

**VISION**Hertford | Edition 6



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At the time of print all content in  ${\bf VISION}$  was relevant and up to date according to COVID-19 government guidelines

# Editor's notes...



Hello and welcome to this month's edition of VISIONHertford.

I hope everyone has managed to navigate this second lockdown without too much trouble, as we now come through the other side of it.

The hope is now that families can be with their loved ones this festive season without too many restrictions - no one should be alone at this time of year.

I think life at the moment can be especially isolating for business owners, who are most likely trying to climb over the biggest hurdles they've ever faced. I must say, we local businesses are doing ourselves proud - I'm not saying we're all thriving, but we're surviving, and that's admirable. As a fellow business owner, I always make myself available for a chat. Whether you're looking for someone to bounce ideas off or merely fancy a general conversation, it's always good to put your heads together and see what others are up to.

Times are tough, but it's important to know that we're not alone. In my most difficult moments, I always take a step back and think: we're in a storm right now, and no sailor ever became good by sailing in calm seas. This experience will harden us and make us more creative.

Thank you so much to all our readers and loyal clients - as with every year, you've been fantastic. I hope everyone has a great Christmas.



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18. ACT, 19. LEAKED, 20. ICELAND, 21. YEARNING, 22. DENY ACROSS: 1. DECK, 3. WHIPLASH, 9. SINCERE, 10. EXPEL, 11. RHO, 12. EPOCH, 13. CA<u>SED, 15. TWEET, 17. FROZE,</u>



# THE WORLD AROUND US Part 2

In the second of our environmental series that looks at the key drivers in the health and well-being of the planet, we're looking at the legacy of our rainforests.

At the end of the 1980s, the realisation that the world's rainforests were being removed at an alarming rate truly propelled a green revolution – one that continues to thrive today.

Where eco awareness and the preservation of our planet are now a part of everyday life, the way we embraced the saving of the Amazon rainforests had never before been seen.

The realisation that deforestation was claiming an area the size of 20 football pitches every minute – for the acquiring of timber and repurposing of land for cattle ranching – was profound, but the deafening screams of those early environmentalists are now just faint murmurs. So what has happened to those green expanses?

Sadly, the problem still exists. A quarter of the Amazon has disappeared, probably never to return, while some speculation suggests the remainder may be felled within 50 years if tighter restrictions are not forthcoming.

Globally, one in four people depends directly on forests for their livelihood, and as many as 120 prescription drugs worldwide are derived directly from rainforests.

And yet, there are two sides to every story. Many South Americans will point to the economic necessity of monetising a natural resource, just as the UK has done with oil and gas. Even the Brazilian president Jair Bolsonaro has called the destruction of these plant- and animal-rich expanses "cultural"; and in a country that has more than 20 million people living in poverty, it's not difficult to see why resistance is strong.

To conclude, it seems that while the days are gone where almost every other charitable programme was driven towards preserving these incredible habitats, it's simply a case of having our attention diverted to other ills. Three decades after we first reached out to our rainforests, the battle to save them lives on.



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Christmas Jumper:

ational Ugly Christmas Jumper Day falls on the third Friday of December each year and offers participants the chance to I showcase the worst possible festive jumper they can find. However, why not steer clear of the shops this year and make your own original ugly jumper?

#### COFFEE SHOP UGLY CHRISTMAS JUMPER

If you love nothing more than a Starbucks first thing in the morning, why not showcase your devotion by sticking a coffee cup directly onto your jumper? Start by cutting your cup in half lengthways and gluing it to the lid. Then glue two pieces of felt to the inside of the cup, glue Velcro tape to the felt and to your jumper and attach.

#### COUPLES' UGLY CHRISTMAS JUMPERS

What could be more cringe than you and your significant other wearing matching garish glittery Christmas jumpers? Using hot glue, stick on sequins that say "Mr" and "Mrs" and then add as much tinsel, glitter and baubles as you can stomach.

#### LIGHT-UP UGLY CHRISTMAS JUMPER

Whatever design or slogan you choose for your DIY ugly Christmas sweater, the addition of Christmas coloured fairy lights will only ever make it more tacky. Simply turn your jumper inside out, decide where your battery holder should go and then sew in your LED lights.

#### SNOW GLOBE UGLY CHRISTMAS JUMPER

One of the more inventive options. All you need is a plastic bowl, a selection of cheap Christmas decorations and a glue gun to create your very own 3D snow globe on the front of your jumper.

#### CUTE KIDS UGLY CHRISTMAS JUMPER

If your children are taking part in national ugly Christmas jumper day, then this DIY Christmas tree jumper is just the ticket. Plus, they can help you make it. All you need is some felt, mini shatterproof baubles, festive beads and hot glue.

