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Contents:

- 5 Festive delights
- 6 The Alan Titchmarsh column
- 8 New year, new garden
- 10 Raising capital to ease your finances
- 12 The Kevin McCloud column
- 14 Where there's a will there's a way
- 18 Puzzle page
- 20 Book page
- 22 Fashion - Five for 25
- 24 Gordon Ramsay's Cranberry Mince Pies
- 26 What are conveyancing searches?
- 28 Puzzle answers

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Festive delights

Myth, mystery, mayhem and music dominate the festive headlines at the cinema and on your home screens, this Christmas.

The Return

(In cinemas December 6th)
Starring Ralph Fiennes as Odysseus, Juliette Binoche as Penelope and Charlie Plummer as Telemachus, this epic tale of homecoming is directed by Uberto Pasolini.

After 20 years away, Odysseus makes the momentous decision to return home. The once-great King, who left to fight in the Trojan War, finds his kingdom altered beyond recognition. His long absence has brought challenges and unexpected changes, leaving him to navigate a world that has moved on without him.

Wallace & Gromit:

Vengeance Most Fowl

(In cinemas December 25th)
In the new Aardman Animations release, Gromit becomes alarmed when Wallace's latest invention, a 'smart gnome', starts acting independently. As chaos unfolds, Gromit faces sinister forces to rescue Wallace and protect his inventing career.

The film also pays tribute to the late Peter Sallis, the original

voice of Wallace, whose portrayal contributed to the extraordinary success of the franchise. Featuring performances by Lenny Henry, Diane Morgan, and Ben Whitehead, this latest adventure promises to be both thrilling and heart-warming.

Squid Game

Season 2 (Netflix December 26th)

The second season of the highly anticipated series, following the immense success of its debut, promises an even more gripping experience. It will delve deeper into the deadly competition, introducing new twists, escalating the intensity of the games and featuring the return of beloved characters like Seong Gi-hun.

With higher stakes and darker mysteries, the new season will reveal hidden secrets behind the sinister organisation orchestrating the life-or-death tournament.

Tiddler (BBC - TBA)

BBC and Magic Light Pictures, known for their multiple Oscar nominations, are introducing Tiddler, a new magical animation adapted from Julia Donaldson and Axel Scheffler's cherished picture book.



This release continues the successful run of Donaldson's work on the BBC, bringing her imaginative stories to life. The enchanting tale of a small fish with a grand imagination will premiere on BBC iPlayer and BBC One this Christmas, promising to delight audiences once again.

The Masked Singer (ITV - TBA)

The musical mystery show is making a comeback to ITV with its highly anticipated second Christmas special. In this festive edition, four celebrities don elaborate costumes to mask their identities while performing on stage.

The excitement builds as a panel of detectives tries to decipher clues and uncover the celebrities behind the disguises. With each performance, the stakes are raised in this thrilling and whimsical quest to reveal TV's best-kept secret during the holiday season.



Greenfingers... the Alan Titchmarsh column

He's a magnificent broadcaster, gifted gardener, brilliant author and all-round horticultural visionary. This month, Alan Titchmarsh talks about looking ahead to 2025 and renewing some ideas and ideals.

As we stand on the cusp of 2025, it feels like the perfect moment to reassess our gardening practices, renew our ideas and perhaps even rethink some of our outdoor philosophies.

Gardening has always been about more than just plants; it's about the connection between people, nature and the world around us. As we look to the future, it's important to pause and consider not just what we want to grow, but how we want to grow it.

The past few years have seen a significant shift in how we view our gardens with more and more of us beginning



to appreciate the broader impact of our gardening choices.

We're becoming increasingly aware of the journey our food takes before it reaches our plates, considering not only the miles, but also the resources consumed along the way. It's led to a growing interest in locally-sourced produce, both in terms of what we buy and what we grow ourselves.

I've long been an advocate of organic gardening – for over four decades, now – and it's heartening to see so many embracing this same approach, although going organic is just one piece of the puzzle.

Supporting local produce and markets is equally important, reducing our reliance on food that's travelled halfway around the world. Remember, it's not just about avoiding pesticides or synthetic fertilisers, it's about fostering a deep, sustainable connection to the land we cultivate and the food we consume.

