

VISIONHertford | Edition 15



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Editor's notes...

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

The end of lockdown has given us all a chance to make changes to our routines. I've certainly noticed a difference when out and about on the high street, with more people feeling confident enough to step out and explore their local area.

I've made an effort to frequent local businesses, particularly those that have supported VISION, and to keep my pound local. It's more important than ever to ensure businesses have our support.

Brett Shohet, Editor I've been making up for months of inactivity and am now averaging 14,000 steps a day. After three lockdowns spent sitting on the sofa and eating junk food, I've made a conscious effort to be healthier. As a result, I feel more focused and ready to take on whatever life throws at me.

There's certainly a sense that we are now coming out of the other side of this dark time. A weight has been lifted, and with this, a renewed sense of optimism as new bookings and enquiries from local businesses flood my inbox. It seems everyone is ready to get back out there and prepare for better times ahead.

As for VISION, we're looking to expand into new areas in the future, so watch this space...

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Vision Magazine 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

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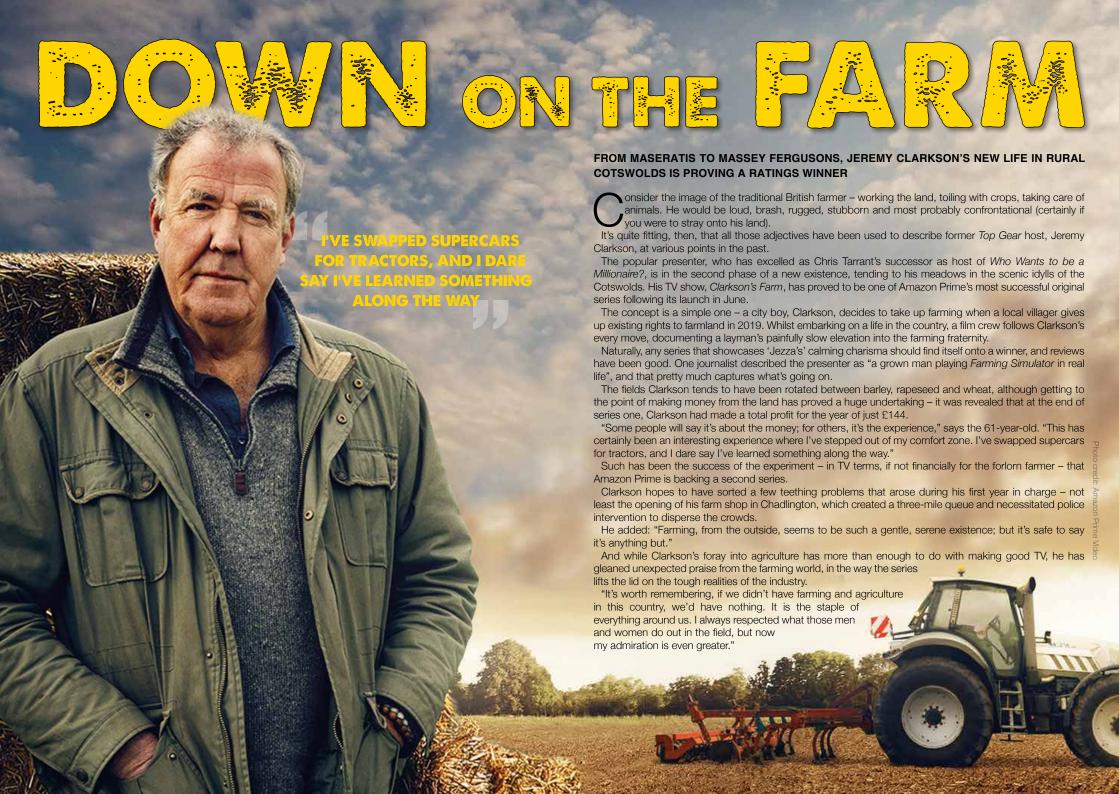


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any people will be able to recall the events of 9/11 - a day in September 2001 when the world changed forever. It was at 8.45am that the first flight, hijacked by terrorists working for Islamic group, al Qaeda, struck the side of the north World Trade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

Conditioning hair milk

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.

