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At the time of print all content in **VISION** was relevant and up to date according to COVID-19 government guidelines

# Editor's notes...



William Taylor, Editor

Hello and welcome to this month's edition of **VISION** Woodbridge.

It feels rather autumnal all of a sudden. Long gone are those searing hot days we experienced in May, June and July, but I often remind

myself just how lucky we are to live in this part of the world in all seasons.

With foreign holidays all but out of the question, we spent many a summer weekend seeking out fun-filled days throughout East Suffolk.

The coastal towns of Southwold and Aldeburgh are always popular in our household, but my three-year-old daughter's increasing fascination with castles has seen us take in some of the sights at the likes of Framlingham and Orford too. Is it too soon for me to tell her that dragons and princesses don't really live in them?

We have also loved taking in some of the sights along the River Deben, with lunches on the terraces of both The Maybush at Waldringfield and The Ramsholt Arms proving to be very enjoyable.

With cooler days now upon us, I'm excited to go searching for cosy little boltholes with roaring, open fires - perhaps you could email me with your suggestions on woodbridge@visionmag.co.uk

Meanwhile, as our distribution increases, we find ourselves on the lookout for new people to join our distribution team. If you would like to get involved, please do get in contact.

*Will*



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# THE KINGS of the castle

Celebrating 30 years together, Ant and Dec remain at the top table of British entertainment... which may come in handy for this year's *I'm A Celebrity... Get Me Out Of Here*.

From spotty lads in Ellesse jumpers, baggy jeans and Fila trainers skulking their way round the streets of Newcastle, Ant and Dec's rise to becoming the modern-day majesties of light entertainment has been unparalleled.

Now, 30 years after Anthony McPartlin and Declan Donnelly first met on the set of kids' BBC drama *Byker Grove* – a series based around a tatty youth club and the life events of its members – the duo are celebrating the three-decade milestone by swapping the Australian jungle for a couple of weeks bolted up in a haunted castle.

The coronavirus outbreak has made even the most basic travel arrangements complicated, and as for transporting a film crew and a selection of celebrities halfway around the world... forget it. So rather than give up entirely on a television experience that is one of the keystones of ITV's autumn output, the show's producers have kept things much closer to home, with Gwrych Castle in Wales providing the base for what will be a unique spin on the *I'm A Celebrity... Get Me Out Of Here* format.

With an experience that will be less bugs and more bumps in the night, the 200-year-old Conwy residence has a chequered history, one that its presenters are certain to work to their advantage in their own inimitable style.

The ghost of Countess of the Dundonald is said to prowls the castle ruins, with reports detailing the outline of an angry woman dressed in white. And during the Second World War, the castle housed 200 Jewish refugee children who had made it to Wales having fled the Nazis.

The much anticipated Bushtucker Trials will find themselves transformed this year, with the as yet unrevealed celebrities undertaking ghastly gothic, mind-bendingly medieval and ruggedly ruined challenges.

For Gwrych Castle, which has regularly been threatened with closure and was saved by the campaigning efforts of a 12-year-old boy back in 1997 when he wrote to then-Prime Minister Tony Blair, it is an incredible rebirth, and one that is hoped will protect its future.

As for what is to come for Britain's favourite presenting duo, anything is possible. Ant and Dec have ridden the waves of success for so long, the spotlight has become second nature. That means when controversy does arrive – notably the playing out of Ant's personal troubles over the past couple of years – the duo have stuck together in much the same way as they did when PJ and Duncan first buddied up way back in 1990.

"I think it's clear now we are going to be side by side until the day we die, like it or not," Declan commented recently. "People look at the shows and the awards, but what we have is friendship, respect and an affection that only comes between two best mates. We both feel very lucky."





# HORROR-scope

IF YOU'RE A SCORPIO, BAD NEWS COULD BE ON THE WAY, WITH A 13TH SIGN OF THE ZODIAC COMING INTO PLAY.

NASA's apparent 'discovery' of a 13th star sign has created furore in the astrology world... if you'll excuse the pun. From way back, 3,000 years ago, when the Babylonians created the zodiac chart, we have always recognised 12 star signs or constellations, representing the 12 months of the calendar.

In recent times – aided by the Twitterati wind-up merchants – a 13th sign has come to the fore: Ophiuchus, the serpent-bearer. Recognising this, with a proposed window of between November 29 and December 17, has meant true Scorpions now have a timeframe of just seven days, beginning on November 23.

Worse news is to follow, with the revelation that because constellations have shifted so much in the time since the Ancient Greeks first threw together a chart of the skies, the dates of all the other star signs have changed too, as follows:

**CAPRICORN:** January 20 – February 16

**AQUARIUS:** February 16 – March 11

**PISCES:** March 11 – April 18

**ARIES:** April 18 – May 13

**TAURUS:** May 13 – June 21

**GEMINI:** June 21 – July 20

**CANCER:** July 20 – August 10

**LEO:** August 10 – September 16

**VIRGO:** September 16 – October 30

**LIBRA:** October 30 – November 23

**SCORPIO:** November 23 – November 29

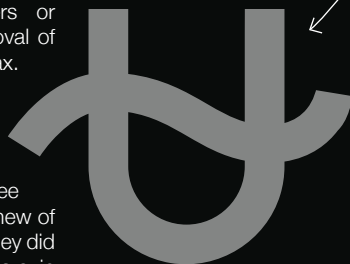
**OPHIUCHUS:** November 29 – December 17

**SAGITTARIUS:** December 17 – January 20

Yet before you rip up your posters or begin laser removal of that tattoo, relax.

NASA's 'new discovery' is anything but – even Ancient Greeks from three millennia back knew of Ophiuchus, as they did another eight stars in the sky that could legitimately have been included on the zodiac. Simply, some appear much less prominently in the sky, so only the largest 12 were chosen.

And the shifting of dates? Well, astrology is a very personal thing, and whether we follow a star sign of what we once were or what we are now, it makes little difference – we are all invested in this existence, and no matter what star sign we are, none of us is getting out of here alive!



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# LOCAL NEWS

*from your neighbourhood*

LOCAL NEWS



## Teenager charged with attempted murder

A teenager from the Woodbridge area has been charged with attempted murder and firearms offences after a 15-year-old boy was shot on his walk to school earlier this month.

Officers were called just after 8.40am on Monday, September 7, to reports that the youth had been shot in Friends Walk, Kesgrave. He sustained serious injuries and was airlifted to Addenbrooke's Hospital.

As **VISION**Woodbridge went to press, his condition was described as critical.

Later that morning, at 10.55am, a 15-year-old boy from the Woodbridge area was arrested by armed police in Westwood Avenue, Ipswich, on suspicion of attempted murder.

He made an initial appearance via video link before Norwich Magistrates' Court on September 9, where he committed to appear before Ipswich Crown Court.

At the time of writing, the suspect has been remanded in custody by the crown court, pending his

next appearance on Monday, December 7.

Assistant Chief Constable Rob Jones said he wanted to reassure the local community.

He commented: "I understand this attack will have caused a great deal of alarm and distress to the people of Kesgrave and the surrounding area, but we are now satisfied that this was an isolated incident and there is no wider threat to the local community."

"Our priority is to keep everyone safe and I would like to stress that crimes such as this are extremely rare in Suffolk. This is an area with a number of schools nearby and, going forward, parents should not be concerned about dropping off or collecting their children."

Any witnesses, or anyone with information about this incident, is asked to contact the Major Investigation Team, quoting reference 52067/20.

You can contact police by calling 101 or going online to [suffolk.police.uk/contact-us/existing-report-update](https://suffolk.police.uk/contact-us/existing-report-update)



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# Festival of outdoor sketching is a success

Artists descended on Woodbridge earlier this month for the first Suffolk Sketchfest, a three-day celebration of sketching the maritime heritage and wildlife of the River Deben area.

Organised by Mary-Anne Bartlett and local artist Claudia Myatt, the event saw more than 50 artists take part in a range of activities on the banks of the tidal river.

Mary-Anne set up travel company Art Safari in Woodbridge and said she was delighted.

She commented: "Woodbridge was stunning for three days. There were lots of artists all strung along the river walk and activities including sketch walks,

birding walks and artists' demonstrations. It was perfect and really inspiring. The event was held under difficult conditions but it all worked really smoothly. I am proud to be living here and showing other artists how wonderful our river is.

"Connecting with art doesn't mean you have to pick up your passport to discover the art within yourself. We've held workshops on the quay for the last five or six years but this is the first time we have done anything as significant as Sketchfest."

Mary-Anne said plans are already underway for next year's Sketchfest.

For more details, go to [artsafari.co.uk](http://artsafari.co.uk)

## Tide Mill Museum is a global award winner

The Woodbridge Tide Mill Museum has been recognised in the top 10 per cent of attractions worldwide after it was handed a 2020 Tripadvisor Travellers' Choice Award.

The award is based on a full year of Tripadvisor reviews, prior to any changes caused by the pandemic.

According to Tripadvisor, "award winners exemplify travellers' ultimate favourite, top 10 per cent of hospitality businesses around the globe".

John Carrington, chairman of the Woodbridge Tide Mill Charitable Trust, said: "Since the COVID-19 pandemic struck we have switched a lot of effort, with great success, to online marketing and this reflects the efforts of our volunteers at a time when the Mill, like so many attractions, has had to forgo some valuable

visitor revenue. The trustees are immensely grateful for the work our team has done to justify this award."