Photo credit: ilovetocreate.com, creativefashionblog.com, thesamanthashow.com, brit.co,



hether you have designer stubble or a fullon Santa beard, there is no excuse not to get festive when it comes to your facial hair this Christmas. From baubles to bells, sweets to knits, check out these six fantastically festive beard decorations.

1. Beard Baubles: If you want a weird and wacky Christmas beard design, then look no further. Mini baubles hanging from your whiskers will ensure you start trending on social media sooner rather than

2. Beard Glitter: A simple yet highly effective idea, a glitter beard will ensure you are the centre of attention for all the right reasons. Simply apply some glitter glue to your beard and then sprinkle with your chosen glitter. Why not use multiple colours for even more oomph?

3. Beard Candy: If you or your kids love candy canes, then this is the festive beard design for you. Best for bushy beards, all you need to do is adorn your beard with canes and you are good to do.

4. Beard Jingle Bells: For those who don't mind being heard before they are seen, beard bells provide a fun and frivolous way to jazz up your face. Ideal for Christmas carolling.

> 5. Beard Knits: Does your mum love to make you an annual Christmas jumper? If so, why not ask her this year to knit you a beard warmer instead? It's festive and perfect for keeping out the winter chill.

6. Beard lights: Last but definitely not least, it wouldn't be Christmas without some well-placed fairy lights, and what better location for these colourful decorations than on your face? Just make sure you buy a clipon set to avoid a terrible tangle in your bristles.

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vv: The leaves of ivv are both anti-inflammatory and antirheumatic, plus they contain antioxidant properties. Ivy is also said to help settle your stomach, boost your immune system and increase oxygenation of the body.

HOW TO TAKE: The leaves of ivy can either be consumed or applied topically. To make ivy tea, simply soak 4 fresh ivy leaves or 2 tbsp of crushed dried ivy in 1 litre of cold water, bring to the boil and then filter

immediately.

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#### FOUR COMMON

# WINTER ARMENTS

AND HOW TO TREAT THEM

As well as the common cold and seasonal flu, not to mention COVID-19, there are several ailments that many people suffer with during the cold winter months.

Let's take a closer look at them and their most effective treatments.

#### 1. PAINFUL JOINTS

If you suffer with arthritis, you may find that your joints become even more painful and achy in the colder months. Although there is no way to avoid the effects of the cold completely, ensuring you partake in regular exercise, manage your weight and continue to take any prescribed medication can lessen any pain or discomfort you are experiencing.

#### 2. COLD SORES

If you are prone to cold sores, you may find that you are particularly susceptible in the winter when your immune system is compromised. Try to ensure you get as much rest as possible, keep your lips moisturised and use a topical treatment when needed.

#### 3. ASTHMA

The dry and cold air in winter can make the symptoms of asthma worse by irritating your airways and causing your muscles to spasm, resulting in loss of breath. You can counteract this by limiting your time outside, wearing a scarf when you do go out and always having an asthma action plan in place.

#### 4. SINUS INFECTIONS

If you have a weakened immune system, are a smoker or suffer with seasonal allergies, you are more likely to suffer with sinus infections. Symptoms include a runny nose, headaches, pain or pressure in your face and a sore throat. Try placing a warm compress on your face, using a decongestant and breathing in steam from a hot shower.

#### TOP TIPS FOR KEEPING HEALTHY THIS WINTER

- > Eat more fruit and veg
- > Embrace natural daylight
- Wash your hands regularly
- Stay hydrated



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hen James Martin bade an extremely tearful farewell to his Saturday Kitchen colleagues in March 2016, it was imagined the chef would be turning his hand to new projects after 10 years fronting the popular BBC weekend cookery show.

Of course, as these things often materialise, the popular Yorkshireman reappeared less than six months later fronting a copycat culinary conflab over on ITV.

Regardless, the 48-year-old's switch to commercial TV has also spawned a run of cookerv series, reaffirming his place as one of the most popular chefs on television.

Of course, life on the small screen is already a secondary career for Martin, who excelled with wooden spoon in hand from a young age. Indeed, he was almost asked to leave a cookery class at the age of 12 for serving flambéed chicken and mangetout while his prepubescent classmates struggled to create fairy cakes. He went on to study catering at Scarborough College, coming

top of his class for three consecutive years, and was then offered a job working in London with Antony Worrall Thompson, one of the judges for his final exam.

His accomplishments, however, weren't served up to him on a plate - as a Yorkshireman, Martin was taught from birth that "you don't get owt for nowt". The hard graft paid off, it seems, as he was made head chef of the first Hotel du Vin in Winchester when he was just 22.

Two years later, he began to appear on our screens in shows such as James Martin: Yorkshire's Finest and Ready, Steady, Cook - his affable nature and dry, self-deprecating humour making him an instant hit with viewers.

