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VISIONLeigh-on-Sea | Edition 2

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Tim Scott Managing Director Scott & Stapleton

Scott & Stapleton stand out from the agent crowd, highly praised for our expertise in buying, selling and letting, we have an additional string to our property bow as frontrunners for block management.

With a trusted track record of thirty years of industry experience, we are far from being the new kids on the block. Scott & Stapleton anticipate the challenges and pitfalls of this area of property management, so that you don't have to.

Do you live in a block of flats? Are you a landlord, with the responsibility of letting flats? Are you tired of receiving endless demands from building managers, for sums you don't understand or feel powerless to question? If this is you, don't despair, you do have options that will enable you to take control of the management of your building. Our mission is to ensure you are fully informed and have a clear understanding of how and where your money is being spent.

By law, long leaseholders of flats are entitled to set up 'Right to Manage', companies (RTM). The function of the Right to Manage Company is to take over freeholder responsibilities, under the terms of the lease. Principally, this means, you can undertake your own repairs, employ your own maintenance contractors, arrange your own building insurance and run the property on a daily basis, free from interference from the landlord or previous agents. These duties can be undertaken either by the leaseholders themselves, or alternatively you can appoint your own nominated agent - a trusted agent of your choice, that works for you and has your interests at heart.

The trick is in finding the right agent. We believe, transparency and communication is key to ensuring effective management and an RTM that not only works, but thrives. Scott & Stapleton offer a best practise approach and can advise on establishing processes to maintain your building, ensuring the safety and security of its residents.

A good agent will

- Carry out regular inspections.
- Meet you at agreed intervals to discuss property management.
- Instruct and supervise works up to agreed expenditure limit.
- Arrange upkeep of any common grounds, internal and external.
- Appoint health and safety checks, in accordance with legislation.
- Administer contracts for works/services.
- Handle insurance claims.

A good agent will

- Levy and collect service charge/ground rent and Reserve fund.
- Handle payments of rates, utilities, insurance premiums and contractors for minor works or major renovations.
- Administer and collect any arrears.

A good agent should

- Prepare an annual service charge budget, agreed with you, the client.
- Hold monies in designated client account and segregate funds appropriately.
- Draft accounts reports for accountants to audit or certify.



There is clearly an important job to be done, but one that can be done for you. So while we attend to your building, you can attend to other matters. A good agent will share knowledge, divulge facts and explain any grey areas, so you are always entirely comfortable with the management of your block. Whether yours is one of studio flats or a high end luxury development, Scott & Stapleton adds value to both owners and tenants.

We have built our business on transparency so if you are experiencing anything other than this, then maybe we can help. You have a voice and as an essential part of your development don't be afraid to speak out and make a difference to the smooth operation of your block - it is your right.

Call us or pop in. We offer warm and friendly advice in a professional and relaxed environment... we may even make you a nice cup of tea.

Call for more information on 01702 481 681 or visit our website scottandstapleton/block









December 2019

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Editor's notes...



Hello and welcome to this month's edition of VISIONLeigh-on-Sea. In last month's edition -I spoke about my delight at adding Leigh-on-Sea to the VISION family - and that sentiment was reciprocated in

abundance by our readers. You

phoned in, emailed and I even met some of you face to face as I popped copies into some of the local businesses in Leigh-on-Sea.

I cannot express how encouraging this was to muself and my dedicated team - in this day and age, and particularly in this industry, the old phrase is often flipped; 'If you have something nice to say, don't say anything at all'.

The kindness and warmth shown by this community is a huge aspect of why I wanted to branch out to

Leigh-on-Sea and I look forward to hearing from more of you over the upcoming monthly editions.

In local news, we speak to the candidates for this month's General Election and residents share their concerns following a knifepoint robbery.

Most importantly, remember this is your town and your magazine; so if you have a local news story, an event that needs publicising or just want to get something off your chest, please get in touch and let's begin the conversation.

I would like to wish all our readers and advertisers a very merry Christmas and a happy new year.

Thank you for reading and I hope you enjoy the second edition of VISIONLeigh-on-Sea.



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DOMN: 1. LIFT, 2. VELVET, 3. BINOCULAR, 4. RAKISH, 6. MILANO, 7. RESOLUTE, 11. MALADROIT,



If you thought it was just modern-day society that's taken in by the strength of marketing, think again. Here's the story of how Christmas was stolen not by the Grinch, but by the soft drinks brand.

He's arguably the most iconic and most easily recognised person on the planet, but even Santa is a Coca-Cola marketing team's plaything, and the evidence is staring us right in the face. That's right – that trademark red-and-white suit that we have come to know, love and welcome into our homes on Christmas Eve is a brand team's creation that's straight out of the marketing textbook.

Before Coca-Cola sidled up to the most travelled man on the planet, Saint Nicholas could be seen in all manner of colours, clothes and designs. Pictures exist of him dressed in a tan-coloured suit: others show him wearing shades of light and dark blue; while in some pictures he comes across as a somewhat sinister elf-like character dressed in green as he dots from house to house.

It was only natural then that, as the power of the media grew in the lead-up to World War II, so too should a universal image of the great man emerge. And siding with the world's biggestselling soda – and its red-and-white livery – well, it was a match made in heaven... or, at least, Lapland.

And that, boys and girls, is the story of how Santa's red-andwhite suit was created by the guys at Coca-Cola.

While the tale of Santa taking on the colours of the world's leading drinks brand is a water-cooler classic that has done the rounds for years, it is only actually half-true.