Kanika Soni, chief commercial officer at Tripadvisor, said the winners should be proud.

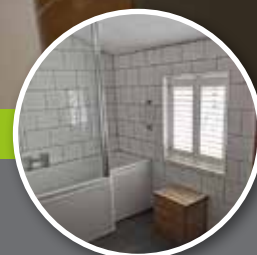
She added: "Although it's been a challenging year for travel and hospitality, we want to celebrate our partners' achievements. Award winners are beloved for their exceptional service and quality.

"Not only are these winners well deserving, they are also a great source of inspiration for travellers as the world begins to venture out again."

To see visitor reviews and popular activities, features and amenities of Woodbridge Tide Mill, go to [tripadvisor.co.uk](http://tripadvisor.co.uk) and search for Woodbridge Tide Mill Museum.



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## Do you recognise this man?



Police are looking to speak to this man in connection with an incident of theft that took place in Woodbridge.

It happened on Tuesday, June 16 at about 7.40pm at the Shell petrol station on Grove Road.

A man entered the premises and requested a pack of cigarettes. While a member of staff turned to go to the cigarette display, the offender put his hand through the gap in the Perspex screen and grabbed a handful of notes that had been taken from the till for banking by the staff member. The man paid for the cigarettes but left with the notes.

Anyone who recognises the male in the above photograph should contact Woodbridge Safer Neighbourhood Team, quoting crime reference 37/33384/20.

## Community champions in running for award

A project in Woodbridge, which has helped to feed hundreds of local people regularly by saving, cooking and redistributing thousands of kilos of food from many businesses, is in the running for a prestigious award.

The Teapot Project is still sending out food parcels to individuals, families, community groups and charities, and also trialling a three box meal plan scheme with a local sheltered housing organisation, where household recipients receive three easy-to-lift boxes, delivered straight to their door, containing a variety of food groups representative of what they might pick up at the local store.

The community-focused group is in the running to win the Changing Lives Special Recognition Award which acknowledges those who have adapted and

have put the community first in the fight against COVID-19.

The Teapot Project was set up by Mischa Pearson in 2015. In a Facebook post, she said she was delighted to be nominated.

She wrote: "Not sure how we got nominated, but we're very grateful. We're very proud to be in the running."

The awards are set to be held on November 25.

## Popular shop defies pandemic

Fashion fans in Woodbridge will be happy after it was announced that the M&Co's store in the town will be staying open.

Although 47 stores across the country will be axed and 380 employees will lose their jobs, the store in The Thoroughfare will be saved from the axe.

Staff from the Woodbridge store took to social media to tell customers the good news.

A post on its Facebook page read: "It was reported in the news that M&Co was closing some of its stores. Well I am pleased to say the Woodbridge store is staying open, all the team here look forward to your continued support to keep the local high streets buzzing."

M&Co chief executive Andy McGeoch said the company went into administration to save most of its jobs and stores.

He commented: "The best way to save most jobs and most stores was to enter administration, with a new company acquiring the assets of the old business, and this process has now been finalised.

"It's not a decision we took lightly, after more than 50 years of trading, but it gives us a sustainable basis from which to rebuild, with the majority of our staff keeping their jobs."



Photo credit: Charmian Berry



LOCAL NEWS



## Juniors return to rugby



Photo credit: Charmian Berry

**W**oodbridge Rugby Club reopened earlier this month to its minis and junior sections.

After months of hard work and planning, the club at Hatchley Barn, Orford Road, Bromeswell, reopened on August 6 to allow children access to the fields and to enjoy rugby after nearly seven months closed.

In order to follow the government's regulations, there will be some slight changes in training times.

The U6 to U11 teams will train Sunday from 9.30am to 11am and then the U12 to U16 will train from 11.30am to 1pm. This will rotate on a weekly basis.

A spokesman added: "Please do come and enjoy the opening of the club but be aware that there are some changes in entrances and exits, as well as strict social distancing rules to be adhered to as per government guidelines."

## Author sets up prize to further ill and disabled voices

**A**n author from Rendlesham has set up a new prize to further ill and disabled voices in writing.

The Barbellion Prize was established in honour of the English diarist W N P. Barbellion, whose diary – regarded by some as one of the most moving ever written – dealt extensively with his personal experience of multiple sclerosis.

Founder and prize director Jake Goldsmith explained his motivation behind the new award.

He commented: "Illness is ubiquitous, but it is often neglected in our thoughts or it is thoroughly misunderstood. There is a long history of great artists and writers living with illness, from Franz Kafka, Emily Dickinson, John Keats, Katherine Mansfield, Friedrich Nietzsche, Albert Camus and many others.

"All of these writers produced estimable work partly because of their various illnesses and the distinctive perspectives illness gave them, implicitly or explicitly. And today still exists their spiritual company that we should want to celebrate.

"The experiences of the ill and the disabled still

regularly go unnoticed by the wider public, or they remain unsaid. And yet the expression of a phenomenology of illness is perhaps capable of being our most laudable and essential literature. It deserves a much greater audience."

Anyone who is thinking about entering has until October 31 to be considered for this year's award in the sum of £600.

Any authors concerned as to their eligibility, or wishing to submit their work for consideration, can find more information at [www.thebarbellionprize.com](http://www.thebarbellionprize.com). Any further queries can be directed to the administrator of the prize via email at [TheBarbellionPrize@mail.com](mailto:TheBarbellionPrize@mail.com)

## Woodpeckers exit FA Cup as competitive football returns

**A**fter a long break owing to coronavirus, football finally returned to Notcutts Park at the beginning of September.

Woodbridge Town FC were very unfortunate to exit the FA Cup against Biggleswade United, who had ex-Glasgow Rangers star Nacho Novo in their line-up.

In the first competitive match of the new season on September 1, a late deflected injury time equaliser for the visitors made the score 2-2 and meant the match went to penalties, with Woodbridge losing the shootout 7-6.

The club have made many changes to make the ground as safe as possible, with a one-way system, social distancing and additional stewarding.

Tickets have been made available online in advance of games to comply with track and trace requirements. Cash entry is also available, but advance ticket purchase is recommended as the ground capacity is currently restricted to just 300.

Please see [www.woodbridgetownfc.com](http://www.woodbridgetownfc.com) for more details.

Upcoming home fixtures include:

- > September 26 vs Mildenhall Town
- > September 30 vs Stowmarket Town
- > October 17 vs Thetford Town



Photo credit: Woodbridge Town FC

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News from

## Councillor Caroline Page

The County Councillor for Woodbridge

September – and finally children are getting back to school after a break of many months. There's been a lot of talk about what they have missed educationally and less about what impact these months of isolation from friends may have had on a child's mind. In a virtual world there's no such thing as a virtual playground.

Perhaps, unsurprisingly, it is the younger children who seem to have been showing greater signs of unhappiness, anxiety and clinginess. Socialisation is a lengthy process, and now they may have to start all over again, and how? Masked? Separated by plastic walls? In small groups? Or only at school on certain weeks? Who knows? The guidance changes at a moment's notice.

They say it might take a while for children to adjust. But adjust to what? The adults don't know.

The teenagers keep more to themselves, so it is harder to say what the impact may have been on them. It is clear some have reported themselves as

feeling happier in lockdown than at school, although their behaviour has not necessarily been seen as such by persons older.

But it was always thus.

"The young people of today think of nothing but themselves. They have no reverence for parents or old age," said Peter the Hermit, 800 years ago, while 1,600 years before that, Socrates complained: "Children now love luxury; they show disrespect for elders and prefer chatter to exercise. Children are tyrants, not servants of the households. They no longer rise when their elders enter the room. They contradict their parents, chatter before company, gobble dainties at the table, cross their legs, and tyrannize their teachers."

And I bet Socrates' mum had some things to say about him.

If Socrates was describing your view of lockdown, maybe it's time to have a little rethink, yourself.

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Photo credit: Charrlain Berry

## New vicar excited to take over at St Mary's

The new rector at St Mary's in Woodbridge said he is excited to get started in the post.

Father Nigel Prior was formally licensed and inducted at the end of last month by Mike Harrison, the Bishop of Dunwich.

He said: "I look forward to serving both churches (soon to become a United Benefice) as faithfully and imaginatively as I can."

Father Nigel has come from the Parish of Mayfield in East Sussex, after more than 20 years in post.

He hails originally from Loughton in Essex and is married to Liz.

He added: "It is important to keep the rumour of God alive by every means of communication and contact possible.

"Even if social distancing still feels awkward, we all need to feel and know the 'still, small voice of God' in our midst, and that we are each valued and loved by Him despite all the challenges we face.

"Suffolk is a very lovely place – the home of Benjamin Britten and Maggi Hambling, so I'm in good company. Woodbridge is a buzzy, diverse market town while St Mary's Great Bealings is a country church which serves what is still a close-knit rural community."





News from

## Councillor Geoff Holdcroft

*Town Councillor for Woodbridge Riverside*

As we enter firmly into autumn, summer seems a distant memory, especially as the usual fun and frolics of the 'Woodbridge Season' had to be either cancelled or postponed. Even many of the pre-Christmas activities, including the Annual Street Fair on the first Sunday in December, have fallen victim to COVID-19. It was very sad to see the 75th anniversaries of both VE day and VJ Day had to be commemorated by very low-key events; quite how we will be able to commemorate Remembrance Day this year still needs to be worked out following government advice at the time.