From weekend shows to cooking adventures at home and overseas, the chef's fascination with food is unrelenting, as evidenced in his recent return to our screens for Saturday Morning with James Martin.

"It's been a great ride so far," he says, "and the stove is still warm."





# Saucu Saucu

ven if you pride yourself on making your own roast potatoes and stuffing your own turkey, not many people take the time to make their own sauces for their Christmas dinner.

So, let's change that. Check out these three popular Christmas sauce recipes that are both simple and

Easy Peasy Bread Sauce

YOU WILL NEED: 600ml milk | 50g butter | 1 onion 6 cloves 6 peppercorns 2 garlic cloves 1 bay leaf 3 sprigs of thyme 100g white breadcrumbs 4 tbsp single cream | Pinch of nutmeg (optional)

HOW TO MAKE: Simmer the milk, butter, onion. cloves, peppercorns, garlic and herbs in a pan for 15-20 minutes | Strain and return liquid to heat | Add breadcrumbs and simmer for a further 4 minutes | Stir in cream | Season with nutmeg if desired, and serve

Super Simple Cranberry Sauce

YOU WILL NEED: 200g white sugar | 4 cups of fresh or frozen cranberries | 250ml water | Zest of an orange | Optional spices - cinnamon, nutmeg and allspice

HOW TO MAKE: Rinse cranberries | Boil water and dissolve sugar | Add cranberries and simmer on a low heat until most of the berries have burst | Grate in some orange zest and add a small pinch of your preferred spice Leave to cool

NB: Cranberry sauce will continue to thicken as it cools.

Perfect Turkey Gravy

YOU WILL NEED: 2 chopped onions 1 large chopped carrot 1.3 litres stock - preferably turkey, but chicken will do 3 tbsp plain flour 5 tbsp white wine Turkey neck (optional)

HOW TO MAKE: Add the onion, carrot and turkey neck to a pan | Pour in stock and simmer for one hour | Strain to remove the vegetables and meat, then return liquid to pan | Combine flour with white wine and then add to stock | Heat gently until thickened | Season to taste | Leave to cool and chill



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What is the symbolic significance of holly?

In ancient Celtic cultures, the Druids regarded holly as a symbol of fertility and believed it to have magical powers. Today, holly has been adopted as a symbol of Christmas by Christians, with the sharp leaves said to symbolise the crown of thorns worn by Christ and the berries representing his blood.

What does this birth flower say about your personality?

Those born in December are said to be fiercely protective. Not a fan of criticism, you are naturally defensive and are not afraid to stand up for yourself when required. You also love to make a home feel warm and inviting, both your own and those of your friends and family.

How to grow holly in your garden,

The holly plant is fairly easy to grow and will thrive in both sun and partial shade, although it prefers moist but well-drained soil. You can choose to grow holly on your lawn, in a shrub border or even to make some hedges. Holly does not require much pruning, although if you want to cut some as a festive decoration, do so in early winter before its berries are eaten by

## Interesting facts about holly

- \* It can be grown in pots and containers for up to five years
- > The berries are mildly poisonous
- > Legend says that holly protects from thunder, lightning and witchcraft
- > Real holly plants bloom scented flowers in spring

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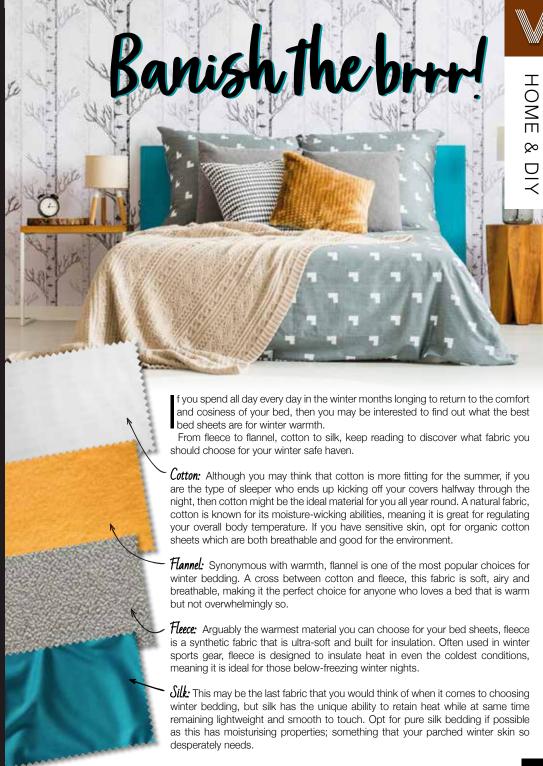


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THE RETURN OF SHABBY CHIC AND HOW TO PULL IT OFF

he revolving circle of décor and design has, over the years, gripped a nation of amateur interior designers. Shabby chic, a style that first came to prominence in the 1980s, is making a concerted return to prominence.