That famous fluffy livery was actually to be found on pictures of the great man going back into the nineteenth century. It was cartoonist Thomas Nast who truly popularised the use of red and white with his hugely successful sketch series in the 1870s. And some believe Coca-Cola wasn't even the first drinks brand to popularise the figure, with carbonated water producers White Rock using him in adverts from the early 1920s.

However, where Coca-Cola can take credit is in capitalising on the big guy's popularity. Consider White Rock had 90 per cent of the fizzy water market back in 1920s America, and with imitation being the greatest form of flattery and all that, logic follows that the brand Coca-Cola adopted its own version of Santa (holding

With the help of illustrator Haddon Sundblom, it evolved the big man into an even stronger caricature of himself. This served to vanguish the various other images of Father Christmas who back then could still be found dressed in such variant colours, all the while subconsciously linking the drink to a figure representing kindness, generosity and happiness in the minds of youngsters (and a few adults).

Put it this way: try finding a festive Coca-Cola image that doesn't feature its brand ambassador, and vou'll appreciate that while the American drinks giant may not have chosen the colours for Santa, it has certainly ensured he's staying dressed in his perfect red-and-white suit, and we'll all drink to that.

THE CREWN

NEW SERIES, NEW DECADE, NEW CAST - THE RETURN OF THE CROWN

s new series of prime-time drama go, *The Crown* has been a long time in coming. It's been two years since Claire Foy stepped aside as Queen Elizabeth, and in the intervening passage of time we've had a real royal wedding (Harry and Meghan), royal births, the Windsors taking a national newspaper to court and all manner of rumours regarding the seedy and nefarious actions of some in lofty positions. If all this were to be wrapped into a 10-part Netflix drama we'd probably suggest it was too far-fetched.

As it is, we're about to be treated to something rather more palatable, surely, as Olivia Colman CBE steps into the role of HRH for the first time.

The 45-year-old's long-awaited debut reflects the true evolution of an actress. Beginning at the much-renowned Footlights Dramatic Club at Cambridge University, she shared the

stage with the likes of David Mitchell, Richard Ayoade and Peter Serafinowicz, before excelling in Rev, Broadchurch, The Night Manager and The Favourite.

Her landing in such a major Netflix product feels perfectly timed, having just been awarded a CBE in the Queen's Birthday Honours for her services to drama.

The new series also welcomes Helena Bonham Carter (Princess Margaret), Ben Daniels (Lord Snowdon) and an entirely new cast, with a storyline that builds from the 1970s, broaching the Queen and Prince Philip's tumultuous relationship.

As for Colman CBE, her pursuit of creative endeavour is as premium fuelled now as at any time in the past.

"Working makes me happy and I do struggle to say no," she admits. "I've an inherent fear of being pigeon-holed, and I think as a result of that I reach out in as many different ways as I can."

The good news for fans of *The Crown* is that given the series are shot back to back, season four will be along very shortly. Set in

> the 1980s, it will deliver Margaret Thatcher (Gillian Anderson) and Emma Corrin (Princess Diana)... and no doubt a yuppie or two.



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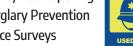




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DESIGN FOR LIFE

DAVID LINLEY AND INTERIOR DESIGN'S MISSING LINK

alk about interior design, architecture, design and craftsmanship, and so much of what you hear revolves around the intentions, desires and whims of the designers themselves. It's almost as if they are going to be the ones living in the spaces they curate.

Clearly, in most cases they're not, and that's where the Linley stable of designers and architects takes a different approach towards creating artistic

At the heart of Linley is the intention to style a client's own vision before anything else. Sure, the Belgravia-based experts, who have been a major player in working with upmarket clients for more than 30 years, can extol the virtues of custom-made and tailored cabinets. furniture and kitchen spaces, but unless it has client direction, a project won't begin.

When bespoke designs are brought forward, Linley designs favour a few simple rules:

items are sleek and sharp, utilising











whites, greys, blacks and browns, with references to art deco, 1970s elegance with polished tones. They are happy to juxtapose styles and periods to create rooms with distinction and flair, but the celebration of eras is without brazen, shouty, disturbing colours. In short, subtletv is kev.

Small item collections are often in glassware or polished wood (such as boxes, desk items and picture frames), with a fascination for intensity, detail and perfect lines.

A Linley home is one to be viewed from many angles, with interiors that are to be stroked, brushed and admired; although the attention to detail demanded of everything, from intricate objects to sweeping units that alide into the distance, come with price tags to match, so beware.

hat could be better than giving someone you love a handmade gift? Not only does it show that you have put a lot of thought and effort into it, but it can also save you money – and who knows, you might even enjoy it!



300g bicarbonate of soda 100g citric acid Food colouring Essential oils - orange, cinnamon and peppermint all work well A misting bottle Bath bomb moulds A muffin tin for storage

how to make

- Mix the bicarbonate of soda and citric acid together.
- Add 2–3 drops of essential oil.
- Gradually add the food colouring.
- Add water, stirring as you go be careful not to add too much.
- Your bomb is ready when the mixture holds together in your hand.
- Add the mixture to the moulds, one half at a time, then press together.
- Carefully remove your bombs and store in tin.

Merry Muss... you will need.
Plain white mugs | Oil-based Sharpie pens in festive colours Alphabet letter stickers

hostomake

- Create a phrase using your stickers on your mug this could be someone's name or something festive such as "Joy" or "Happy Xmas".
- Draw polka dot shapes around the stickers in your chosen colours, then leave to dry. Be sure to cover around all the edges and in between the
- Remove stickers and bake the mug in an oven at 220 degrees Celsius for 30 minutes - put in a cold oven and then turn temperature up.