However, many organisations in and around Woodbridge are now turning their thoughts to how to make 2021 a special year, one in which we can

enjoy ourselves and thank everyone in Woodbridge for following all 'the rules' and 'the guidance' to make our town a safer place to live, work and shop.

One thing to look forward to is free Wi-Fi in Woodbridge. During August, Woodbridge Town Council and Choose Woodbridge heard about plans by East Suffolk Council to install a network of Wi-Fi hotspots around town that will provide better communication links as well as better knowledge about how people move around town. Still a lot of work to be done to make it happen, but hopefully spring 2021 will see it all up and working.

Finally, the work of Woodbridge Town Council's Emergency Response Group still continues; if you need help just call 01394 383599 or email [emergency@woodbridge-suffolk.gov.uk](mailto:emergency@woodbridge-suffolk.gov.uk)



Photo credit:  
Charmian Berry

## New date for charity golf day

Charitable golfers who were disappointed that the town's Rotary Club postponed its Charity Golf Day this year can already start to plan for next year's event.

The tournament will now take place on July 6, 2021.

One event unaffected by the pandemic is the club's Charity Cycle Ride, although the format and part of the route will change. The club will be teaming up with the East Anglian Air Ambulance (EAAA) for this year's event.

The event will now be held between October and November and participants will be able to ride the route on a day and at a time of their choice, having first registered and paid their entry fee online.

Although it's not a direct requirement, participants can obtain sponsorship if they wish, and the person raising the most will win a prize. All proceeds will be donated to the EAAA fundraising appeal.

Meanwhile, the club is also hoping to organise an inter-pub quiz to replace some of its fundraising events.

If your pub is interested in taking part, please email the organiser on [david.houchell@btinternet.com](mailto:david.houchell@btinternet.com). The event is likely to take place during the autumn or winter of 2020, helping us raise money for local and needy charities.

For more details on the club and the events it holds, go to [woodbridgerotary.org.uk](http://woodbridgerotary.org.uk)

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**HOME & DIY**

# SHOWTIME

for your DIY

One are the days of cheap interior design shows produced on a shoestring budget – TV DIY these days is big business and even bigger impact.

**INTERIOR DESIGN MASTERS**

Fearne Cotton is the perfect foil for a show that delves into the personal stories of the amateur designers featured, even if the end assessments can be brutal. The aim is to win a major design contract, and because of that the tasks are on the edgier side, from minimalism to brutalism to over-the-top floweriness.

**ABSTRACT: THE ART OF DESIGN**

An intense watch that really delves into the elements of design and form, this Netflix series tours a number of salubrious destinations (from Soho House to Michelin-starred restaurants) in search of not just the art of design, but also how structure and form works to create something that fulfils a purpose, both in provision and comfort.

**AMAZING INTERIORS**

From indoor roller coasters to secret bedrooms and cinemas in the basement, *Amazing Interiors* looks behind the door of supposedly ordinary homes to find inspiring spaces lurking.

**GRAND DESIGNS**

Arguably the most popular design programme of the past decade, host Kevin McCloud MBE is the perfect master of ceremonies in overseeing renovations across a lengthy time period that often – though not always – go to plan.

**THE GREAT INTERIOR DESIGN CHALLENGE**

While the producers of this show may have been short of a catchy title, they more than make up for it with a vast array of brilliant platforms on which contestant designers work their magic – from 17th-century cottages to seaside villas and Victorian terraces.

**TIDYING UP WITH MARIE KONDO**

No matter what style guide you apply to your living space, without tidiness and a desire to remove the clutter, you'll quickly have something resembling chaos. Step in Marie Kondo, the queen of declutter, and a show that offers a bevy of brilliant tips for keeping your home in great shape.

Photo credit: BBC/DSP/Tom Scott, indob.com, Netflix.com, lifestyle.com.au, idealhome.co.uk, embracinghomemaking.net





# SHRED IT or FILE IT?

## Documents: what to keep and what to shred

While moving so much of our lives online means the amount of paper we have to deal with is perhaps not as great as it once was, it's still very easy to get swamped by documents, forms, booklets and more.

Here's a simple guide to what you should be keeping and what can be satisfyingly put through the shredder:

> **Home documents:** This includes everything from your car logbook (V5C) to building and contents insurance printouts, house deeds, mortgage statements, vehicle records and any rental agreements. These should be kept for as long as they are valid. Utility bills should be kept for a year.

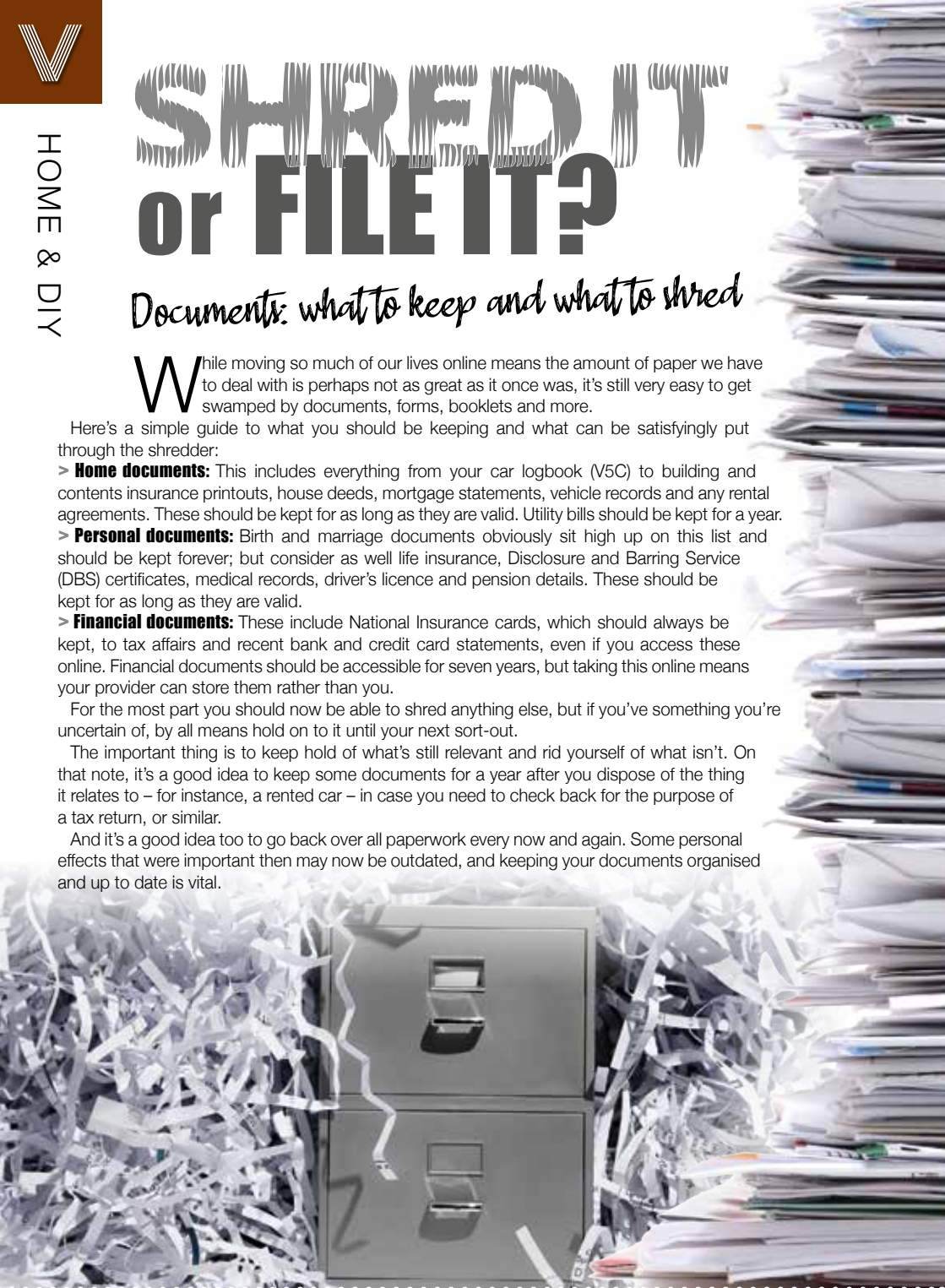
> **Personal documents:** Birth and marriage documents obviously sit high up on this list and should be kept forever; but consider as well life insurance, Disclosure and Barring Service (DBS) certificates, medical records, driver's licence and pension details. These should be kept for as long as they are valid.

> **Financial documents:** These include National Insurance cards, which should always be kept, to tax affairs and recent bank and credit card statements, even if you access these online. Financial documents should be accessible for seven years, but taking this online means your provider can store them rather than you.

For the most part you should now be able to shred anything else, but if you've something you're uncertain of, by all means hold on to it until your next sort-out.

The important thing is to keep hold of what's still relevant and rid yourself of what isn't. On that note, it's a good idea to keep some documents for a year after you dispose of the thing it relates to – for instance, a rented car – in case you need to check back for the purpose of a tax return, or similar.

And it's a good idea too to go back over all paperwork every now and again. Some personal effects that were important then may now be outdated, and keeping your documents organised and up to date is vital.