Conditioning hair of

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.

Conditioning hair serum

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.

Conditioning hair spray

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.

Conditioning hair cream

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.



et 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.

ay in the sun

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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:

- 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.

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How to at night

here is something magical about running at night when the roads are quieter, there are fewer people on the pavements, and the moon is glowing. However, if you are a late-night (or early morning) jogger, you need to make sure you are keeping yourself safe.

TELL SOMEONE WHERE YOU ARE GOING

Before you set off on your evening run, be sure to tell a family member or friend where you are going and how long you are going to be.

RUN WITH SOMEONE ELSE

If you are nervous about running at night, ask a friend to come running with you or join a local running group. Remember, there is safety in numbers.

WEAR HIGH-VIS CLOTHING

You should always wear high-vis clothing when running at night so that both drivers and pedestrians can clearly see you. Make sure you are visible from the front and the back.

CHOOSE A WELL-LIT ROUT

If possible, pick a well-lit route for your night-time runs, or invest in a running

head torch so that you can see any tripping hazards.

DON'T LISTEN TO LOUD MUSIC

Although your running playlist may help keep you motivated, listening to loud music while running at night is extremely dangerous. Instead, leave your headphones at home or use a low-volume setting and stay alert to what is happening around you.

RUN AGAINST THE TRAFFIC

If you prefer to run on the roads rather than in the park at night, make sure you run against the traffic so that you can see any vehicles heading towards you. Always be careful when crossing the road and wait for vehicles to pass before attempting to cross.

TRUST YOUR INSTINCTS

If you feel unsafe, head for a well-lit area or go home. It is always better to be overly cautious than a little reckless.





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SWAP TRADITIONAL INDOOR GYMS FOR AN **OUTDOOR FITNESS EXTRAVAGANZA**

ctor and all-round muscle mountain, Jason Momoa, recently admitted to being bored by the same old gym routine, proclaiming that he'd rather embark on some spontaneous rock climbing, surfing and hiking in order to keep himself in shape.

Of course, unlike the star of Aguaman, not many of us have made a living from staying in shape, nor do we reside in Los Angeles. Yet there are a number of fitness-enhancing outdoor exercises that use the world around us... Jason would approve.

RUNNING AND CYCLING: The simplest of them all – pounding the pavements or getting on our bikes are the most popular outdoor workouts.

HIKING: Endurance exercise such as hiking is great for both limbs and lungs, with inclines providing the perfect platform for you to hone your physical prowess while inhaling that fresh, replenishing outdoor air.

LOG-LIFTING: Weightlifting using logs? Why not? Not only can you work on your Rambo impression, but getting to and from the forest setting can provide a workout in itself.

WOODCUTTING: How much wood would a woodcutter cut, etc. It's time to find out - take a saw with you on an everyday country walk and build arm and chest muscles by driving that serrated edge into some fallen logs or branches.

WILD SWIMMING: There is no better form of exercise than swimming, and there is nothing more invigorating than being surrounded by nature's wild waters. However, you must always ensure you are taking a dip in a designated and safe spot, preferably as part of a group.

HANGING TIGHT: A forested area will provide ample opportunities to test upper body strength with lifts, pull-ups, chin presses and other hanging practices that enable you to sample the serenity of nature around you... for as long as you can hold on, that is,

UNUSUAL VEG OF THE MONTH:

5 ack radish

f you overindulged during the summer months, then this lesser-known vegetable is exactly what you need to get you feeling fighting fit again. Commonly used to support the liver and aid digestion, the black radish is sharper than other radish varieties and offers a kick of spice that is perfect for winter salads.

What does a black radish taste like?

When raw, black radishes are known for their spicy, bitter and pungent flavour. However, when cooked their crunchy flesh softens and their flavour mellows and develops sweet, peppery undertones.

What are the health benefits of black radish?

Black radish has high levels of a phytonutrient called glucosinolate, which makes it useful as a healing food that is particularly good at supporting the liver, gall bladder and digestive system. It is also an antioxidant booster.