Another crucial aspect of modern gardening is ensuring that our gardens are not just for us



but for the wildlife that shares this space. We're custodians, responsible for creating environments where native flora and fauna can thrive alongside the exotic and ornamental plants we've come to love.

There's beauty in the diversity of our gardens – a balance that allows room for all, from the humble hedgehog to the resplendent butterfly.

As we move into 2025, I encourage everyone to think about how their garden fits into the larger environmental picture, being not just a plot of land to be cultivated but a small piece of the planet we have the privilege to nurture.

So, as you plan your garden this year, think beyond the aesthetic. Consider how you can support local ecosystems, reduce your environmental footprint and create a space that is as beneficial to wildlife as it is to you.

Yet most of all, in 2025, enjoy it!

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New Year, New Garden

Want to be in the know with the gardening trends for 2025? Look no further...

Sustainable gardening practices

Gardeners will increasingly adopt eco-friendly practices such as rainwater harvesting, composting and using organic fertilisers. Wildlife-friendly gardening, including planting native species and creating habitats for pollinators, will also be a priority.

Carnivorous plants

With unique appeal and practical benefits, these fascinating varieties – think Venus flytraps and pitcher plants – naturally control insect populations, reducing the need for chemical pesticides.

Moon gates

Inspired by traditional Chinese architecture, moon gates are elegant structures that add a touch of mystique and tranquillity to gardens, creating a sense of

enclosure and guiding visitors towards a focal point.

Resilient gardens

Resilience will be a key theme in garden design with a focus on creations that can withstand extreme weather conditions, such as heavy rainfall, strong winds and prolonged droughts.

This includes hardy, drought-tolerant plants, improvements in soil health, the incorporation of features like windbreaks, and permeable surfaces to manage water effectively.

Minimalist garden design

Characterised by clean lines, uncluttered spaces and a focus on quality over quantity, minimalist



gardens offer a calming retreat from busy lives.

Combine the careful selection of a few key plants with hard landscaping materials like stone, gravel and concrete to create a serene, low-maintenance environment.



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Raising capital to ease your finances – Equity Release v Pension Drawdown.

Many households are facing financial struggles and are looking at ways to generate capital and/or income. Two options that may be available for the over 55's are to either release equity from their property or take capital or income from their pension pots. Both options can have a long-term impact on finances, so need to be carefully considered and we recommend that independent financial advice is sought before making your decision, however, here is some information to start with.

Pension drawdown – Is this the right option for you?

Pension drawdown is available to the over 55's currently and allows you to access your pension within a 'money purchase pension pot' but not defined benefit/final salary schemes. You will need to make use of the Flexible Access Drawdown option either within your own pension or by moving it to a scheme that can accommodate this (there may be fees to move it). Usually, 25% of the fund can be taken as a tax-free cash lump sum and after this the remaining pot is treated as taxable income. Any funds you don't withdraw remain invested, but any withdrawals can affect the potential for growth as well as increasing the risk of running out of money later on. The long-term impact pension drawdown can have on finances means that those considering this option should weigh up all options before making a final decision.

The over 50's are entitled to free guidance from 'Pension Wise', so you can contact them at www.pensionwise.gov.uk for an appointment but most Independent Financial Advisers will offer a free consultation.

Equity Release – is this the right option?

Equity release allows the over 55's, to borrow some of the equity in their own home via an equity release loan. This is secured against the property's value but does not have to be repaid during the borrower's lifetime,



unless they sell or move into a permanent care. You can use Equity release to purchase a property as well as release money trapped in your property. The downside is that interest is added to the loan, which can result in the loan and interest significantly impacting the inheritance the borrower leaves behind.

There are many equity release deals available on the market, many of which are at highly competitive rates which reduces the risk of the option. There is greater flexibility to repay interest and/or capital as you go along which has made these loans more attractive to those wanting to release cash from their property.

Again, borrowers should still be aware that taking equity release will likely have a long-term impact on their finances and, as such, it is a requirement before taking out equity release to speak to an independent financial adviser first.