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# Love YOUR LAMP SHADES



HOME & DIY

If lockdown has unleashed your inner craft fiend, you won't be able to wait to get stuck into the following ideas for transforming any uninspiring and unimaginative lampshades you have lying around the house. Be prepared to be amazed.

### FABULOUS FABRIC

One of the simplest ways to change a lampshade so that it matches the rest of a room's décor is by covering it with fabric. All you need to do is purchase enough fabric in your chosen colour or pattern or, if you are feeling particularly thrifty, you can use a selection of different scrap fabrics that you already have, and then glue it around your shade using an adhesive spray.

### WONDEROUS WALLPAPER

If you have recently decorated one of the rooms in your home or added a feature wall and you have some wallpaper left over, instead of throwing it away, why not use it to upcycle a lampshade? In the same way that you can attach fabric, simply use adhesive spray or craft glue to stick the wallpaper around your shade.

### STUNNING STENCILS

For those who are feeling a bit more ambitious, you can transform a dull lampshade into a thing of beauty using just a stencil and a little paint. Simply purchase a stencil design from your local craft shop or make your own using plastic or vinyl and gently dab on your choice of paint.

### GORGEOUS GOLDEN LEAF

Looking for a decadent design? By applying gold leaf, either in a particular pattern using painter's tape or all over, you can create a luxurious and expensive-looking lampshade at a fraction of the cost.

**NB:** Make sure you let all of the above designs dry fully before reattaching your shade to the lamp.





# PLANTATION SHUTTERS

## *a brief history*

Plantation shutters have been used to add both style and practicality to homes for generations. They are among the most popular choices of window coverings in the UK. But what are the origins of these versatile window coverings?

You might be surprised to read the ancient Greeks used the earliest plantation shutter as a barrier from the strong winds for buildings by the sea. Made of marble, they were incredibly durable and their solid structure meant air couldn't pass through. Given the weight of the material, they were understandably difficult to work with. It's little surprise that over time, wood was used to improve the design and functionality.

Timber shutters grew in popularity throughout the Mediterranean during the Greek and Roman eras, with the light-weight wood allowing for moveable louvres which gave greater control over the amount of light and air which could enter the building. In these hotter climates, that effective climate control allowed households to block out the sun and heat during the day and open them up to cool the house down in the evenings.

It was during the colonial period that plantation shutters saw their greatest use and earned their name. When the Spanish first moved into South America and the Caribbean, they brought shutters to the New World, and soon extravagant mansions were being built, which featured this form of window covering.

On large plantation farms, the shutters of the manor were usually painted white to reflect the sun and keep the home cool during the day. When Britons began to settle in the New England states of North America, they brought with them the wider 'café-style' shutters which are popular today.

In the Victorian period, external shutters grew in popularity. Boxed shutter-style panels became common, the sort which could be folded back into a box at either side of the window when not in use. As towns and cities grew with the Industrial Revolution, these shutters had the added advantage of shutting out some degree of noise and air pollution.

Fast forward to today, the modern shutter retains all of these qualities and more. Serving as a versatile and practical window covering, whilst providing a stylish finish to any room.

**If you are thinking of adding these timeless window coverings to your home, please get in touch with The Suffolk Shutter Company for a free survey and quote, or visit our website at:**

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# HOW CLEAN is your kitchen?

Hand-washing and social distancing have been the buzzwords for 2020 so far, but forget about the enemy outside; it's the humble kitchen that apparently poses one of the greatest everyday threats in our fight against bugs, according to recent research.

## Sponges

The sponge is by far the go-to item for nuisance nasties. It draws in bugs and baddies like no other, and in the study commissioned by Currys PC World and undertaken at the University of Lincoln, scientists found that 35 per cent of kitchen sponges included faecal streptococci (FS) colonies. And if you think that sounds like something you may want to keep strictly in the lavatory... you'd be right. Found in the intestines of humans and animals, contamination can lead to symptoms of food poisoning, such as vomiting, diarrhoea and nausea.

## That sinking feeling

The study revealed that the pathogen P. aeruginosa was present in 100 per cent of sinks. Found in soil and vegetation, it sounds harmless enough, but can cause skin irritation, abscesses and wounds.

## This will floor you

And as for our trusty, lovingly maintained wooden, tiled, laminated or concreted flooring, our attention should perhaps be directed a little closer to some decent antiseptic mopping, with both aeruginosa and FS found in significant quantities on the floor.

Meanwhile, it appears it's time to debunk the five-second rule, because any contact with a surface will contaminate food. And as for our ovens, only 37 per cent of us clean our oven handles. But it's not all bad news: lead researcher Dr Hughes admitted that our kitchens are not as dirty as they might be. "The good news is surface levels of bacteria are usually well below the levels required for infection of healthy individuals, so are unlikely to lead to illness – unless coupled with a pre-existing health complaint, or if the person infected is immunocompromised."

Even so... who's for a takeaway?





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# NIGHT SQUATTERS

How to keep children in their own rooms – and out of your bed – at night

**W**hen your darling daughter or darling son is able to sleep in something that doesn't come with the design feature of prison-like bars as would a cot, it's a monumental moment – your little one's ascent into childhood now means they have their own bed.

Sadly, as many parents have discovered, the lack of those confines means it's effortlessly easy for your young one to embark on night-time expeditions into your bed, something that benefits the sleep patterns of no one.

Here are some tips for ensuring your sneaky non-sleeper stays put:

**Routine**  
As ever, a solid, settled night-time routine is essential. A set schedule and timing (dinner followed by bath followed by story, etc) will enhance and prolong sleep, as will avoiding 'over-napping' during the day.

**Light and dark**  
In these brighter, lighter mornings, it's imperative to

have a good blackout blind – there's nothing that lures a child out of bed more than the early rising of the sun... even if that's at 5am!

On the flipside, keep a subtle nightlight nearby. Fear of the dark will always get little ones heading for reassurance and comfort... and big ones too.

**Sound planning**  
Consider as well soundproofing and ensuring others in the home keep their nocturnal manoeuvres to a minimum, from loud late-night games to simple stuff like not flushing noisy toilets.

**Encouragement**  
At the age your youngster gets his or her first proper bed, you'll already be working on the greatest sleep stimulator of them all – words. Reaffirming that 'big kids' sleep in their own beds, and stay there, and perhaps a gentle reminder that sleeping in one means not having to go back into a cot, can get your precious cargo journeying off on to a dreamy voyage... speaking of which, you may want to grab a few hours yourself.

# BATTLE STATIONS

*This year marks eight decades since one of the most important British victories during the Second World War: the Battle of Britain.*

It's June 1940 and France has been quickly defeated by Germany in Adolf Hitler's march across Europe. His aim: to bring Gleichschaltung (coordination), the process of Nazification and totalitarian control to the continent.

Hitler was expecting the British to also fall into line and to try to agree a peace deal with Germany. In the first instance, he knew that to have any chance of setting up a successful invasion of British shores (which was codenamed Operation Sealion), he would need to combat the formidable Royal Air Force. Subsequently, he gave the Luftwaffe (the German equivalent of the RAF) the go-ahead to engage with it.

Even though the German occupation of France was rapid, the country had experienced severe damage to its air fleet; yet when asked to go to battle in the skies of Southern England two months later, it was ready.

However, the Luftwaffe hadn't reckoned on Britain's secret weapon in the Battle of Britain – the Dowding System. Named after Commander in Chief of the Fighter Command, Sir Hugh Dowding, it was a remarkable network that brought together ground defence, radar and fighter aircraft.

Knowing where and when the Luftwaffe was on its way to Britain was of huge advantage to the RAF, whereby it could then scramble fighters quickly – notably the Spitfire – to intercept the threat.

However, in truth, it was in the way the Spitfire was armed that gave it a significant edge. And that was thanks to a young mathematician, whose brilliant calculations meant it could leave the ground with

double its original gun capacity.

Her name was Hazel Hill, and she was the daughter of Fred, who was part of the Air Ministry,

Fred returned home from work one day and asked for help in providing a solution to the Spitfire's perceived lack of firepower. The iconic British warplane was initially only designed to have four guns on it; he felt it could be more but needed his daughter's help.

Many of the Air Ministry felt that eight guns would be too heavy for the Spitfire – and for its compatriot, the Hurricane – but Fred and his daughter Hazel found a way to equip the machine with double the artillery. It was a significant advancement, and it worked.

As the conflict heightened, with support from Commonwealth pilots, and as the Luftwaffe fatally miscalculated its own successes, a three-month-long skirmish in the skies eventually started to go the way of the Allies.

The Battle of Britain will go down in history as one of the most important parts of the Second World War and a colossal reason as to why Germany was unable to seize Great Britain. It was a barrier that ultimately led the Nazis to fail in their attempt to take control of Europe, and it preserved the freedom that we acknowledge with gratitude and humility today.



# HANDY ANDI

*The Peter Pan of daytime TV and a career both in and out of the spotlight*

If you're of a certain demographic, you've undoubtedly seen the Twitter posts, Facebook pictures and Instagram uploads detailing the so-called 'golden era' of kids' TV, when terrestrial television was a metaphorical playground for some of the biggest stars of our time.

From the basics of *Blue Peter* and *Grange Hill* in the 1970s through to big-budget kid-themed quiz shows and youth soaps, the presenters were our link between a mind-boggling array of British brilliance that has since gone by the wayside in favour of American imports.