How to prepare and cook black radish

You do not need to peel a black radish unless it is old and the skin is very tough. Instead, scrub well and carve out any holes or cracks that may harbour dirt. When used fresh, the flesh can be thinly sliced, chopped or shredded and added to salads, stirred into grain bowls or used as a topping for tacos. When cooked, black radishes can be roasted, braised, fried and sautéed. They can also be pickled and added as a spicy element to kimchi.

Black radish perfect pairings

Thyme | Parsley | Chives | Mint | Apples Pomegranates | Carrots | Roasted

How to store black radish

Black radishes can be stored long after harvest by submerging the roots in a box of moist sand and placing them in a cool, dark place. Shop-bought black radishes can last up to two months in a perforated plastic bag in the fridge.





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ORGANIC

PROS AND CONS OF CHOOSING ORGANIC

rganic September is a month-long campaign to raise awareness of the benefits of organic food and farming, but is organic food really as good as it's made out to be?

WHAT DOES 'ORGANIC' MEAN?

The term 'organic' refers to the way agricultural products are grown and processed. Standards vary worldwide but, as a general rule, organic produce must be grown without the use of synthetic herbicides, pesticides and fertilisers or bioengineered genes.

PROS FOR BUYING ORGANIC FOOD:

- > Organic farming is friendlier to the environment
- > Organic processed food contains no hydrogenated fat
- > Organic food is often fresher
- > Organic farming ensures that animals are fed a natural diet and kept in free-range conditions
- > Genetically modified (GM) crops are not permitted under organic farming standards
- > Organic food contains lower levels of pesticide residues.

CONS FOR BUYING ORGANIC FOOD:

- > Organic food tends to go off quicker than non-organic food as it does not contain artificial preservatives
- > Organic food is more expensive
- > Organic food production does allow a limited number of chemicals to be used
- > Some research suggests that organic food is no safer or more nutritious than non-organic food.

ORGANIC FOOD BUYING TIPS:

- 1. Buy in season as this is when fruits and vegetables are freshest and most affordable.
- 2. Prioritise meat, eggs and dairy if your budget can stretch to this.
- 3. Know your produce pesticide levels. Some types of conventionally grown produce are higher in pesticides than others.
- 4. Shop around. You can find organic produce at your local grocer, farmer's market, online and even in the freezer section of your supermarket.
- 5. Remember that organic food doesn't always mean healthy. Organic baked goods, desserts and snacks can still be high in sugar, salt and fat.



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CLEAN HOME

HOW TO CLEAN A MATTRESS IN FIVE SIMPLE STEPS

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 layer 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?



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LOCAL

LOCAL NEWS

from your neighbourhood



Conman jailed for three-and-a-half years

Aconman, formerly of Hertford, who "ripped off" people wanting to buy tickets for concerts and sporting events, was jailed at the beginning of September for three years and six months.

Fraudster John Koukoullis, 50, made more than £50,000 selling bogus tickets for British and Irish Lions tours, Anthony Joshua fights, Rolling Stones concerts and Peter Kav tours.

It was not the first time he had been involved in such a scam - in 2012, he was jailed for two years for illegally selling tickets through his companies, Hertsboxoffice Ltd and Primetime Events.

Prosecutor Stefan Weidmann told St Albans Crown Court: "He set up websites purporting to supply tickets for music, sport and entertainment events. It was a rip-off - plain and simple."

Koukoullis made £45,000 through a company called Pro Time Tours. After his arrest in September 2017, he set up another company, Liveticket stream, and tricked customers out of more than £10,000.

Koukoullis, previously from Hertford, but who was arrested in Fellows Road, Camden, was sentenced, having pleaded guilty to conspiracy to commit fraud, transferring criminal property and 29 separate charges

Defending, Callum Munday said that Koukoullis accepted he was involved in the first fraud by setting up the website and the marketing for his brother, who has fled to the United States

He said: "The company did deliver tickets to customers, but occasionally it offered tickets that were not in its possession. Some customers did not receive tickets or refunds."

The father-of-four had spent seven months in custody and was "keen to get back and earn an honest living", he said.

Jailing him, Judge Michael Kay QC said: "It was a long series of fraudulent activity between August 2016 and June 2018.