If you need help or advice with any areas of financial planning please contact me, Claire Blake on:
07767 308783 or
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A Design for Life... The Kevin McCloud Column

Designer, writer and television presenter, Kevin McCloud leapt into our consciousness with his vastly successful *Grand Designs* show on Channel 4. This month, the affable architectural business owner talks about the 25th anniversary of the show, how styles have changed in that time and keeping himself energised.

It's hard to believe *Grand Designs* is celebrating a 25th anniversary. What began as a small venture, delving into the dreams and ambitions of those brave enough to build their homes, has become an enduring part of British culture – which I'm very flattered about.

Since the first show in April 1999, I've been privileged to witness the evolution of design, architecture and personal ambition, a journey that's been as much about the transformation of spaces as it has about my own growth and keeping myself energised and motivated.



Grand Designs has never been solely about bricks and mortar, but also the stories of those behind the projects, their triumphs, tribulations and, most importantly, their passion – which continues to drive me.

Each new episode, every fresh-faced couple or determined individual, has brought a unique vision, a new challenge and often, a dose of unpredictability. **The constant flow of creativity** and variety of human experiences have kept both the show and me feeling renewed.

To harness that energy, I've embraced a routine of constant learning. Design, like any creative field, is in a state of perpetual flux – what was considered cutting-edge in 1999 might be seen as outdated today.

Therefore, I've found it essential to stay informed and inspired, immersing myself in the ever-changing world, attending exhibitions, engaging with new technologies and exploring global trends that allow me to stay ahead of the curve.

Though it's not good enough just keeping up with the times, you also need to anticipate where design is headed, which helps our audience. Also, the styles we've showcased over the years have evolved.



When we first started, there was a strong emphasis on modernism – clean lines, minimalism and an obsession with open-plan living. Today, while those elements remain, there's a stronger, and ever-growing emphasis on sustainability, adaptability and the reimagining of traditional forms.

We've seen a rise in the use of natural materials, an increased focus on energy efficiency and a deeper respect for the environment.

As *Grand Designs* moves forward, what excites me most is that the fundamental principles of the show remain unchanged: celebrating the bold, the innovative and the personal. After 25 years, I'm as energised and inspired as ever to continue this incredible journey.



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Why our love of wallpaper is perennial, and what's to come in 2025.

As we move into a new year, wallpaper is no longer simply a decorative feature from the past but a bold statement of personal style and creativity in home interiors.

Styles in 2025

Designs range from classic to contemporary, allowing every space to feel unique. Botanical prints are still a firm favourite, with oversized leaves, tropical blooms and delicate floral motifs bringing the outdoors in, for living rooms, bedrooms or even kitchens.

Geometric patterns are continuing to rise in popularity, offering a more modern touch, meanwhile vintage-inspired designs are making a resurgence, giving homes a nostalgic yet elegant feel.

Colour trends

When it comes to colours, the palette of 2025 is embracing both ends of the spectrum. Rich, deep tones such as emerald green, navy blue and burgundy are making waves, offering a sense of warmth and opulence to interiors. These shades work beautifully in larger rooms, where they can be paired with velvet furnishings and gold accents to create a cosy, luxurious atmosphere.

At the same time, pastel shades continue to have their place, providing a soft and calming effect. Blush pinks, sage greens and muted blues are perfect for creating a serene environment.



Textured wallpaper is also gaining traction, with materials such as silk, linen and grasscloth adding dimension and a tactile quality to walls.



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An emergency fund is a dedicated savings account that covers unforeseen expenses. Without this fund, unexpected costs can lead to debt and financial stress. According to the Office for National Statistics (ONS), 41% of UK adults reported that they do not have enough savings to cover a month's expenses if they lose their main source of income. This statistic underscores the importance of having a financial cushion.

The first step in securing your financial security:

Determine how much you need to save. A general rule of thumb is saving three to six months' worth of living expenses.

Add all your essential monthly expenses, including rent or mortgage, utilities, groceries, transportation, and insurance to calculate this. For example, if your monthly expenses total £2,000, you should aim to save between £6,000 and £12,000.