To consider that Andi Peters was at the centre of such an era is remarkable, for two reasons. First, he's still on our screens today, most recently covering for Lorraine Kelly on her eponymous weekday morning chat show. Second, there's the small point that Andi barely looks any older than the bunch of Generation X youngsters currently at the forefront of youth entertainment.

Chelsea-born presenter, journalist and actor is 50. That makes him less Andi Peters and more Peter Pan, though securing both longevity and relevance is no pantomime in the current era where TV producers are even more cut-throat than Captain Hook.

Peters' ability to survive and, indeed, flourish has as much to do with his proficiency behind the camera as in front of it. He started out in the famous CBBC broom cupboard (where he succeeded the likes of Andy Crane and Philip Schofield), and despite retaining presenting duties alongside Emma Forbes in the hugely successful *Live & Kicking*, his skill as commissioning editor, producer and versatile creative is ultimately what has kept him in such high demand.

Always affable and famously clean-living, from continued BBC work with *The O-Zone* and *Top of the Pops* to *The Noise* (ITV), *T4* and *Shipwrecked* (Channel 4), diversity and desire to keep adapting have always been at the forefront for Peters.

And discovering Dermot O'Leary, who introduced him to the world of adult programming (*Dancing on Ice*, *Ant & Dec's Saturday Night Takeaway*), proved a joint enterprise that has garnered more success.

"At the heart of it I am just someone in love with TV," he says. "To bring so much joy, entertainment and fun into people's front rooms has always been a pleasure, and to this day I still get the same thrill at being broadcast live on air that I did all those years ago."

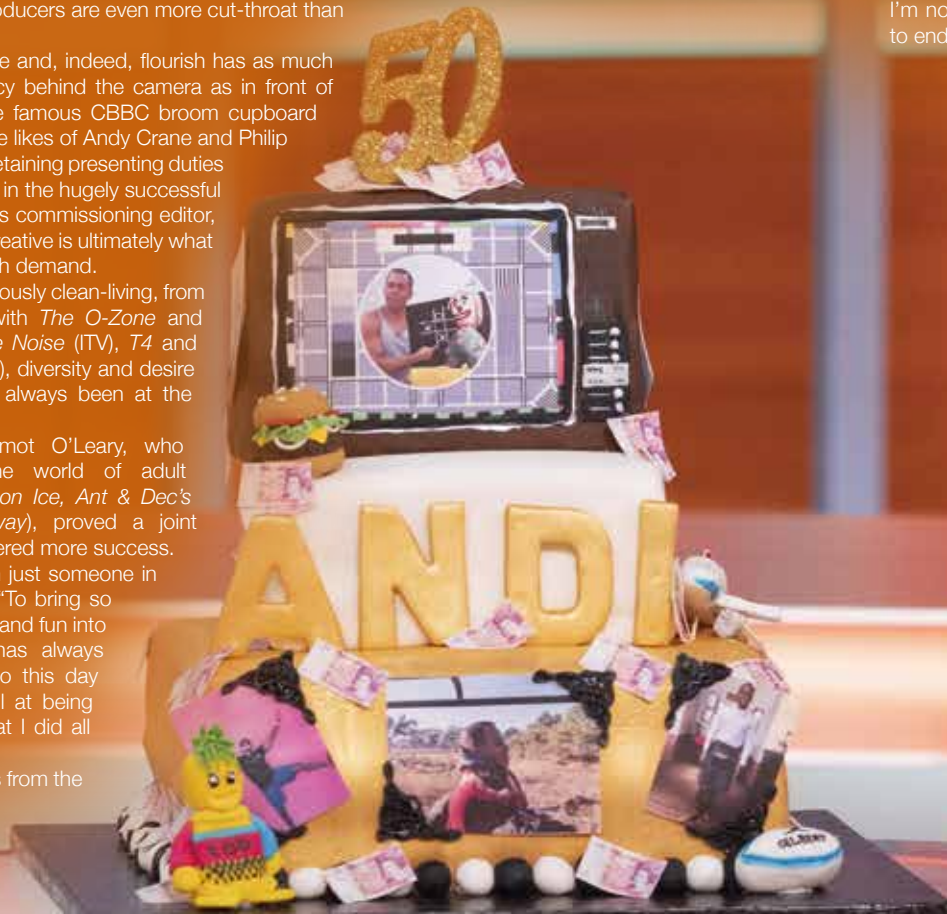
"I have had odd breaks from the cut and thrust of it,

but it is always something I know I will come back to, and of course I count myself very lucky to have been able to sample this from so many different sides."

Being the first man to stand in for Lorraine for more than a decade proves Peters' relevance and ability is still as strong at 50 as it was when he started out on radio way back in the 1980s, on the advice of Schofield.

"If the work keeps coming, I'll keep doing it," he says.

"It's a dream come true, and even at 50 I'm not ready for it to end."





# Aster

SEPTEMBER BIRTH FLOWER  
OF THE MONTH

If you were born in September, your birth flower is one of the most colourful flowers of autumn: the aster. Part of the daisy family, this wild flower is known for its tiny flowerheads and long petals. Loved by pollinators, asters are ideal for growing in mixed borders around your garden.

## WHAT DO ASTERS SYMBOLISE?

Asters come in a variety of vibrant colours and each one carries a different meaning:

- Purple asters, the most popular colour, symbolise wisdom and royalty.
- White asters represent purity and innocence, as well as new beginnings.
- Red asters can be used to convey undying devotion.
- Pink asters symbolise sensitivity and love.

## WHAT DOES THIS BIRTH FLOWER SAY ABOUT YOU?

If your birth flower is the aster, you feel most at home on the stage and will embrace any opportunity to entertain others. You are an

optimist and are devoted to living life to the full. You are also predisposed to good luck.

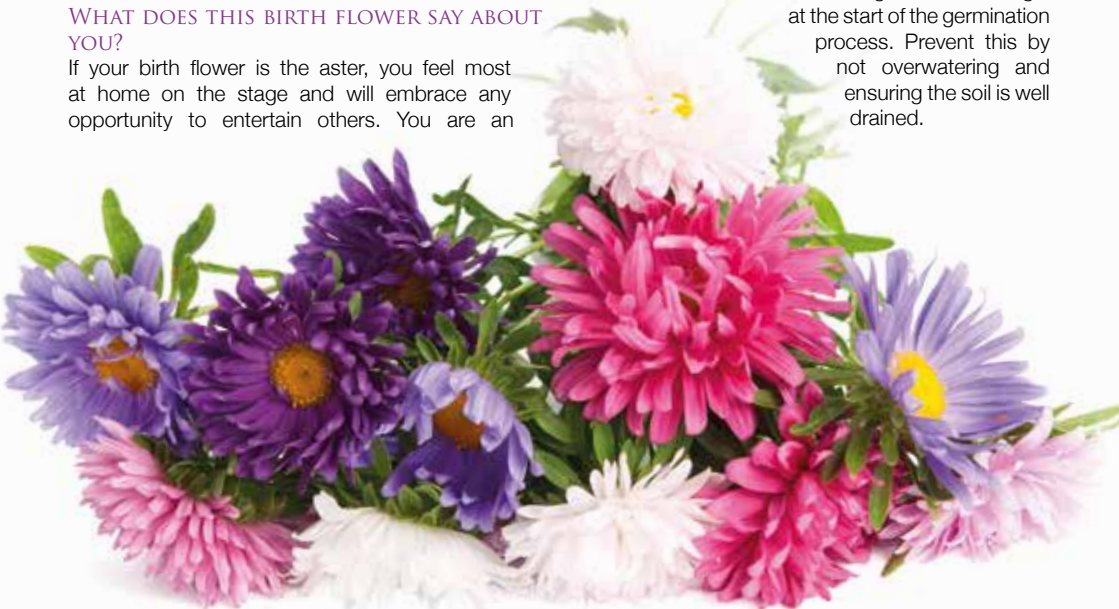
## HOW DO YOU GROW ASTERS IN YOUR GARDEN?

Asters offer great beauty with little work and are therefore ideal for less-experienced growers. You can either choose to plant them from seed in spring or purchase a potted plant later in the year.

Plant in full to partial sun in loamy, well-drained soil and keep new plants moist until they stop blooming.

## WHAT ARE THE MOST COMMON ASTER PESTS AND DISEASES?

Asters attract aphids, spider mites, whiteflies and leafhoppers, all of which can be kept under control with the use of pesticides. They are also prone to stem rot, a fungus that can begin at the start of the germination process. Prevent this by not overwatering and ensuring the soil is well drained.



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# WATER BUTT



GARDENING

If you are looking for something useful to do in the garden this month then look no further than the installation of your very own water butt. Did you know that almost 100,000 litres of rainwater falls on our roofs each year in the UK and literally just goes down the drain?

## WHY INSTALL A WATER BUTT?

If every home were to install a water butt in their garden, the UK would save an estimated 30,000 million litres of water each summer. That's enough to fill 12 Olympic swimming pools. Therefore, if a hosepipe ban were to come into effect next year, you would have more than enough clean water to care for your plants and fill a paddling pool or two. Plus, you could save on your water bills.

## HOW TO CHOOSE A WATER BUTT FOR YOUR GARDEN

Simply head to your nearest garden centre or local DIY store for a wide range of water butts, with options to suit all budgets. If you have a small garden, choose a slim, square-edged design that can sit flush against a wall. For those with more space, the bigger the better. You should also purchase a diverter kit.