Alternatively you can create any design or pattern you like, even write a message on the mug. You can also decorate with acrylic paints, nail polish and alitter.

ristmas Coasters... you will need;

4 x 4.25" square ceramic tiles | 4 old Christmas cards | Minwax Polycrylic Mod Podge | Hot glue | Felt

howtomake

- Cut each card into a 4x4 square.
- Spread Mod Podge onto each tile and apply a card to each one.
- Use a credit card to smooth out the card, then leave to dry for 2-4 hours.
- Coat each coaster with Minwax Polycrylic, then leave to dry.
- Stick a 4x4 square of felt to the bottom of each tile to protect surfaces.





Bad artists copy. Good artists steal PABLO PICASSO









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LEIGH-ON-SEA



alk of urban minimalist design brings about notions of wealthy Docklands apartments littered with little more than a table candle, a coffee cup and a laptop.

And yet the achieving of a clean, clear, spacedriven home isn't out of reach, yuppie living or not. Ultimately, where urban minimalist design succeeds, it's in the understanding that you are defined not by your possessions, by your furniture.

Wind back a decade or so and minimalism would have sat much more on the side of brutalism, with polished concrete floors, conflicting wood and terracotta, and sleeping arrangements that appeared more akin to a night in the cells.

These days the rules are relaxed, and urban minimalism dives further into the human need for comfort, warmth, colour and texture, without the clutter, chaos and disharmony of possessions

ruining streamlined furniture, geometric design and perfectly judged angles.

In terms of colours, the warmth of wood is a key asset. Patterned against white walls, urban minimalism allows a return to the perfect white offset, while hard floors, matched rugs and boxed rooms allow styles to merge without them spilling out into corridors or hallways.

The secret to the look is to be regimented in your approach to everyday clutter. Storage space is not a secret or an embarrassment to those wanting to pull off this look, but clearly, practical solutions need to be sought in order to maintain what is a devoted approach towards cleanliness.

Nail the ability to hide away the knick-knacks of life, and urban minimalism enables homemakers to celebrate the ultimate pleasure derived from space and shape.

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LOCAL NEWS

from your neighbourhood







Parliamentary Candidates announced for General Election

With the General Election not far away, voters in Leigh-on-Sea will elect a new MP. Here is a short profile of each of the candidates who are fighting for the Southend West seat.

The Southend West seat has been dominated by Conservative candidates throughout the years, with Sir David Amess (pictured left) putting himself forward again as the Tory candidate.

Sir David's vision for the area is to ensure Southend West's voice continues to be heard in Parliament.

David wants to "continue his work on behalf of the residents through work on healthcare, social care, education, our environment, running a sound economy and keeping us safe from crime."

Contending him for the seat will be the Labour Parliamentary Candidate Aston Line (pictured centre) who is a local business manager.

Speaking to Southend Labour's website, he said: "It

goes without saying that I am absolutely delighted that Party members have put their faith in me to represent them in the next General Election. I was born and raised here, I was schooled at a local comprehensive and Southend is in my blood. If elected, I will be a strong national voice for all of us. Together, we can be the positive change that our town needs and that we all deserve."

Leigh-on-Sea's Nina Stimson (pictured right) will be standing for the Liberal Democrats, where she last stood for the seat in 1997, narrowly being beaten by Sir David Amess.

Nina is a well-known campaigner and Leigh resident for over 40 years. She also works closely with Southend's Lib Dem Councillors on issues including climate change and pollution, crime reduction, education, health and getting the best for our town and all its residents.

Stunning shot of Leigh from Maggie Saricicek

than Si and D

We love to hear from our readers at VISIONLeigh-on-Sea and after Matt Chapman's wonderful picture last month, its Maggie Saricicek who we thank for this month's impressive image of lovely Leigh.

She took this stunning picture on Leigh Cliffs East next to the railway footbridge and the weather was fit to match the view.

Do you have a picture you would like to share? Email editorial@visionmag.uk



Potatoes celebrate four decades in the business



Agroup of local folk musicians from Leighon-Sea are celebrating four decades in the business.

The band, who describe their distinctive sound as Soil Music, have played approaching 2,000 gigs and marked their anniversary with a party for family, friends and musical acquaintances in Southend last month.

The Famous Potatoes got together in 1979 when a band was needed for the Ceilidh Club at Leigh's Grand Hotel.

The Famous Potatoes have become a musical institution in Leigh, appearing most years at the Folk Festival, Hoy at Anchor Folk Club and the annual Folk Carol Service at St. Clements Church. Many locals will have encountered them playing for barn dances in and around the Borough of Southend and the band reckons they have played in just about every hall around the town.

Melanie Derbyshire, who plays recorder, said the group is like a family.

She revealed: "As well as playing music together, we've supported each other through all of life's key moments; from university to work, marriage, children, relationships and bereavements."

Help needed to fix frequent blackouts

An investigation has been launched into the cause of repeated electricity blackouts in Leighon-Sea.

Southend Council is carrying out a consultation to find out about residents' energy use.

The council said it hoped the two consultations would "help map out the way energy is constrained in the area".

Carol Robinson, the council's director for public protection, said: "Unfortunately, there is an issue in the area of Old Leigh with a disruption of power which sometimes causes blackouts.

"We need to gather this information to help address the balance between the continuing needs

of the tourist and fishing industries in the Leigh-on-Sea port area with the challenge of climate change."

