

PROPERTY NEWS



GETTING FIT AND HEALTHY

FIT, HEALTHY AND HAPPY THIS FESTIVE SEASON

CHRISTMAS TREES
YOUR ULTIMATE GUIDE TO
CHRISTMAS TREES THIS YEAR

CHRISTMAS GIFT GUIDE
GIFT GUIDE FOR KIDS,
TEENS, MEN AND WOMEN

MONTHLY GARDENING
THIS MONTH, PREPARE YOUR
GARDEN FOR WINTER

2023 HOLIDAY
FIND THE BEST DEAL FOR
NEXT YEAR'S HOLIDAY NOW

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We know how busy this time of year can be; kids need to be kept happy over Christmas, workloads start to get more daunting, holiday plans draw nearer... With so much to think about during the winter months, it's easy to neglect one of the most important things: our own health! We want you to be on top form during the holiday season, and long into the future, so we've come up with some advice and recommendations that will help keep you active and thriving.

MORNING RUNS

For those who don't run, this can sound very daunting – bear with us though! It's often said that exercise is one of the best ways to maintain a healthy mind and body, but it's much harder to feel motivated to keep active during winter. The combination of cold temperatures and dark days makes us want to just stay inside all the time, but we think a brief morning run is the perfect way to get around this. If you can brave the cold and set out soon after you wake up, it will surely improve your mood for the rest of the day – you've already done something productive and beneficial.

What's more, if you live near some woodland or green space you'll get some amazing visuals too: frost, fog and the morning sun shining through the leaves are sure to help you start the day in a great mood. If you want to be extra cosy while running, you could buy some thermal sportswear to keep you warm each morning. Just be careful of icy ground when it's really cold!

BREAKS OUTSIDE

If running really isn't your thing, we completely understand, but it's still very important to spend time outside during winter. For those of us who work inside, it's very likely that the only outside time we get is when it's dark – travelling to work in the morning and going home in the evening. In these cases, we highly recommend trying to spend your breaks and lunches outside.

WELCOME TO THE NOVEMBER ISSUE!

The clocks may have gone back, and the nights are darker, but that's not necessarily a bad thing! Christmas is approaching faster than you think, so this month, on pages 4&5, we settle the age-old argument, Fake Christmas tree Vs Real. Keeping with the festive feel, between pages 6 to 9 we have your ultimate gift guide for everyone in the family.

The winter World Cup kicks off this month, and on pages 14&15 we have a preview, looking at the teams and players who will be on show. Meanwhile, for those money-savvy holiday-lovers, on pages 12&13, we look at the best ways to save money by booking your summer holiday early, including car hire, flights, and accommodation.

With the festive season approaching, we understand how important it is to enjoy yourself, yet also stay fit, happy, and healthy. Which is why on pages 2&3 we've been thinking about how to get the best of both worlds, and this can also include getting some fresh air and working out while in the garden, and with our usual monthly gardening guide you can do just that while getting prepared for spring.

So, light the fire, grab a mug of cocoa, and enjoy this month's magazine.

Jonathan Wheatley
Editor



FIT HEALTHY and happy THIS FESTIVE SEASON

The festive season is almost upon us, and with it comes all the excitement, stress and everything in between!

Even on cloudy days, spending time outside during the day is vital for our physical and mental health. Sunlight helps our body create vitamin D, which strengthens our teeth and bones, but the NHS suggests that we don't get enough between October and March – this means we should eat vitamin D-rich food and spend as much time as possible outside, as long as it is safe to do so. Furthermore, if the only light we see during the day is artificial (eg. from bulbs and screens), it can have an impact on our stress levels and sleep quality.

This advice can also apply to our children. Even though they will get outdoor time at school, it is easy to stay inside at weekends or during the holidays. We recommend bundling up and going on a family walk in nature to keep everyone happy and healthy, both physically and mentally. You could go on a hunt for fallen fircones to use as Christmas decorations, or enjoy some

early festive displays around your neighbourhood.

HEALTHY FOOD

Don't get us wrong – we adore festive treats! In moderation, everyone should enjoy some decadence over the holiday period, but it's important to be vigilant and avoid indulging too much. On cold, dark days, you might feel more inclined to order meals to the house or eat quick but unhealthy comfort food. This will feel good in the short term, but maintaining a balanced diet over the festive period is by far the best course of action.

In the UK, we have a great selection of seasonal produce which is available in the winter months. This includes carrots, leeks, potatoes, cauliflower, chard and so much more. If you head to a local farmers' market and buy some great quality produce, we bet you'll feel inspired to use it in a lot of your cooking! Hearty stews, rustic pies or even side salads are all possible with our country's

produce, all of which will give you the warmth and comfort you need without sacrificing your physical health.



When it comes to snacking, it's very easy to head straight for the big tub of special chocolates, but how about mixing it up once in a while with dried fruits and nuts? They can be just as tasty and much more nutritious. Better yet, bowls of nuts can actually make for a lovely visual piece – and you can have fun using a nutcracker to get to your tasty treat!



YOUR ULTIMATE GUIDE CHRISTMAS TREE TO ENSURE THIS FESTIVE PERIOD IS THE BEST ONE YET

The tree forms a centre point for all of our celebrations

It is time to start thinking about the most wonderful time of the year - Christmas! Yes, it is only just on the horizon. Very soon those same songs will be stuck in our heads and that warm feeling of excitement that makes you feel like a child will return. One important thing to consider is what tree you would like to purchase to act as the centre point of all of your celebrations this year. However, there are a few factors you should consider before making the plunge.

INTERNAL VS EXTERNAL

The position of your Christmas tree is important to consider.

Some families will have them firmly in the middle of their home, indoors, while others will keep them outside.

The traditional location is indoors, typically in a room where you will be opening your presents on the big day, so either the lounge or living area. Make sure there is plenty of space under the tree for all the presents you will give to one-another.