Saving a substantial amount can seem daunting, but setting achievable goals can make the process more manageable. Start by setting a target for your first £1,000. Once you reach this milestone, gradually increase your savings target. Breaking the overall goal into smaller, more attainable steps will keep you motivated and make the task less overwhelming.

Our top tips:

- Set achievable goals
- Create a budget
- Track your spending
- Automate your savings
- Keep your savings separate
- Choose the right account
- Monitor and adjust your fund
- Balance debt repayments

It's important to balance paying off debt and building an emergency fund. Start by saving a small emergency fund of £500 to £1,000 to cover minor unexpected expenses. Then, focus on paying down high-interest debt. Once your debt is more manageable, shift your focus back to increasing your emergency fund.

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Puzzle Page

Quick Crossword

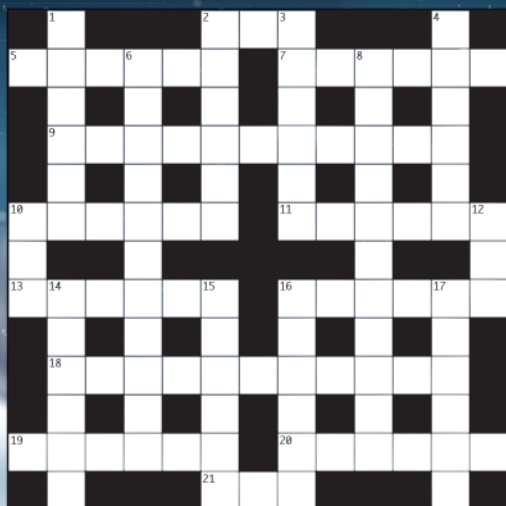
#046

Across Clues:

2. Tree fluid (3)
5. In the middle of (6)
7. Downloadable literary works (6)
9. Mark of excellence (11)
10. Cause to be delayed (6)
11. Noun, used in medieval French poetry (6)
13. Soft medicinal capsule (6)
16. 14 line poem (6)
18. Erased (11)
19. Poisonous plant extract (6)
20. Pertaining to sound or ears (6)
21. Large deer (3)

Down Clues:

1. Blurred mark (6)
2. Confident walk (6)
3. Writing instrument (6)
4. Small lizards (6)
6. Difficulty with maths (11)
8. Holding stubborn beliefs (11)
10. Plead (3)
12. Consume food (3)
14. Mass departure (6)
15. Dish with a crust and filling (6)
16. Run of consecutive successes (6)
17. Make beloved (6)



Word Ladder

Make your way from SNOW to GIFT by changing one letter on each step to make a new word!



ANSWERS: (SNOW, SNOT, SOOT, SOFT, SIFT, GIFT)

Christmas Movie Quiz

1. In *Elf*, what is the first rule in the Code of Elves?
2. What year was the original *Miracle on 34th Street* released?
3. In *The Polar Express*, what word does the conductor punch into the main character's train ticket?
4. Who is the McCallister child left home alone in *Home Alone*?
5. In *It's a Wonderful Life*, what happens every time a bell rings?
6. In *The Grinch*, what is the name of the town that celebrates Christmas in a big way?
7. In *Scrooged*, which actor plays the main character, Frank Cross?
8. In *The Holiday*, what city does Amanda live in?
9. In *How the Grinch Stole Christmas*, what is the Grinch's dog's name?
10. In *Home Alone*, what are the names of the two burglars?

Answers on page 28

"In a world of sheep,
be the **purple** cow!"

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This month, it's spells, silliness, Space Cuties and sublime illustrations...

An Absolute Casserole: The Taskmaster Compendium by Alex Horne & Jack Bernhardt

How many eggs were smashed for this show? What's the worst thing Alex ate? This hilarious compendium celebrates 10 years of Taskmaster's chaotic fun.



Relive outrageous tasks, contestant meltdowns, and Greg Davies' iconic put-downs in a book that includes behind-the-scenes stories, statistical analysis and unforgettable moments. The perfect gift for any fan!