The council has created an online survey about the issue. To fill out the survey visit consult.southend. gov.uk/KMS/dmart.aspx

Planning changes to help protect natural habitats

Ouncil chiefs are considering a new approach to protecting natural habitat sites along the Essex coast, including in Leigh-on-Sea.

Southend Council's cabinet is to consider a strategy which, if approved, would make it harder for planning applications to be accepted along the coastline. The proposal is called the Essex Coast Recreation Disturbance, Avoidance and Mitigation Strategy (RAMS).

As well as altering planning applications on the coast, it would mean developers along the coastline would be charged a levy, which would go towards mitigating the impact of their development on the environment.

The majority of the Essex coastline is protected habitat sites, in particular for birdlife, stretching from the Blackwater in North Essex to the Thames Estuary.

Councillor Carole Mulroney, cabinet member for environment and planning, said: "Protecting and nurturing our local coastline are key priorities for us and we are absolutely committed to doing just that.

"RAMS are promoted by Natural England and we are ensuring that we are working closely with them to create a strategy that ensures the Essex coastline is not only protected, but is enabled to thrive, particularly for birdlife.

"Following surveys completed in 2018, we are now able to proceed with the next phase of the project which will involve consulting on a single planning document that will apply across much of the county.

"I am confident this strategy will be beneficial for residents and will ensure future developers proceed with caution when developing near coastal areas."







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Leigh-on-Sea

TOWN COUNCIL

eigh-on-Sea Town Council are pleased to be able to arrange an array of Christmas activities for residents in the town over the festive season, kicking off with the annual Leigh Lights event that was held recently. Leigh Lights is always a fantastic family occasion and it is fantastic to see so many of our local businesses get involved with the festivities.

We were lucky enough to have five official sponsors who supported the event this year, including Stibbards & Sons, CS Parking Ltd, Hair & Son, Beadles Skoda and Vodafone. We would also like to say a big thank you to all the traders who have donated to the event thus far including; Scent Ltd, Intech Fire & Security, Create 98, Flour & Spoon, TruLeigh Scrumptious, Moylans, Co-op, Strictly Smartz, CJ Vinten Goldsmiths, Groovy Baby, David Roberts, Hong Kong Takeaway, Store Thirty3, Henry Burgers and The Refill Room.

This weekend we host our huge Winter Fayre at Leigh Community Centre on Saturday, December 7 between 11am – 4pm. There are over 55 stalls, as well as entertainment and activities for children. The event coincides with Small Business Saturday and

parking in the Elm Road Car Park will be free of charge.

Next weekend, on Saturday, December 14 from 5pm to 6pm will be our annual Carols on Strand Wharf event, a lovely community carol singing event accompanied by the Salvation Army Band. The Fisherman's Chapel are also providing a lantern making

activity for children from 3.30pm. Remember to wrap up warm and bring a torch and don't forget your free mince pie on the way out.

Finishing our Yuletide season is our Christmas Farmer's Market on Saturday, December 21 from 9am to 1pm at the Community Centre, the perfect opportunity to get locally produced festive fayre for your Christmas dinner.

We would like to remind all of our hirers and Centre users that the Community Centre will be closing at 12.30pm on Monday, December 23 and Tuesday, December 24 and will be reopening to the public on Thursday, January 2.

We wish all of our residents a very merry Christmas and a happy new year.

Concern after knifepoint robbery

Residents say they are concerned after a man was robbed at knifepoint in Leigh-On-Sea.

The worrying incident happened on Friday, November 8 at around 4.15pm in Dawlish Drive.

The victim was a man in his 20s who was approached by the suspect before being taken into an alleyway just before the turning for Elm Road.

There, the victim was threatened with a knife and forced to hand over a three-figure sum of cash.

The incident has worried some residents; including Hannah Downs, who told **VISION**Leigh-on-Sea: "It's worrying this happened on our doorstep and in the middle of the afternoon.

"People need to be careful if they are out walking on their own."

Essex Police said: "The culprit wore all black and had his face covered, including wearing sunglasses.

"He wore distinct red and black Yeezy trainers and left the scene in a small white car, which may have had a chequered roof. The car turned back towards Pall Mall.

"Anyone with information about this individual, or incident, is asked to call Southend CID on 101 and quote the crime reference number 42/178187/19. "Alternatively, you can call Crimestoppers anonymously on 0800 555 111."





Dick Davies MONTHLY ROUND UP

SPORTS CORRESPONDENT **BBC ESSEX**



Cince joining the Football League in 1920, Southend United have had 35 different managers; but probably none have arrived facing a more difficult task than the present incumbent, the former Premier League and England player Sol Campbell.

The first four months of this season have, in all likelihood, been the worst such start ever for the club. Southend currently lie in 22nd place in League One and, after 17 of their scheduled 44 matches, not one of the top 150 clubs in the country has won fewer matches, lost more matches, conceded more goals or had a worse goal difference than the Blues.

Campbell is the fourth man in charge this year and, although he did a superb job in rescuing his previous club, Macclesfield, from dropping out of the Football League completely, he could have been under no illusion regarding the size of the task ahead of him at Roots Hall when, in the first Southend game he attended, they suffered a 7-1 home defeat.

Just seven months ago, there were delirious scenes of joy when Southend, against all odds, beat the might of Sunderland in May with a decisive goal coming as iust four minutes of the season remained, for this victory secured their survival in League One. However, maybe the old warning of "Be careful what you wish for" applies in this case as it seems possible that, whoever manages the team, maybe the players are just not up to the required standard: time alone will tell.