If you are lucky enough to have a bay window in your home, this can be the perfect place to present your tree as you will be able to appreciate it both inside and out. Meanwhile, if you decide to place your tree outside, this will add a brilliant piece to your outdoor decorations for Christmas.

Few will be able to deny how "in the mood" you are for the festive period if you have a beautiful tree in the garden.

However, if you choose to place it outside, you will have to take care of what decorations you place on it, as you may not want to risk any important or sentimental ornaments on an outdoor tree.

REAL VS FAKE

Deciding whether to purchase a real or a fake Christmas tree is always the first step you must consider.

Each has their own incredible advantages over the other, so this is a decision that will come down purely to your own preference.

Let's start with a real Christmas tree.

The initial occasion of heading out with your children to select the tree you want is a great way to start the Christmas period.

You will get a brand new tree each year, as the tree will start to wilt as we enter the new year, ensuring you get a fresh look to your Christmas set-up on a yearly basis.

Real trees emanate a soothing and natural smell of nature that simply screams Christmas.

However, you will have to deal with the pesky pine needles which do fall from real trees naturally and should make sure to clean them up regularly.

Fake trees, meanwhile, are reusable and will never wilt - the way they look on day one will remain the same, if you look after them.

A fake tree also has slightly less hassle to it, as it will not shed any needles to clean up, while you also have the option of having pre-lit lights fitted directly into the tree.



PRE-LIT VS UNLIT

On that last point, if you have made your decision and would like to go for a fake tree, you should consider whether you would like it to come with lights built-in.

While it used to be quite an added expense to have lights built into the branches of the tree, this has become a more consumer-friendly choice in recent years.

This is a great way to cut down on the hassle of putting up your tree as the annual struggle to untangle countless cords of string lights is removed.

However, the bulbs on these trees can be fairly unreliable and once one or two burn out, which they can quickly, you may feel like you want to change the whole tree, a decision which you can be pushed into before you would an unlit alternative.

EXTRA FEATURES

Another consideration for you when picking which tree you would like this year, particularly for those who go for an internal tree, is what additional features you would like.

There are many trees these days that come with a "snowy coating", which will provide you with a product which will leave your living space looking like a winter wonderland.

There are also trees these days which unfold themselves, which will take a good deal of the effort away from the initial setup of the tree as you simply prop it up where you would like it, press a button and magically it unfolds perfectly.



2023 CHRISTMAS GIFT GUIDE

Two months until Christmas Day might seem like a long time, but it's surprising how quickly that time flies by, especially considering how much planning is involved

There are a number of types of gifts that one typically gravitates towards for men, and there's nothing wrong with being stereotypical, particularly if time and/or money is tight for you. Aftershave is always a winner, and, depending on the preferences and standards of the gentleman you're buying for, there's a range of choices out there to suit all needs. For the more tranquil and stoic, you can never have too many books, so why not seek out a recent best-seller fresh from the shelf? Many men love keeping busy, which is why they love DIY tools, and it's also why they often like anything sporting related, so equipment and/or accessories associated with their favourite sport would also go down very well.

But if you're looking to be a bit different this festive season and venture out farther than usual, we have compiled a list of unique gifts which are sure to dazzle even the most impassive of men.

VINTAGE MOTORCYCLE BOTTLE OPENER

Made by zinc alloy, this vintage motorcycle bottle opener has intricate detail and is very sturdy, very solid, well made, durable, and boasts a detailed design. It fits well in your hand and, most importantly, easily opens bottles with no slipping off the cap.

£12.99 - <https://tinyurl.com/44rese9h>



BEARD KIT

ZenNutt Beard Kits are primarily for beard grooming, beard growth, and beard trimming. The beard oil, beard balm, beard conditioner, and beard foam all have the perfect formula to condition and grow your beard. The beard & moustache boar bristle brush, beard comb, beard shaper, and mustache scissors will all help you to grow a well-groomed beard. With this completed beard care kit, you will find it wouldn't be easier to grow a beard and consistently remain a well-groomed gentleman.



£19.91 - <https://tinyurl.com/brkjr5kc>



SAGE BARISTA EXPRESS BEAN-TO-CUP COFFEE MACHINE

Developed by Sage, the Barista Express is here to give you the ultimate cup of coffee. Designed on the principle that ingredients taste better when fresh, the Barista Express prevents degradation of the quality of beans by grinding them directly into the filter for you, to extract their full flavour. The whole process, from bean to coffee, takes less than a minute.

£598 - <https://tinyurl.com/5bh24mb7>

MEN



Let's face it, gentlemen – women are the classiest of the human species! So, it's important to take extra care when thinking of a gift for your mother, wife, partner, daughter, sister, niece, auntie or grandma. Jewellery and perfume are always a winner, and, depending on the preferences and standards of the lady you're buying for, there's a range of choices out there to suit all needs. Women are often all about the romance, so something as delicate and sweet as chocolate can never fail to impress, and the fancier the chocolates the happier she'll be. Although gender stereotypes are becoming more and more redundant these days, many women still like to busy themselves in the kitchen, so kitchen equipment and accessories, depending on her character, could be a very well-received gesture.

But if you're looking to be a bit different this festive season and venture our farther than usual, we have compiled a list of unique gifts which are sure to dazzle even the most hard-to-impress women.



CHANASYA HEALING THROW BLANKET

This super soft and ultra plush blanket is designed for a thoughtful and caring personal gift to loved ones. The intent of this blanket is not only to bring warmth, but also to bring a smile, joy, and feeling of love and comfort.

£85.49 - <https://tinyurl.com/54h4h82d>

THE BOTANIST ISLAY DRY GIN GIFT SET

The Botanist is an artisanal hand-crafted and distilled gin from the Scottish island of Islay. Islay Dry Gin is truly unique, with 22 hand-foraged, local herbs and flowers delicately and slowly distilled with nine classic gin botanicals. The botanicals are gathered responsibly from the hills, shores and bogs of the Hebridean Island by The Botanist's expert forager and the mixology of the liquid captures the heart and soul of the remote island.

