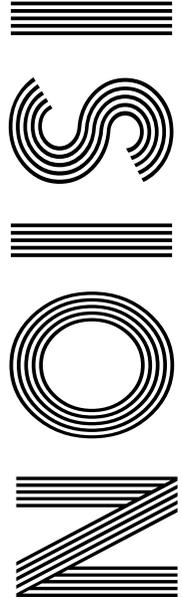


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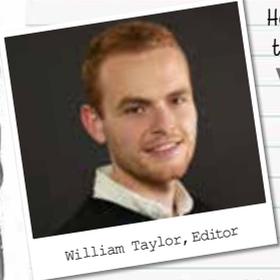
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Editor's notes...



William Taylor, Editor

Hello and welcome to this month's edition of **VISION** Woodbridge. This month we enter our third year in print, which is a massive milestone for us. I vividly remember those tentative early days, going out to meet

the local businesses for the first time, and it's hard to believe that more than two years and 24 editions have passed already.

Running a local lifestyle magazine has been both fun and challenging in equal measure. One of the very first local businesses I spoke to back in 2018 suggested to me it would be a waste of time to launch a new magazine in Woodbridge, and he'd "probably just throw the magazines on the fire".

Only a little disheartened, I trudged on to the next business. From then on, I was overwhelmed with the positivity, and to this day it still brings a smile to my face when I hear people saying how much they enjoy receiving it.

The funny thing with time is how things can change. That business owner I spoke to right at the very start has gone on to become one of this magazine's greatest allies.

There were several morals in this story for me. The first was not to let others tell you that you cannot do something. The second was that if you get knocked down, stand up, brush yourself down and get back to it. One of the most inspirational quotes I go by is from Henry Ford: "Whether you think you can or think you can't... you're absolutely right."

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THE Lady WITH THE Lamp

How much do we really know about Florence Nightingale, as celebrations marking the 200th anniversary of her birth continue?

We are living through a period where those in all corners of the National Health Service are experiencing acclaim, admiration and no small amount of empathy in ways rarely seen before.

True, it may have taken a global pandemic for the universal admiration of our healthcare heroes to fully be appreciated. However, as the spectre of COVID-19 continues to sink further into the background, so now we should ensure those doctors, nurses, consultants, paramedics, porters, reception staff, phonenumber operators (and everyone else in the mould of Florence Nightingale) will always be appreciated.

Nightingale, born in May 1820, is regarded as the pioneering force in modern nursing, and yet the iconic nature in which her image is celebrated – the Lady with the Lamp, going round at night tending to those wounded in the Crimean War – only actually tells half the story.

That's because while, first and foremost, Nightingale was a nurse working on the ground in then the most desperate of conditions, she was as well a woman of strong mind and powerful opinion. From an upper-class background, and well travelled prior to exploring nursing as a career, she was a brilliant mathematician, an organiser and an advocate for statistics.

Having such an analytical mind transformed a rather unstructured, 'make do' and manual process of caring for the sick into a slick, regimented process where structure could be directly linked to saving lives.

From graphs to pie charts and even infographics, Florence Nightingale's take on the duties that lay in front of her were revolutionary. Indeed, she is credited with the invention of the polar area diagram, and would work these and other visual explanations into nursing reports. As a result, in 1859 she became the first female member of the Royal Statistical Society, and 15 years later was announced as an honorary member of the American Statistical Association.

With every new study there was an even more expressive method for understanding and acting upon the statistics in hand, from accompanying the British Army in India in the 1850s, where she slashed mortality rates caused by drinking toxic water, to returning home to promote literature and feminism in a way that was scientific and exacting.

That feminism link is slightly at odds with her opinions on the fairer sex. She was, at times, brutally disparaging towards women, and even referred to herself in masculine terms, as "a man of action" and "a man of business".

In her defence, Nightingale was perhaps just rallying against a world in which men had the upper hand. To consider what she achieved then, it's interesting to think how much impact she might have now, in an era when equality, technology and innovation are key parameters in healthcare.

To celebrate what our medical key workers have achieved now is, ultimately, to thank Florence Nightingale for setting up, styling and steering modern-day nursing to what it is today... something we are all proud of.



WHEN THE Bluebirds FLEW AWAY

Celebrating the life of the 'Forces Sweetheart', Dame Vera Lynn

When news came in the middle of June of Dame Vera Lynn's death, it was a case of reflecting on, rather than mourning, the life of someone so intrinsically linked to those courageous troops who led us to victory in World War II.

That the singer, songwriter and entertainer was in her 20s when her iconic ode to our soldiers, *(There'll Be Bluebirds Over) The White Cliffs of Dover*, became such an emotional and inspirational marker for the war effort, shows the longevity she achieved right up to her passing.

Born in East Ham, Dame Vera's performing debut came with the famous Joe Loss Orchestra in 1935. By the time war broke out four years later she was signed to Decca Records, and agreed to venture deep underground to sing with those sheltering in tube stations from the danger of German air raids.

Her *Sincerely Yours* radio programme in 1941 was a vehicle for messages to be sent out to

troops on the front line, and she soon joined the Entertainments National Service Association – which hosted open-air concerts – with whom she travelled to Egypt, India and Burma.

Post-war, Dame Vera's popularity stuck, with extensive TV performances, a star talent at the Royal Variety shows, and countless live concerts.

A dedicated philanthropist, she continued to raise money via her self-titled children's charity right up until her death on June 18, at the venerable age of 103.

What Dame Vera would have made of the recent furore concerning Winston Churchill's statue is unclear – we suspect, in embodying all the same spirit, resilience and fortitude of the wartime, of which she was a crucial part, she would have simply diverted her attention to those fallen heroes again.

"Not a day goes by when I don't think of those brave men, and what they gave to this country... and one day we'll meet again."

Photo credit: Evening News/Shutterstock



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LOCAL NEWS

from your neighbourhood



LOCAL NEWS

Photo credit: DWA architects



Work on care home development gets under way

Work to build a care home has started in Woodbridge.

The development is being carried out by Horizon Construction and DWA Architects and will comprise two sites for the care home.

One site will house a traditionally designed 55-bed care home and the other will be an assisted living facility to also include six flats and two semi-detached houses.

Angel Care submitted plans to build a care home on the former Anglian Water depot and they were

approved in October 2019. The construction also includes staff offices, kitchen and parking facilities.

The care home has been in the works for several years with the plans initially refused and an appeal dismissed by the planning inspector.

There were concerns raised over the character and appearance of the area, but the revised proposal offers a solution to these problems and has subsequently been approved after nearly a decade of trying to secure planning permission.

The care home will be completed in autumn 2021.



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Anti-racism protest deals with resistance from public

Hundreds gathered at Elmhurst Park in Woodbridge for the Black Lives Matter peaceful protest on June 20.

Despite the protest being peaceful, there was some resistance to the anti-racism event. Boards and signs were taken down overnight and verbal abuse was shouted at people.

Former Woodbridge mayor Eamonn O’Nolan was at the protest and said: “We were presented by a splendid display of posters. My wife and I put up a few posters of our own. We thought it was a wonderful initiative.

“I was really surprised and disappointed by some of the videos that showed up on social media with

pretty strong reactions from some local people. This protest identified an issue we didn’t know we had in Woodbridge.

“Woodbridge doesn’t have an evenly spread representation of ethnic minorities. It doesn’t reflect the national representation. A lot of people were shocked when they saw the reactions of certain people in the community.”

Another person tweeted about the protest, proudly saying he ripped down a poster and “flung it in the nearest bin”.

Anti-racism protests have been going on all over the world after the murder of George Floyd by police officers in America.

Businesswoman launches parking campaign

A Woodbridge high street stalwart has launched a campaign to lobby the council for free parking in the town.

Jill Barrett, director of department store Barretts on The Thoroughfare, has been bombarding East Suffolk Council with requests for high street assistance since last year. As shops have begun to reopen post lockdown, her efforts have doubled.

Mrs Barrett said: “There certainly is plenty of evidence that car parking charges and lack of spaces are a disincentive for shoppers to Woodbridge.”

Business Association Choose Woodbridge carried out a survey and the results show “that 95 per cent would like the council to introduce a period of free parking with 75 per cent saying free parking would make it ‘highly likely’ they would shop more regularly in Woodbridge town centre.”

In an email, Kerry Blair, head of operations at East Suffolk Council, said: “There is no evidence that a modest parking charge puts people off shopping in town centres, and therefore the efforts of the council have been focused elsewhere.”

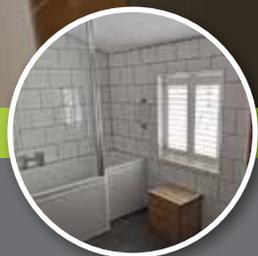
To add your opinion to the debate on scrapping parking charges in Woodbridge, complete the survey by visiting www.surveymonkey.co.uk/r/93CRZ3V



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Tide Mill Museum reopens to public



Photo credit: Simon Ballard

Following the reopening of Woodbridge Tide Mill Museum on July 4 and 5, it will now be open on Fridays, Saturdays and Sundays.