"The aim was to sell tickets over the internet for music and sporting events. I am told some of these were genuine transactions.

"There were many incidents where people did not receive tickets. People buy tickets for birthdays, special occasions and treats. It is a very callous way of behaving towards fellow human beings."

Brewery joins charity in battle against loneliness



Alocal charity has teamed up with Hertford-based brewery, McMullen, to help combat loneliness in the community.

Isabel Hospice is partnering with the family-run pub chain for a new social meet-up pilot scheme, as part of the hospice's Compassionate Neighbours initiative.

The scheme has seen eight members of McMullen staff undertake bespoke Compassionate Neighbours training in order to host meet-ups.

The hospice launched the scheme three years ago, with the aim of training volunteers to offer friendship and a listening ear to local people who are experiencing loneliness or social isolation through illness, age or circumstances.

In that time, 176 people have been matched with volunteers to increase their social interaction, and 127 Compassionate Neighbours have been trained to offer emotional and practical support to people in need.

Head of people development at McMullen, Amanda Walden, said: "This is a great partnership for McMullen and we are really excited to see how we can develop the project within our business.

"The training so far has been well-received by our team, and now it is time to put that into action and start some meeting groups."

For more information, call 07703 808640 or email kharlie.staves@isabelhospice.org.uk

To find out more about Compassionate Neighbours. visit compassionateneighbours.org

Future of 'valuable' church hall remains uncertain

esidents of Hertford and local councillors have Noiced their concerns over the future of a church hall which could be sold for redevelopment.

The hall, which is next to All Saints' Church in Queen's Road, is under threat, with the Parochial Church Council investigating the potential for redeveloping the site as flats or houses.

All Saints' Church called an open meeting on August 10 to discuss ways of protecting the valuable community asset, which first opened in 1939.

The meeting was attended by residents, Mayor of Hertford Bob Deering, and councillors Jane Sartin and Jan Goodeve.

A committee was formed, with those wanting to save the hall considering handing responsibility for the building and grounds to a separate independent trust.

Cllr Sartin said: "Very constructive meeting at All Saints' Church to discuss the future of the church hall.

"That it is kept going as a valuable asset to the church and community is down to a huge amount of work by volunteers, but more support is needed to ensure its future."

Council approves plans for development of 15 flats

Tast Herts Council (EHC) has given the green light for Scott House, in Hagsdell Road, to be converted into flats.

The plans will go ahead after the council's development control committee said it will make "good use" of the vacant building.

The building will now be converted into 15 flats, 14 with two bedrooms and one single-bed flat. None of the homes is earmarked as affordable housing.

EHC's decision to approve the plans followed Hertford Town Council's formal objection, owing to the number of flats and concerns that the development would potentially impact the character of the area.

EHC commented: "The proposed development is acceptable in principle as a brownfield site within the urban area of Hertford and makes good use of an existing vacant building and site within the Conservation Area to provide residential units."



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Green energy plans for new theatre are abandoned

ast Herts Council (EHC) has scrapped plans for a hydro-electric plant next to Hertford Theatre after studies showed it was no longer cost-effective.

The plans, which were first revealed in 2010, would have seen the theatre using sustainable energy generated by the River Lea.

Initially, it was hoped that up to 40 per cent of the theatre's energy would be provided by the proposed hydro-electric plant, but studies have shown it would, in reality, be closer to nine per cent.

The plant itself was expected to cost around

£275,000. In 2010, EHC thought it would take seven vears to pay the money back. After a recent review. the figure stood at more than 50 years - leading to the plans being scrapped.

Councillor Geoffrey Williamson, EHC's deputy leader and executive member for financial sustainability, said: "With the value of electricity generated per year now estimated to be in the region of around £6,500 and maintenance costs being around £1,000, the payback period is likely to be around 50.5 years, based on a total capital cost of £277,595."





Caxton Point, Caxton Way, Stevenage, Herts SG1 2XU

Choral society welcomes experienced director

ertford Choral Society (HCS) has appointed a new musical director who brings a wealth of experience to the role.