£39.62 - <https://tinyurl.com/4u3mk6ks>



PHILIPS BRI947/00 LUMEA PRESTIGE IPL HAIR REMOVAL DEVICE

Philips Lumea Prestige is designed for your body's curves and easy at-home experience. It's uniquely curved, intelligent attachments perfectly fit your curves and adapt the treatment programs for each body area.

£459.99 - <https://tinyurl.com/ycku2myu>



WOMEN



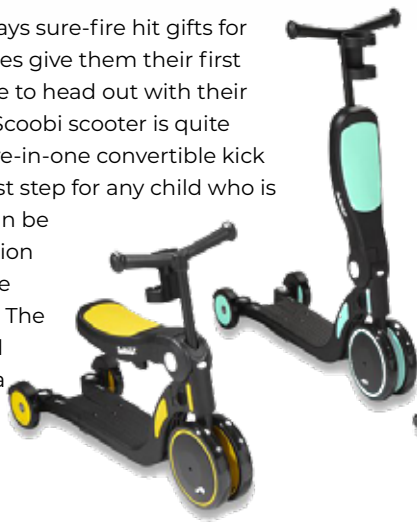
CHRISTMAS GIFT GUIDE YOUNGSTERS

Make sure you get the perfect present this year!

It is now time to start thinking about that one thing we have all been putting off - what to buy your children this Christmas. Getting the right present can be important, as little ones wait all year for a visit from Father Christmas. Each year there are a plethora of trending toys that children will go crazy for. Here are just a handful of the gifts that are expected to be very popular this year.

SCOOBI SCOOTER

Bikes and scooters are always sure-fire hit gifts for children. These mini-vehicles give them their first piece of freedom to be able to head out with their friends and have fun. The Scoobi scooter is quite unique as it is actually a five-in-one convertible kick scooter. This is the ideal first step for any child who is learning how to scoot. It can be ridden just like a combination bike or scooter, or in a more traditional standing mode. The back wheels can be spread apart so will act more like a tricycle than a scooter to offer better balance.



ARTIE 3000 THE CODING ROBOT

Some of the best presents for little ones can be the ones which are also, at least in part, educational. In modern life, learning how to code is important. Luckily, Artie 3000 The Coding Robot is a fun and intuitive way to learn how to code. This is a friendly little robot that allows children to draw program-specific design patterns using drag-and-drop software and will help them understand the raw basics of coding.



ACE 2 ACTIVITY TRACKER FOR KIDS

It seems that everybody and their mother these days have activity tracking devices, such as Apple Watches or FitBits. Being able to keep a track on the number of steps you have made each day can feel very rewarding, and sometimes quite addictive. FitBit has now released their latest wearable device which is aimed specifically at children. The Ace 2 Activity Tracker will offer a challenge for little ones to get outside and active, while also getting them familiar with telling the time.



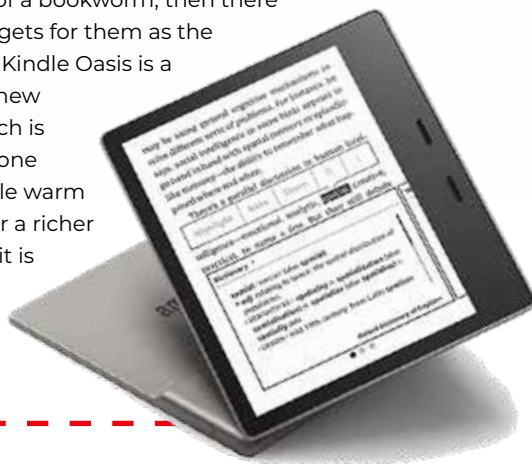


TEENAGERS

As little ones grow up, it can become a difficult task to find the right present to buy them at Christmas. While young children are regularly happy with a pile of games, stuffed animals and whatever trending toy is all the craze at the time, managing to pick the right gift for teenagers can be a slightly harder task. We have taken some of the guesswork away for you and gathered a bit of information on a handful of gifts that are expected to be popular this Christmas.

KINDLE OASIS

If your child is something of a bookworm, then there are few more suitable gadgets for them as the latest Amazon Kindle. The Kindle Oasis is a seven-inch e-reader, with new page-turning buttons which is ideal for reading with just one hand. There is an adjustable warm light on the gadget to offer a richer reading experience, while it is water-safe and sturdy enough to survive being dropped or bashed - ideal for teenagers.



MINI PROJECTOR

Projecting equipment has undergone something of a revolution in recent years. They were at one time an expensive commodity that are now far more consumer friendly. Companies, such as Philips, now sell mini-projectors that can be a fine replacement for a television and can be a great solution for those looking for a wide screen.

POLAROID CAMERAS

Polaroid cameras have been very popular gifts for a number of years. The Polaroid Go Instant Camera, which is one of the latest models, has a retro look to it, as well as a number of new features. There is an additional selfie mirror, a LED film counter display, a self-timer and a micro USB charger to keep it powered up. There are a number of sets on the market as well which will come with film, so your teen can start taking pictures on Christmas day.



NOVEMBER GARDENING GUIDE

It's colder, darker and wetter outside, and it can feel like a struggle to get off the sofa away from the heat of home and the newest Netflix shows, however, by taking some time this month, you can give your borders the head start they need next spring.

That's right, it's the time of year to get shaky legs, a bad back and blisters by digging hundreds of holes and planting bulbs in your borders. It can feel like a thankless job, with no immediate gratification, but come spring you will be amazed at the difference in your garden. This month we are going to look at the bulbs to plant to get colour from February through to summer.

SNOWDROPS

Typically, the first bulbs to flower in the new year, in February, snowdrops are often hailed as the first sign of spring. These dainty little plants will flower whatever the weather and there are lots of different varieties to choose from. They look best under trees and shrubs to give a woodland effect.