The Mill has acquired the Industry Standard 'Good To Go' mark which means that it has followed government and industry COVID-19 guidelines, has a risk assessment in place and a process to maintain cleanliness and aid social distancing.

Like many, The Mill relies on visitors' entrance fees and purchases to survive and has been severely hit by lockdown. However, it has not been sitting idle.

From the middle of May, while following government guidance, The Mill started milling. More than two tonnes of grain has been milled and the resulting flour distributed to The Mill's customers.

There has also been a major external redecoration of the Tide Mill.

A spokesperson for Woodbridge Tide Mill Museum said: "A lot of work has been done to ensure visitors and staff are safe. Visitor numbers will be limited to pre-booked time slots."

For tickets, visit www.woodbridgetidemill.org.uk

Lockdown divorce is on the rise

Divorce enquiries have increased by more than 1,000 per cent during the lockdown, according to a leading lawyer.

Between March 23 and the end of May, Prettys Solicitors has seen the number of visitors to its online advice pages on divorce, family law, separation and mediation increase by 1,233 per cent compared to the same period in 2019.

Georgina Rayment, head of the family team, said: "Right at the start of lockdown, divorce lawyers predicted the divorce rate would rise.

"Couples who have been 'pushed to breaking point' during the coronavirus lockdown should seek the help of a mediator before considering a split."

Mediation at Prettys has moved online over the last 12 weeks to meet demand.

Victoria Mayhew, an accredited mediator at the company, said: "When we went into lockdown, family mediation services faced a stark 'adapt or die' choice. We've adapted and have not regretted it, having found, somewhat unexpectedly, that there are some real benefits to working in this way."

Urgent cases involving domestic abuse or child protection are being prioritised and couples have been warned to expect delays for financial cases.

Art Club to hold public exhibition

Woodbridge Art Club will be opening to the public in August to present an art exhibition.

It will be held between August 29 and August 31 from noon to 4pm at the Riverfront Club House on Tide Mill Way.

A spokesperson for the Art Club said: "The club looks forward to welcoming you to our safely planned exhibition and contactless purchases will be available.

"Club members are also hopeful of being able to meet together again and work alongside others in the studio space, as plans are under way to enable this to recommence safely.

"This Woodbridge club has members from around the area and is a friendly and encouraging place to share your interest and develop your skills."

New members are welcome. For more details, visit www.woodbridgetartclub.org.uk

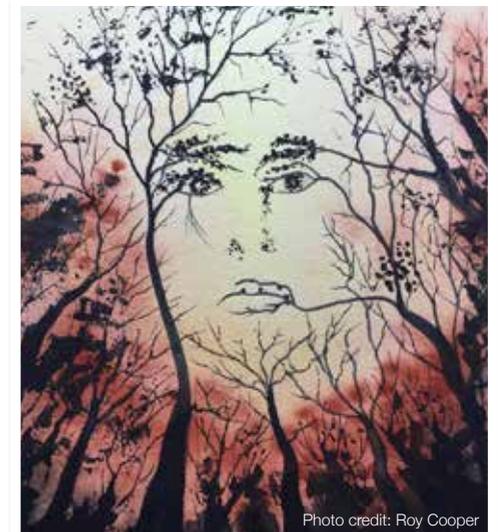


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LOCAL NEWS



Town hosts first pride event

LOCAL NEWS



Photo credit: Woodbridge Pride Facebook

Woodbridge hosted its first pride event on June 27. It had flag raises at Elmhurst Park and Tide Mill where two dozen people showed up.

Organisers from the Woodbridge Pride committee said: "We began to realise by late February that it was unlikely we would be able to hold the event. By early March, we had to cancel. It felt inevitable but seeing the empty venue on the day was heartbreaking."

They faced some obstacles.

They said: "It was extremely challenging. The biggest issue was finding sponsors. The East of England Co-op turned us down with no explanation."

Cyndi Lauper praised Woodbridge's efforts on social media. They spoke about how that came to be and said: "Thanks to the lovely Jan Pulsford, Cyndi came to hear about what we were doing. We were thrilled and excited to get a mention."

Talking about the importance of Pride, the organisers said: "It's more important than less cosmopolitan places because it offers a safe space for gay people, whose presence here is less established. For trans people it is critical. We have offered our community respect and a celebration of our collective identity through our diversity."

Woodbridge conservation area to rewild

East Suffolk Council has allowed 40 areas to rewild, and parts of Woodbridge are included.

Owing to the pandemic, grass cutting was

suspended in April in order for the wild flowers to grow and for the wildlife to be unaffected. Only areas that presented a safety and access problem were cut.

James Mallinder, conservative cabinet member for the environment, said: "We know our residents are keen for us to create more spaces for the benefit of wildlife and had already committed to trialling reduced strimming and cutting in Southwold and Saxmundham this year.

"Reduced grass cutting across the whole of East Suffolk, enforced by COVID-19 restrictions, helped us to identify these larger spaces which will be ideal for conservation, and we will now manage these to help wildlife to thrive, through reduced cutting and the sowing of wild flowers.

"We are committed to promoting environmental sustainability and ensuring responsible stewardship of our open spaces."

Fun video marks the end of education at high school

When students at Farlingaye High School in Woodbridge had to cancel their Year 11 prom, they decided to film a video instead of letting it ruin the end of their secondary education.

The idea came from the head of Year 11, Paul McDonald. He had seen similar creations done on social media and contacted students to participate in their own version to mark the day their prom should have been on.

The video starts off with a message from Paul and cuts to students catching and throwing a ball to each other. The video is expertly done with everyone getting creative with their short segments.

Paul McDonald said: "It all happened so quickly, their exams cancelled, then prom, then school was closed. It took a while for them to digest it. The video was to make sure they knew they weren't forgotten. They are happy they did it and it's something for them to look back on."



Photo credit: Farlingaye High School

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News from

Councillor Caroline Page

The County Councillor for Woodbridge



LOCAL NEWS

One of the things the last four months has shown is that we need to look inside as well as outside ourselves for mental health.

Looking at the five points for well-being that the charity MIND recommends, it's interesting how well they fitted into lockdown.

Firstly, CONNECTING with people. We couldn't meet – but there were phones, emails, Zoom. Did you find yourself remembering with affection long-absent friends? I contacted – and was contacted.

Secondly: BE ACTIVE. Although shielding, I got up early and walked many country miles. "Sanity walks", a friend calls them. Regular physical activity is good for depression and anxiety whatever your age, and at mine, it keeps those joints going.

Lockdown was so quiet, it was easier to manage the third: TAKING NOTICE. Now, MIND tells us "savouring 'the moment' can help to reaffirm your life priorities". I'm not sure I understand that, but I certainly found myself acutely aware of birds and birdsong, of the progress of the seasons, of how my plants were

uncurling and growing. I even managed to keep basil alive on my windowsill for months – which before I would have thought frankly impossible.

Fourthly, LEARN. Apparently, continued learning enhances self-esteem and encourages social interaction and activity. As a volunteer with the Woodbridge Emergency Response Group, I am proud to say I learned to become a call handler – even if I am the oldest and least competent one ever seen. Plenty of social interaction there. And I have become a first-time vegetable-grower, having turned my lawn into an enormous allotment. This gave not only online interaction with kindly experts, but also a lot of activity.

And finally, we need to GIVE. We are lucky to live in a community where giving is a way of life for many people. Apparently, people who report a greater interest in helping others are more likely to feel happy.

A five-point recipe for happiness. And none of them is lockdown specific. May all of them continue.

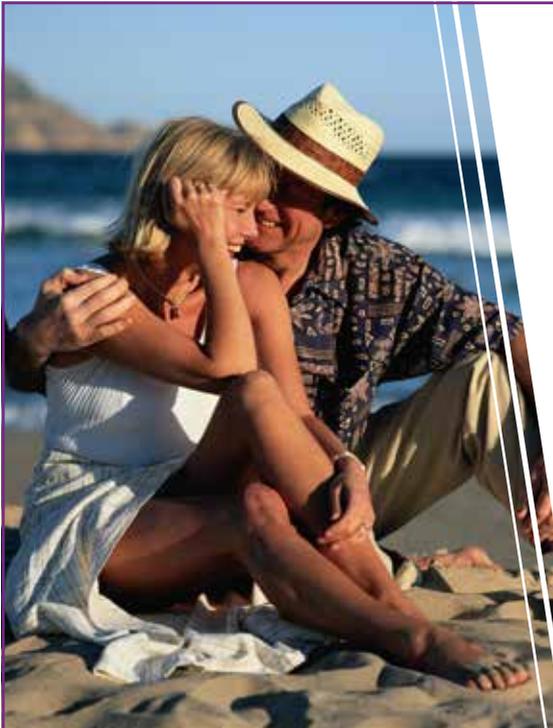


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The Spallettes raise funds to save theatre

Three sisters created a handclapping routine during lockdown, but it turned into a fundraiser after all the support they received, with 70 people involved.