Manvinder Rattan (pictured), who is also a conductor, has extensive experience rehearsing and performing across genres and repertoires, and is excited about working with the Hertford community.

Alongside his CEO and head of conductor training roles at Sing for Pleasure and his CEO role at The Voices Foundation, Manvinder has been musical director of the John Lewis Partnership Music Society since 1995, with responsibility for its 15 choirs and an orchestra.

He was also a judge for BBC2's The Choir with Gareth Malone and is a regular adjudicator for the BBC's Choir of the Year.

Manvinder said: "I am delighted and proud to have been appointed to this role.

"The choir has an impressive heritage and my



predecessor is going to be a tough act to follow, but I can't wait to get started and do my best to inspire and lead the best performances I possibly can."

Further information about the choir can be found at www.hertfordchoral.org.uk



News from HERTFORD TOWN COUNCIL





With kids back to school, now is the time to visit Hertford town centre to explore all that local businesses have to offer.

Whether it's clothes, sports, local produce, refreshments, boutiques or learning about history at the museum, Hertford has it all. Live local, love local, shop local.

Hertford Castle has now reopened for venue hire. This beautiful castle, with a rich history, offers an inspiring backdrop and is positioned within attractive gardens alongside the River Lea. It is exclusively available for a range of celebrations and events.

To find out more about affordable and flexible venue hire at Hertford Castle, visit www.hertfordcastle.co.uk

Police appeal after assault₁

Detectives investigating an assault in Hertford have released an image of a man they would like to speak to for help with their enquiries.

The incident occurred in Market Place, at around 3.40am on Sunday, August 8.

It was reported that an altercation had occurred between a group of people, during which a man, aged in his 20s, suffered serious head injuries. He remains in a stable condition in hospital.

Detective Sergeant Zoe Maddison, from the East Herts Local Crime Unit, said: "Our enquiries are continuing to establish the circumstances around the incident and to trace those involved.

"As part of these enquiries, we'd like to identify and speak with the person pictured, as he may have vital information which could assist the investigation. If this is you, or you recognise him, please get in touch.

"We'd also like to hear from anyone else who may



have information about what happened."

Another man, aged 21, has been arrested in connection with the investigation and has been released on bail while enquiries continue.

Contact police by completing an online form at herts.police.uk/report, calling 101 or contacting Crimestoppers anonymously on 0800 555 111.

Please quote crime reference 41/60850/21.



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MANOJ MALDE

FROM THE RUNWAY TO ROSES

As far as creative design is concerned, there's a fair amount of crossover between the artistic sensibilities of fashion and home design.

After all, dealing with shapes, styles and moods should be pretty ubiquitous, right?

Proving the concept in recent times has been Manoj Malde. These days, the London-based landscape designer is widely admired at the RHS Chelsea Flower Show and recently appeared on our TV screens on BBC2's Your Garden Made Perfect.

The craft and creativity he offers now see his eponymous Manoj Malde Garden Design company operating as a renowned entity, engaged by clients with outdoor spaces of all sizes.

Yet for many years, the affable Kenya-born 54-year-old regularly traded outdoor space for the hubbub of retail outlets, the relentless nature of catwalks and the studios of fashion designers. Throughout his two-decade tenure in the fashion

world, he worked in Italy, Germany, the United States, India and Hong Kong, though he was always swayed by flora and fauna. In a spectacular career switch, he began studying garden design at The English Gardening School.

The Your Garden Made Perfect host explained: "The thought process behind garden design is not unlike fashion design – the concept still begins with themes, mood boards, colour palettes and textures.

"Designing a planting scheme is like creating a beautiful silk print. I've gone from haute couture to 'hort' couture," he laughs.

As for what we can look forward to in the coming months, Manoj says more rugged, even unkempt gardens are en vogue. He also promotes the idea that creating closer synergy between the home and the garden is vital.

"Gardens are now seen as another room and an extension of our homes. This is really driving garden furniture, and there is such an excellent selection out there, while outdoor kitchens are really on trend."



THE SAVILL GARDEN - Englefield Green, Surrey, TW20 0UU

At this popular garden, each season brings something new, with autumn signalling the arrival of maples and cherries, as well as breathtaking displays of fungi. A great day out for horticultural enthusiasts and families alike.