## HOW TO INSTALL YOUR WATER BUTT

- Choose a suitable location next to a drainpipe.
- Always install a water butt on a firm and flat surface that is strong enough to hold its weight when full.
- Consider investing in a stand so that you can fill your watering can from the tap at the bottom of the butt with ease.
- Follow the instructions on the diverter kit – this will involve cutting through your chosen drainpipe with a hacksaw.
- Cover your water butt with a lid to prevent insects from flying in and to stop children falling in.
- Wait for the rain to fall.





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## ARE YOU AN *emotional eater?*

**M**any people have understandably struggled with healthy eating during lockdown, with stress, boredom and increased feelings of wanting to treat ourselves all being contributing factors.

However, now that we have started to return to normality, are you still eating for reasons other than hunger?

### MINDLESS EATING

Do you often find yourself eating for no particular reason? Do you simply take mouthful after mouthful without even registering what the food tastes like or whether or not your appetite has been sated? If yes, you need to stop eating in front of the TV and start appreciating your food more. Ensure you chew your food as many times as you can and listen to your stomach when it tells you that it's full.

### BOREDOM EATING

If you find that you reach for the snacks when you

have nothing else to do, then you are eating out of boredom rather than because your body needs sustenance. Try to find yourself something else to do, such as read a book, phone a friend or go for a walk: any activity that will take your mind off eating.

### STRESS EATING

We've all been there. Perhaps you have an important meeting at work, you are struggling to make ends meet or maybe your relationship is going through a rough patch. Whatever the reason, eating when you are stressed can help to alleviate anxiety, even if only momentarily. The key to avoid stress eating is to know your triggers and to actively try to avoid them.

### EATING TO MASK YOUR FEELINGS

Whether you feel sad, depressed or lonely, eating to try to push down your feelings is never the answer. Instead, try to identify why you are feeling this way and talk to someone if you need to.





# THE WORLD OF Mr Smith

In the age of Instagram personal trainers, it takes quite something to stand out from the crowd, though British muscleman and health heavyweight James Smith seems to have achieved just that.

James Smith, a personal trainer (PT), body coach, diet expert, life guide and educator, is the perfect foil to all the impossibly toned, happy, talented, loaded influencers that saturate our Instagram feeds.

Sure, the 31-year-old Bondi-based trainer has a physique most of us will never get anywhere near, and if you look at the simply seductive backgrounds on his photo shoots you will get the impression his is a life to be craved. Yet as soon as James begins speaking on health, fitness, well-being and our ability to be better people both physically and mentally, you discover that this is someone not dressed up in the fake realities of so many PTs.

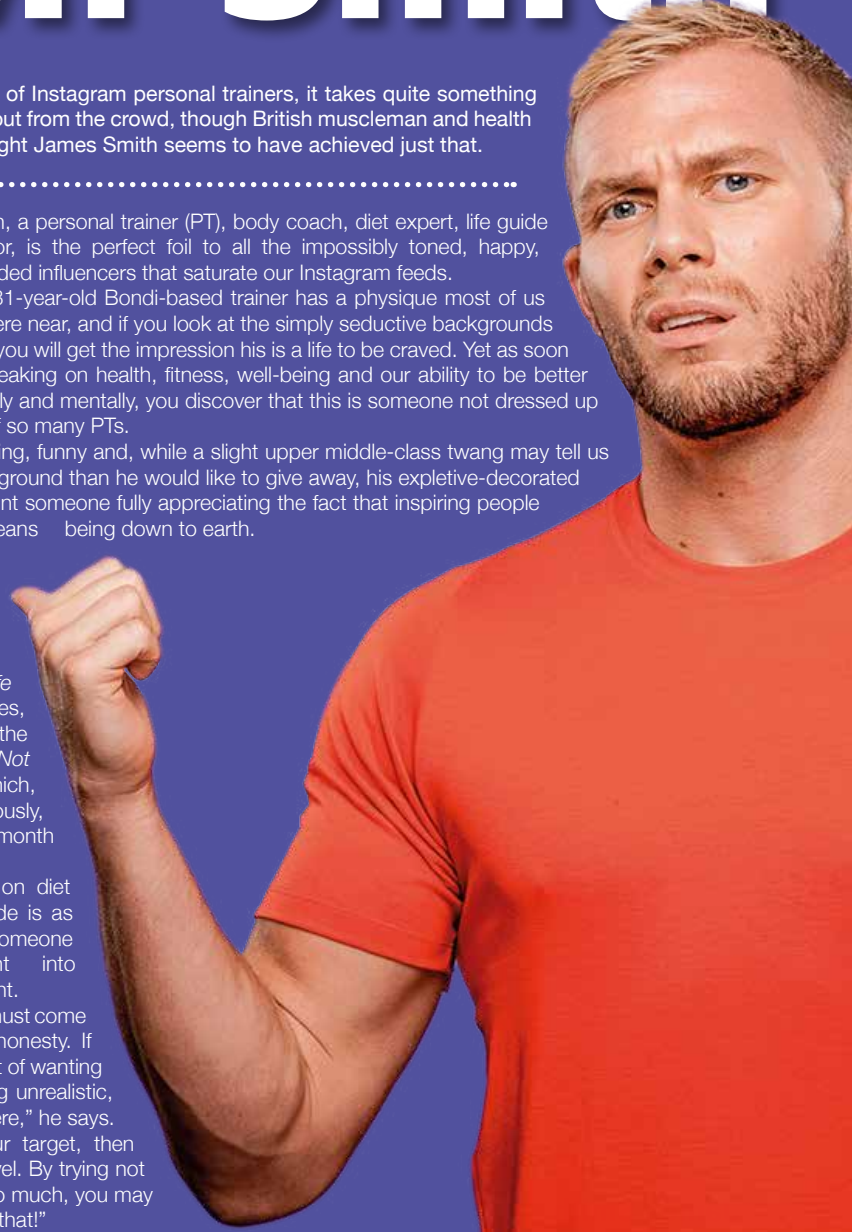
He is self-deprecating, funny and, while a slight upper middle-class twang may tell us more about his background than he would like to give away, his expletive-decorated videos and posts paint someone fully appreciating the fact that inspiring people to be better means being down to earth.

His Instagram feed (@jamesmithpt) has more than 640,000 followers; and in November, his book *Not a Life Coach* hits the shelves, following on from the hugely successful *Not a Diet Book* which, somewhat fortuitously, was released just a month before lockdown.

Whether focusing on diet or self-help, his mode is as the maverick, and someone bringing enjoyment into personal improvement.

"For me, real help must come in the form of true honesty. If you start from a point of wanting to achieve something unrealistic, you will never get there," he says.

"Start low, hit your target, then restart at a higher level. By trying not to change your life so much, you may inadvertently do just that!"



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# Weight WATCHERS



FOOD & DRINK

The dream foods that burn more calories than they provide

It seems perverse that the eating of food and quaffing of drink could actually lead you to lose weight, but this is the reality of 'Negative-Calorie' foods, even if their existence has been called into question by some.

Certainly, for dieters or those simply looking to watch their figure, the era of feeling guilty about burgers, sweets, biscuits and more could be over... that is, if you can stomach some of the following:

## CELERY

The go-to choice among Negative-Calorie foods – this peppery stick requires more energy to eat than it gives you in return.

## APPLES

A tough food item that requires a fair amount of mouth-work. Combined with the fact that our favourite fruit is high in water content, it's little surprise that the energy effect is minimal, although the fibre will do you good.

## TOMATOES

Another supermarket favourite that's high in water content. Eating a simple tomato often feels like a waterfall for the mouth. At just 18 calories per 100g there's little to worry about as far as the waistline goes, and the statins present offer a great potential fix for those suffering from high cholesterol or high blood pressure.

## CAULIFLOWER

Tough as old boots and with the aroma of them too, cauliflower is a versatile veg that offers bags of vitamin C and contains absolutely zero fat.

## COFFEE

At just two calories per cup, coffee without the addition of milk, cream, sugar or flavourings is blissfully low, and, as a thermogenic, will actually stimulate the burning of fat for energy.







# Sensational SLOW COOKER AUTUMN COCKTAILS

Although traditionally used for stews and soups, slow cookers are now being tested out on a wide variety of dishes, including cooked breakfasts, lasagne and even steaming hot cocktails. What more could you want on a blustery autumn day?

**BUTTERBEER RUM (YES, JUST LIKE IN HARRY POTTER BUT WITH A BOOZY HIT)**

**You will need:** 6 cups water | 2 cans cream soda | 1 cup brown sugar | ½ cup unsalted butter | ½ cup butterscotch syrup | 3 cinnamon sticks | 1 tsp vanilla essence | 1½ tsp salt | 2 cups spiced rum | Whipped cream and golden sparkling sugar crystals for decoration

**How to make:** Put in the water, cream soda, sugar, butter, ¼ cup of butterscotch, cinnamon sticks, vanilla and salt | Cover and cook for 3–3½ hours | Stir in the rum | Use the remaining butterscotch to coat the rims of your glasses | Pour, top with whipped cream and sprinkle with sugar crystals

**INDULGENT HOT CHOCOLATE**

**You will need:** 1 litre milk | 300ml double cream | 200g chopped dark chocolate | 100g chopped milk chocolate | Whipped cream, marshmallows and chocolate shavings to serve | Optional: liqueur or schnapps – coffee, peppermint or cinnamon

**How to make:** Pour the milk and double cream into your slow cooker | Add the chocolate | Cover and cook on low for 2 hours | Remove the lid, give it a good stir, then replace the lid and cook for a further 20 mins | Add 4 shots of your chosen liqueur | Spoon into mugs and top with marshmallows, cream and chocolate shavings

**CARAMEL APPLE CIDER**

**You will need:** 2 cups vodka | 8 cups apple cider | 1 cup caramel syrup | 2 tsp ground cloves | 2 tbs cinnamon | ¼ cup brown sugar | Apples to garnish

**How to make:** Add all the ingredients to your slow cooker | Cook on low for 3 hours | Serve in mulled cups or glasses with sliced apples and cinnamon sticks



Photo credit: realhousemoms.com, amindulmomm.com

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# Dr. Martens

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**O**ur long-lasting love affair with Dr. Martens has spanned seven decades and shows no signs of slowing down. They are worn by men, women and kids alike, so let's take a look at what makes this iconic footwear brand so special.