Amy, Kate and Helen Spall, who are known as The Spallettes, have grown up attending Riverside Theatre in Woodbridge with The Company of Four, their late father's theatre business. After learning about the Riverside's troubles, they decided to make a fundraiser to save it from closing. The sisters set a target of £4,000 on their fundraising page and at the time of going to print had raised £4,700.

They said: "We were amazed that so many people wanted to be involved. We just opened it up to our friends and people we've known for years in The Company of Four and they all wanted to join in.

"We really didn't know how much we would raise, so we just set a goal that we thought might be realistic, and once the video was released it really didn't take long to surpass it.

"The future of all theatres is a huge concern right now and is very close to home for all three of us as we are all self-employed in the theatre industry and therefore have had no work since lockdown started.

"We are still waiting for guidance on when theatres can open again. Fortunately, the Riverside is also a cinema so it will be able to start to open up at the end of the month. As it has to operate on a reduced capacity, it is going to be a real struggle to keep it afloat. We are glad we can help in this small way."





LOCAL NEWS



News from

Councillor Geoff Holdcroft

Town Councillor for Woodbridge Riverside



Photo credit: Channah S Berry

As life starts to return to normal, or what will pass for normal in a post-COVID-19 world, I hope everyone remains safe and continues to follow the social distancing guidelines. We have lost too many lives already to jeopardise it now. Just to reassure everyone, the work of the Council's Emergency Response Group continues; the phones will be manned, prescriptions and food parcels delivered, and support will be given for as long as it is required. Just call our helpline on 01394 383599 or email emergency@woodbridge-suffolk.gov.uk

As part of the return to 'normal', EDF has now had its Sizewell C Planning Application accepted for Examination by the UK's Planning Inspectorate. Most households in Woodbridge should have received a booklet in the post outlining the proposals, so

whatever your views on nuclear power in general or about the specific proposals for Sizewell C, I would urge you to read it. EDF will be visiting Woodbridge with its Mobile Library on Friday, August 7, where you can see the Application. You can also download the files from www.sizewellcdo.co.uk, and if you want to register an interest with the Planning Inspectorate you can do so at infrastructure.planninginspectorate.gov.uk

Finally, I hope you can make the most of what is left of this summer despite so many of the events that make our area so special being cancelled. I will certainly be getting together with the rest of the Woodbridge Regatta Association as soon as possible to plan a great event in 2021 (picture from last year's event).

Care home plans rejected by NHS bosses

NHS bosses have rejected plans for a new care village in Woodbridge.

The plan was to develop an 80-bedroom and 75 assistant-care bungalows covering 6.6 acres of land on a disused quarry in Yarmouth Road. The build would have had great economic advantages with hundreds of jobs being created.

However, the plans submitted by Christchurch Land and Estates Limited were rejected by the Clinical Commissioning Group (CCG) after saying the health services nearby would not be able to cope with the influx of the elderly and would have an impact on the

NHS funding programme for healthcare provisions in the area.

They said: "Facilities of this nature do not just cater for the local population but will attract people of the elderly demographic to the area and increase the workload for the surgeries in the Primary Care Network (PCN), which are already struggling to deal with overall demand.

"A development of this size should be located where the infrastructure is in place and not in an area in which a high concentration of care homes and accommodation for the elderly and infirm already exists."

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You're suave, independent and effortlessly cool. How do you go about creating the bachelor pad to match the perfect eligible bachelor image?



It would be churlish to suppose designing the ideal bachelor pad should start off with the bedroom, but given that we spend one-third of our lives in one, it's actually a strong consideration. A bloke's bedroom should have white sheets and luxurious, stylish bedding, with simple and inviting artwork reflecting intelligence, travel and the odd hint of romance.



Just as important is the first impression when you enter the house or flat, and with the male penchant for a 'man drawer', a hallway should have sensible space for stylish storage of jackets, keys, cash and all those other essentials guys have. Rather than hide these away, make a statement of the fact (a key and cash bowl is a great idea), with metal, wood and greenery all combining well for a big welcome.



For the main living space or lounge, a statement piece of art will express more in one picture than a hundred words. A leather sofa looks great against anything, with lamps and throws a must.

Consider as well your everyday items – cutlery, cups, pots and pans. Pulling out an old Stella pint glass procured from the pub in 2014 won't look good – think clean, white, matching, statement-like pieces that show you don't need anyone else's rejects.

And the bathroom space should be similarly masculine. Matching towels, sparing wash items, aftershave and moisturiser, and certainly not a hint of leftover Head & Shoulders.

The ultimate allure for any bachelor pad is cleanliness. Relaxing in your own company or inviting someone else in should be a reflection of homeliness and health. Keep windows shiny, the music classy and even invest in a hotel-level air freshener, and your bachelor pad is ready to impress.



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DIY
Macramé
PLANT HANGER

PH credit: iStock.com, iStockphoto.com

Do you remember the 1970s' trend that was macramé? If not, you are in for a treat. This simple yet highly visually attractive knotting technique can be used to create many beautiful items for your home. In this article, we are going to show you how to make a macramé plant hanger.

YOU WILL NEED:

8 pieces of 15ft cotton cord | A 2-inch brass ring
2 pieces of 5ft string

HOW TO MAKE:

- > Take all 8 pieces of 15ft cord, fold in half and loop through the ring
- > Using your 5ft long pieces of string, tie a loop knot directly below the ring
- > Take 4 strands and tie a square knot
- > Repeat this last step 6 times
- > Repeat this pattern with the next group of four cords and repeat for the remaining cords
- > Leave a 2½-inch gap and tie a half square knot
- > Repeat the half square knot until you have created a 5-inch spiral
- > Repeat for remaining knot groups
- > Leave a 6-inch gap and create a crossover square knot using the 2 right cords from your first group and the 2 left cords from the adjacent group

- > Repeat the process for the remaining knot groups
- > Leave a 6-inch gap and create another crossover square knot by alternating the cords from the previous step
- > Leave a 3½-inch gap and tie a loop knot
- > Cut off any excess cord to create a stylish tassel

The above requires a basic knowledge of three different types of macramé knotting techniques: a square knot, a half square knot and a loop knot. You can find simple tutorials for all of these online.

DECORATING IDEAS:

- > Dip-dye
- > Embroidery floss
- > Silk or leather instead of cotton cord
- > Fill with fresh flowers, succulents or a battery powered candle





HOME & DIY

CELINE INTERIOR DESIGN

"Delivering Design Excellence"



Photo credit: celineinteriordesign.com

From the Middle East to middle England, Noor Charchafchi's unique design palate

Given that Noor Charchafchi, the owner of London-based interior designers Celine Estates, hails from the Middle East, it's unsurprising to find such dedication to bright, clinical, uncomplicated styles of design.

In an interiors world that often tries to complicate the equation, either in creating a menagerie of conflicting ideas or in going the other way with a perplexing excess of contemporary nothingness, the 39-year-old attempts to tread a sensible line between Arab air and lightness and the reflections of a childhood in London – it all offers design values that are based in both tradition and heritage.

"I must admit I've always been a bit nervous about new ideas and experiments," she admits. "Design comes very much from the heart, and while no one could ever tell me I was wrong in what I was attempting – because we are all correct in the sense of what we feel works – my designs aren't to everyone's tastes."



The key elements are:

> WHITES AND BEIGE...

celebrating subtleties of shade is very important, with harmony and heavy fabrics complemented with wooden or stone floors. Neutral is seen as a positive thing, where other colours can bed in around it, rather than being in conflict.

> BEADING AND TRIM...

framing furniture, bedsteads or tables in bevelling and added detail is a great way to draw the eye to a piece, as well as adding detail.

> FOCAL POINTS...

each room should have a key point where the attention is centred. For the bedroom, it's the bed, and everything should be created around it. For the front room, perhaps a table, sofa or fireplace.

> CURTAINS AND DRAPES... to enhance the idea of air and flow, curtains are pivotal, not an after-thought.

With customers ranging from Far Eastern royalty to millionaire footballers to Asian celebrities, the Celine Estates team are clearly hitting the right tones.