SHEFFIELD PARK AND GARDEN - Haywards Heath, East Sussex, TN22 3QX

Although famous for its displays of spring flowers, this park is actually at its best in autumn, when its collection of exotic trees and shrubs comes alive in an abundance of vibrant oranges and rich reds. Ideal for anyone who loves to be surrounded by open water, enjoy the striking reflections in the lake and see all your stresses ebb away.



THE 'P' WORD - PENSIONS!

lust one mention of the 'P' Word and many people run for cover!

If you are one of them – you are not alone.

The word 'pension' can instil fear in many – people can find them complicated and hard to understand.

It is difficult thinking about the future, and sometimes the easy solution can be to push the concept to one side and deal with it another day.

But Pensions (and here I am talking about the money purchase / defined contribution / money pot pensions – basically pots of money that are invested in a tax efficient way for you) are a great way to save for your future. Here are some of the reasons why:

- You receive tax relief on your contributions plain and simple, you either pay less tax, or the government tops up your pension for you
- Money inside your pensions will grow free of UK income and capital gains taxes - giving your money more opportunity to grow
- Your pension funds are outside your estate this means they are usually not subject to inheritance tax

Other people can contribute to your pension that includes family members and employers. You can even start a pension from the day you are born

And if the thought of pensions still fills you with dread, there are many professionals out there that can help reduce this uncertainty and feeling of being overwhelmed. I help empower people with their money, so that they can take control of their finances.

You have worked hard to earn your money - and it is time to get your money working hard for you!

Remember, whilst you can't predict the future.... You can prepare for it.

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Enforcing Judgments



What happens once you have finally evicted your tenants? What do you do about the money they left owing?



Rossanna Yarleaue. (LLB Hons), Senior

The good news is that the money judgment is initially valid for six years (but can be renewed to remain valid), so vou may decide that you want to let the dust settle before trying to recover any monies owed to you.

Once you have decided that you want to proceed, it is sensible to firstly undertake some due diligence - Did they have high value possessions? Did the tenant Litigation Paralegal have a guarantor? If there was a augrantor and judament was also

awarded against them, then you can enforce the judgment against them personally for the debt left by the tenant. If there was no guarantor and little is known about the tenant, then there is the option to undertake an asset and address trace. This way you not only find where they are now residing but also whether enforcement would be worthwhile.

Law Firm

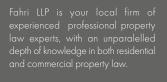
There are then several options open to you, the most common of which are:

- If you know where they are working, you could enforce the judgment via an attachment of earnings where an amount set by the court would be deducted from their
- If you have their bank details, you could apply to the court to freeze their bank account, however, do bear in mind that there is no way of knowing how much is in the account or choosing which day the account is frozen.
- If you have their new address you could send enforcement agents who would attempt to seize goods up to the value of the debt outstanding. Vehicles on the premises owned by the debtor could also be seized and sold at auction (providing they are free of finance).

Trying to recover money owed by your previous tenant is not an easy task and can be not only time consuming but also a stressful process. As always, it is advisable to speak with a professional to ensure the most cost-effective route is pursued.

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*Fixed fees are for undefended matters

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 energyefficient 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

- >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 LAPPLY 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

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.







SELF-CATERING vs. ALL-INCLUSIVE:

Which one is best!

olidaymakers tend to fall into two categories: those who swear by the savings of self-catering breaks and those who love the convenience of all-inclusive. But which one is the all-round winner? Let's take a closer look.

PRICE

Self-catering: You will pay less per head up front, but you will have to budget for food and drinks once you have arrived.

All-inclusive: Costs are higher to book, but you are free to include without having to count the pennies. **Winner:** All-inclusive

CHOICE

Self-catering: You can enjoy as much authentic cuisine as you want, either in a local restaurant or home-cooked at your accommodation.

All-inclusive: You are restricted to your hotel unless you want to pay extra.

Winner: Self-catering

ACCESSIBILITY

Self-catering: If your chosen accommodation is off the beaten track, you may have to utilise local public

transport to buy provisions.