Its invention was as a rebellion to the hard, shiny, ultra-modern, clean-cut image of three decades ago, when yuppies and electronica ruled the roost. The term 'shabby chic' was thought up by fashion journalist Min Hogg.

And the concept hasn't strayed too far since from distressed furniture to unmatching fabrics and colours, a rustic, rugged essence that's based on comfort and quantity, rather than image and minimalistic posturing.

To achieve the shabby chic look really is to open your imagination, either by pooling existing items or exploring flea markets, thrift stores and antique shops.

Many people think repainting and running a grooved spatula across an old set of drawers is the sum total of shabby chic, but it's about much more than that. Soft background colours flatter furniture and make items the focal point of a room, so think about using whites, beiges or even light greys.

Pastels – baby blues, pale pinks, grainy greys and warm yellows – work best, while that base of brightness means retro, darker shades of wood can match and contrast, be that on tables or chairs. Meanwhile, wicker and throws soften edges and enhance comfort, and wrought iron provides structure.

As far as the walls and surface tops go, flowers, mirrors and pictures using worn frames will assist you in topping off the perfect shabby chic room, with knick-knacks, signs and cushions adding to the mix.

Past that, the only limit is your imagination. And the best thing about shabby chic is that it needn't cost the earth – adding wear and tear to your own items is cheap, if not free.







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# LOCAL NEWS

from your neighbourhood



# Churches'yarn-bombed' for Remembrance Sunday

Ahappy alliance of a 'secret' society and five churches produced stunning 'yarn-bomb' displays of woollen poppies for Remembrance Sunday.

With large church services cancelled during lockdown, the Secret Society of Hertford Crafters (SSOHC) offered eight nets (made from some 15,000 knitted and crocheted poppies) to the Hertford churches of All Saints', Hertford St Andrew and the United Reformed Church, as well as St Mary's, Hertingfordbury, and Holy Trinity, Bengeo.

The poppy nets were originally created in 2018 for Hertford Castle to commemorate the centenary of the

They were made in secret by a group who call themselves the Secret Society of Hertford Crafters because they like to keep every project under wraps until it is revealed.

Jo Baily, co-founder of SSOHC, thanked the participating churches.

Ms Baily said: "We understand that many residents got out to see the displays, which was particularly nice for them at the present time."

SSOHC 'varn-bombed' Hertford with some 40 Christmas-themed toppers for postboxes, which society members put in place on November 22 to the surprise and delight of residents and posties.

This Christmas, the toppers will raise money for Careers in Herts and Citizens' Advice, East Herts.

To make a donation, go to uk.virginmoneygiving. com/YarnBomberXmas

To see the locations of the decorated postboxes, visit ssohc.co.uk

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LOCAL

NEWS

# Abandoned cockerels had to be put down



Three injured cockerels who were dumped by the side of the road had to be put down when veterinary treatment failed.

The three birds were left in the rain in a cardboard box on Gobions Lane, where they were found by a dog walker recently.

They were taken to the vet by the RSPCA, where they were treated for bleeding wounds to their combs, heads and eyes, and were initially cared for at the RSPCA Blackberry Farm Animal Centre in Aylesbury, Buckinghamshire.

When their eyes failed to recover, further tests revealed that the birds were infected with an incurable bacterium that causes respiratory problems.

RSPCA deputy chief inspector Alex Coghlan said: "They were a poorly bunch of boys and had nasty, blooded wounds to their heads, possibly inflicted by a bigger or older cockerel.

"Presumably, instead of trying to rehome the birds responsibly, their owner has piled all three into a box and dumped them on the side of the road by a farmer's field."

The RSPCA confirmed that because the birds were sick, they could not be rehomed and were therefore put to sleep.

## **Detectives on hunt for drugs cartel**

The Hertford-based ringleader of a drugs gang has been jailed for 21 years following an undercover police operation that was broadcast on November 8 and 9 by Channel 4.

The two-part programme, 24 Hours in Police Custody: The Home County Cartel, gave viewers a nail-biting look at the plan hatched by police to track down two shipments of drugs in just 24 hours.

After detectives from the Eastern Region Special Operations Unit (ERSOU) received a tip-off about a truck from the Netherlands, they acted quickly to trace

the haul to a farm in Hunsdon, near Ware.

There, they seized mainly heroin and cocaine worth approximately £4million concealed in Jack Daniels packaging and boxes of spider catchers.

Helped by the National Crime Agency, Border Force and Hertfordshire Police, ERSOU succeeded in dismantling the gang's network, which they believe was responsible for importing some £58million worth of drugs, making this the biggest drugs investigation to date for both ERSOU and Hertfordshire.