WINTER ACONITES

These cheerful yellow flowers work well with snowdrops, with the yellow and white contrasting beautifully against the green foliage. They arrive in February too and look best when planted en masse around trees and shrubs.

RETICULATE IRIS

With their purple and blue flowers, these plants bring more colour to your garden in February and March. The flowers have stunningly intricate markings and are very popular with early pollinators. They work best when grown in raised beds, small pots, and window boxes.

CROCUS

Crocus can bloom as early as February, but usually bloom in late winter and are a highlight of the garden from when they pop up. Coming in a

range of purples, yellows and whites, crocuses again provide much-needed nectar and pollen for early pollinators.

DAFFODILS

Everyone's favourite, daffodils (*Narcissus*) brighten our gardens from as early as February all the way through to May. They offer truly spectacular borders in a range of yellows, whites and creams in a range of different heights which truly bring the garden to life.

HYACINTHS

The popularity of hyacinths is making a comeback, with their fragrant flowers, in a range of colours, offering a spectacular show in March and April. They look great at the front of borders and closer to the house to admire from inside.

TULIPS

Almost as popular as daffodils, tulips come in almost every colour possible as well as a huge variety of shapes. Flowering in April and May, tulips are the first truly show-off plant to arrive in our gardens, and can be used anywhere and everywhere to create interest.

BLUEBELLS

The English bluebell create spectacular displays in wild woodland, and can do the same in your garden too. They will happily grow in a shady spot and underneath deciduous trees, offering a beautiful carpet of blue in April.

ALLIUMS

For a truly spectacular show in your garden in May and June, nothing will compete with the pompom flowers of alliums. Available in a range of sizes, with some flowers the size of thimbles, with others as big as a football, alliums look amazing when threaded through a border that is starting to come alive.

It's the month of bulb planting



CROCUS



SNOWDROPS



DAFFODILS



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HYACINTHS



RETICULATE IRIS



WINTER ACONITES



BLUEBELLS

by taking some time this month, you can give your borders the head start they need next spring.



BOOK YOUR HOLIDAY FOR NEXT YEAR NOW TO SAVE THE MOST MONEY

Now is the best time to book your holidays for next year, so allow us to help you find the best deals and exercise the best tips for all your travelling needs

Travel costs are set to soar in 2023, so if you're planning to go on holiday next year, right now would be the wisest time to book while there are still great deals to find. Jet2.com and Jet2holidays boss Steve Heapy is among those who believe the rising cost of living is about to drive up the price of a holiday to record levels by the summer of 2023. Speaking at the Hays Travel Independence Group 2022 conference in Tenerife, Heapy told delegates it was more important than ever for holidaymakers to book 2023 holidays now to get a good deal.

So, with this in mind, we would recommend using cheapflights.co.uk now to find the greatest deals currently out there, many of which combine flights with hotel stays, as well as car hire, trains and buses info, and even a 'things to do' section in the desired area of travel, making it super easy for you to organise and plan your trip efficiently. We've also compiled a list of travel tips for you to consider when planning your holiday, and we hope you find them helpful.



MONEY-SAVING TRAVEL TIPS

- ✈ **Travel insurance.** Designed to protect against risks and financial losses that could occur while travelling – ranging from minor inconveniences such as missed airline connections and delayed luggage all the way to more serious issues including injuries or major illness – travel insurance is always a powerful, fundamental protection which could ultimately help save you a lot of money if something goes wrong, no matter how small the trip.
- ✈ **Rewards travel credit cards.** If handled correctly, credit cards can be key to travelling in style and, more importantly, boost your travel budget. Making sure you apply for the right rewards credit card can help you save significant money on your travels. Such rewards can add up quickly, too, and offer many perks like free travel, free upgrades, and late checkout privileges. Plus, a lot of travel credit cards can offer huge signing bonuses that you can put towards your flight to help you travel the world.
- ✈ **Book a car hire with a free cancellation.** This would enable you to amend the booking when needed on the lead up to the holiday, affording you more flexibility than normal. In fact, many people have reported cheaper car deals closer to their holiday, and with free cancellation, they've been able to switch and save hundreds of pounds. However, there are always limits to what 'free' means in any given context, so ensure you investigate the terms and conditions involved in the deal before finalising anything, and make sure you're comfortable with it.
- ✈ **Make copies of important documents.** Losing a crucial document can cause many problems, a lot of which could cost you money trying to rectify. You never know when you might need a copy of your passport, driver's license or any other form of identification, so scan or photograph these documents and either keep on your phone or retain as paper copies. That way, you won't be scrambling to find proper documentation if you need to get home ASAP.
- ✈ **Avoid an open connection with public Wi-Fi.** The immediacy and convenience of public Wi-Fi can be deceptive, because when you use public Wi-Fi hackers looking to steal valuable information, including your bank account details potentially, can access your data if they're clever enough. If you do need wireless internet service, it's always best to set up a virtual private network (VPN) that will allow you to access the internet securely while travelling.
- ✈ **Ensure your hotel room is safe secure.** Burglary is still very much an issue even when on holiday abroad; even if your hotel already boasts strong security measures, there are steps you can take to make your room even safer. At the very least we recommend you lock and dead-bolt the door and keep your windows shut, but additionally you can buy something called a door jammer, a portable device that slips under the door for another layer of protection. Another simple fail-safe is hanging a Do Not Disturb sign on your door, which will help to keep unwanted visitors, including staff, away from your belongings.
- ✈ **Take advantage of free walking tours.** Free walking tours are fantastic ways to get your bearings around the strange but wonderful new town or city you find yourself in, and, of course, can ultimately save you a lot of money. Furthermore, quite often you will find that these free tours are better than paid ones, so look hard to find the best free walking tours available.

WORLD CUP 2022 PREVIEW

Here's what you need to know heading into the biggest international football tournament

IT'S WORLD CUP SEASON!