All-inclusive: With everything on your doorstep – or even on your bed if your hotel has room service – you won't even have to think about venturing out for a drink, snack or three-course meal.

Winner: All-inclusive

FREEDOM

Self-catering: Allowing you to dine where you like, when you like, you could potentially eat at a different restaurant for every meal if you wanted to.

All-inclusive: With most hotels having set dining times, you are restricted as to when and what you can eat. Plus, you may feel less inclined to leave the hotel once you have already paid for all your food and drink up front.

Winner: Self-catering

SO, WHICH IS THE WINNER?

Tied at two apiece, the real answer lies in what you and your family want from a holiday. Do you like to be spontaneous or do you favour convenience? The choice is yours.

HOW TO

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 eyes 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.

TOP TIP

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







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HOW HEALTH, WELLNESS AND WELLBEING IS BEING INTRODUCED INTO OUR EVERYDAY CAR JOURNEYS

erhaps it's only right, as we spend significant time stuck behind our steering wheels, that our trusty automobiles should be leading the way in wellbeing ideas that can refresh and enrich the mind, body and soul.

The motoring industry is currently researching secondary health functions in our motors. Indeed, the so-called HWW (health, wellness and wellbeing) initiative is now being accelerated in the wake of COVID-19, which has brought greater awareness to ways to improve our health, as well as the need to protect others, whether indoors or out.

Here are some of the ingenuities that could be introduced and enhanced inside our cars in the near future:

FOR THE MIND:

> Fatigue and monitoring of stress levels, drinkdriving prevention, comfort monitoring, driver workload estimation.

FOR THE BODY:

Heart-rate, blood pressure, breathing and glucose-level monitoring; drowsiness detection; pollen/allergen monitoring; palm and facial temperature monitoring; muscle therapy; inside and ambient temperature monitoring.

FOR THE SOUL:

> Erratic driving pattern recognition.

These initiatives can arrive in one of three ways – built-in, brought-in or beamed-in. So while hardware accounts for two of those, the latter gives tech giants such as Apple a route into a market they've perhaps not been able to access in the past.

And having major brands behind the input may well mean that something seemingly niche in 2021, could become mainstream within five years. Your humble car could, very soon, become a vehicle not just for travel, but for health preservation as well.





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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 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 Skve 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.





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BRITAIN'S GREATEST SPORTING MOMENTS...

HEEPON RUNNING

DETERMINATION AND DRIVE - THE GREATEST RUN OF MANY FOR PAULA RADCLIFFE MBE he is the runner whose contorted expressions

suggested every stride was an exercise in attrition, whose thin yet powerful figure made her look much taller than her five-foot eight-inch frame, and whose competitive potential came despite being diagnosed with asthma at the age of 14.

Yet the record books do not list discomfort, disappointment or struggle - for Britain's Paula Radcliffe, they note the Cheshire-born runner as the most successful we have ever produced.

On April 13, 2003, years of preparation came together to create what remains one of the finest performances of any long-distance runner.

Radcliffe stepped up to the start line of the London Marathon knowing that victory should be hers, having won the previous year's race by a colossal three-and-a-half minutes.

As it materialised, her winning margin was almost exactly the same, yet the time of 2:15.25 was something superhuman. It took two minutes off the world record that she herself already held, and meant she had run the distance three minutes quicker than anyone else, ever.

The scale of Radcliffe's achievement only really became evident in the years that followed, during which no female athlete could get anywhere near her time. Even her rivals were clamouring to praise her.

American record holder Deena Kastor said: "Fans of this sport will continue viewing her 2:15 performance as iconic, heroic and a stunning sprint of 26.2 miles."

It took 16 years for the record to finally be broken, by Kenyan Brigid Kosgei at the 2019 Chicago Marathon.

Radcliffe, who made two comebacks in the sport after having children, retired in 2015. She was awarded an MBE for services to running, and now works regularly for sports media around the world.

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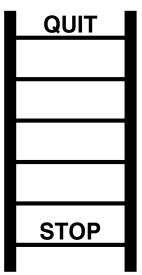
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DID YOU KNOW?

- ► 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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