Four gang members, including leader Robert Brooks, 50, of Hertford, were jailed for their part in the conspiracy.

An ERSOU spokesman said that viewers' reactions to the work of ERSOU was "very positive".

#### **Pupils to get mini-farm**

Simon Balle All-through School is calling on parents, businesses and the community to help create a mini-farm which it hopes will help pupils learn about animal care and teamwork.

The plans include creating a specially designed secure area which will initially house four rabbits, four guinea pigs, a tortoise and six hens.

The school, which takes pupils from age four to 18, wants to set up the farm beside its vegetable allotment and is asking for help from anyone with specialist skills.

The school has already calculated the costs involved in paying for hutches, food, bedding and vaccinations, as well as for storage and articles such as aprons and brooms. Several nearby businesses have offered to help, and risk assessments have been carried out by Hertfordshire County Council.

Rachel Kirk, vice principal of the school, said: "There are countless examples where the impact of animals has been clear, particularly working with children at times of need or vulnerability.

"Having the farm as part of our community could reinforce and bring alive our values, including responsibility, compassion, patience, kindness."

To make a donation, visit donatemyschool.com/simon-balle-all-through-school-2398



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## News from

## HERTFORD TOWN COUNCIL



hildren and families can participate in a Christmas Book Town Centre Trail this Christmas, running through the period of the school holidays.

The trail, organised by Hertford Town Council, runs from Saturday, December 19 until Saturday, January 9 and is free of charge for everyone to enjoy.

Christmas book covers featuring Christmas tales will be displayed in 20 different Hertford retailers.

To take part in the trail, families should visit Hertford Town and Tourist Information Centre, located in The Wash opposite Hertford Theatre, to pick up a trail map from the week the trail starts. The trail map will also be available for collection from the castle gates and available online at www.gohertford.co.uk

Children will need to match the shop with the Christmas book that is displayed in the window, in a minimum of 15 of the 20 businesses taking part around the town.

Once they have completed the trail, they will be able to return to the Town and Tourist Information Centre and submit the completed form into the red letter box (in the shop) for a chance to win a £30, £20 or £10 gift voucher to spend at a Hertford retailer.

The themed trail has been created to encourage local residents and visitors to explore and discover the broad range of independent and national retailers within the county town.

Books that are featured in the trail are available to borrow from Hertford Library, and selected books are available to purchase from Leaf Café and WHSmith

Chairman of Hertford Town Council's Development and Leisure Committee, councillor Jane Sartin, said: "The Christmas Book Trail will provide a fun activity in Hertford for children over the Christmas period, and will be a great reminder for shoppers of the wealth of Christmas books available to read over the coming weeks."









# w venture for entrepreneur

An award-winning wedding cake maker started a food parcel charity at the start of lockdown and is now delivering nearly 200,000 parcels each month to 2,300 families from her home in Bengeo.

Mother of two, Cynthia Stroud, is the brains behind both the Pretty Gorgeous Cake Company and Pretty Gorgeous Jams, which she started in May,

Cynthia founded the charity Jedidiah (meaning 'beloved of the Lord'), initially using her own money, with subsequent funding from Herts County Council, when COVID-19 lockdown meant she had no weddings to bake for.

What began as a project to help feed 100 families

kept growing, and now Cynthia, with help from 96 volunteers, provides parcels across East Herts. including to families with children at nine schools in Hertford alone.

"We want families who are struggling to know that someone is thinking about you, and we don't want vour cupboard to be bare." said Cynthia.

The charity does not accept food donations but makes up parcels of store cupboard staples, from which people can make their own meals, and delivers them to qualifying families twice a month.

To make a financial donation to Jedidiah, visit iedidiah.org.uk





## APPLIANCE REPAIRS AND SALES

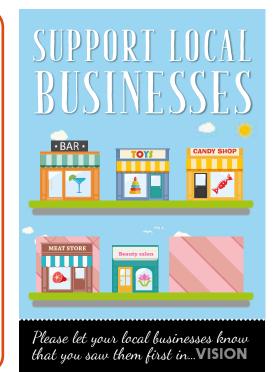
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### **Hope for the homeless**



People in East Herts who need temporary accommodation following a crisis in their lives may now be helped by the opening of 13 self-contained flats and studios in the Hertford and Ware area, enabling them to stay close to their community, schools and family members.

A further six flats will be made available for rough sleepers, thanks to a government grant of £421,000 made to East Herts District Council (EHDC).

With a difficult economic climate and high house prices, the number of people turning to EHDC in emergencies is increasing.

Until now, the council has had to house people in flats near Bishop's Stortford or in B&B hotels outside the district while they wait for permanent accommodation, often disrupting people's social support and children's education.