Usually this prestigious football tournament is held in the summer months, but this time we're getting it in winter—perfect for brightening up the ever-darkening days. This is because of where it's being held: the Western Asian country of Qatar. The climate here is so hot that holding the World Cup in summer would have been dangerous for the players and fans, so it was scheduled for winter when it's a bit cooler.

The action kicks off on 20th November at 4pm our time with hosts Qatar taking on Ecuador. This is a day earlier than originally planned. England's first game will be played on the 21st November against Iran, kicking off at 1pm. Later that day, Wales will be facing the United States at 7pm. You can find the dates of all England and Wales group games—and the later stages—at the end of this article.

GROUP B: THE UK'S GROUP

For those fans who enjoy some friendly competition between nations, England and Wales have been drawn to play in the same group. While England are very familiar with group stage competition, qualifying for all but three World Cups since 1950, Wales have only competed on this grand stage once before. This was the 1958 World Cup in Sweden, at which Wales finished sixth; they were beaten in the quarter-finals by eventual champions Brazil. This means that the Welsh will be looking to make a big statement in this year's competition, especially against neighbours England.

Also in the group are Iran and the United States. The former will be making their sixth appearance in the World Cup, with the goal of making history as the first Iranian team to make it to the round of 16. The Americans have competed at ten World Cups, most recently the 2014 tournament in Brazil in which they were knocked out of the round of 16 by Belgium, who would later fall to Argentina in the quarter-finals.

NBC Sports has England as the heavy favourites to win Group B. If this comes to pass, they will face the runner-up of Group A on 4th December. This is predicted to be either Ecuador or Senegal, as it is expected that Netherlands will win Group A.





OTHER GROUPS TO WATCH

GROUP A

As mentioned previously, hosts Qatar are joined by Netherlands, Senegal and Ecuador in Group A. Despite organising the event, Qatar are by far the underdogs in this group, having never qualified for the tournament as an independent country. Time will tell how this affects their performance—maybe the nothing-to-lose attitude will let us see an upset or two.

GROUP E

This group features both Spain and Germany, two heavy-hitters on the international scene. Spain have won the tournament once before, in South Africa in 2010. Since then, they have failed to make it to the quarter-finals, falling in the group stage in 2014 and the round of 16 in 2018. Germany, on the other hand, have lifted the trophy four times (three of these as West Germany), most recently in the Brazil 2014

tournament. However, they failed to make it past the group stage in Russia, so will be eager to avenge that embarrassment here.

You can watch them go head-to-head on 27th November at 7pm on the BBC.

France is the favourite to win Group D over Australia, Denmark and Tunisia, while Brazil is likely to come out on top of Serbia, Switzerland and Cameroon in Group G. Portugal are in Group H, and are expected to triumph over Ghana, Korea Republic and Uruguay.

Forgive us for speculating, but should the tournament play out as expected, and if both England and France win their round of 16 matches, we will be reigniting the classic rivalry on 10th December. Let's not get ahead of ourselves though—it's easy to get carried away after England's triumph at the Women's Euros this summer!

IMPORTANT MATCHES

Opening match: Qatar vs Ecuador- 20th November, 4pm, BBC

England vs Iran- 21st November, 1pm, BBC

Wales vs US- 21st November, 7pm, ITV

Wales vs Iran- 25th November, 10am, BBC

England vs US- 25th November, 7pm, ITV

England vs Wales- 29th November, 7pm, BBC

KEEP UP TO DATE

You can keep an eye on all the action using FIFA's official World Cup app, or online at www.fifa.com. Here, you can find printable documents if you prefer paper copies of the match schedule. Group games will be split between BBC and ITV channels, so you'll have to do a bit of swapping about if you want to catch all the games.

Pentney Lakes, Pentney

Offers in Excess of £550,000



A superb, substantial Scandinavian style holiday lodge situated on the ever popular Pentney Lakes. This fantastic property offers four double bedrooms, each with an en-suite bathroom and open plan lounge/dining/kitchen to first floor enjoying views over the lake. Viewing is highly recommended.

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Swaffham - 01760 721389

Watton - 01953 883474

CALL US TODAY FOR A FREE NO OBLIGATION VALUATION

Necton, Swaffham

£350,000



Well presented four bedroom end terrace character cottage, situated in the heart of the popular well serviced village of Necton. The property has much to offer including generous gardens, parking for several vehicles, two reception rooms and kitchen/breakfast room. Viewing is highly recommended.

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Newfields, Kings Lynn

Offers in Excess of £340,000



Spacious well presented detached bungalow situated in an elevated position in the Norfolk village of Sporle. The property offers affordable, flexible accommodation for multi generational families with annex potential. The property also offers two reception rooms and a conservatory.

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Castleacre Road, Swaffham

Offers Over £475,000



Conveniently situated within easy reach of Swaffham town centre and all its amenities, Longsons are delighted to bring to the market this spacious, extended fully refurbished four bedroom detached family home. This superb property offers bathroom with luxury 4-piece bathroom suite, en suite bathroom also with luxury 4-piece family bathroom suite, large kitchen/breakfast room, utility room, ample parking, gardens, gas central heating and UPVC double glazing.

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Sporle, Kings Lynn

£350,000



Three/Four bedroom detached bungalow with large garage, situated in an elevated position with open countryside to the rear within the popular well serviced village of Sporle. The property has much to offer and includes parking, kitchen/breakfast room, loft room/ hobby room and gardens. CHAIN FREE!

SWAFFHAM - 01760 721389 - info@longsons.co.uk

Swaffham - 01760 721389

Watton - 01953 883474

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Shipdham, Thetford

Offers in Excess of £350,000



Superb, very well presented semi detached four bedroom house situated in the popular, well serviced village of Shipdham. The property is located with open paddock views to the rear along with two reception rooms, kitchen/breakfast room, shower room and bathroom, garage, gardens and parking!

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Saham Toney, Thetford

Guide Price £325,000 - £350,000



A well presented, three bedroom, detached bungalow situated in a popular village of Saham Toney. This property offers three bedrooms, dining room/conservatory, Newly fitted Howdens kitchen, shower room, utility room, rear garden. No Onward Chain.