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Nicely
NEUTRAL

HOME & DIY

Perfectly pitched dining room ideas that bring out the nuances of neutral

A dining room is arguably the most traditional room in the house – where simple shades give way to the colours and echoes of food, family and fun. For that reason, we've always looked on this very special room with a neutral, inoffensive palette, but that doesn't mean you can't still push on with some clever and cool design ideas:

BRING BACK THE BRICK
While the idea of something being 'beige' used to be taken as a derogatory term, consider the exposed brilliance of brick, and how this classic, classy look brings out not only its own unique shade, but also the neutrality of simple shades around it, in perfect unison.

COOL CORNERS
A corner unit bench not only provides a wealth of different spots to perch and read the paper, but offers ample storage space beneath as well. Shades will reflect the light coming in from bordering windows to bring uplifting brightness into the room.

GREY IS OKAY
Past trends may have labelled grey a dull and unimaginative colour. These days it's a base for matt style, and complements everything from wood to concrete to woven fabrics.

GAZING AT THE GALLERY
White on white? You wouldn't imagine it could work, but the neutrality of matching a wall with similarly coloured frames and prints brings out so much – shape, style, form and finesse, as well as offering a variety of subtle colours on the canvas that might be lost on a wall of any other colour.

WOOD YOU DARE?
With echoes of Scandi style to echoes of lighter shades from the 1970s, light- and neutral-coloured wood offers a perfect platform for tables, chairs and stools.

THE STRIPE IS RIGHT
And finally, adding a dash of colour across a neutral background can transform an area, a wall or an entire room.

Photo credit: Joe Hendrickson/Shutterstock.com



Transform YOUR KITCHEN FOR LESS

What's stopping you upgrading your kitchen? Is it cost? Disruption? Inconvenience? Well there could be a better way... the Granite Transformations way.

With many of us having spent more time at home than usual in recent months, the urge to upgrade our tired looking kitchens is stronger than ever before.

The trouble is, most people quickly get put off by the fear of astronomical costs, disruption to their home for weeks and concerns over the quality of what they will actually be buying.

Fortunately, there is another way.

Whether you are having a top of the range bespoke kitchen fitted, or something on a smaller budget, the fact is, most kitchens start life the same way.

It all begins with the "carcass", or simply the wooden frame that holds it all together and is hidden away once the kitchen is complete.

So often, when fitting a new kitchen, all this gets ripped out and thrown in the skip, only for us to go and buy virtually the exact same thing again to go in its place.

Ask yourself - what is it I am actually replacing my kitchen for? No doubt the real reasons are due to worn out work surfaces, dated looking doors, and "seen better days" appliances.

Granite Transformations can save you the time, hassle and anxiety by simply replacing the worktops and doors - and if absolutely essential the appliances.

It's amazing the difference that can be made simply by adding a stunning new granite work surface and on-trend doors and handles.

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With granite being the main focus of the company's output, there is the added advantage of a cleaner, more hygienic work surface - something we should all be bearing in mind for our next kitchen purchase.

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Sales of hot tubs have soared since lockdown began, with Brits splashing out on this luxury item to make the most out of their outdoor space.

But is this ultimate indulgence the right choice for you and your home?

PROS:

Relaxation

If you have had a stressful day there is nothing quite like a quick dip in a hot tub for melting away your troubles. Just imagine the soothing warm water and muscle-relaxing bubbles. Plus, if you suffer from a chronic illness or persistent injury, you will find that your body reacts favourably to the heat.

Entertainment

Although you may not be able to share your hot tub with your friends and family at the moment, this investment piece will act as a great source of entertainment for many years to come. Think themed parties and late-night soaks under the stars.

Year-round use

Unlike a paddling pool, you can use your hot tub all year round. Simply invest in a gazebo and you can experience the heat and bubbles even when it's raining. Plus, owing to its smaller size, it can be heated quickly.

CONS:

Expense

A hot tub is an expensive purchase. Even if you opt for a second-hand, soft, inflatable one, you are still looking at between £300 and £800. You also need to think about the cost of the upkeep, which will include cleaning chemicals and a higher energy bill.

Installation

If you are wanting to invest in a hard-shell hot tub, you need to make sure that you have the space available to accommodate an item of this size. You also need to check to see if the installation is included in the price as you may require a crane to lift your purchase into place.

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WEAR AND CARE

From wood to leather upholstery, here's how to take care of the fabrics and surfaces in your home.

LEATHER

One of the priciest options for your sofas or chairs, leather is expensive because it's so hardwearing and easy to maintain, making it a great option for anyone with kids. In fact, one way you can really damage it is by using products that are too harsh, so it's best to keep things simple.

Day-to-day upkeep needs nothing more than a quick Hoover and a wipe with a slightly damp cloth.

However, when it comes to stains, you need to be aware of which kind of leather you are dealing with. Aniline leather is soft, buttery and absorptive, so blot off any stain quickly before dabbing with a moist cloth. Use the same process for treated leather, but with the addition of a mild detergent.

POLISHED WOOD

Despite what adverts would have you believe,

your wood isn't hungry, and nourishing polishes and oils are largely pointless. However, after wiping your furniture with a damp cloth and mild detergent (use an old toothbrush for any crevices) you can use a soft wax paste to buff up to the original shine.

UNSEALED WOOD FLOORS

If you have an older house, it's more likely you will have an unsealed wooden floor. These look great, but are more susceptible to staining and warping. Your best approach is regular sweeping and vacuuming to keep it clear of dirt and dust, and then a weekly mop with a white vinegar solution (one gallon of water, half a cup of vinegar).

STAINLESS STEEL

Clean off grime with a cloth and washing-up liquid (avoid using steel wool as this can scratch the surface), then apply glass cleaner to remove streaks, wiping in the direction of the grain. Dry thoroughly with a towel to avoid water spots.



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As technology advances, so we find many memories left in the past... or more accurately, left in a box in the loft. From weddings to old episodes of *Saint and Greavsie* to the Top 40 countdown, whether on VHS or audio cassette, a trip down memory lane is good for the soul, and often provides a few belly laughs at the same time.

What holds us back is the redundancy of so many formats. While vinyl has reinvented itself as a cool, trendy, left-field product that's worthy of the investment in a turntable, it's safe to say audio cassettes and VHS tapes are never going to come back into fashion, meaning our memories are locked away unless we can free them.

Thankfully, with downloadable computer software, a couple of leads and, of course, the required hardware to play the format in the first place, we can digitise, unveil and even improve the quality of content that may not have seen the light of day in decades.

A decent software programme will cost around £40, and most come with advanced editing suites, as well as the ability to release a final file on respected storage sources such as Google Drive, iCloud (for Apple users), or Dropbox... or head straight to YouTube or Vimeo if you believe your Year 6 *The Pied Piper of Hamelin* recital is worthy of a wider audience.

The alternative, of course, is to leave the technical matter to an expert. There are countless businesses who can take your raw material through the post and digitise it for you – prices start from as little as £10, but you'll need to know exactly what's on that three-hour VHS tape before you hand it over.



Tricky RICKY

HE'S THE CELEBRITY THAT CELEBRITIES AVOID,
AND ONE OF OUR FINEST EXPORTS

In many respects, Ricky Gervais is a pretty bad version of a celebrity. He looks like someone who works in a hardware store, has been fiercely loyal and faithful to partner Jane Fallon for the past three decades, doesn't live in a 15-bedroom mansion, and couldn't undertake a spate of brazen virtue signalling if he tried.

There's also the small matter of him calling out other celebrities for their greed, corrupt dealings, bullying, two-facedness and hypocrisy at any available opportunity. A habit that began when he started naming and shaming the great and the good during his debut hosting of the Golden Globes back in 2010 – remarkably, they keep inviting him back! – has now extended fully into everyday discourse.

And at the start of the recent coronavirus lockdown we were treated to a brilliant display of Gervais bashing a bevy of film stars, musicians and models who felt the need to take to social media to inform us just how tough life was.

"After this is over I never want to hear people moaning about the welfare state again; I never want to hear people moaning about nurses again, or porters," he said.

"These people are doing 14-hour shifts and not complaining. Wearing masks, and being left with sores, after risking their own health and their families' health selflessly. But then I see someone complaining about being in a mansion with a swimming pool. And, you know, honestly, I just don't want to hear it."

Gervais's 'man of the people' status is, of course, nothing new. From his early breakthrough days in the late 1990s as a segment host on

ITV's *The Sketch Show* and on Channel 4 hit *The 11 O'Clock Show*, he has always led with an aura of honest and normality. There was the addictive 9–5 banality in *The Office*, then *Extras*, with its ground-breaking parodying of the movie industry, featuring A-list contributions from Kate Winslet, Ben Stiller, Patrick Stewart and Samuel L. Jackson.

Success followed with *The Ricky Gervais Show*, then the snappy *Life's Too Short*, comedy reality series *An Idiot Abroad*, bittersweet Netflix part-funded drama *Derek* and the rather darker, touching undertones of *After Life*.