Peter Boylan, EHDC executive member for housing, said that the new properties will "help people to get back on their feet and find a more settled and better future".

Mr Boylan said: "Helping people to keep the support of their existing networks, whether schools, their doctor's surgery, family, friends or their workplace, is so important when someone's having to deal with homelessness."

For more information about temporary accommodation, email Customer.services@eastherts.gov.uk

# Town to pilot **COVID** marshals scheme

ertford is piloting a scheme by East Herts District Council (EHDC) to deploy COVID marshals in town centres.

The role of the marshals, who are supplied by a security firm, is to ensure that individuals and businesses understand and comply with COVID rules. Councillor Linda Haysey, leader of EHDC, said: "We

know some people are still confused by the guidance so our COVID marshals will be out talking to people and reminding them how they can best protect themselves, their loved ones and our whole community by maintaining social distancing, wearing face coverings and washing our hands."

COVID marshals will wear hi-vis EHDC COVID Support tabards and will report to the police and environmental health officers.

Clir Haysey said: "It is important we follow the guidance to stop the virus spreading, but if you do need to go out, please keep yourself informed and follow the rules."

# Police appeal for information after teen assaulted

police are calling for witnesses and information after a 17-year-old man had his eye lacerated during an incident on Hartham Common at around 5.45pm on Sunday, November 1.

The victim was with friends near the tennis courts when they were approached by a large group of unknown males.

After a verbal argument, the victim was chased and struck with an unknown object, which wounded him under his right eye.

The suspect is described as wearing a black body warmer, a dark blue or black North Face tracksuit and black VaporMax sport trainers.

He was with a group of some 15 males, who were all wearing face masks or balaclavas, with some riding electric scooters.

Investigating officer PC Sue Loughran said: "I am appealing for anyone who saw what happened or who may have seen the group in the area to please get in touch.

"Any information at all may assist us."

Anyone with information is asked to email sue. loughran@herts.pnn.police.uk or to call Crimestoppers anonymously on 0800 555 111.



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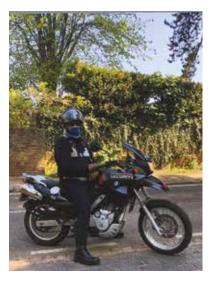
- Help for Hero's Haven House Hospice Scouts Association
- Lambourne End Centre for Outdoor Learning



#### SUPPORTING THE COMMUNITY

Triangle Security are always prepared to support and help their local community, and throughout Lockdown they ran extra free patrols to protect local areas, and their trustworthy ex-military personnel assisted the vulnerable with services such as shopping and collecting prescriptions.





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# SAYING THANK YOU ON Boxing Day

THE ORIGINS OF BOXING DAY, DECEMBER 26, EXPLAINED

ur appreciation of Boxing Day in the modern era is, it's fair to say, somewhat different from how it would have been played out by our forefathers. Nowadays it's a date for hangovers, sporting events, ridiculously early opening hours at clothes retailers and furniture stores, and the continuation of a blizzard of relatives... some welcome, others less so.

The reason we call it Boxing Day remains somewhat shrouded in mystery. It has been celebrated for almost as long as records go back, and certainly the giving of Christmas 'boxes' has a large part to play in the provenance.

One popular theory dates back to the Middle Ages, when churchgoers would collect money for the poor in alms boxes. These were opened in honour of Saint Stephen, whose feast falls on December 26.

Other records reference Roman tributes to the day, though in the 19th century the tradition

of looking after those less fortunate over the festive period certainly came to the fore. The term appeared in the Oxford English Dictionary in 1832, taken on by the Victorians who embraced the giving of gifts and the looking after of established tradespeople, employees and other service providers, as atonement for a driven and at times brutal regime focused on self-preservation and self-improvement.

What can be certain is that Boxing Day is very much a British tradition. It's unsurprising to see the event celebrated similarly in Australia, Canada and New Zealand, but elsewhere, the US included, it's largely regarded as a second day of Christmas rather than a named day in its own right.

This Christmas, perhaps when it's good for us to reflect on what has been a challenging year, perhaps the pure, selfless, charitable tradition of Boxing Day should return to the fore... but remember to go about your goodly deeds with a glass of something warming.





Why the Help to Buy: Shared Ownership continues to create homes out of houses

or all its speculation, criticism and conjecture, — the housing market represents one of the most stable industries in the UK. Only amid the perils of negative equity in the 1990s did the bricks and mortar of people's fortunes really begin to crumble; yet for large periods outside that time, investment in property has largely been deemed a safe one.

Of course, as a result of this, the market has become much more competitive, and the growing difficulty with which first-time buyers, in particular, are able to get on board means the government's introduction of Help to Buy schemes has gone a long way to guiding people along the footpath to realising those dreams.

