

PROPERTY NEWS



FAMILY AUTUMN HALF TERM

ADVENTURE IN THE UK THIS AUTUMN HALF TERM

GARDEN FLOWERS

WAYS TO USE FLOWERS TO ENHANCE YOUR GARDEN

MUSHROOM RISOTTO

GET INSPIRED WITH THIS RECIPE PERFECT FOR SEPTEMBER

NEW TV SERIES

GET COSY THIS MONTH AND WATCH A NEW SHOW

GOLF SOLHEIM PREVIEW

GET A GLIMPSE OF WHAT IS TO COME IN THE GOLF

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WELCOME TO THE LATEST EDITION!

Autumn will be with us near the end of the month which means cooler days and the poetic elegance and rich colours of the autumn leaves adorning the trees.

At long last, the Bank of England has cut the base rate down to 5%; on pages 2&3 we explore the many ways this change will benefit the property industry.

On pages 4&5 we look at some of the best UK autumn half term getaways for all the family to enjoy. Page 6 focusses on preparing your home for the colder months ahead, while on page 7 we look at some of the best ways to display your garden flowers to enhance visual appeal.

With two great golf tournaments taking place this month, we look

at how you can learn golf from scratch on pages 8&9. Pages 10&11 are all the best shows and movies to treat yourself to as we gear up to the cosier weeks ahead, and, speaking of cosiness, few things will warm your heart more than the delectable mushroom risotto and plum tart recipes we have on pages 12&13.

Finally, pages 14&15 preview the upcoming F1 Singapore Grand Prix as well as the Golf Solheim Cup.

So, grab a glass of vino, snuggle up on your sofa, and enjoy this month's magazine!

Daniel Evans
Editor

When the BoE lowers the base rate, it generally intends to encourage economic activity by making borrowing more affordable and saving less appealing. A reduction in the BoE base rate can have a substantial impact on the property market by lowering mortgage rates, raising buyer confidence, enhancing housing affordability, spurring property investment, and promoting economic growth. However, in order to secure the market's long-term viability, these benefits must be balanced against potential dangers and challenges. By properly controlling interest rates, the BoE may help to create a stable and vibrant property market, which adds to overall economic growth.

IMPACT ON MORTGAGE RATES

Mortgage rate reductions are one of the most direct repercussions of a BoE base rate cut. Lenders often pass on decreased borrowing rates to consumers, resulting in cheaper mortgages which result in cheaper monthly payments for both present homeowners and prospective buyers. Increased affordability may inspire more people to enter the housing market. First-time buyers, in particular, may find it easier to get a mortgage, thus increasing demand for starter homes.

BOOSTING BUYER CONFIDENCE

A reduction in the base rate can boost buyer confidence. Lower borrowing costs can help prospective purchasers feel more confident about their financial status, enticing them to invest in property. This psychological boost can be especially effective during times of economic turmoil. When purchasers anticipate that borrowing costs will continue low, they may be more ready to make long-term investments like property. This confidence can lead to increased market activity, including more transactions and a greater demand for housing.

INCREASING HOUSING AFFORDABILITY

Lower mortgage rates can dramatically

increase housing affordability. As monthly repayments reduce, purchasers may discover that they can afford more expensive or higher-quality properties than they previously could. This can result in a rise in home sales, especially in higher-priced regions where the effect of reduced borrowing rates is more evident. For example, in areas like London, where property prices are famously high, lowering the base rate can significantly impact what purchasers can afford.

Furthermore, better affordability can help to balance the market by narrowing the gap between supply and demand. When more individuals can afford to buy homes, it can relieve some of the strain on rental markets, potentially stabilising or even lowering rental rates.

STIMULATING PROPERTY INVESTMENT

A reduced base rate may make property investment more appealing. Investors frequently use borrowed funds to finance their acquisitions, and lower interest rates reduce

the cost of these loans. This may result in greater activity in the buy-to-let market and investment in commercial property. The inflow of investment can encourage construction and development initiatives, adding to the overall expansion of the property industry.

Furthermore, lower borrowing rates can encourage developers to take on new projects, increasing the supply of homes. This is especially advantageous in places with housing shortages, as it can meet demand and keep prices stable.