The one thing that permeates everything Gervais touches is his unapologetic honesty. Whether discussing the "scourge" of religion or the majesty of the natural world, whether calling out nationalities, races, genders or persuasions, Gervais takes offence at people being offended.

"It's a disease that's getting worse," he says. "It's not healthy and it's not even real. Most of the people who claim to have taken offence at a statement someone made on Twitter are actually some of the most offensive people I have ever encountered," he laughs.

Some regard him as a national treasure, others a national disgrace. Either way, it's hard to avoid the magnitude of Ricky Gervais.

A one-time aspiring singer and band manager – he looked after indie outfit Suede back in their earliest incarnation – Ricky is the type who is always working on the next project. Whether self-penned or tagging on to big-budget comedies – *Ghost Town*, *Night At The Museum*, *The Invention of Lying* and *The Muppets* – he accepts the industry and its unpredictability.

"Nothing is a given. You just have to keep trying, keep things original, keep the creative processes rolling, and stay ever so slightly controversial."

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PETS

Summer SAFETY TIPS



FIVE TIPS TO KEEP YOUR PETS SAFE THIS SUMMER...

As if there weren't already enough safety concerns for pet owners in the summer months, this year you also have the additional worry of coming out of lockdown and how this profound change will affect your animals. Don't worry – we are here to help.



GO TO THE VET IF NEEDED

If your pet is poorly or becomes injured, you should not put off going to the vet. Call first as you normally would and, if advised, take your pet in for a check-up. Social distancing will still apply, and you will most likely be asked that only one member of the household attends the consultation.



BE PREPARED FOR SEPARATION ANXIETY

For those who have been furloughed or working from home, this will seem like Christmas to your pet. What could be better for them than seeing their owners every day when they are usually alone? However, you now need to be prepared for when you leave. Expect naughty behaviour, continual barking or whining and/or destructive actions.



PRACTISE SOCIAL DISTANCING IN THE PARK

Although there is no evidence of animal-to-human transmission of the COVID-19 virus, it is still a good idea to keep your dog close to you when you are in a public area. This is not only for their safety but also to avoid confrontation with other dog walkers.

DO NOT FORGET THE IMPORTANCE OF GOOD HYGIENE PRACTICES

One of the most effective ways of keeping yourself and your pets safe from COVID-19 is good hygiene practices. You should wash your hands with an antibacterial gel whenever you take your dog for a walk, go out to purchase pet food and after you have played with your animal.

AVOID CONTACT with your pets if you show symptoms of COVID-19.

Delphinium

JULY BIRTH FLOWER OF THE MONTH

For those born in the month of July, your birth flower is delphinium. A striking flower that is available in several colours, although most notably a deep bluish-purple, delphinium is associated with openness and positivity, making people who were born in this month as charming as they are humorous.

WHAT DOES DELPHINIUM SYMBOLISE?

The Greek name Delphinium is derived from the shape of its flower buds, which are similar to a dolphin, and its intense blue colour makes it a very special flower indeed. In romanticism, the blue flower was said to be a symbol of yearning and ardent attachment.

However, a pink delphinium conveys contrariness, a white one means happiness and a pure purple flower is said to signify first love.

WHAT DOES THIS BIRTH FLOWER SAY ABOUT YOU?

If you were born in July, you are a natural entertainer, always wanting to be seen as the funny one. Your

charm and sense of humour make others feel both welcome and appreciated. You also value family above all else.

HOW TO GROW DELPHINIUMS

Although you can grow delphiniums from seed, this can be quite challenging, so you may want to start off using cuttings instead. This flower enjoys moist but well-drained soil in full sun and, as it grows tall, does best at the back of a sunny border.

HOW TO HELP DELPHINIUMS THRIVE

Delphiniums are hungry plants and need a liquid fertiliser applied every couple of weeks to encourage strong growth. It is also a good idea to use canes or a frame so that the plants can grow up through them. Delphiniums only flower for a short amount of time, but by cutting back the spikes you can encourage further growth.



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GARDENING

HAWAII FIVE OH!

You may not be able to enjoy the usual beach experience this summer, but with these fabulous outdoor furnishings and lighting tricks you can certainly create that same blissed-out vibe.

While they're not entirely out of bounds, the restrictions surrounding trips to the coast have numbed somewhat the appeal of the seaside.

Sure, you may struggle to recreate a vista of rolling waves and painful pebbles underfoot in your humble back garden, but there are a number of outdoor effects – beyond the basics of a sun lounger and umbrella – that can bring the breathless brilliance of the beach to your home.

Shelling out

It's perhaps the simplest move of all, but a few handfuls of shells and pebbles, and perhaps a stray sprig of seaweed or a sprinkle of sand, can instantly give your garden

space a neat, nautical feel. Remember, though, removing beach matter (stones, sand) is in fact illegal, so please source your props responsibly.

Wicked wicker

Nothing shouts 'beach' like wicker windbreaks, umbrellas and mats. As a fabric it's versatile, cooling and good to look at, and wrapping your yard in this light material will soon have you dreaming of the Mediterranean or Caribbean.

A win on the pools

For those of us lucky enough to have a swimming pool (either permanent or foldaway) to cool off in, consider adding sandy banks and trails leading into it or immediately as you step into the water. A sand gradient will remove harsh, clumsy edges while offering a water feature that blends in perfectly with the beach vibe.

Amazing ambience

When the sun begins to set, there is no nicer feeling than settling down to watch the day fade away. And with some clever string lights, you can bring about a seaside ambience that will chill you out as well as light up the night.



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INGREDIENT SUBSTITUTIONS

If lockdown has taught us anything, it's how we can cope without restaurants, takeaways and other quick food fixes. In fact, 38 per cent of Brits have said that they are now cooking from scratch, but what do you do if you can't get hold of a key kitchen staple?

Baking soda & lemon juice for yeast

Yeast has been quite difficult to get hold of in recent months, but thankfully two other common store cupboard staples will ensure the same effect.

½ tsp baking soda

½ tsp lemon juice

1 tsp active dry yeast



Ground flaxseed & water for eggs

If you need eggs to emulsify a set of ingredients, the below will work just as well. Alternatively, bananas and apple sauce can be used to add moisture, although they will not have a raising effect.

1 tbsp ground flaxseed

3 tbsp water

1 medium egg



Baking soda & cream of tartar for baking powder

For those who love baking, it can be incredibly frustrating to find that you have run out of baking powder, but quite often you may have other ingredients that will do the job.

¼ tbsp baking soda

½ tsp cream of tartar

1 tsp baking powder



Alternatively, if you have a little bit of baking powder left, yogurt or buttermilk can help your rations go further.

Vegetables for pasta

Whether you have run out of pasta, noodles or rice, or you are simply looking for a healthier alternative, there are so many vegetables that you can use in their place.

Why not try eggplant lasagne sheets, cauliflower rice, spiralised courgette spaghetti or celeriac couscous?

Other helpful substitutes

Cracker crumbs for breadcrumbs | Lemon juice for vinegar | Plain flour and baking powder for self-raising flour



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FRESH PRODUCE STRAIGHT TO YOUR DOOR

With lockdown now behind us and people's shopping habits steadily reverting to normal, one local producer is urging residents not to forget them.

Simpers Silver Harvest provided fresh vegetable and fish boxes throughout the lockdown period, offering local produce straight to peoples doors.

Jonathan Simper, who owns the family run business, says this more sustainable, eco-friendly way of shopping for food is the future.

"Most of what goes into our vegetable boxes is grown locally, and the fish is caught by our family business," Jonathan said.

"By using a service like this, not only are you supporting a good local business, but also you know you are buying good quality, fresh food that hasn't travelled far."

The family-run business, Simpers of Ramsholt, has been running for over 70 years, supplying produce to many of the top local restaurants.

Originally it was set up by Robert Simper, before being taken over by his son, Jonathan. Now grandson Harry is part of the business.

"Harry is very passionate about good quality fish and won Young Fisherman of the Year for his dedication to the industry," Jonathan said. "He's continued as one of the youngest skippers along the coast."

All fish is brought ashore using their two trawler boats, with fish able to be smoked in their own smoke house.

Vegetables are grown on the family farm at Ramsholt, as well as being sourced from other local farms around Ufford and Newbourne.

As well as the vegetables, the boxes contain staples such as potatoes, eggs, mushrooms and carrots, as well as what is most fresh and in season.

