint of lavender, mauve or amethyst.







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damage these materials.

5. TO REMOVE STICKER OR GLUE REMAINS

Rubbing alcohol is known for removing adhesives, but if you don't have any of this lying around, hand sanitiser is your next best option. Simply spread onto the affected area, let it sit for 20-30 minutes, then rub the surface firmly until the glue comes off.

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- > More vigorous growth.

How to create a raised bed garden

In their simplest form, raised bed gardens are just containers for soil that can be built to suit whatever space you have available. Ideally, beds should be placed on grass or soil to make the most of soil depth. However, if your bed has sufficient height, it can be placed on a hard surface.

The easiest way to build a raised garden bed is with planks of wood and timber stakes for support, although you can buy ready-made ones at your local garden centre or online. To prevent weed growth, line your raised bed with either landscape fabric, plastic tarp or canvas.

What can I grow in raised beds?

You can grow almost any vegetable in a raised bed, as long as you have sufficient depth for their roots.

- > Shallow root veg 12-18 inches:
- Broccoli Brussels sprouts Cabbage Cauliflower | Leeks | Potatoes
- > Medium root veg 18-24 inches Broad, French and runner beans | Beetroot Carrots | Cucumber | Aubergine | Turnips
- > Deep root veg 24-36+ inches Jerusalem artichoke | Asparagus | Parsnips Pumpkin | Winter squash | Sweet potato

If you want to grow fruit in your raised garden bed, you should stick to soft varieties such as strawberries, currants, raspberries and blackberries.

Top tips:

- > To save money, use soil scooped from paths to fill beds and fill your paths with bark or gravel
- > Bury any turf removed in making the beds in the lower levels of soil in the bed to enrich it
- >When building on a hard surface, ensure a depth of at least 45cm.



porting fairy tales seem to be coming thick and fast right now, but there was something mesmerising about the way Britain's Emma Raducanu strode to US Open glory on September 11.

Perhaps it was the fact that this charismatic yet modest teenager went into the New York tournament ranked 150th in the world, a 400/1 outsider for the title; perhaps it was the fact that she had to go through qualifiers to even be there; or that at 18, she was one of the youngest competitors. And let's remember, very few of us had even heard her name before this year's Wimbledon tournament, when she made it through to the fourth round.

And yet, through a first-round win over Stefanie Vögele (6–2, 6–3), and on past Shuai Zhang (6–2, 6–4), Sara Tormo (6–1, 6–1), Shelby Rogers (6–2, 6–1), Belinda Bencic (6–3, 6–4), there became an impervious inevitability about Raducanu's goal.

Rarely troubled and having not even dropped a set, she glided into the semi-finals at the Arthur Ashe Stadium, drawing each home crowd into her battles while playing with an increasing sense of expression and ease. Maria Sakkari (6–1, 6–4) was powerless to stop her.

When she defeated Leylah Fernandez 6–4, 6–3 to pull off one of the greatest-ever championship wins, Raducanu hadn't just become an iconic Grand Slam champion; she'd also laid the path for a career that appears packed with promise and potential. As Brits, we've waited far too long to enjoy a British female tennis champion – 44 years, in fact – and the women's game was well overdue a shot in the arm after the domination of the Williams sisters brought a staleness and sterility.

It may be too early to suggest a culture shift is on its way, but the Federer/Djokovic/Nadal triumvirate is worn now; maybe it's time for the fairer sex to drive forward a new era, with Raducanu behind the wheel.

Certainly off the court, she appears a marketer's dream. She is young, attractive, big on personality and apparently fearless, bouncing off press and reporters and clearly thrilled to be living the moment.

Raducanu was born in Toronto, Canada – her parents, lan and Renee, are from Romania and China respectively – though the family moved to the UK when she was two. She attended grammar school in Orpington, Kent, and was always academically brilliant, mixing exemplary studies with a passion for golf, go-karting, motocross, skiing, horse-riding, tap dancing and ballet.