SUPPORTING ECONOMIC GROWTH

The property market is inextricably related to the overall economy. A strong property market can boost economic growth by increasing spending on home-related goods and services including furnishings, house upgrades, and professional services like estate agents and surveyors. When the BoE lowers the base rate, the resultant boost to the

THE BANK OF ENGLAND'S BASE RATE CUT WILL BENEFIT THE PROPERTY MARKET

The Bank of England's (BoE) recent base rate cut to 5% will significantly influence the property market

housing market can have a knock-on impact, supporting many sectors of the economy.

Furthermore, a strong housing market can boost consumer wealth and purchasing power. Rising property values can boost homeowners' equity, making them feel wealthier and more assured about their financial condition. This wealth effect can boost consumer spending, thus encouraging economic activity.

CHALLENGES AND CONSIDERATIONS

While a BoE base rate drop can have numerous benefits for the housing market, it is critical to evaluate potential problems and restrictions. For example, if the base rate is already low, additional cuts may have little impact. In this case, however, the arrival of the base rate cut was overdue as it was peaking at a high level, so the positive impact will

be great indeed. Other factors that can influence the property market include economic instability, job rates, and consumer confidence.

BENEFITS FOR SELLERS SPECIFICALLY

Sellers stand to benefit greatly from the recent interest rate drop. Lower interest rates cut borrowing costs, making mortgages more accessible to buyers. This improved affordability may raise demand for properties, perhaps resulting in higher selling prices and faster transactions. Sellers may also see an increase in first-time buyers entering the market, which could boost activity even more. However, the magnitude of the gain will be determined by overall economic conditions and buyer confidence. Overall, the rate drop is projected to enhance the property market, primarily benefiting sellers in the short term especially.



BEST FAMILY UK GETAWAYS FOR AUTUMN HALFTERM

The autumn season provides a lovely touch to numerous sites across the country, with colourful foliage, crisp air, and a number of seasonal activities, many tailored around Halloween

Whatever your family's interests, the UK has a plethora of possibilities for an enjoyable October half-term holiday. There's plenty for everyone, from seeing historical cities and scenic countryside to experiencing thrilling amusement parks and coastal excursions. So start planning early, embrace the seasonal charm, and make unforgettable memories with your family for next half-term.

GET WILD AT LONGLEAT SAFARI PARK

Longleat Safari Park in Wiltshire is a great place for animal-loving families. Driving through the safari allows you to observe lions, tigers, and other exotic animals up close. The park also has a variety of attractions to experience, such as the Adventure Castle, Jungle Kingdom, and Longleat House. During the Halloween half-term, Longleat organises a Festival of Light, which includes spectacular lit displays and lanterns that provide a magical touch to your visit.

EXPLORE THE LAKE DISTRICT

The Lake District is a perennial favourite with families. This gorgeous Cumbrian region provides breathtaking vistas, tranquil lakes, and a wide range of outdoor activities. Take advantage of the warm autumn weather by hiking or cycling over well-marked paths. The entire family can take a boat trip on Lake Windermere, explore the charming village of Ambleside, or visit Beatrix Potter's World in Bowness-on-Windermere. Don't miss Muncaster Castle's frightening Halloween

activities, where kids can take ghost tours and carve pumpkins.

DISCOVER HISTORY IN YORK

York is a historical city that serves as both an educational and entertaining destination for families. Walk along the mediaeval city walls, tour the Shambles, and see York Minster. For a spooky twist, the York Dungeon offers interactive and theatrical tours of the city's dark past. Another must-see attraction is the JORVIK Viking Centre, which features interactive exhibits on York's Viking heritage. For some fresh air, the York Maze has Halloween-themed attractions that are ideal for children.

ENJOY COASTAL ADVENTURES IN CORNWALL

Cornwall's craggy coastline and attractive beach towns make it an ideal location for families. Visit the Eden Project to discover its biomes and learn about various ecosystems. Another must-see destination is the Lost Gardens of Heligan, which features stunning gardens and forest walkways. For some beach fun, go to Fistral Beach in Newquay, where older children can attempt surfing, or visit St. Ives, which has wonderful sandy beaches and art galleries. Many coastal towns organise Halloween celebrations, including ghost tours and pumpkin trails.

EXPERIENCE SCOTTISH HIGHLANDS MAGIC

The Scottish Highlands combine natural beauty, wildlife, and history. Stay in a

comfortable cabin or a family-friendly motel and enjoy the great outdoors. Take a boat tour on Loch Ness, where children may look for Nessie, the fabled Loch Ness Monster. The Cairngorms National Park is ideal for hiking, riding, and observing animals. Visit the Highland Folk Museum for a cultural experience. Interactive exhibits and presentations teach youngsters about Scottish history.