The festive period is critical for any side with five fixtures coming in three weeks. In Southend's favour, most of these matches are at home and four of them are against teams in the bottom six of the league: it's essential that they take full advantage of this and begin the New Year in buoyant mood.

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ACROSS

- 1. Very small African parrot (8)
- 5. Mire (anaq) (4)
- 8. Criminal (5)
- 9. Beyonce ___: singer (7)
- 10. Strongly influencing later developments (7)
- 12. Enhance a photo (7)
- 14. Degree of eminence (7)
- **16.** Boring (7)
- 18. Set up (7)
- 19. Gemstones (5)
- 20. Opposite of won (4)
- 21. Small falcons (8)

DOWN

- 1. Hoist (4)
- 2. Closely woven fabric (6)
- 3. Using both eyes (9)
- 4. Having a jaunty appearance (6)
- 6. Alyssa : US actress (6)
- 7. Determined (8)
- 11. Clumsy (9)
- 12. Fitting (8)
- 13. Love affairs (6)
- 14. Smear or blur (6)

15. Action of making use of something (6)

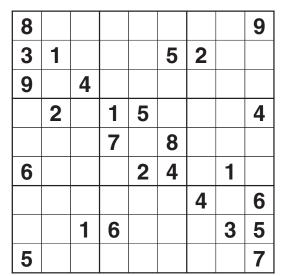
19

- 17. Poses a question (4)

DID YOU KNOW?

- Mastercard was known as Interbank from 1966 to 1969 and Master Charge from 1969 to 1979
- ▶ Porsche also makes tractors
- The first product to have a bar code included was a packet of Wrigley's gum
- Nokia was named after Nokianvirta, the Finnish river, where the business first began as a paper mill in the 1800s
- ▶ There are 22 stars in the Paramount logo, although the original has 24
- ► Hilton was the first international hotel chain
- ▶ The values on the Monopoly board game have been the same since 1935
- ► Cheerios cereal was originally called Cheerioats

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THE VEGETABLES YOU SHOULD LOOK TO GROW OVER THE WINTER SEASON

The notion of the winter vegetable is one we all stand by. Rough, rustic, wholesome and I happy, they are the meal mainstays of a season in which we want to be inside, wrapped up warm, with the products of our labour in front of us.

But what about the vegetables you want to plant now for picking at the start of next year and when spring rolls around? Here is a selection that will last through those cold winter months:

SPINACH

Typically planted at the start of autumn, the time is almost done for spinach going into the ground, but any late additions will see a solid reward of leaves throughout the cold months and right the way through to next summer.

CARROTS

We associate carrots with sugary, summer flavours, but planted in November and with a bit of protection, the Adelaide carrot flourishes across the colder months for an early-spring treat.

The simple leek is a must on a winter

plot, offering volume, flavour and spiciness right up until the soil freezes solid.

CHARD

Although some of these leaved plants can wilt in the harsh conditions, others will stand the test of winter while providing a December harvest to boot, offering your kitchen great flavour and your garden intense colour.

WINTER SALADS

Rows of lambs lettuce, land cress and mustard will need some protection from the elements, but once in the ground are resilient and happy to be picked across the colder months, where they'll regrow and keep the supply to your lunch table constant.

ONIONS

Hardy, tough and tasty, onions (and shallots) are easy to plant, brilliantly versatile and incredibly resourceful in the soil. Onions have a very long growing season and require slightly longer in the ground, so planting now will mean they won't be ready until next summer.



ccording to a national debt charity, nearly eight million people in the UK expect to fall behind in their finances in January after overspending on Christmas.

1. Don't bury your head in the sand

If you are serious about clearing your debt, you need to know exactly what you are dealing with.

2. Look at areas of spending you can cut back on Whether that be your daily shop-bought coffee or cancelling your gym membership.

3. Switch providers

An ideal time to evaluate all direct debits and see if you can save money by switching providers.

4. Look for 0% balance transfer deals

If you have overspent on your credit cards, now is the time to switch to a 0% balance transfer deal.

5. Set a realistic budget

Once you have paid all your bills, set a budget for any disposable income and utilise the rest to pay off your debts.

6. Pay off your most expensive credit

There is no point paying equal amounts off all of your credit cards if one has a much higher interest rate than the rest.

7. Pay more than the minimum amount Paying back the minimum amount on

your cards means you will likely only be paying off interest, not actual debt.

8. Sell any unwanted gifts or home stuff January is the ideal time to have a good clear-out

and sell any items you no longer want.

9. Consider a personal loan

It could make financial sense to take out a personal loan to consolidate your existing debt into one manageable monthly payment.

10. Ask for help

If you are struggling with debt, consider seeking the advice of a group such as Citizens Advice.



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tting adequate shut-eye is more important than any vitamin, mineral, food or workout, so why are we so blasé about sleep?

Eat sensibly, rehydrate, breathe in clean air - we take all these for granted as being good for our health. And yet the thing that, on average, will occupy one-third of our lives - sleep - is messed about with, interrupted and at times completely abandoned.

There is nothing more natural than sleep, and an interrupted pattern of rest can be linked to immune system weakness, body cell deterioration, depression and anxiety, not to mention an inability to concentrate.

Yet the answer isn't simply to go to bed earlier - you'll need to consider what's around you. Numerous studies have shown that smartphones and device usage is on the increase, and it's the "blue light" emissions from these that can delay the release of sleep-inducing melatonin, as well as resetting the body's internal clock (circadian rhvthm).

remove excess noise within or around your bedroom.