She discovered tennis at the age of five and was an impressive talent, yet was still playing the junior game as recently as 2019.

In some sense, Raducanu may look back and thank the blank COVID-19 year of 2020 for the way she has leapt from nowhere into pole position as most talked-about tennis player in the world (even if her world ranking of 13 needs to catch up).

She sat tight throughout lockdown, practised hard, moved her game from junior to professional and kept under wraps the devastating improvements in power, accuracy and athleticism that now see her feared in all quarters. At both Wimbledon and the US Open, she was an unknown quantity, though as Grand Slam champion that privilege is now gone.

"The hard work begins now," she said in the acceptance speech as she lifted the championship trophy, and never a truer word has been spoken by a talented 18 year old with the world at her feet.

LOCAL NEWS

from your neighbourhood



Brave young cadet saves boy from drowning

Abrave 13-year-old boy from Clacton Sea Cadet Unit managed to save a young boy's life during a dramatic seaside rescue in August.

Charlie (pictured inset) was enjoying a beach day at Frinton-on-Sea when his mother noticed a boy in the sea in distress.

The young boy was swimming just past Walton Pier when the waves pulled him through the railings on the ramp and he hit his head.

With the boy's parents unable to reach him, Charlie rushed into action, rescuing the young boy and successfully returning him to the shore.

A post on Facebook from the Clacton Sea Cadets read: "I am sure I am not alone in giving Charlie huge praise for his quick actions. Thankfully, everyone was unharmed, although a little traumatised by the event.

"May I please remind our cadets, along with anyone else, of the dangers of swimming in the sea. Please ensure you swim safely."

The post received more than 2,500 likes and received 240 shares, with many people eager to praise Charlie for his bravery.

One comment read: "Well done. You are a credit to your parents and the cadets."

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Photographer captures the Milky Way from beach

A photographer took these stunning pictures of the Milky Way from the beach in Frinton-on-Sea and posted them on social media.

Robert Smith, from RJS Photography, took the photos on Sunday, September 12, and they received a positive response from residents on Facebook.

One person commented: "Beautiful photos. I love seeing the night sky like this; it looks so peaceful."

Others described the photos as "amazing" and "stellar".

Robert's photography journey started in 2007 when he finished school and didn't know what he wanted to do next. In 2011, he started to sell calendars with images he had taken of Frinton-on-Sea.

Robert has also ventured into sports photography and works alongside FC Clacton and Frinton Cricket Club, as well as kiteboarders and surfers at Frinton's beach.

To see more of Robert's work, head to www.rjsphotography.me.uk

Bookshop organises epic cinema event

↑ Frinton-on-Sea bookshop has organised a unique Amovie event to encourage film fans to support their community cinemas.

On October 16, Caxton Books is inviting guests to the return of its Cinema-on-Sea event at the McGrigor Hall for a screening of *The Father*, starring Anthony Hopkins and Olivia Coleman, and Supernova, starring Colin Firth and Stanley Tucci.

This follows the bookshop's September Cinema-on-

Sea event, which included showings of Nomadland and Let Him Go.

Tickets can be purchased for £9 from Caxton Books, 60 Connaught Avenue, Frinton-on-Sea, or you can get them on the door.

Ice cream and other refreshments will be available, and doors open 30 minutes before the film's start time.

For more information, call 01255 851505 or email enquiries@caxtonbooks.co.uk

Authors flock to town for return of literary festival



rinton Literary Festival will make a welcome return This month after last year's event was cancelled as a result of lockdown restrictions.

The festival will run from Thursday, October 21 to Sunday, October 24, with a packed schedule of events at the McGrigor Hall and Frinton Tennis Club.

Kicking off the festival on October 21 at the McGrigor Hall is Fiona Barton, the New York Times and Sunday Times bestselling author of The Widow. The Child and The Suspect.

Friday sees an evening with Emma Soames, also at the McGrigor Hall, as she presents her new book, Mary Churchill's War, about a remarkable moment in Second World War history.