DELIGHT IN DEVON'S DELIGHTS

Devon provides a blend of countryside and beach experiences. Dartmoor National Park is great for family treks, picnics, and discovering old stone circles. Torquay, a coastal town, is an excellent location for exploring the area's gorgeous beaches and attractions, such as the Living Coasts Zoo and Aquarium. Crealy Theme Park & Resort in Exeter is another popular family destination, with rides, animals, and indoor play spaces. Devon also conducts a variety of Halloween-themed events, such as ghost trails and eerie storytelling sessions.

HAVE FUN IN THE COTSWOLDS

The Cotswolds, with its quaint villages and rolling hills, is an ideal location for a family escape. Visit the Cotswold Wildlife Park and Gardens, where children may observe a variety of animals and play on the adventure playground. Blenheim Palace has stunning gardens to explore and frequently organises family-friendly activities. For a taste of history, explore the Roman Baths in Bath or ride the Gloucestershire Warwickshire Steam Railway. The Cotswolds also has several lovely cottages and family-friendly hotels for a relaxing stay.

EXPLORE THE ISLE OF WIGHT

The Isle of Wight is an excellent choice for an island trip without leaving the UK. Explore the island's beaches, the Needles Landmark Attraction, and the Dinosaur Isle Museum. Blackgang Chine, the UK's oldest amusement park, with a variety of rides and themed sections that children will enjoy. The Isle of Wight is also recognised for its walking routes, which make it ideal for family treks with breathtaking coastal views. Many attractions hold special Halloween events, which add to the thrill.

ADVENTURE IN THE PEAK DISTRICT

The Peak District National Park provides a variety of outdoor activities for families. From hiking and cycling to visiting caves like those at Castleton, there's something for everyone. Visit Chatsworth House, where children may enjoy the adventure playground and farmyard. The Heights of Abraham in Matlock Bath provides cable car rides with breathtaking views and underground caverns to explore. Autumn is a stunning season to visit, with the landscape decked in vivid colours.

VISIT LEGOLAND WINDSOR RESORT

LEGOLAND Windsor Resort is an excellent choice for a trip focused on theme parks. With its LEGO-themed rides, attractions, and performances, it's guaranteed to be a success with children. During half-term, the park frequently holds special events, such as Halloween-themed activities. Stay at the LEGOLAND Resort Hotel or a neighbouring hotel for convenient access to the park.



7 WAYS TO PREPARE YOUR HOME FOR THE COLDER MONTHS AHEAD

Preparing your home for the cooler months is critical for maintaining comfort, efficiency, and safety. Here are some practical tips to help you prepare your home for autumn and winter:

INSPECT AND CLEAN HEATING SYSTEMS

Furnace and Boilers: Have a professional inspect and service your furnace or boiler to verify that it is running efficiently. To ensure proper circulation and air quality, replace filters on a regular basis. **Chimneys and Fireplaces:** Cleaning chimneys and fireplaces helps to avoid creosote build up, which can lead to fires. Ensure that the damper opens and closes properly.

SEAL WINDOWS AND DOORS

Weather stripping: To combat drafts, use weather stripping around windows and doors. Replace worn or broken strips to improve insulation. **Caulking:** Inspect and reapply caulking around window frames and doorways to fill gaps and cracks.

CHECK INSULATION

Attic and Walls: To preserve heat, ensure that your attic and walls are well insulated. Adding insulation can dramatically save heating bills. **Pipes:** Insulate pipes, particularly in unheated places such as basements and crawl spaces, to prevent freezing.

PREPARE THE EXTERIOR

Roof and Gutters: Inspect your roof for damaged shingles and fix any

problems. Clean the gutters and down spouts to avoid clogs and ice dams. **Garden Hoses and Sprinklers:** Drain and store your garden hoses. Prepare your sprinkler systems for the winter to protect them from freezing temperatures.

STOCK UP ON SUPPLIES

Emergency Kit: Prepare an emergency kit containing essentials such as flashlights, batteries, blankets, and non-perishable food in case of a power outage. **Firewood:** If you have a wood-burning fireplace, stock up on seasoned fuel and store it somewhere dry.