**THEY OFFER UNRIVALLED COMFORT:** Although you will need to break them in a bit, Dr. Martens will undoubtedly be the most comfortable boots you ever own. The hard leather has the unique ability to be

able to mould perfectly with the shape of your foot, resulting in a feeling of walking on air.

**THEY LAST FOREVER:** Dr. Martens might not be the cheapest boots you have ever bought, but they will offer the best value for money. Unlike other leather that may split or crack, Dr. Martens will last you a lifetime.

**THEY TRANSCEND TRENDS:** As all other footwear trends come and go, and then come again, Dr. Martens have stuck resolutely to their fundamental USPs, and fashion followers love them for it.

**THEY ARE INCREDIBLY VERSATILE:** There are so many different looks that you can go for with a pair of Dr. Martens:

- > Sophisticated with chinos and chunky knitwear.
- > Street style with cut-offs and a slogan tee.
- > Casual with a simple pair of black trousers and matching jumper.
- > Modern with jeans and a leather jacket.

**CELEBRITIES OF ALL AGES LOVE THEM:** Miley Cyrus, Diane Keaton, Susan Sarandon, Jared Leto and Robert Pattinson have all been papped rocking these vintage and stylish boots.

**THEY COME IN A WIDE VARIETY OF COLOURS AND**

**DESIGNS:** You can pretty much find a pair of Dr. Martens in every colour you can think of, plus they do some truly unique designs, including one with renaissance art printed all over them. Need a bit of extra height? Yes, Dr. Martens come in heeled versions too.



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ON TREND

The flexible and fabulous fringe rarely goes out of fashion. Instead, it adapts to the season at hand and offers a simple yet stylish way to update your look.

However, to get it right and avoid the common pitfalls of bad bangs, you need to choose the right fringe for your face shape.

### THE SIDE FRINGE

#### Best for round face shapes

Popular with the likes of Mila Kunis, Emma Stone and Renée Zellweger, the side fringe is incredibly flattering for those with more round faces. Opt for a feathered fringe to give your face a more slender look and to draw attention to your eyes and mouth.

### THE A-SHAPED FRINGE

#### Best for square and oblong faces

This face shape tends to be wider at the cheeks and more angular around the jawline. A soft A-shaped fringe can help soften your features and switch the focus to your eyes.

### THE CURTAIN FRINGE

#### Best for heart-shaped faces

A long side fringe, aka the curtain fringe, is ideal for those with a heart face shape as this style will help widen out a narrow chin and highlight both your cheekbones and jawline. Ask for a feathered look to perfectly balance softness and structure.

### THE FULL BLUNT FRINGE

#### Best for those with a small forehead

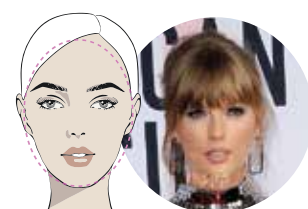
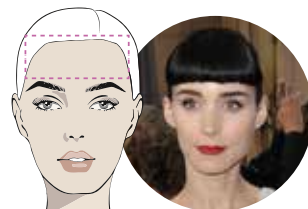
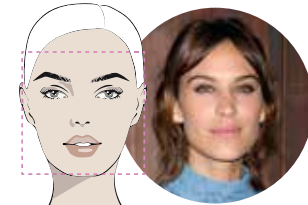
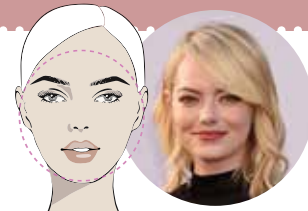
You may think that having a small forehead means you cannot pull off a fringe, but this is simply not true. A full and blunt fringe will instantly add length to your face and broaden your forehead. This style suits those with poker-straight hair better than those with waves.

### THE FULL CHOPPY FRINGE

#### Best for oval face shapes

With this face shape you want a full fringe that will cover your forehead but not one that will overpower your delicate features. Adding choppyness at the ends will create a softer and more textured feel.

Photo credit: Featureflash Photo Agency/Shutterstock.com, Kathy Hutchins/Shutterstock.com, Tinseltown/Shutterstock.com





**BEAUTY**

Discover the beauty of  
**NON-COMEDOGENIC**  
 skincare

The latest buzzword in beauty, non-comedogenic, refers to any skincare product that is formulated to not cause blocked pores. It's ideal for those who suffer with acne, blackheads and oily skin. Let's take a closer look at non-comedogenic make-up and skincare products and how they work.

#### What are blocked pores?

Comedogenic originates from the word 'comedones', which are the imperfections commonly found in those who experience acne, otherwise known as blocked pores. There are two types of blocked pores:

- > Open comedones, or blackheads, which are caused when sebum reaches the skin's surface, opens and turns black.
- > Closed comedones, whiteheads, where sebum grows beneath the skin surface.

#### What causes blocked pores?

There are many factors that contribute to blocked pores, including:

Heavy make-up use | Excessive oil production | Hormones | Not having a good skincare routine | Sweating | Sun exposure | Genetics

#### Does non-comedogenic make-up work?

Although non-comedogenic make-up and skincare products will not prevent breakouts, what they will do, unlike other beauty products, is not contribute to

any more acne. Not the ideal solution to your stubborn spots, but a helping hand, nonetheless.

#### What is the difference between non-comedogenic products and oil-free products?

Those with oily, blemish-prone skin will be all too familiar with oil-free skincare and make-up products that promise to reduce spots and balance out your skin. Oil-free products are free from petrolatum but can contain other oils. However, non-comedogenic products differ in their approach as they are completely free of pore-clogging ingredients.

#### Here are a few non-comedogenic skincare products that you can try:

- > Estée Lauder Double Wear Stay-in-Place Make-up Foundation
- > NARS Radiant Creamy Concealer
- > Maybelline New York Shine Free Oil Control Loose Powder
- > Neutrogena Oil-Free Acne Moisturiser
- > Cetaphil Cleansing Lotion for Sensitive Skin
- > Neutrogena Ultra Sheer Dry Touch Sunscreen




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## Your home insurance checklist

Insurance is about protecting ourselves and those around us, so here's a handy checklist outlining what you definitely need, and what might be worth considering.

### CONTENTS INSURANCE

In the event of an accident or theft from within your home, it's vital your possessions are covered. Many see paying out for contents insurance as a waste of money, but we will all claim for something at some

point. Knowing you're covered can bring a huge sense of relief in the midst of what is likely to be a disappointing event or episode.

You can also extend your contents insurance to items you take outside the home – consider bikes, watches, phones and more; but read the small print to ensure you're covering what you think you are.

### BUILDINGS INSURANCE

Also known as house insurance, this covers your bricks and mortar, and whilst not a legal stipulation, most mortgage lenders will insist on you taking it out if you are embarking on home ownership.

### LIFE INSURANCE

Purely for the protection of those around you; should the day come when you're not around, you will want to ensure your dependants have enough to get by. For what is often a small amount each month, life insurance can at least mean you are not adding financial loss to the emotional loss experienced by loved ones.

### INCOME PROTECTION

Particularly good for those who are self-employed, income protection means that in the event of illness, bills can still be paid. If 2020 has taught us anything where health is concerned, it's to expect the unexpected!

### CRITICAL COVER

Different from life insurance, critical cover will pay out a lump sum if you are diagnosed with a critical illness during the life of your policy. That means you'll be provided for by the policy to restore some sense of comfort and peace.



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Sometimes you have to look a little bit harder to find the most unique properties, and G&K Estates are offering exactly that, right in the heart of Woodbridge.

The New Inn on Bredfield Road sits in an ideal location, set back from the main road, but just a short walk from the town centre.

Surrounded by the more modern homes of Bury Hill and Saxon Way, this property offers quintessential period charm with unique individual character.

Very much a property of interest, sitting in a large garden plot, the property has the rare advantage of having the possibility of building plot potential, subject to planning consent.

Currently marketed at £575,000, this charming four bed detached home will be a shrewd investment for someone looking to establish Woodbridge.



The quirky nature of this dwelling, certainly provides flexibility of accommodation, with the opportunity to restyle and improve.

You enter a reception area with spiral staircase to the first floor, double ended reception room with due south aspect and casement door access to the garden. The property also comprises a guest cloakroom, utility room, kitchen with walk-in pantry, downstairs principal bedroom, with en-suite bathroom, three first floor bedrooms and bathroom.