Sure enough, most of us can reel off a good number of the benefits of sleep - sharpness, mood enhancement, lowering of blood pressure, better immunity, improved memory, stress reduction and even maintaining of body weight - so it's not as if we don't know it's good for us.

Doctors recommend a trial week of "regular as clockwork" bedtimes, with long rests and the adoption of healthy habits. They then invite people to see if they feel improved in all those physical and psychological aspects. If the answer is yes, it goes to show why getting your head down may be the best thing you can do, not just for your health and well-being, but for your sanity too.





firs the season of late-night shopping and dazzling festive soirees, but every night staying up late looking fabulous is followed by a gruelling early morning where you look and feel tired. Fortunately, there is plenty you can do (or NOT do) in order to appear as fresh as a winter morning.

THE DOS

DO take your daily vitamins. Sleep is the best way to replenish body and mind, but on nights when you know you're not going to get enough shuteye, slathering on a moisturiser rich in potent vitamin C can be the next best thina.

DO use a shade lighter. It might seem counterintuitive to highlight your shadows, but using a concealer one tone lighter on your undereye area is actually a great way to brighten your eyes, giving the impression of vitality.

> DO be generous with mascara. Want to look bright eved and bushy tailed? Then open up those peepers with lashings of mascara.

THE DON'TS

DON'T overdo it. Tempting though it might be to cover up your evening antics with make-up, you might find yourself looking even more fatigued. Youthful skin glows, so stick to products that are light and illuminating, rather than heavy, powdery ones that are prone to settling in skin creases.

DON'T skip vour cleansing routine. Washing your face may be the last thing you want to do on a dark, cold morning, but the only way to rejuvenate a dull complexion is to remove the dead cells. Use products that are gentle but powerful to effectively brighten the skin.

DON'T load up on caffeine. Coffee might make you feel better in the short term, but too much is going to frazzle your mind and dry out your skin. Instead drink plenty of water.

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TUMBLE DRYER ow did we ever exist without the humble

tumble dryer? It's quick, efficient and, most importantly, not dependent on the unpredictable British weather. But it can cause chaos to your clothes if not used correctly.

1. Bras

The main job of a bra is to provide support, but by tumble drying this item you risk the elastic becoming stretched and out of shape.

2. Leather items

Leather, suede and faux leather should always be air-dried as heat can cause these materials to crack or become distorted.

3. Delicate fabrics

Silk, lace and sheer net items should never be tumble dried as the high temperature will set in wrinkles.

4. Gym wear

Activewear is made from man-made fibres which are designed to keep you cool and supported, but they will not keep their shape in the dryer.

5. Athletic shoes

Shoes that are made from leather, canvas or the latest high-tech performance fabrics should not be tumble dried as the heat

6. Knitted jumpers/cardigans

Tumble drying knitwear can cause the items to lose their shape by causing the fabric to shrink or stretch.

7. Fur items

Real fur can crack in the dryer, whereas faux fur can melt or become tangled.

8. Swimwear

Costumes, bikinis and swim shorts should be washed or rinsed after each use, but avoid tumble drying as this can ruin the fabric.

9. Ugg boots

Although super cosy, Ugg boots are not the best footwear to get caught in the rain in, and when they do get wet it can be tempting to throw them in the dryer. Don't. Sheepskin will shrink in the heat.

10. Tights/stockings

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Even a few minutes in the tumble dryer can cause irreversible damage to hosiery: think tangles, knots and even runs.



Things to consider for a on a budget

hether you fancy some winter sun or a romantic city break, booking a last-minute New Year break on a budget can be a challenge, to say the least.

But fear not - it can be done.

Choose a less-popular destination

Certain areas of the globe are known for their New Year's Eve party extravaganzas - think New York, Las Vegas and Sydney - but if you don't want to be paying off your New Year break for the next 12 months, consider going to a less-popular destination such as Budapest or Prague.

Consider going en masse

If you have a large group of friends who enjoy going away together, look into the option of renting a house rather than staying in a hotel. For those who don't have their heart set on going abroad. there are some great deals to be had on shared

accommodation in the UK - you could even rent out a castle!

Take the risk of booking last minute

Most people like to have their New Year's Eve plans set in stone at least a few weeks before the big event, if not more, but one way of finding a supercheap deal is to wait until the very last minute. Yes, this is risky, and you may not have a lot of choice in terms of your destination, but if you can't be spontaneous on New Year's, when can you be?

Compare prices

You may think it would be cheaper to book a budget package deal with flights, accommodation and transfers included, but that is not always the case. It is advisable to shop around to get the best



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HOW TO OCCUPY YOUR KIDS ON THOSE LONG CAR JOURNEYS OVER CHRISTMAS

hat is the most dreaded phrase that children typically say on long car journeys? Yes, you guessed it, it's "Are we nearly there yet?"

This innocuous-sounding question is often uttered within minutes of leaving the house and turns even the most patient parent into a badtempered tyrant.

Check out our free car games and eliminate boredom for good.

1. TRAVEL BINGO

Think of 5 or 10 things to find that can be seen from your car window. Create a bingo card with these items listed and then simply let your kids find them and cross off throughout your journey.

2. I'M GOING ON A PICNIC

This is a great memory game for children aged 5 upwards and can have has many players as you like. The first player says "I'm going on a picnic and I'm bringing...", followed by something that begins

with A. The second player repeats what the first player said and then adds something beginning with B, and so on.