The action moves to Frinton Tennis Club on Saturday, with a visit from Anne Glenconner, author of Lady in Waiting: My Extraordinary Life in the Shadow of the Crown. It is the first time Anne has returned to Frinton since her childhood holidays, and she will be sharing stories of her experiences with Princess Margaret.

The festival ends with afternoon tea with Charlie Corbett at the tennis club as he explores the place of birds in our history, culture and landscape with his book. 12 Birds To Save Your Life.

For more information on the festival and how to get tickets, visit www.frintonliteraryfestival.co.uk

Former bank building sold at auction for £650.000

ne of the highlights of a recent auction was the Sale of a three-storey property in Frinton-on-Sea, which was previously occupied by Lloyds Bank.

On September 15, a local investor purchased the building for £650,000 against an estimate of £500,000. The building, on Connaught Avenue, incorporates a retail shop and two duplex apartments.

Lloyds Bank left the premises in 2018.

lan Kitson, director at auction firm, Cheffins, says: "This was one of our busiest property auctions to date. With more than 100 bidders registered on the day, the sale saw more than 750 legal packs downloaded and record levels of interest.

"The results of the sale go to show how the lack of stock on the residential market has pushed more private buyers to turn to the auction room.

"Amenity land values have also rocketed for the same reasons, as private buyers now compete with developers or investmentdriven buyers taking a long-term view on a

"This sale was no different, with the amenity section seeing private buyers, investors and those looking to secure parcels for amenity purposes."

Council awards business support grants

Dusinesses in Tendring have received more than D£56million in COVID-19 support grants since the start of the pandemic.

Tendring District Council (TDC) has awarded grants to almost 2,300 companies in the district through the administration of nine government schemes.

Councillor Carlo Gualielmi, TDC Deputy Leader and cabinet member for finance and corporate resources, said the figures show the council's commitment to helping the local economy.

He said: "We know that this funding has been a lifeline for businesses during the pandemic, and it is fantastic to see just how much has gone to help Tendring-based firms since March 2020.

"We have administered nine government schemes, which have all supported businesses both when they were forced to close and once they reopened to get back on their feet - the net effect being to help the local economy and protect jobs for our residents.

"TDC's response to COVID-19 has been wide ranging, and the business support grants have been a huge part of that.

"We worked as quickly as we could to get cash into the accounts of legitimate businesses who needed it."





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Council supports grieving parents with remembrance lights

Tendring District Council (TDC) is showing its support for parents who have lost a young child.

The authority will be marking Baby Loss Awareness Week from October 9–15 by lighting up Clacton Town Hall in pink and blue.

In addition, a remembrance ribbon display will be hosted at the Clacton Seafront Gardens, where people can leave a ribbon to remember a loved one.

Councillor Jeff Bray, TDC chairman, said: "Baby loss is not something that is talked about enough. It can be very hard for parents who have lost a child, whether before, during or shortly after birth, so to know they

have the support of our community can be a huge help for people.

"Whether it is an opportunity for them to share their story and air their grief, or quietly reflect and mourn, I hope that by lighting up our offices and hosting this ribbon display, we can show bereaved parents that we stand with them."

This year, businesses are invited to sponsor a teddy at the remembrance display to raise funds for Sands, the stillbirth and neonatal death charity.

To find out more and to donate, visit www.justgiving.com/fundraising/ribbon-display

Tennis club encouraging people to get active

Frinton Lawn Tennis Club is encouraging locals of all ages to take part in squash sessions as part of a drive to help more people get active.

Squash is played with two or four people in a four-walled court using a small hollow rubber ball. Play Squash will be hosting coaching sessions at the club over the coming months.

The women's group sessions will run for six weeks at a cost of £8 per session or £35 for a block for club members, or £10 and £45 for non-members.

The junior group sessions will last for 12 weeks, costing £90 per term for club members and £120 per term for non-club members.

A spokesperson for Play Squash said: "Whether you are easing yourself back into the sport or are a new player, we are looking forward to seeing you."