• **Go to www.simpersoframsholt.co.uk or call 01394 411025 to register for your home delivery from just £17.**



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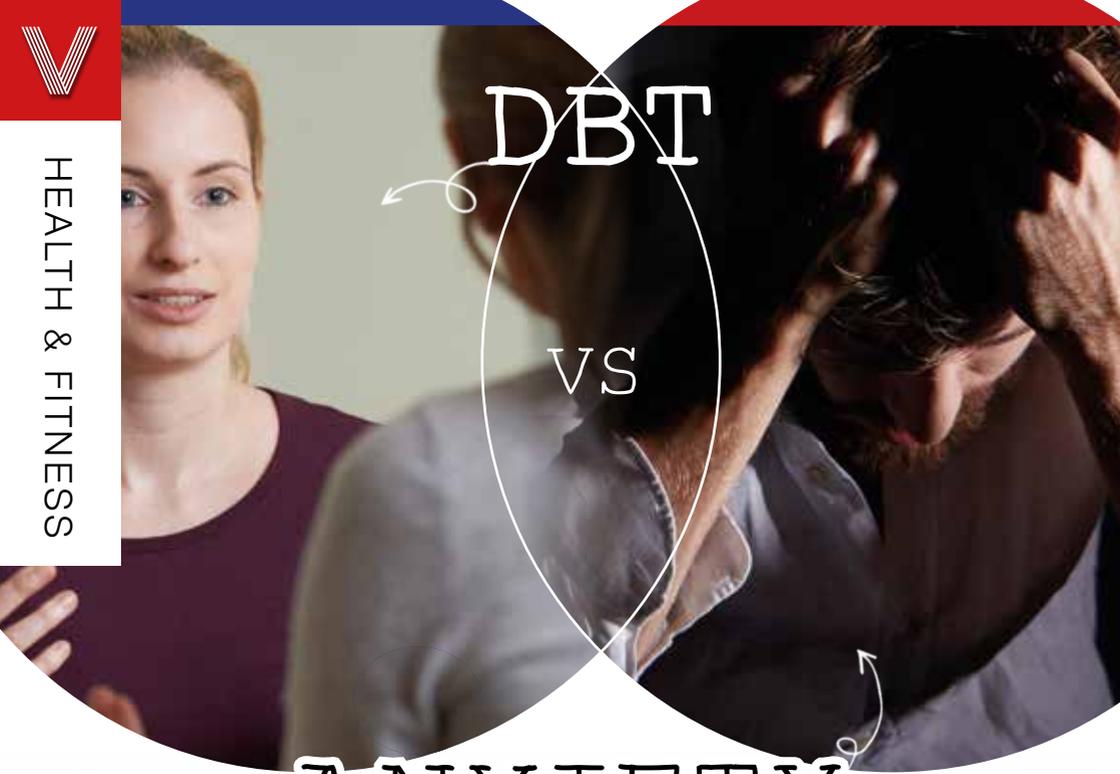
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DBT

VS

ANXIETY

Many of us may be feeling anxious during these uncertain times, but these tips, based on Dialectical Behaviour Therapy techniques, can be really useful tools to help combat the fear to live a happier, calmer life.

PRACTISE MINDFULNESS

This term can sometimes seem vague, but at its core it simply means paying attention to the present to stop intrusive thoughts from sneaking in. Begin by sitting in the garden for five minutes and notice all the sights, smells, sounds and sensations around you. Practise this skill regularly and you will soon find yourself automatically living more in the moment.

PLAY NICE WITH OTHERS

Stressful periods such as the current lockdown can take their toll on even our closest relationships as tensions build up and then overboil, which is why DBT encourages us to nurture our relationships both with others and with ourselves. In conflicts, it suggests we take time to listen to the other person, validate that we have heard them, and then practise empathy to further deepen our understanding.

A VERY USEFUL TIPP

DBT is particularly useful when we are in times of crisis and need a quick and effective way to soothe our minds and bodies. TIPP is an acronym of skills that help reverse feelings of distress:

- > **TEMPERATURE** – splash cold water on your face or hold an ice cube; anything to take the heat from your body
- > **INTENSE EXERCISE** – run around the block, do star jumps or jog up and down the stairs to work the tension out
- > **PACED BREATHING** – take long, steady breaths to stimulate your parasympathetic nervous system
- > **PAIRED MUSCLE RELAXATION** – tense and relax muscles throughout your body until you feel calm

RADICAL ACCEPTANCE

Life can feel painful and out of our control, but DBT encourages us to accept rather than push back against our reality. Accepting, however, doesn't mean you have to like what is happening; it simply steers you away from what you can't control to focus on what you can.

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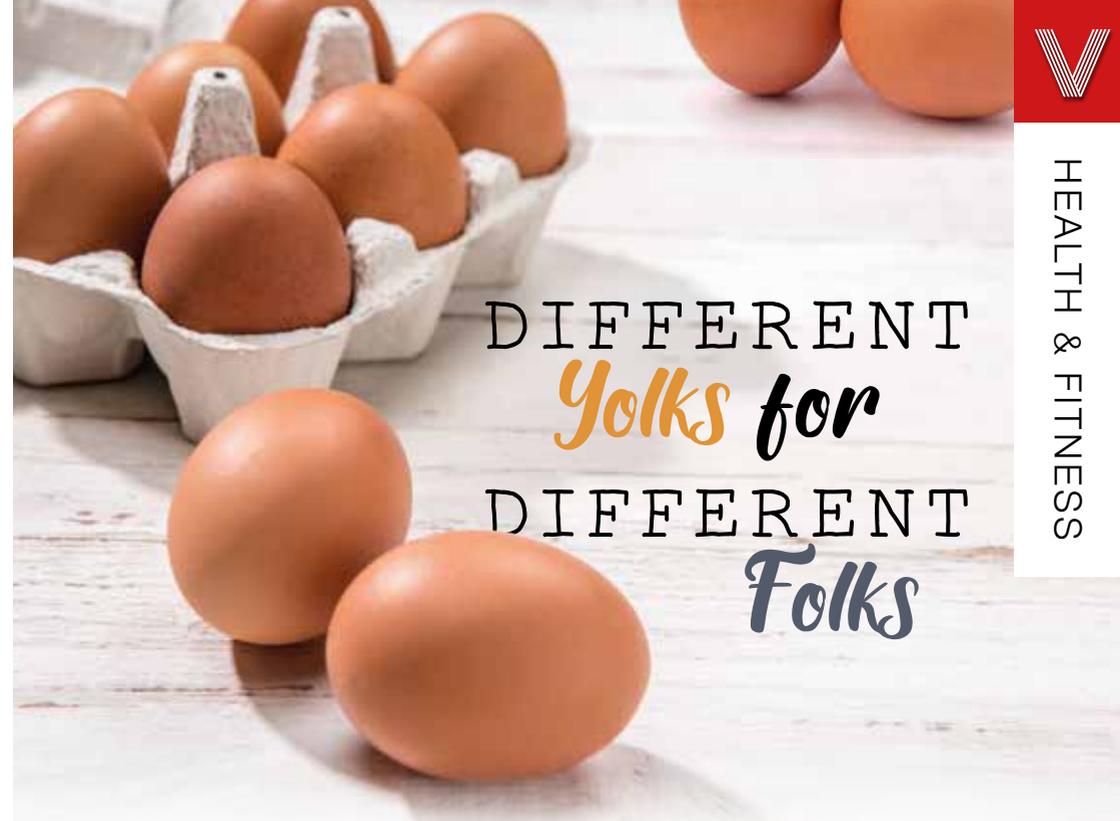
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DIFFERENT Yolks for DIFFERENT Folks

HEALTH ADVICE THAT SUGGESTS EGGS ARE NOT SO GOOD FOR US AFTER ALL

Eggs have had a chequered history... or should that be speckled? For so long a staple of British life... across boiled, poached, scrambled and more, with soldiers, in a quiche, or even as an omelette as we matured our tastes to rather more continental blends. Heck, we'll even work it into a drink – eggnog or a whisky sour, anyone?

In the 1990s the negative press around battery hens and the salmonella crisis took the glow off this most delicious of foods, and while the humble egg's resurgence has been welcomed, recent evidence suggests we may have overstated the positive benefits while underestimating some potential health problems.

Mostly, these come in the form of worries over cholesterol. We all know how bad the build-up of this liver-produced fatty substance is, and recent research from the US states that for every half-egg per day consumed, the increase in heart disease is six per cent, with an eight per cent increase in the risk of mortality.

Contrast this with boffins who suggest eggs can protect against Alzheimer's disease. What's more, we've also been told they're good for heart health

– even as recently as 2018, a study in China found that those who ate eggs every day had an 18 per cent lower risk of death from heart disease and a 28 per cent lower risk of stroke (compared to those who didn't). What's more, the lutein found in yolks can improve eyesight.

And while gobbling down multiple eggs isn't advisable, research suggests that having an egg with salad actually increases the vitamin E we absorb from the leafy matter.

As with most things, our bodies all experience different effects from the same food; moderation and 'food intelligence' appear to be pivotal.





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KIDS

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How to stimulate your kids into learning their times tables

To see someone reeling off apparently confusing multiplication sums can provoke in kids a look of genuine awe, yet reciting times tables is something that, as adults, becomes second nature.