3. 20 QUESTIONS

An oldie but a goodie, this guessing game can be enjoyed by children of all ages. Player one thinks of a person, place or object. Then the remaining players take turns to ask questions which must be answered with only yes or no. After each answer the questioner may have a guess.

4. WHO CAN STAY QUIETEST THE LONGEST?

If you really can't take any more of your children complaining and bickering, this is the game to turn to. Engage their competitiveness and enjoy five or hopefully more minutes of blissful silence.

5. ELECTRONIC DEVICES

If all else fails, you know you can always turn to the iPads and smartphones for a quick boredom fixer.





hristmas is a time to overindulge as a family, and for animal lovers, that extends to their pets.

Now you may think you are being kind in giving your pet their very own Christmas dinner, but there are certain festive foods that they should not be eating.

Snacks & Sweet Treats

MINCE PIES

These pastry-encrusted traditional Christmas treats include raisins, currants and sultanas, all of which can be fatal to dogs.

X NUTS

Certain nuts can be toxic to animals, so it is best to avoid giving any varieties to your pets just in case they have a bad reaction.

X CHOCOLATE

Chocolate can be deadly to your pets so it should be kept out of reach at all times. Don't forget about tree chocolates.

The Main Event

TURKEY SKIN & BONES

Although a few slices of turkey meat will not harm your pet, the skin of the bird is too

no-nos for your pets

fatty for their digestive system and the bones can pose a choking hazard.

PIGS IN BLANKETS

So delicious, and your dog would probably think so too, but these Christmas dinner accompaniments are simply too fatty and salty for your pet.

X STUFFING & GRAVY

Although not toxic to pets, both of these are high in salt and fat as well as containing several herbs and spices that may irritate your pet's stomach.

Puddings

CHRISTMAS PUDDING AND CHRISTMAS CAKE

Just like mince pies, these both contain raisins, sultanas and currants that can be fatal to your pets.

ICE CREAM AND CREAM

Cats and dogs both find it difficult to break down lactose which is found in both of the above tasty desserts; therefore, it is advised not to give them any. Even lactose-free ice cream can be problematic.



THREE extravagant edible CHRISTMAS GIFTS THREE

Ino doesn't like something a little bit naughty at Christmas, whether that be your favourite festive tipple or a boozy chocolate liqueur? And what could be better than receiving one of your preferred indulgences as a gift?

So, why not create a personalised edible treat for a loved one this festive

CLEMENTINE CHRISTMAS GIN

You will need:

One bottle of London Dry Gin 4-5 clementines 200g caster sugar • 1 piece of fresh ginger • 2 star anise

How to make:

Slice the fruit into segments (skins attached) Add to a sterilised jar with the other ingredients Seal and shake Leave in a cool spot for two weeks . Shake occasionally to infuse the flavours further After two weeks, strain your liqueur Pour into an attractive bottle and finish with a ribbon





CRANBERRY & CHILLI JAM You will need:

2 red onions • 4 cloves of garlic • 3–4 fresh red chillies • 500g cranberries

150g sugar • 40ml red wine vinegar

How to make:

Peel and finely chop the onions and garlic • Deseed and slice the chillies Sweat the above in a large pan for 10 minutes • Add cranberries, vinegar, sugar and 50ml water • Simmer for 20 minutes • Mash the mixture slightly and cook for a further 15 minutes • Season to taste • Add to sterilised jars

CHRISTMAS BOOZY TRUFFLES

You will need:

300g quality dark chocolate pieces · 300ml double cream · 50g unsalted butter · Your preferred liqueur - Grand Marnier, coconut rum, whiskey · Your chosen coating

How to make:

Gently heat cream and butter in a saucepan • Remove from heat and add chocolate · Stir until you have a smooth mixture · Add your chosen liqueur · Chill for a minimum of four hours · Shape your truffles using a melon baller and place on greaseproof paper · Immediately coat your truffles · Store in the fridge in an airtight container



Should you buy a SLOW COOKER?

wning a slow cooker is now nearly as common as owning a toaster or a kettle, with many praising the virtues of this timesaving kitchen appliance.

And what better time to invest in a slow cooker than in winter when the nights are cold and your belly screams for foods that are warm and comforting, but is this cooking device right for you?

How does a slow cooker work?

A slow cooker works by cooking food for long periods of time at a low temperature. Heat is created in the base of the appliance and is then transferred up the sides of the cooker to slowly heat your food. Most slow cookers have the option of cooking at either a low or a high temperature, depending on how long you have to create vour meal.

What are the benefits of a slow cooker?

✓ You are highly unlikely to burn your food. ✓ You can use cheaper cuts of meat.

✓ It frees up your oven or hob for other cooking.

Minimal washing-up.

✓ It uses less energy than a standard oven.

✓ It is portable, convenient and saves time.

What are the downsides to using a slow cooker?

- lead to bland food.
- Not all recipes are suitable for slow cooking such as meat that needs browning.
- Fresh spices and herbs can be overpowering in the slow cooker, so always use less than the recommended amount.
- X It can be inflexible.
- No quick-fix meals.
- Tinned and even frozen veg does not work as well in a slow cooker - fresh produce is best.

Slow cookers are good for curries, soups, stews, casseroles, sauces and even mulled wine.

Best slow cooker brands: Crock-Pot Slow Cooker, Sage by Heston Blumenthal Fast Slow Pro Pressure/Slow Cooker, Russell Hobbs Chalkboard Slow Cooker 3.5L.