To find out more, visit facebook.com/playsquash1 or facebook.com/FrintonTennisClub

To book, email squash@fosltc.com



CAL

Z E

What is

According to the latest research, nearly one in four Brits has experienced discrimination during an interview for a new job.

Blind hiring is the new recruitment trend that promises to banish bias for good.

What exactly is blind hiring?

Blind hiring is a recruitment technique that reduces biases during the talent acquisition process by removing information such as a candidate's name, age, gender, religion and socioeconomic background. It can also eliminate academic qualifications and experience, so that a person is solely judged on their skills.

What is unconscious bias?

Also known as implicit bias, unconscious bias refers to the associations that are made between qualities and social categories such as race, gender or disability without conscious awareness.

What are the advantages?

- > Removes unconscious bias and allows talent to shine through
- > Ideal for remote workers
- > Steers recruiters towards facts rather than gut instinct

- > Increases employee retention rates
- > Creates a better company culture
- > Results in a more diverse and innovative workforce.

Are there any drawbacks?

- > Can be too anonymous and affect the overall harmony of a team
- > May lengthen the hiring process
- > Diversity does not automatically result in an inclusive workplace.

What are the best processes?

- 1. Use inclusive job descriptions
- 2. Remove demographic data from candidates' CVs
- 3. Obscure academic information
- **4.** Carry out pre-employment assessments to determine skills and personality traits
- 5. Avoid social media pre-screening
- 6. Consider anonymising initial interviews
- 7. Educate your team about unconscious bias.

Diversity and discrimination stats you may be interested to know

- "Women are 123 per cent more likely to experience gender discrimination when applying for a job than a man." - PwC
- "Job descriptions with gender-neutral wording attract as much as 42 per cent more responses." - Zip Recruiter
- > "Only one-third of employees say they know about any diversity initiatives where they work." - Glassdoor.

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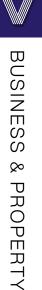
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Buying a new home, especially if you are a first-time buyer, can be a complete minefield, with underhand tactics rife between buyers and sellers. If you haven't yet heard of gazumping, now is the time to find out. Remember, forewarned is forearmed.

WHAT IS GAZUMPING?

Arguably one of the most frustrating – not to mention disappointing – incidents that you can experience as a buyer, gazumping is when you have your offer on a property accepted by the seller, but before the sale goes through, they accept a better offer from someone else.

IS GAZUMPING LEGAL?

Unfortunately, gazumping is a perfectly legal aspect of property-buying in England, as an agreement to buy or sell a property does not become legally binding until written contracts are signed and exchanged.

HOW CAN I AVOID GAZUMPING?

Although there are no guarantees when it comes to

gazumping, there are steps you can take to minimise your risk. These include:

1. LINE UP A SURVEYOR

Arrange a survey on the property as quickly as possible so there is less opportunity for you to be gazumped.

2. OBTAIN A MORTGAGE IN PRINCIPLE

If you obtain a conditional mortgage from your lender, you can significantly speed up the process of buying a property.

3. ASK FOR THE PROPERTY TO BE TAKEN OFF THE MARKET

As part of your offer, ask that the property be immediately taken off the market so that no one else will be able to make a higher bid.

4. GET A LOCK-IN AGREEMENT

A lock-in agreement, also referred to as a lock-out or exclusivity agreement, is a binding agreement that prevents the seller from negotiating with other interested parties for a fixed period of time.



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.

The 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 adviser.