For our youngsters, the process reaches deep into parts of their brains they've never before needed to access, so making the learning of these numbers easy and attractive is important. Here are some top tips:

POSTER PERFECT
 Repetition is known to be the best stimulus for children, so having a poster of times tables (up to 10) on a bedroom wall, playroom noticeboard or even perhaps just stuck to the fridge will give kids the opportunity to go back to their sums multiple times throughout the day.

PRACTICALITY
 Use examples around the house or when out and about that show kids the real value of learning their times tables. It could be the number of sweets they are allowed at the shop, pieces of Lego or perhaps just grains of rice when cooking. Whatever the subject of your multiplication, show how learning numbers translates into real life.

QUICK QUIZZES
 Construct quizzes between your child and yourself, or perhaps a sibling, to

add a challenge element into the process. While methodical learning of processes and numbers might not be the most stimulating things in the mind of a six-year-old, the incentive of getting one over on an older brother or sister may well spark the interest.

REWARD
 Like anything, a child's stimulus often comes down to the reward mechanism, so ensure you have stickers, a chart and any other planned payback that incentivises your kids to learn their numbers.



MATHEMATICS



BEAUTY

Bad Booze

FOUR WAYS ALCOHOL AFFECTS THE APPEARANCE OF YOUR SKIN

Most people are already aware that alcohol has a dehydrating effect on the skin. Anyone who has woken up the morning after the night before will be all too familiar with the tell-tale signs of boozing, including sallow skin, sunken bloodshot eyes and a bloated face. However, you may not know that even just a few daily drinks can have a detrimental effect on your complexion.

ALCOHOL CAUSES DEHYDRATION

If you regularly drink two or more drinks in one day, then your skin will become dehydrated. In fact, you may not know this, but alcohol actively takes all the fluids out of your skin, leading to a dry and parched complexion, as well as one that is more prone to ageing.

ALCOHOL CAUSES INFLAMMATION

Do you ever notice how your face becomes flushed or red after a few too many drinks? This is because alcohol inflames your skin tissues. Although your skin will go back to normal once the alcohol is out of

your system, prolonged drinking can lead to permanent facial redness.

ALCOHOL CAUSES BREAKOUTS

Whether you suffer with the occasional spot or actual adult acne, drinking alcohol can lead to more skin breakouts. All alcohol contains sugar, with some boozy beverages containing more than others, such as cocktails and white wine. Furthermore, the high levels of sugar in alcohol can lead to less plump skin cells and, in turn, a duller complexion.

ALCOHOL CAN AGGRAVATE SKIN CONDITIONS

If you suffer with an ongoing skin complaint such as eczema, psoriasis or rosacea, alcohol will only exacerbate these issues. This is because alcohol has the ability to reduce the healthy bacteria in your gut that helps to regulate your immune system.



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If you have just found out that you need to wear glasses, or even if you have worn them for years but feel like you have never found the perfect pair, keep reading to discover the ideal frame to fit your face shape.

Oval Face Shape – a well-balanced face with a slightly wider forehead than jaw and cheekbones. If you have an oval face shape you are in the lucky position of being able to suit most styles of glasses, so you can simply choose whatever shape you prefer.
Top pick for men: Hugo Boss, Boss 1129
Top pick for women: Kylie Minogue Never Too Late

Rectangle Face Shape – a deeper forehead with a long nose and strong jawline. Pick a deep, square shape that will complement your angular features.
Top pick for men: Tom Ford FT5584-B 56
Top pick for women: Karen Millen KM 111

Square Face Shape – a broad and deep forehead with a wide jawline and square chin. To create more length, go for narrower styles that will offset your strong features.
Top pick for men: Ray-Ban RX5154
Top pick for women: Ted Baker Lyla

Heart Face Shape – a small chin coupled with a broad forehead and wide cheekbones. Opt for frames that are a little wider than your forehead to offset the natural wideness of the top half of your face.
Top pick for men: Ted Baker Grover
Top pick for women: Love Moschino LM21

Round Face Shape – full cheeks and a round chin, often with a wide forehead. Choose rounder frames rather than angular ones to complement your round, soft facial features.
Top pick for men: Tom Ford TF5485
Top pick for women: Will.i.a.m W10V Gold



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Virtual VIEWINGS



BUSINESS & PROPERTY



WILL VIRTUAL TOURS OF PROPERTIES REVOLUTIONISE THE MARKET?

There are many instances where enforced change has altered for the better the methods by which we live. Certainly, as far as consumer feedback goes, the early indications are that virtual house viewing may be something that's here to stay.

Whether renting or buying, for too long consumers have found themselves at the whim of agents' rather creative use of adjectives in their attempts to lease or sell properties. On other occasions, that age-old ability to stretch a photo beyond any reasonable credibility can leave us deflated.

Up until now, the realisation that the apparently spacious flat we're looking round may actually only be big enough to house a family of small rodents has only come to light when we're in the property. However, thanks to the need for social distancing and some tremendous, high-tech 360-degree videography, we can get a real inside track on a plot with a virtual tour.

Of course, on the subject of rodents, only a viewing

'in the flesh' will give you the opportunity to take a scrutinous eye to nooks, crannies and the like. And yet, a virtual tour will at least let you sort the wheat from the chaff without having to slog around town or hover outside a property waiting for the agent to excavate the correct door key from their pocket. And as we know, there's nothing more off-putting when considering a new area than being slammed with a parking ticket courtesy of 10 minutes looking around a property.

Even for the agents, the virtual tour removes the much-reviled time-waster, while existing tenants or owners can eradicate the inconvenience of having to repeatedly get a property presentable and ready for visitors.

For a market desperate to recover momentum in light of the COVID-19 downturn, our willingness to use virtual viewings – and the accompanying tech that facilitates it – could not have come at a better time.

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Own this Stunning **Chocolate Box** Period Property in Melton

A quintessentially British period house has just come to market in Melton. Could it be yours?

When you think of the picturesque, postcard type home that is synonymous with East Suffolk, inevitably what springs to mind is red-bricks and fragrant gardens. You might also think of dramatic oak beams, crackling log burners and Dorma windows jutting out from clay rooftops.

Woodbridge, Melton and the surrounding villages are blessed with an abundance with these beautiful properties, but it's rare to find one that ticks all the "quaint yet immaculately-kept" boxes that *Ambleside* in Melton does.

For a property that is so eye-catching, however, it's quite possible you may never have seen it, as due to its location, around a quarter of a mile off Woods Lane, it's somewhat off the beaten track.

Nevertheless, you still find yourself merely a mile from Woodbridge's bustling Thoroughfare, with all the amenities you'd require.



Currently on the market for £645,000 with **G&K Estates**, *Ambleside* is a handsome and attractive period detached house dating back to c.1798, and restored in the 1950's. It is full of character and charm reflective of the 'Arts & Crafts' era.

Sitting in beautifully mature private gardens, which enjoy a south-westerly aspect to the rear, the flexible accommodation comprises a porch, entrance hallway, sitting/dining room, kitchen/breakfast room, and a garden room.

There is also a rear gallery hallway, utility room with pantry, guest cloakroom, bathroom, vanity room, rear porch and storm porch, with a connected storage room that could be used as a study.

On the first floor is a front to rear landing, principal bedroom with walk in wardrobe and en-suite shower room and three further bedrooms.

The fabulous landscaped gardens surround the house, with an abundance of specimen plants and shrubs, all beautifully maintained with a corner summer house.

The plot size is approximately a quarter acre and includes outbuildings including a workshop, log store and a Victorian greenhouse as well as a single brick-built garage, plus multiple off-street parking.



This property is currently being marketed by **G&K Estates**. For more information, call them on:

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Default DANGER



What are the real consequences of not being able to pay a loan or credit card?

In the past few months, many of us may have strayed closer than we would want to financial trouble. Money worries put more stress on us than anything else in life, though often our tendency is to fear the worst when we needn't.

The truth is that lenders – be that in the form of loans, credit cards or mortgages – are regulated to work with you, not against you, when it comes to ensuring your commitments are affordable. And, contrary to what you may see on reality television programmes, falling behind on payments won't suddenly land you with a bailiff at the door.

Below is a 'typical' debt timeline (note: not a definitive outline), based on being unable to make repayments:

- > **MONTH 1:** Failure to pay loan or credit card.
- > **MONTHS 2-4:** Creditor makes contact and will usually agree to hold charges and interest, effectively freezing the account (although this will mark your credit score).
- > **MONTHS 4-6:** Either resume payments or the

creditor may sell the debt on to a collections company.