TECHNOLOG







IS PREMIUM FUEL REALLY WORTH THE EXTRA INVESTMENT?

e've all seen those suffixes at the petrol station - "Super", "V-Power", "Premium", "Nitro+", or "Ultimate" - luring you to the more expensive pump as you prepare to dole out anything up to £100 to fill up your tank.

For some of us, whether it's petrol or diesel, simply filling up is enough of a financial chore, without wanting to contemplate voluntarily spending more on jazzed-up fuel. For others, premium denotes performance and longevity, but does the added investment pay back? In the long term, the answer is, surprisingly... yes; but don't bother if you're driving a Nissan Micra.

In short, if you own a high-spec vehicle, then filling up from the premium pump could be a sound move. The fuel's higher-octane rating means it works better with engines of a higher compression, so that leads to increased performance and moreefficient maintenance of your system.

The downside is cost – on average, performance fuel will cost you around 10p per litre more. Spin that out over the course of a year's motoring and you've added on a fair whack to your road bills, but on the plus side your car will be running more efficiently, and for longer. There's also the prevention of "engine knock" to consider - that's where unburned fuel pre-ignites in a vehicle's engine, damaging interior components.

But all this largely only applies to premium vehicles, where higher-octane motors mean higher-octane fuel. For what you might describe as "everyday cars", go for the cheaper option. Your little run-around will have a standard octane rating of 95, meaning that the electronics are configured so that the vehicle will run in a satisfactory way on the regular fuel.

Put another way, there's a good chance upgrading your fuel will make little noticeable difference... except to your wallet.

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RACING LINE

LEWIS HAMILTON WINS SIXTH WORLD TITLE TO CLOSE IN ON MICHAEL SCHUMACHER'S RECORD

le may have lost "the battle" in failing to fight off a late rally by his Mercedes-Benz teammate Valtteri Bottas, but Lewis Hamilton won the war by finishing second to secure his sixth world Formula One championship title in Texas at the start of November.

The Stevenage-born driver needed to be within seven places of the Finn to clinch the drivers' title, and even though he started fifth on the grid, Hamilton came within four laps of sealing the championship win with a race victory.

But in the end, Bottas' DRS overtake was irrelevant, such was the Briton's advantage on the season leaderboard. This latest crown took him past Juan Manuel Fangio's five titles and within one of Schumacher's tally.

commented that it was his "worst day at

Winning more than half of the 19 races is one big reason why Hamilton has topped the table for the third straight season, not to mention the fifth time in six years, and yet there are still two immediate records in the racer's sights.

He currently equals his own highest seasonal points total of 408, so any scoring finish in either of the last two races will see him surpass that. In addition, his 10 GP wins this season leave him just one short of his previous best.

The sign of a true champ is one who keeps on winning despite his success, and Hamilton this season has once again



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WHAT'S ON

in your area

Storytime

Leigh Library, Broadway West, Leigh-on-Sea, SS9 2DA Every Wednesday, 9.30am – 10.30am



Why not join in the fun free session with stories singing and crafts, suitable for children 0 to five years old.

For more information, ring Westleigh Start Well Centre on 01942 777705.

Murder mystery

The Arlington Ballroom, 905 London Rd, Leigh-on-Sea, SS9 3LL

December 11, 7pm - 1am

Raise money for Havens Hospice and enjoy a fantastic Christmas whodunnit. On offer will be a three-course meal with half a bottle of wine.

Interactive, acted-out whodunnit, with suspects interrogated detective guests and a disco that runs until 1am.

Tickets are £55 and all profits of ticket sales go to Havens. Book by calling 01268 565 769, or email Jane on Jlodeto@Brownssolicitors.com

Craft circle

Leigh Library, Broadway West, Leigh-on-Sea, SS9 2DA

December 13, 1pm - 3pm

The craft circle are a stitching group for adults who like company and like sewing, knitting an crochet with the exception of beading and guilting.

Anyone and everyone is welcome with a $\mathfrak{L}1$ subscription and $\mathfrak{L}1$ for refreshments.

Dine in the woods: Christmas edition

Belfairs Wood Park and Nature Reserve, Eastwood Road North, Leigh-on-Sea, SS9 4LR December 13, 7pm – 8pm

Why not celebrate the festive season at Belfairs

Woodland Centre with their Christmas special dinner in the woods? The event held at Belfairs Woodland Centre, is £20 per person to attend.

Enjoy a turkey roast with all the trimmings, Christmas pudding and mince pies (with vegetarian option available) and own drinks are allowed.

For more information and to book please visit the Belfairs Woodland Centre website.

Christmas farmers' market

Leigh Community Centre, 71-73 Elm Road, Leigh-on-Sea, SS9 1SP

December 21, 9am - 1pm

Farmers' market is one of the longest running markets in the Essex area, and prides itself on delivering local produce to our residents.

They provide a range of stalls selling all different types of homegrown produce. The stall holders must have grown or made the goods themselves, and all traders come from within a 30-mile radius.

If you are interested in having a stall at one of the farmers' markets, please call 01702 716288 or visit the Leigh-on-Sea Community Centre website for further details.



Christmas trail

Belfairs Wood Park and Nature Reserve, Eastwood Road North, Leigh-on-Sea, SS9 4LR December 27 – 29, 10am – 3pm

Take a walk through the beautiful winter woods of Belfairs Park with our self-led trail and find all the festive clues, with a small prize on completion.

This event is suitable for smaller children. It is a quiz with Christmas themed clues running throughout the woods, similar to their Easter trail.

Tickets are £2 per child to attend. For more information please visit the Belfairs Woodland Centre website.

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