The concept is simple - if you cannot afford the mortgage on what would be 100 per cent of a home, Help to Buy: Shared Ownership will allow you to buy a share of the property, which could be anywhere between 25 and 75 per cent of its value.

You would effectively pay rent on the remaining share. This means the initial deposit is smaller and mortgage finance more accessible. On the plus side, owners still enjoy a decent proportion of true investment and, along with that, benefit from rises in market price over time.

The criteria to get involved is sensible. Those applying need to earn less than £80,000/year (£90,000/year in London). Furthermore, you would need to be a first-time buyer, or have owned before while being unable to buy now; or perhaps are in an existing shared ownership arrangement and are looking to move.

Variations to the rules exist for the over-55s and disabled applicants, but for the most part the success of the scheme, which is being repackaged and relaunched for 2021, is evident in the millions of people who have stepped onto the property ladder since its launch four decades ago.



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Businesses in Hertford and beyond are utilising Office Fox's extraordinary knowledge and experience to save vital funds during lockdown.



David Warrington, Client Services Director

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The industry leading office solutions experts, based in St Andrews Street, Hertford, are using their innovative thinking and near-30 years of experience to help businesses navigate their way over some of the pandemic's most complex hurdles.

They're working with the top 20 lenders/ banks in the UK to provide attractive finance rates, to terminate or settle existing contracts in place of agile work agreements due to customer volume decreases and will now offer options to decrease costs, as well as make pay as you go terms available.

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a consequence, business the ability to scan the market owners are paying for equipment which is openly for each client without sitting dormant, with fixed being pigeonholed and find contracts in place and them the solutions which fit seemingly no way out of their individual needs. paying them. So, if you're looking for a helping

hand, whether you're an established business looking to cut costs or a startup searching for the equipment you need to get going, you know where to go.

Luckily, Office Fox know exactly how to bring down your needless costs for the duration of lockdown however long it lasts.

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#### SOME OF THE BEST PLACES TO VISIT FOR WALKING HOLIDAYS IN THE UK

n troubled times, there's nothing nicer than putting on a pair of sturdy walking boots and disappearing off into the yonder; and the UK has some of the most stunning scenery ready to be

Here are five very different walking holidays that will help you blow away the cobwebs:

Fin ant... Talk to the Welsh about Dylan Thomas and they may well point you around his home town of Laugharne, with spectacular views over the Taf Estuary. His Poem in October documents a walk he took on that very route, and now outdoors philosophers can do the same.

For wildlife and nature... The wilds of Cumbria offer spectacular views wherever you are, but head to Howgill Fells for a hike that brings you out at the highest waterfall in the UK. Peaceful, breathless and beautiful in every way, it's a wondrous place to relax.

For foodies... Cornwall's love of everything homely

and rustic extends through to its walks, with the route along the South West Coast Path greeting intrepid walkers with all manner of villages and enclaves. From five-star restaurants to cosy pubs and comfy cafés, fantastic food is around every

For geology... When the Earth was created and rock types were being dished out, Dorset was clearly hogging space at the front of the queue, with the 27-mile route along the Jurassic coast from Weymouth to Swanage providing all manner of stunning ecological features, not least the spectacular Durdle Door.

For wild winter walks... If you're brave enough to venture out to the Highlands, then you'll find a variety of walks, low climbs and vistas that are simply unparalleled. With a backdrop of lochs, remote islands, wild forests and icy peaks, there is little clean-air inspiration Scotland cannot provide.



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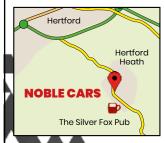


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# MOTORING

# BLINDED BY THE LIGHT

#### SHINING LIGHT ON GOOD HEADLAMP ALIGNMENT WHEN DRIVING ABROAD

finding ourselves out on the expansive French motorways, many UK drivers would have experienced the strange sensation of a succession of drivers on the opposite carriageway flashing their lights frantically.

No, this isn't a friendly welcome from our continental neighbours, nor is it some kind of automobile backlash resulting from failed Brexit negotiations. Instead, what's happening is that you are blinding other road users with your incorrect headlamp alignment.

In the UK, headlamps are configured to shine to the left, towards the edges of the road and away from the middle. This is to guide motorists away from curbs and ditches, while preventing oncoming drivers from being blinded by our lights.

That means in France, or any country that drives on the right, that same light is actually being shone directly into drivers' faces.

With various advancements in headlamp

aving just made the crossing to France and technology over the years, new cars are often fitted with a switch control that automatically redirects the headlamps for driving abroad. However, many cars still don't have this function, therefore it pays to know what to do when driving abroad, for both your own safety and that of others.