WATTON - 01953 883474 - watton@longsons.co.uk

Ringmere Road, Watton

PIEO £300,000



Extremely well presented detached, three bedroom bungalow situated on a corner plot on the outskirts of Watton in Norfolk. This superb property offers two reception rooms, gardens, shower room, parking, gas central heating and UPVC double glazing. Viewing highly recommended.

WATTON - 01953 883474 - watton@longsons.co.uk

Norwich Road, Watton

£260,000



Modern very well presented three bedroom mid terrace house situated on the outskirts of Watton. The property offers a garage, parking, low maintenance gardens, kitchen/dining room, conservatory, gas central heating and UPVC double glazing. Viewing highly recommended.

WATTON - 01953 883474 - watton@longsons.co.uk

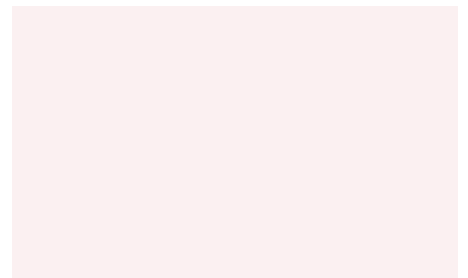
Swaffham - 01760 721389

Watton - 01953 883474

CALL US TODAY FOR A FREE NO OBLIGATION VALUATION

Ashill, Thetford

Offers in Excess of £525,000



Extremely well presented, detached five bedroom chalet style house situated in the popular Norfolk village of Ashill. This fantastic property offers remote control security gates, garage, two reception rooms, kitchen/breakfast room, utility room, two en-suite`s and parking for numerous vehicles.

WATTON - 01953 883474 - watton@longsons.co.uk

How to make sure your property qualifies as Furnished Holiday Lettings

Stephenson Smart



Chartered Accountants and Business Advisors



The uncertainty of the last two years has impacted hugely on the holiday market. It is not only airlines that have been affected, but holidays closer to home. If you own a property that you rent as a furnished holiday let you need to be aware of the impact that a reduction in rental occupation may have on your tax affairs. There are special tax rules for rental income from properties that qualifies as Furnished Holiday Lettings (FHL). If you let properties that qualify as **Furnished Holiday Lettings** you can claim Capital Gains Tax reliefs and you are also entitled to plant and machinery capital allowances for items such as furniture, equipment and fixtures.



There is also a benefit to those wishing to use the earnings to increase threshold to pay into a pension, as profits on Furnished Holiday Lettings count as earnings for pension purposes.



To qualify as a furnished holiday let your property must be commercially let as a business. You must make the property available for commercial let for 210 days in the year, and actually let the property as furnished holiday accommodation for the public at least 105 days in the year. Days when you let the property to friends or relatives at zero or reduced rates is not a commercial let.

There will be some furnished holiday let owners who will have struggled to meet these criteria this last couple of years. However, you may still be able to qualify for tax reliefs. If you have more than one property you may qualify for the averaging election or if your property reaches the occupancy threshold in some years but not in others, you may qualify for a period of grace election.

There are many tax, and other financial benefits, to owning and letting furnished holiday properties as a commercial business. I am a tax expert at Stephenson Smart and specialise in income tax and capital gains tax for individuals. I'm fully qualified to give tailored advice to help you navigate tax relating to your business and personal finances.

You can contact **Kayleigh Wilson ACCA CTA** at our King's Lynn office on **01553 774104**



**Stephenson
Smart**

22-26 King Street, King's Lynn PE30 1HJ

Also at: Downham Market, Wisbech, March, Fakenham & Gorleston

Web: www.stephenson-smart.com

Longsons brewed up a storm for the World's Biggest Coffee morning!

Longsons would like to thank all those that attended our Macmillan Coffee Morning and we are delighted to say that it was a huge success.



We raised a grand total of £330.75 in aid of Macmillan Cancer Support and all proceeds went to charity!

MEET OUR TEAM...



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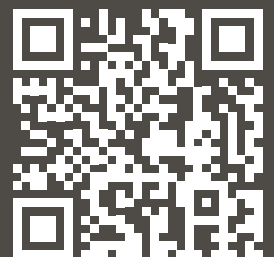


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**HOW MUCH
IS MY
PROPERTY
WORTH?**



Present your house for sale by de-cluttering...

Maximise your home's potential and create spacious rooms enticing potential buyers – simply by de-cluttering!

“ De-cluttering allows you to... maximise your space, emotionally prepare you to move, and will allow you to focus your buyers on what is important ”

If you are looking to sell your house, or have had your home on the market for a while now, then you probably want to get the maximum sale price in the quickest time. There are a few things you can't control – but the one thing that is in your control, is the look and feel of the interior and exterior.

While it's worth spending time fixing and cleaning your house before potential buyers come and view, it's also important to de-clutter. This creates spacious rooms and also allows you to decrease and organise your personal items before you move yourself. Of course it's understandable that you don't to want spend money, time and energy on a home you are about to leave, however, a lot of people are looking for a house in which they can move straight into. Maintaining your

property might even save you thousands of pounds; it could even reduce added expenses of living in your home whilst waiting for a sale. And it might even help avoid possible reductions in the asking price.

The main reason in which people move house tends to be because they lack space in their current home. They want a home that is spacious and in which they can grow into. If a potential viewer comes to your home and sees that there is lack of space, then this will turn them away.

De-cluttering allows you to remove any unnecessary items in an untidy or overcrowded place. It will help maximise your space, emotionally prepare you to move, and will allow you to focus your buyers on what is important.



So where should you start?

You need to create a great first impression and focus on the rooms themselves. You will notice that the first things you see in each room are personal items. Where possible you want to create the look of a

them into things you want to keep and things you want to get rid of. You may even find that you have collected a cupboard full of paper work. Get yourself organised! Don't just throw it all away, but file it and go through it thoroughly. This will also make it easier when you move.