Published by Quercus on November 7th



Christmas at Hogwarts by J. K. Rowling and Ziyi Gao

Christmas at Hogwarts is a beautiful reworking of chapter 12 of Harry Potter and the Philosopher's Stone, a tome that captures Harry's first magical Christmas at Hogwarts.

It is a holiday filled with warmth, friendship and surprises - from the Great Hall adorned with festive decorations to cosy fireside moments in the Gryffindor common room, Harry experiences the joy of a holiday like never before.

Brought back to life by Ziyi Gao's enchanting illustrations, this iconic setting becomes a perfect holiday reading tradition, sure to captivate fans of all ages.
Published by Bloomsbury on October 15th

Designing Terry Pratchett's Discworld by Paul Kidby

An exclusive behind-the-scenes glimpse into the creative collaboration between Terry Pratchett and artist Paul Kidby, revealing how the author visually brought the world of Discworld to life.



Indeed, by blending artistic and pop culture influences, he transformed Pratchett's characters and settings into unforgettable visuals.

Filled with never-before-seen artwork and fascinating stories, it celebrates the unique partnership that shaped one of the most iconic fantasy worlds in literature. A must-have for Discworld fans.

Published by Transworld on November 7th

Norse Mythology Illustrated by Neil Gaiman and Levi Pinfold

This modern classic is reimagined with stunning full-colour illustrations by Levi Pinfold and brings



ancient Norse myths to life, from the dawn of the world to the twilight of the gods.

With Odin, Thor and the mischievous Loki, this visually rich book is a thrilling journey through magic, betrayal and adventure. Featuring the full text and vivid artwork, it's a perfect gift for readers of all ages.

Published by Penguin Books on November 12th

Dog Man: Big Jim by Dav Pilkey

Full of heart and humour, this latest addition to Dav Pilkey's no.1 bestselling kids' series promises action, adventure and the unforgettable charm that fans of the series love.



Discover the origins of beloved characters as they band together to stop the Space Cuties from wreaking havoc on the city. Will Dog Man and his friends' courage be enough to save the day?

Published by HarperCollins on December 3rd



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Five For 25

Get a sneak peek into the hot fashion trends that will dominate the quarter-century as we look at five styles for 2025.

1. Slay in suede

Boho chic is back and bringing with it a shedload of suede. Supremely luxurious and perfect for those early months of the year, its velvety loveliness is sure to beat those winter blues.

Think knee-length skirts to boxy jackets and, of course, the classic oversized slouchy bag.

2. New neutrals

A new year calls for something a bit upbeat, so sage, espresso brown, sky blue and buttery yellow all represent the new neutral.

Fabrics too are embodying a less-processed agenda, making linen, silk and wool an ideal way to show-off your eco-credentials.

3. Hello dolly

If the Barbie film was the highlight of your 2024, then rejoice, because 'dollcore' is here to stay. Think ruffle skirts, pink silk shirts, cutesy dresses and shockingly short hemlines. It's a look for the braver among us, but a little like Barbie's sunshine vibes, a little goes a long way.

4. Animal instinct

Be strident like a zebra in structured skirts made from leather, prowl the night in luxurious leopard print or play the kook with a lobster or Dalmatian detail. Weird, wonderful and wild.

5. Be a sport

Sportswear as leisurewear is definitely not a new thing, but the



style is shifting somewhat.

A little less yoga girl and more gender-fluid tennis sweetheart, rugby babe or girlfriend of the quarterback, this look is a little retro with an emphasis on an academic aesthetic.



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Gordon Ramsay's Cranberry Mince Pies

A Christmas staple with a cranberry twist, can you avoid these magnificent mince pies?

Method

1. Put the flour, icing sugar, butter and orange zest into a food processor and whiz to fine crumbs. Add the egg and whiz for a few seconds until the mixture forms clumps and you can press it together into a ball. If necessary, add a teaspoon or two of water to bring the mixture together.

2. Turn onto a very lightly floured surface and knead briefly until smooth. Wrap in cling film and chill for at least 30 minutes, or until firm.

3. For the filling, turn the mincemeat into a bowl and stir in the dried cranberries. Roll out the pastry on a lightly floured surface to the thickness of a £1 coin. Using an 8cm fluted cutter, cut out 24 rounds and use to line two 12-hole non-stick mince pie tins.