- > **MONTHS 6-9:** New 'owner' of the debt will make contact to attempt to agree with you a new (interest-free) repayment plan – they will work with you to check you are prioritising key commitments (such as utilities) and they need to accept any reasonable offer (which could be as low as £10/month).
- > Your account will be reviewed regularly but you will have a new agreement in place going forward.
- > Only if you default on this new agreement will the prospect of a court order or CCJ come about, and only failing that provokes bailiff action.

If you are worried about debt, speak to charity stepchange.org

The most important thing is to address the issue, be upfront with those you owe money to and keep communicating at every stage.

How Do Businesses Bounce Back Post-Pandemic?

There is no doubt that the Coronavirus pandemic has divided businesses. Those with strong digital infrastructure and online presence were able to make swift decisions and switch their business to remote working quickly, while those in industries such as high street-based retail, hospitality and tourism have been exposed. Businesses who have strict cash control measures were also able to sidestep some of the pitfalls that their lesser counterparts fell into.

This really is a great time to look at your business and fix the flaws that have hampered you during the pandemic but also to seek growth opportunities. Either may need you to look at your financial and cash position, as you consider purchasing equipment that will make your business sustainable or implementing a strong marketing campaign to get you back to market.

Avoid becoming a cashflow casualty by shying away from your financial position.

Cashflow, if it is not monitored, can quickly drain away and leave you with a drip, rather than a river. Unfortunately, for many business start-ups cashflow can quickly be neglected and by the time there is a problem, it is already too late.

Monitor it closely and ensure that you have sufficient working capital within your business to cover your outgoings. Monitoring comes from up to date bookwork (showing



your 'actual' figures) and we also recommend a 12-week rolling Cashflow Forecast, which is a great easy way to ensure you know what is due to be paid/when and what income you need to cover this.

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Coronavirus and your retirement income...

Stock market volatility can be unsettling for investors of all ages, however much they have invested and whatever their objectives may be.

However, the market fluctuations triggered by the coronavirus outbreak and its impact on the global economy have particular implications for investors taking income from their retirement pots.

There are two related concepts – or risks – at work in retirement investing.

The first is 'pound-cost averaging'. This is the result of buying smaller amount of stocks at different times, perhaps regularly, when building your pension pot; rather than risking making a big investment only to find the market falls.

But when you're withdrawing retirement income in a declining market you have to cash in more of your pot to maintain the same level of income as before. This is known as 'pound-cost ravaging'.

The other is "sequencing risk". This is the risk that a market downturn will happen at a bad time in your drawdown cycle. In a period of prolonged volatility, you may end up taking an unsustainably high amount of cash out of a pot that's dwindling.

When this downturn coincides with the beginning of your retirement, it's when you're most vulnerable because you are no longer working and you have all your retirement years yet to fund.

The good news, however, is there are several ways to help minimise the impacts of these risks.

They include having a cash fund to draw down from in times of volatility, so that equity investments are allowed to fluctuate and weather the storm. While this provides stability, any money held in cash will lose its value in real terms due to inflation.

Another option is to take only 'natural income' – such as dividends – rather than drawing from capital. This will mean what you have to spend is variable and will be less when markets are depressed.

You need to be flexible and have several income strategies. The art of managing downturns in retirement is knowing exactly what to do and when – that's where financial advisers earn their stripes.

If you're worried about the effects of market volatility on your retirement income, or you want to understand more about making withdrawals during this period of uncertainty, just ask a financial adviser.

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MOTORING

A GLASS and a half

THE DRIVE OF YOUR LIFE... WHY NOT TO TAKE A CHANCE AFTER A DRINK

As if you didn't know it were true, drinking and driving are completely incongruous. Not only has it been illegal to be over the limit when behind the wheel of a car since the Road Safety Act was introduced in 1967, it's also insanely dangerous, to yourself, passengers and other road users.

The issue with drink-driving is that, in many people, the confidence, bravado and bullishness that alcohol provides actually reinforces a belief that it is okay to 'push the limits' a little; and yet, the guidelines are set, the recommendations realistic and the punishments severe.

- > Get stopped in England and your limit is 80mg of alcohol per 100ml of blood, and that allowance drops to 50mg in Scotland.
- > In real terms, everyone's tolerance and reaction to alcohol varies, and can be additionally affected by weight, sex, metabolism, food and stress; but for men, two pints of medium-strength lager (four units), or two small glasses of wine (two units) for women, will see you over the limit.



- > The only published safe advice is to avoid alcohol altogether.
- > Remember as well, if you've been drinking heavily the night before, there's a reasonable chance you'll still be over the limit the following morning.

And if you were in any doubt as to just how profound those punishments can be, it's up to 10 years for manslaughter, should the worst happen. You can even be arrested for being inebriated and sleeping or resting in a car even without the key in the ignition.

The frightening thing is that many of us still aren't learning the lessons. Around one in eight road deaths is still alcohol-related, and when you add in injuries, that's around 9,000 per year.

In an era when calling a taxi has never been simpler, there is no excuse to risk the lives of others, so enjoy yourself and get home safely.



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CONOR the MANN



WHY CONOR MCGREGOR'S THIRD RETIREMENT FROM COMPETITIVE ACTION WILL BE HIS LAST

Unlike the two previous occasions when Conor McGregor announced that his days in the cage were over, when the mixed martial arts (MMA) supremo tweeted his retirement on June 7, fans got the sense that this time the 31-year-old Irishman, who has transformed the sport since picking up his first world Ultimate Fighting Championship (UFC) title in 2013, meant it. MMA owes Conor McGregor a huge amount. The Dublin-born fighter has single-handedly moved this Marmite entertainment form into new realms, displaying a brand of bold, brash, uncompromising spirit both in competition and away from the fight. It is a sport sold on ego and confidence, and McGregor has both in abundance, always capable of flicking a switch between charisma and out-and-out combat. He is someone whose personality has engaged fans the world over, the type of character you either love, or love to hate – either way, the box office riches flow.

And yet, McGregor's biggest battle across a 12-year professional career has been in managing ambition versus ambivalence. His latest retirement came accompanied with a typically cursive glance at the current state of play with UFC.

The fighter stated: "The game just does not excite me, and that's that. All this waiting around. There's nothing happening.

"I'm going through opponent options, and there's nothing really there at the minute. There's nothing that's exciting me."

It's not the first time a perceived lack of a real challenge has led McGregor to throw in the towel. Upon his first retirement, McGregor said he wanted to explore new challenges, and promptly set up a landmark boxing contest with five-times world champion Floyd Mayweather, in August 2017.

Although McGregor was overpowered by the legendary US boxer, his intention to push, to innovate and to mix things up was clear, and when he came out of retirement just over a year later it was clear he was returning to the stage not just as a fighter but also as a showman for the sport. That enabled him to present both the good – this year's 40-second knockout of Donald Cerrone at UFC 246 was McGregor back to his ruthless best – and the bad – the warrior courted publicity after attacking a tour bus in 2018, smashing a fan's mobile phone in March last year, and being involved in an altercation in a Dublin pub six months later.

His string of recent misdemeanours also confirms a disenchantment with the sport, and he has repeated last year's retirement with one now that will surely hold.

The coronavirus pandemic and a lack of clarity over when MMA will return to any semblance of normality has surely hastened his withdrawal, as it has those of respected rivals Jon Jones and Jorge Masvidal. Combined with the countless media opportunities that are certain to present themselves, plus an estimated war chest approaching £100million, it's time for his next move.

After all, for a man who has forged incredible wealth, success and recognition out of less than one hour in professional combat across 12 years and 26 fights, you sense that whatever Conor McGregor does next, success is guaranteed.

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PUZZLES & TRIVIA

PUZZLES

Answers can be found on the Contents Page 4

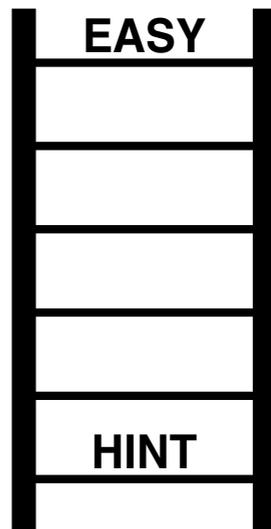
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- ▶ ORANGE
- ▶ PINK
- ▶ PURPLE
- ▶ SCARLET
- ▶ TURQUOISE
- ▶ ULTRAMARINE
- ▶ WHITE
- ▶ YELLOW



DID YOU KNOW?

- ▶ The killer whale belongs to the dolphin family
- ▶ Some animals sleep standing up, including horses and elephants
- ▶ Elephants are the only animals to have four forward-facing knees
- ▶ Tigers are the largest wild cats in the world
- ▶ Female kangaroos have a pouch on their belly to transport baby kangaroos, called joeys
- ▶ There are three different species of zebra, which are all native to Africa
- ▶ A male reindeer's antlers can grow up to 1.4 metres in length
- ▶ Butterflies can taste with their feet

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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