> If manual headlamp realignment cannot be done from the control panel of your car, the most common solution is to buy a set of headlamp unit lenses (or glasses). These deflectors are attached and block out a small amount of your beam, thus keeping light away from other drivers.

> These days, it's not a request that headlamps are configured properly, it's the law. 'Do it yourself' beam deflectors - the sort your dad might have made out of black sticky tape in the 1970s - are no longer legal, and deflectors must be operational as soon as you head off the ferry, even in daylight

> It's not worth taking the risk when driving abroad... be safe at all times.

## FIRST DIVISION – DECEMBER 26, 1963

			S
BLACKPOOL	1–5	CHELSEA	SP(
BURNLEY	6–1	MANCHESTER UNITED	POR-
FULHAM	10-1	IPSWICH TOWN	
LEICESTER CITY	2-0	EVERTON	
LIVERPOOL	6–1	STOKE CITY	
NOTTINGHAM FOREST	3–3	SHEFFIELD UNITED	
SHEFFIELD WEDNESDAY	3–0	BOLTON WANDERERS	
West Brom Albion	4_4	TOTTENHAM HOTSPUR	
WEST HAM UNITED	2–8	BLACKBURN ROVERS	
Wolves	3–3	ASTON VILLA	

# tis the football EASON TO BE.

BOXING DAY 1963 - WHEN FANTASY FOOTBALL BECAME REALITY

If there's one thing that's characterised the opening exchanges of the new Premier League season. then it's goals. It seems defence-minded football has been banished to the substitutes' bench and instead our teams are simply aiming to outscore each other.

Though even the likes of Harry Kane, Raheem Sterling, Mo Salah and Pierre-Emerick Aubamevang will have to go some if they are to match the achievements of the rugged footballers of old who trotted out onto veritable mud baths of pitches on December 26, 1963.

They wouldn't have known it at the time, but these old-school soccer stars were about to take part in a day of festive football goal gluts, and an afternoon that's gone down in sporting folklore.

In total, 66 goals were scored across the 10 First Division matches. Six sides shared six goals as Chelsea triumphed 5-1 at Blackpool, while Nottingham Forest and Sheffield United drew 3-3, as did Wolves and Aston Villa.

West Brom and Tottenham trumped that with a 4-4 draw at The Hawthorns, while both Liverpool and Burnley romped to 6-1 home wins, against Stoke City and Manchester United respectively.

Pity those poor fans at Filbert Street and Hillsborough who saw their Leicester City and Sheffield Wednesday sides win by relatively normal 2-0 and 3-0 scorelines (against champions Everton and Bolton Wanderers respectively).

But on a day on which it appears it wasn't just the supporters unable to shake off the large amount of Christmas Day merriment, Blackburn Rovers hit a magnificent eight away from home at West Ham United: and Fulham arouably snatched the ultimate plaudits from a festive flurry of worthy contenders with a magnificent 10 at home to poor Ipswich Town.

Jürgen, Pep, Frank, José... over to you.

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# PUZZLES & TRIVIA

#### ACROSS

- 1. Set of playing cards (4)
- 3. Neck injury (8)
- 9. Genuine (7)
- 10. Kick out (5)
- 11. 17th Greek letter (3)
- 12. The beginning of an era (5)
- 13. Enclosed (5)
- 15. Bird sound (5)
- 17. Turned to ice (5)
- 18. Statute (3)
- 19. Exposes secret information (5)
- 20. Country whose capital is Revkiavik (7)
- 21. Longing (8)
- 22. Refuse to admit (4)

#### DOWN

- 1. Shamefully (13)
- 2. Showing a willingness to achieve results (3-2)
- 4. Doglike mammals (6)
- 5. Planned in advance (12)
- 6. Sanction (7)
- 7. Unenthusiastically (4-9)

1	2		3	4	5		6	7
		8						
9					10			
11					12			
		13						
	14							
		15		16				
17							18	
19				20				
21						22		

- 8. Food shop (12)
- 14. Proportionately (3.4)

#### 18. Lessen (5)

16. Banner or flag (6)

#### SUDOKU

							2	9
1	8			2		5		
			5	9		8		
	7	4					8	
			9		6			
	9					6	1	
		2		4	3			
		7		8			4	2
8	4							

#### DID YOU KNOW?

- ► Hummingbirds are the only birds that are able to fly backwards
- ▶The short-horned lizard squirts blood from blood vessels around its eyes when defending itself. This is because the blood vessels rupture under pressure
- ► A giant panda will typically eat for around 12 hours a day
- ► Elephant ears help to keep the animals cool by radiating heat
- ▶ Young jaguars are blind at birth. They learn to hunt by living with their mother for two years or more
- ►Wolves can go for more than a week without eating
- ►A fox can communicate with other foxes by using its tail
- ▶The bald eagle has a wingspan of around eight feet



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