4. Re-roll the trimmings to the same thickness and stamp out 24 stars or Christmas trees, with an appropriate cutter, for the tops. Put a dessertspoonful (2 tsp) filling into each pastry case, then press the tops in position. Chill for at least 20 minutes. Meanwhile, preheat the oven to 180°C/Gas 4.

5. Brush the tops with the eggwash, then bake the mince pies for 15–20 minutes until the pastry is golden and crisp. Let cool for a few minutes before removing from the tins and transferring to a wire rack to cool. Store in an airtight container, warming slightly before serving with a dusting of sugar.



Ingredients:

(Makes 24 pies)

- 250g plain flour, plus extra to dust
- 25g icing sugar
- 125g chilled unsalted butter, diced finely
- Grated zest of 1 orange
- 1 medium egg, lightly beaten
- 1–3 tsp ice-cold water (if needed)

Filling:

- 400g jar good-quality mincemeat
- 150g dried cranberries

To finish:

- 1 egg yolk, beaten with 1 tsp water (eggwash), to glaze
- Icing sugar or caster sugar, to dust



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What are conveyancing searches and why do I need them?

Anybody who has purchased a property will have maybe heard the phrase "we are waiting on your searches". Whilst it can be frustrating and causes a delay in the transaction, in my opinion they are absolutely necessary. Typically, on a standard house in Colchester, we would be looking to obtain 4 different types of searches. Usually these are also a requirement for when someone is buying with a mortgage.

The first search that we would carry out is a Chancel Liability search. This checks whether the property has any liability to the local church for paying in towards repair costs. Whilst this seems absurd, it used to be the case where surrounding properties would have to pay towards any repair costs and a famous case that all solicitors learn at law school saw a chap run into a £100,000.00 bill. It goes without saying that most people would be pretty upset with their solicitor when learning that they would have to pay a bill like this. Whilst its probably now a 1 in a million chance, its worth having the search!

The second type of search that we would obtain is a Drainage and Water Search. This search will confirm the water arrangements at the property. It would be quite the shock to think that your new property is connected to the mains when in fact it drains to a septic tank or a sewerage treatment plant.

The third search is an Environmental Search. This will tell us whether there is any history of contaminated land at the property, whether there is any history of flooding and subsidence. Whilst we would always still recommend a survey, this does give us an indication as to whether there may be further issues at the property. The Environmental Search also confirms the potential impact of climate change at the property and what planning applications have been made in the local area. This will include things such as planning for new developments which may obstruct the view which you are paying a premium for,



or the extension a neighbour is putting up that is going to block the sunlight into the garden. I would go as far as arguing that this search can be as important as a structural survey.

The final search which we would obtain in my opinion is the most important. The Local Authority Search. This search is the most expensive but confirms things such as whether the property is a listed building, in a conservation area and whether there are any Tree Preservation Orders affecting the property. This search will also list any outstanding planning issues at the property, confirm whether the local roads are all under adoption from the local highways authority and whether any money is owed to the local council under a Land Charge, such as a Disabled Facilities Grant.

If you are looking for a Solicitor to assist with your property affairs or are concerned about a property that you already own and would like some advice, then please do not hesitate to contact me on the details below as we will be happy to help.

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Puzzle Page Answers

Quick Crossword Solution

Across: 2. Sap, 5. Amidst, 7. Ebooks, 9. Distinction, 10. Belate, 11. Laisse, 13. Gelcap, 16. Sonnet, 18. Obliterated, 19. Ourali, 20. Audial, 21. Elk.

Down: 1. Smudge, 2. Stride, 3. Pencil, 4. Skinks, 6. Dyscalculia, 8. Opinionated, 10. Beg, 12. Eat, 14. Exodus, 15. Potpie, 16. Streak, 17. Endear.

Christmas Movie Quiz Solution

1. Treat every day like Christmas, 2. 1947, 3. Believe, 4. Kevin, 5. An angel gets its wings, 6. Whoville, 7. Bill Murray, 8. Los Angeles, 9. Max, 10. Harry and Marv

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