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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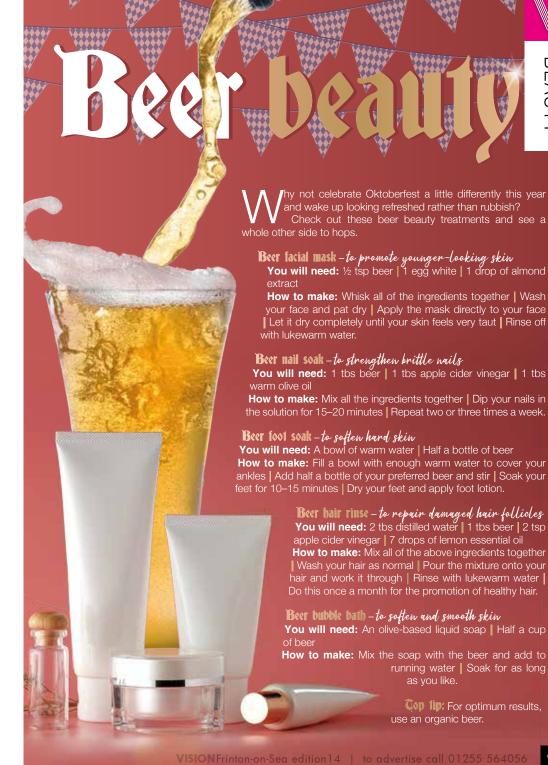
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fruit for you. With juicy, smooth flesh, the atemoya tastes both sweet and tart and has been compared to that creamy coconut cocktail that can instantly transport you to an exotic destination.

WHAT DOES ATEMOYA LOOK AND TASTE LIKE?

Atemovas are either round or heart-shaped and average between eight and 12 inches long. Their skin is typically a pale bluish green or pea green, which turns more yellow the riper it gets.

The flesh is white, and inside you will find several large black seeds which should not be eaten.

Their texture is similar to a firm custard apple, and they taste like a combination of pineapple, vanilla and cream.

WHAT ARE THE HEALTH BENEFITS OF ATEMOYA?

This fruit contains diuretic fibre and niacin, which can be helpful for lowering your cholesterol. Atemovas are also very high in vitamin C,

providing around

half of your recommended daily amount. They are also a good source of iron and calcium. One atemoya contains roughly 94 calories.

HOW TO EAT ATEMOYA

Atemova is best eaten chilled or fresh directly out of its shell with a spoon. Its flavour also pairs well with other tropical fruits and fruit juices, such as oranges and limes. It can be blended with fruit juice and cream and frozen to make ice cream, or cooked to make a sweet jam.

Ripe atemoyas store well in the refrigerator for up to

HOW TO STORE ATEMOYA

one week. You may notice the skin start to darken, but the fruit within should still be good. For long-term storage, remove the skin and seeds and freeze the flesh for up to six to eight months in an airtight container.







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PUZZLES & TRIVIA



ACROSS

- 1. Four-wheeled vehicles (4)
- 3. Vessel for molten metal (8)
- 9. One of the planets (7)
- 10. Shadow (5)
- 11. Raves (5)
- 12. Undoing a knot (7)
- 13. Room attached to a church (6)
- 15. Bow and arrow expert (6)
- 17. Nasal opening (7)
- 18. Smallest quantity (5)
- 20. Where one finds Rome (5)
- 21. Turned over; became very angry (7)
- 22. Gibberish (8)
- 23. Wet with condensation (4)

DOWN

- 1. Violation (13)
- 2. Become ready to eat (of fruit) (5)
- 4. Expressing regret (6)
- 5. Circle amount (anag) (12)
- 6. Infantile (7)
- 7. In an inflated manner (13)
- 8. Short tale told to children (7,5)

DID YOU KNOW?