De-personalising can also be a great way to de-clutter. Too many personal effects can be distracting to buyers. They want to see a house in which they can make their own memories rather than seeing yours. Again, personal items can be stored away. Remember

“ Where possible you want to create the look of a lifestyle that the potential buyers want ”

lifestyle that the potential buyer want. This usually has a 'show home' feel, rather than a 'lived in' feel. Minimising your things is the quickest way to do this: you want to ensure that potential buyers can do simple things, like, open any doors easily, ensuring that there are no obstacles.

So, what do we mean by clutter? There are two types: genuine clutter, and items that you want to keep but don't work for the sale of your property.

Genuine Clutter:
You need to go through the space and sort out each item, categorising

You also want to focus on little things like DVDs, books and trinkets. These items may have some small value so sell them or donate them to charity. Get rid of any old shoes and coats that are lying about in your porch or hallway. You might want to hide away the coats and shoes you do currently wear. Store them in your wardrobe, while you have viewings.

Items that you want to keep but don't work for the sale of your property:
You may want to consider putting some items in storage while you sell your home. Sometimes items are too large or even too small for some spaces and can make the room look odd. If you want to keep these particular items, then store them until you move into your new home.

that this is only a temporary way of living and hopefully it won't be for long! If you find you are keeping more things than you are throwing out, then think about whether or not it's in the right room or do you even need it now?

As previously mentioned, you can attempt to sell some of the things you have acquired over the years. Use sites like eBay, Gumtree and social networking sites to try and sell items. You may want to even hold a house sale for the remaining items that you can't sell. Failing that, why not donate to charity.

The end goal is still the same and it's important to help potential buyers envision your house as theirs. So remember, de-cluttering will make your home more spacious and entice potential buyers!

Top Tips!



If you are throwing away paperwork, shred anything that is confidential



De-clutter before agents come and take photos of your property. This will help attract more potential viewers online and get that first good impression



Don't spend too long on certain items and don't get distracted. Keep yourself motivated and race against the clock!



Make it fun! Play some music or watch TV while you de-clutter





Your step-by-step guide to the conveyancing process

Once a sale has been agreed and is in the hands of your solicitor, it will go through the following stages. Sometimes additional work will be needed – for example, if the property is leasehold or is yet to be registered with the Land Registry. It is also important for buyers to discuss the availability of their deposit with their solicitor early in the transaction, and we strongly recommend that you contact your solicitor regularly so that they can keep you fully up-to-date with the progress and the latest timescales.

Seller's solicitor's steps

- Obtain a copy of the Title Deeds (or office copies if the title is registered)
- Obtain a copy of the Energy Performance Certificate (EPC) (if applicable)
- The seller(s) will return a completed Property Information Form and a Fixtures, Fittings and Contents Form to the solicitors
- Copies of the above documents, plus a draft contract – this is known as an 'Information Pack' – will be sent to the buyer's solicitor
- Answer the buyer's solicitor's additional enquiries (for example, specific questions about fixtures and fittings) and obtain copies of any planning consent documents
- Agree the contract and arrange for the sellers to sign it in readiness of the exchange (below)
- All parties agree completion dates and the contracts are exchanged

Between exchange and completion

- Obtain redemption figures from the mortgage lender and reply to requisitions on title
- Approve the transfer and arrange for the seller(s) and buyer(s) to sign
- Receive the agent's fee account and seek the seller's consent to settle this out of completion funds

Completion date

This is the date the ownership of the property passes from the seller to the buyer, and it follows the successful transfer of funds. It's the date that the whole process works towards.

Upon completion

- Receive completion funds and (only when this has been completed) instruct your estate agent to release the keys to buyers. Redeem mortgage and forward the financial statement. Forward any surplus funds (unless these are being used to fund an onward purchase). Ensure all outstanding bills are paid
- Forward transfer documents and deeds to the buyer's solicitors
- Forward evidence of 'discharge of mortgage' to the buyer's solicitors

Buyer's solicitor's steps

- Obtain the Information Pack, including a copy of the EPC (if applicable) from the sellers' solicitor and raise any additional queries
- Initiate any specialist searches (for example: a coal search). Submit local, environmental and water searches and a chancel check. This takes about 10 working days in total, and enquiries are then usually raised from the results
- Approve the contract when all enquiries are satisfactory and complete. (At this stage, a mortgage transfer deed will need to be signed and witnessed)
- Receive a mortgage offer and instructions from the lender and deal with any conditions set out by them. Make sure that life cover and buildings insurance is being arranged
- Request the deposit, report back to the buyer, and arrange for the contract to be signed. Place buildings insurance and life cover in force
- All parties agree completion dates and the contracts are exchanged

Between exchange and completion

- Raise 'requisitions on title' and prepare the draft transfer deed
- Report on title to mortgage lender and obtain funds for completion, including Stamp Duty (if appropriate)
- Prepare accounts, obtain signature to mortgage deed and undertake final Land Registry and Land Charges searches

Completion date

This is the date the ownership of the property passes from the seller to the buyer, and it follows the successful transfer of funds. It's the date that the whole process works towards.

Upon Completion

- Forward to the seller's solicitors the balance of funds - it is only then that they can authorise the release of the keys. Receive from the seller's solicitors, the transfer document deeds
- Stamp the Transfer Deed, register the buyer's ownership with the Land Registry and forward the deeds to the lender or client (where appropriate)

Contract - The agreement that sets out the main terms that have been agreed - for example: price, address, names, etc. Two copies are drawn up, and each party signs one in readiness for the exchange of contracts.

Deposit - The part of the purchase price (usually 10%) which the buyer pays on exchange of contracts.

Exchange of contracts - The swapping of signed contracts by the solicitors (together with the buyer's deposit). After this, the contract is binding.

Energy Performance Certificate - This contains information on energy use, energy performance, carbon dioxide emissions, and fuel bills.