To the exterior, the private mature gardens are very well stocked and surround the house. The boundaries are all lined with established evergreen screening, with areas of planted interest, summerhouse and south aspect patio off the main reception rooms.

Through the gated entrance to the plot, is a detached double garage block, comprising two single garages with electric roller doors, as well as an attached workshop. There is further private off-street parking for several vehicles. Additional benefits include gas fired central heating by radiator and full sealed unit double glazing throughout.

With no onward chain, this property is available to buy right immediately.

This property is currently being marketed by **G&K Estates**. For more information, call them on:  
**01394 380330**  
[www.gandkestates.co.uk](http://www.gandkestates.co.uk)



## Are you making the most of the Tax-Free Childcare Scheme?



The Government is encouraging us all to return to work. Related to this, working families must consider their childcare arrangements. This article considers a scheme that may provide some financial help to those families.

The Tax-Free Childcare Scheme (TFCS) is open to all eligible families with children under 12. Latest figures have revealed that 115,000 families used the TFCS for 130,000 children in the quarter to June 2020 with the government adding £11.6m in top-up payments. These figures are significantly lower than those published for the previous quarter to March 2020 when 218,000 families were using childcare for 258,000 children. The decline is largely due to the closure of childcare facilities for the majority of children in response to the Coronavirus Pandemic. The COVID-19 lockdown led to a large decrease in the number of TFCS accounts used in April and May with a slight recovery beginning in June. This followed the closure of most childcare facilities on 20 March 2020.

The TFCS helps support working families with their childcare costs. The scheme provides for a government top-up on parental contributions. For every 80p in the £1 contributed by parents an additional 20p or 20% will be funded by Government up to a maximum total of £10,000 per child per year. This will give parents an annual savings of up to £2,000 per child (and up to £4,000 for disabled children until the age of 17).

### Who is eligible for the Tax-Free Childcare Scheme?

The scheme is open to all qualifying parents including the self-employed and those on a minimum wage. The scheme is also available to parents on paid sick leave as well as those on paid and unpaid statutory maternity, paternity and adoption leave. In order to be eligible to use the scheme, parents will have to be in work at least 16 hours per week and earn at least the National Minimum Wage or Living Wage. If either parent earns more than £100,000, both parents are unable to use the scheme.

The earnings limit does not apply to newly self-employed who started their business in the last 12 months. In addition, as self-employed income can vary, profits can be averaged across the tax year if it is necessary in order to meet the minimum income requirement.

Working parents will be able to continue claiming the TFCS until 31 October 2020, even if their income has temporarily fallen below the minimum income requirement as a result of the pandemic.

If you are self-employed, you'll need to file a tax return by 31st January each year for the tax year ending 5th April in the prior year. MJB Avanti can assist you with all aspects of personal tax, local accountants offering a proactive and friendly accountancy solution to your accounting needs.

In these very difficult times, we are offering all new clients a free financial review of their business to include a consideration of forecasting and cash flow management.



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# SAVE

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It's fair to say savings accounts have probably never seemed less appealing. From buoyant interest rates well into double digits back in the mid-1990s, the Bank of England base rate has plummeted in recent years, dropping to a historic low of 0.1 per cent in March.

The recent lockdown means government initiatives to stimulate spending are additionally affecting the appeal of savings accounts, to the point where the consideration of a negative base rate has come into view... and with it the possibility that savers will actually have to pay to 'store' their money.

But it's not all bad news for savers:

> One-year fixed rates for savings accounts are still tracking considerably above the Bank of England base rate, with rates of around 1 per cent still possible... although in relation to a similar level of inflation, there isn't any real 'gain' to be had; in fact, with most 'everyday' savings accounts you're losing money.

> For those still looking to gain a return on their savings, it could be that switching from a traditional savings account to a Lifetime, Fixed Rate or Easy Access cash ISA is the sensible way forward. The former will give you a 25 per cent return (up to £4,000 only), while a Fixed Rate ISA can still net you up to 1.3 per cent.

> Finally, remember savings aren't all about profit – many people save for security, to have a feelgood 'project', and to put money away for a rainy day. Unlike investments, savings accounts are protected to the hilt, so when you want your money it is protected and will be there.

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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.



### Financial advice made personal

We recognise that talking about money and finances is personal – sometimes sensitive. So it's reassuring to know that there's someone on hand who can help you address your needs, understand your goals and realise your dreams.

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Let's start a conversation.

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# RED *Alert*

AFTER 30 YEARS OF HURT, LIVERPOOL FINALLY GOT THEIR HANDS ON THE BIG PRIZE

It's somewhat ironic that for a club who have struggled, grapsed and flailed desperately for three decades in their attempts to restore themselves as the best club in English football, their unassailable lead at the top of the Premier League in March almost counted for nothing as a global pandemic swept in. For a couple of months, Jürgen Klopp's side looked

as if they might be denied the prize they have striven for so long to win – through near misses, bad luck and a long duration of underachievement, the Reds have found the likes of Manchester United, Arsenal, Chelsea, Manchester City, Blackburn Rovers and even Leicester City in their way when it came to securing the biggest prize in domestic football.

Yet after Premier League chiefs, fan groups, police forces and local councils approved measures to get the competition restarted on June 17, Liverpool's history-makers were back on track. Predictably, after all the speculation, the hype and a 100-day gap in action – the longest since Second World War – the Merseyside Derby was something of a damp squib as Liverpool and arch rivals Everton played out a goalless draw.

Ultimately, Manchester City's improved form post lockdown saw Liverpool's significant gap at the top narrowed, but when the Merseysiders crushed Crystal Palace 4-0 at home on June 24, they knew that if Chelsea could beat Pep Guardiola's Citizens side 24 hours later, the title would be theirs... and that's just what happened.

True, it may have been seen as a disappointing climax for Liverpool to have had such a season of domestic dominance ended in empty stadiums and without even so much as an open-top bus ride around their famous city to savour. It's a lack of the true adulation deserving of any Premier League

champions, let alone a side who ended the campaign with 99 points and only three league defeats all term.

Yet, the record books will always point to the efforts of captain Jordan Henderson, top scorer Mohamed Salah, the rest of the first-team heavyweights and even the young starlets – Curtis Jones, Harvey Elliott and Neco Williams – who are gradually making their mark in the best club side in world football.

Two seasons ago the Reds finished 25 points behind champions Manchester City. Their winning margin this term confirms a 43-point shift in dominance that will impress Klopp as much as it worries Guardiola and the rest of the chasing pack.

The Anfield club's achievements are monumental – Champions League winners, World Club Championship holders and Premier League victors all at the same time. And yet, as manager Klopp states, defending their title crown is not the Liverpool way – attacking it is, and that's undoubtedly what they'll do.







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MOTORING

# Motoring Madness

AVOIDING THE PITFALLS OF SELLING YOUR CAR PRIVATELY

**S**elling your motor privately can be good for a number of reasons. It's the best way to get a high price for your old set of wheels, if organised you may be able to secure a sale quickly, and in most instances you won't even need to leave the comfort of your own home... well, the driveway, at least.

However, if you are keen to strip out the middleman, beware some of the pitfalls that may lie in wait:

### Telephone time-wasters

You may get countless people phoning up asking endless questions – remember, buyers will be as wary about the process as sellers. The best way to avoid this is to make your listing as detailed as possible, adding lots of photos.

### Go-slow no-showers

Ever waited in for a delivery that never arrives? Welcome to the world of private car-selling.

### Part-ex stress

You may find your motor is attracting the interest of

traders who would rather negotiate a part-exchange than an offer of straight cash.

### Larry Hagglers

A huge worry for many vendors is agreeing a price over the phone, only to find someone at your door pressuring you for a discount.

### Comeback Kings

In the event of something going wrong with the car soon after it's bought, you won't have anyone to sort this out but yourself. The buyer will also have your home address so is likely to come knocking if anything seems wrong in those weeks post purchase.

### Not-so-smooth criminals

And of course, the biggest fear for those who sell privately is that someone will run off with your motor. Ensure all monies have been transferred before handing over documentation, be wary over PayPal transactions (which can be refunded) and, if accepting cash, check notes carefully.



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# PUZZLES & TRIVIA

## PUZZLES

Answers can be found on the Contents Page 4

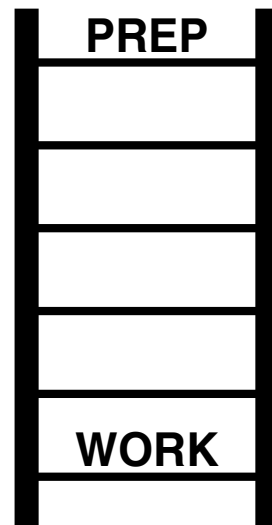
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## DID YOU KNOW?

- ▶ Wall-E was named after Walter Elias Disney
- ▶ Disney animators often hide classic characters in scenes of their films
- ▶ There is a tunnel system in Disney World so characters aren't seen in the 'wrong' lands
- ▶ Dumbo is the only lead character in a film who doesn't speak – he only makes a few noises
- ▶ Disney World in Orlando is around the same size as San Francisco
- ▶ The original *The Jungle Book* was the last film to be overseen by Walt Disney before his death in 1966
- ▶ The first animated character to receive a star on the Walk of Fame was Mickey Mouse
- ▶ Mickey Mouse ears are one of the most popular souvenirs bought from Disneyland

## 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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