14. Support or strengthen (7) 19. Common edible fruit (5)

21

16. Fissures (6)

13

20

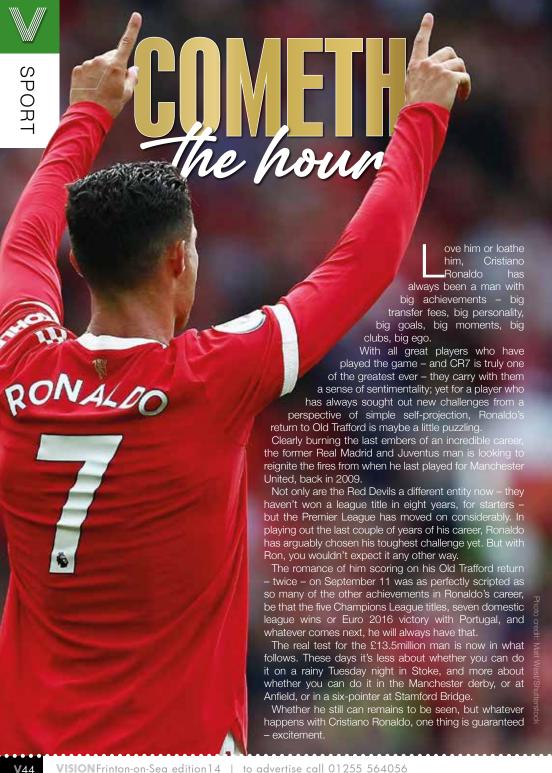
SUDOKU

It's thought that margherita pizza was colour-coordinated to represent the Italian flag - tomatoes for red, cheese for white and basil for green

- It's estimated that there are more Indian restaurants in the UK than there are in Mumbai
- In 2015, NASA astronauts on the Space Station outredgeous red romaine lettuce. This was the first time fresh food grown in the microgravity environment had been eaten
- It is illegal to throw food scraps in the bin in Seattle. Instead, they must be composted
- Some Eskimos use refrigerators to keep their food warm. In the winter, it's so cold that food can freeze if left out
- ►White potatoes are around 80 per cent water.

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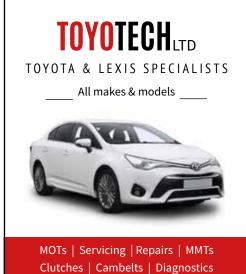


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re you after something a bit different this Halloween? Why not visit one of the UK's most paranormal places?

From terrifying trails to petrifying pubs, if you are out to find a fright, these haunted holidays will

not disappoint.

PLUCKLEY KENT

Named the most haunted village in England by the *Guinness Book of Records*, Pluckley is believed to be home to between 12 and 16 ghosts. With terrifying hotspots including Fright Corner and the Screaming Woods, you are guaranteed to come away with your nerves shot to pieces.

PENDLE. LANCASHIRE

If witches are more your thing than spooks, then this is the Halloween destination for you. In 1612, 12 local residents were charged with murder by witchcraft, with 10 being sent to the gallows. Fast forward to 2021 and you can follow in their fatal footsteps by booking into the Walking with Witches Trail.

ST GEORGE-IN-THE-FAST. LONDON

Interested in Jack the Ripper? Although most of Whitechapel has been renovated beyond recognition, in the shadows of the St George-in-the-East Church stands a derelict shed that was once a mortuary. Jack the Ripper's third known victim was brought to this very spot for identification.

THE JAMAICA INN BOLVENTOR, CORNWALL

Fancy a fright with your favourite tipple? This eerie inn will not disappoint. It previously featured on the popular TV programme *Most Haunted* and the episode was described as one of the most terrifying to date. If you are brave enough to stay here, expect to hear strange voices in the night, among other spinetingling sounds.

CONWY NORTH WALES

This walled market town is dominated by a brooding 13th-century castle that is believed to be haunted by a cloaked figure, a horseman and what has been described as a 'phosphorescent ghostly cat'. This chilling castle is said to be so terrifying that visitors flee from it even in the daylight.

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Ruby Jegatheswaran (seller), Colchester



The innovative and refreshingly different style of presentation stands out from their peers. They succeed in capturing the potential buyer's attention by highlighting quality features and stunning photographic representation. HomeDomus also offer a unique way of selling property as well as a service which is personalised and highly responsive. We appreciated all their support.

Linda Fisher (seller), Maldon



Home Domus approach was new and refreshing. The marketing and photography was superior as was the house description and detail. The concept of selling an overall package was novel. Not just the house but what the town has to offer. Their follow up and bookings were first class.

Robert Wallace (seller), Frinton-on-Sea

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