Land Registry - The Government department that records who owns what land, and under what conditions.

Local Authority Search - A list of questions that are specific to the property and intended, for example, to discover if there have been any planning applications on the property, if the road to the house is maintained by the council, etc.

Mortgage Redemption Figure - The amount required to repay the outstanding capital/ interest of a mortgage.

Property information form/fixtures, fittings and contents form - Standard forms about the property that the seller answers for their solicitor (for example: what will be left behind, details of guarantees, etc.)

Title Deeds - Legal documents that prove ownership of land/buildings, and the terms on which they are owned.

Transfer of Title - The document that passes the ownership from the seller to the buyer.

Stamp Duty for buy to let investors and second home owners - An additional tax, paid by the buyer purchasing an additional property that is not their main residence. It includes buy to let landlords and those buying second homes and holiday homes. The higher rates will be 3 percentage points above the current rates of duty shown below.

Requisition on title - An enquiry relating to the completion arrangements.

Seller's Pack - This comprises a Property Information Form, a Fixtures, Fittings and Contents Form, a copy of the title deeds and the draft contract.

Stamp Duty - Currently, the Stamp Duty threshold for residential properties is £125,000. For first-time buyers, you'll get a discount as long as the purchase price is £500,000 or less.

However, how much you pay is also dependent on whether you already own another property or if you're a non-UK resident.



Moving house?

From meter readings to removal companies, there's so much to remember when moving house. Here's our checklist of what to do and when

First of all, congratulations on your new home! The excitement has probably now kicked in but moving home can also be one of the most stressful and emotionally draining things you can do. However, careful organisation and planning can help decrease the stress and anxiety of moving. This comprehensive and essential checklist will help you do just that.

Eight weeks - Research

Ideally, you want to start packing away any non-essential items as early as possible. This includes any items stored away in the loft, garage and shed. If you are not using it, pack it. Looking into your new area is also important, try to do this around eight weeks before you move. You might need to think about transferring your children to different schools and ordering new uniforms too. At this point, ensure you are also documenting all your important information away: that includes contact details, dates, contracts and information regarding your solicitor.

Six weeks - Removal companies or do it yourself?

Now would be the perfect time to decide on a local removal company. Or if you don't have too much to move, you may want to do it yourself. You could even look into different van hire companies. At this point you've probably started packing away some bits, but if there is anything you decide not to take, then look into selling these items or donating them to charity. This will also give you an idea on the volume of items you have to move.

Four weeks - Notify utility companies

This would be a good time for you to notify utility companies and inform them about your move to switch over. This includes gas and electricity, council tax, internet, phone rental and TV. You should also consider changing any car insurance, tax, memberships, phone contracts and inform your bank about the move. Now's the time to also arrange a date to have your new house cleaned before you move



“ It will be worth packing a night bag each to help everyone settle in, which means you won't have to rummage through everything to find your toothbrush! ”

in, and start ordering any new furnishings for your new property. Start packing away more items, that being, out of season clothes, books, dvd's and even bulky items, like TV's that aren't used often.

Two weeks - Confirm all details

Confirm your move with your removal company or van hire, estate agents and schools. If possible, try to organise someone to look after your pets and children for the day of your move, as this can also be a stressful time for them too. If your removal company doesn't disassemble any furniture or sort out the un-plumbing for the washing machine, then now would be the ideal time to organise these. Remember to also cancel any local services you receive: this could be window cleaners, gardeners and newspaper deliveries. You should now also think about re-registering to vote and getting your post re-directed after your moving date. Continue packing away more furnishings, kitchen appliances and crockery that you won't be using for the next couple of weeks.

24 hours - Final check and walk round

You now have only 24 hours before you move, so double check that everything is packed away and ready for transit. It will be worth packing a night bag each to help everyone settle in, which means you won't have to rummage through everything to find your toothbrush! You may want to create an inventory of your boxes and

furniture to help you keep track of what you have and to help you ensure it doesn't go missing.

Moving day

Today is the day! You need to be ready for when your removal company comes. Ensure that you let them know if there are any fragile boxes that need extra care when handling. If you're moving yourself, then pack up your car or van and work out how many trips it may take. Before you leave, also take note of your final meter readings and send these off to your provider. Don't forget to leave your keys for the new owners!

You have arrived at your new home!

Give your removal company instructions of which boxes go in which rooms and make sure you are happy with everything that has arrived. Ensure you check for any damage before the movers leave. Read your new utility meters and send your readings of to your supplier. Taking photos of them will also ensure you have the correct reading if you need them again in the future. Unpack your essentials such as bed linen and clean towels. Don't worry about the rest, it isn't going anywhere! Order a takeaway, have a cup of tea and enjoy your first night with your family.

Right, so now you're all moved in, it's time to settle down, unpack and enjoy your new place. Remember, planning is essential to ensure your move runs stress free.

Checklist

Eight weeks

- Pack non-essential items
- Research your new area (transfer schools and order new uniform)
- Keep all important documents

Six weeks

- Decide on a local removal company
- Clear out any unwanted items
- Keep packing

Four weeks

- Notify utility companies
- Start preparation for your new house
- Keep packing

Two weeks

- Finalise all details
- Organise pet and child care
- Cancel local services
- Keep packing

24 hours

- Check every room and ensure everything is packed
- Pack a night bag so everything is to hand
- Collect your new keys
- Make sure your phone is fully charged so you can get in touch with the estate agents or removal company

Moving in

- Prepare for the arrival of the removal company and give them directions/your contact details
- Ensure everything is ready to move
- Record meter readings

On arrival

- Give removal company instructions of what goes where
- Check for any damage before they leave
- Read your new utility meters and send them off to your supplier
- Check if the previous owners have left anything behind
- Unpack essentials
- Order a takeaway and sit back and relax!



WHATEVER THE WEATHER,
WE'LL HELP YOU MOVE



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With our innovative marketing and excellent customer service, we will be on hand every step of the way with your home move.

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