TEST SAFETY DEVICES

Smoke and Carbon Monoxide Detectors: Test and replace the batteries in smoke and carbon monoxide detectors. These are critical for safety, especially with the rising use of heating systems. **Fire Extinguishers:** Make sure you have working fire extinguishers in important places of your home.

PREPARE FOR ICE AND SNOW

Snow Removal Tools: Check and prepare snow shovels, snowblowers and ice melt. Keep them in a convenient and accessible location. **Driveways and Walkways:** Repair cracks in driveways and pavements to prevent water from seeping in and freezing, causing more damage.




BEST WAYS TO DISPLAY YOUR GARDEN FLOWERS TO ENHANCE VISUAL APPEAL

Improving the appearance of your garden flowers can convert your outdoor space into a colourful and appealing refuge

PLAN FOR COLOUR HARMONY

Complementary Colours: Using a colour wheel, choose complementary colours that generate strong contrast. For a striking look, combine purple and yellow flowers. **Monochromatic Schemes:** For a unified and elegant design, use various hues of the same colour. **Seasonal Blooms:** Choose flowers that bloom at different periods of the year to keep your garden looking vibrant all year round.



Using a colour wheel, choose complementary colours that generate strong contrast. For a striking look, combine purple and yellow flowers

CONSIDER FLOWER HEIGHTS

Layering: Taller plants should be placed in the back or centre (if an island bed), with shorter plants in the front. This layering effect adds depth while allowing all blooms to be visible. **Gradual Slope:** To achieve a natural, flowing effect, arrange flowers on a smooth slope from tallest to lowest.

USE OF GARDEN STRUCTURES

Trellises and Arbours: To create vertical interest, plant climbing flowers such as roses and clematis on trellises and arbours. **Flower Beds and Borders:** Define flower beds with borders or bordering plants to give them a tidy, organised appearance. **Containers and Pots:** Use colourful pots and containers to increase variety and flexibility. They can be rearranged to improve the landscape plan.

CREATE FOCAL POINTS

Specimen Plants: Use unusual or very beautiful plants as focus areas to draw the eye. Position them strategically so that they may be completely enjoyed. **Garden Art:** Complement your flowers with statues, birdbaths, or other garden art to provide visual interest.

INCORPORATE TEXTURES AND SHAPES

Varied Foliage: Combine flowers with various leaf forms and textures to enhance dimension. For example, combine feathery ferns and broad-leafed hostas. **Contrasting Forms:** Create a dynamic arrangement by combining flowers of various shapes, such as spiky, spherical, and cascading.

DESIGN PATHWAYS AND WALKWAYS

Curved Paths: Curved paths decorated with flowers can draw the attention and promote exploration of the garden. **Stepping Stones:** To create attractive and accessible garden walks, surround stepping stones with low-growing flowers.

CONSIDER BLOOMING SEASONS

Succession Planting: Plan for a succession of flowers to ensure a consistent hue. Plant early spring bulbs first, then summer perennials and autumn bloomers. **Evergreens:** Incorporate evergreen plants to add structure and interest even when flowers aren't blooming.



LEARN TO PLAY GOLF WITH EASE

With two golf tournaments taking place this month, you may be inspired to take up the game yourself

Millions of people throughout the world enjoy golf, which combines physical activity, strategy, and social connection. Beginners may find the game hard and scary, but with a step-by-step approach, anyone can learn and enjoy golf. This book will go over the fundamentals, from understanding the equipment and laws to mastering key techniques and etiquette.

UNDERSTANDING GOLF EQUIPMENT

Clubs

Golfers typically carry up to 14 clubs in their bag, each designed for different types of shots. The main types of clubs are:

Woods: Used for long-distance shots. The driver (1-wood) is used for tee shots.

Irons: Used for various shots, typically from the fairway. They range from 3-iron to 9-iron.

Wedges: Specialized irons for short shots, including pitching wedge, sand wedge, and lob wedge.

Putters: Used on the green to roll the ball into the hole.

Balls and Tees

Golf Balls: Beginners should use inexpensive balls as they are likely to lose a few.

Tees: Small pegs used to elevate the ball for the initial stroke on each hole.

Other Equipment

Golf Bag: To carry your clubs and other essentials.

Gloves: To improve grip and prevent blisters.

Golf Shoes: Provide stability and traction.





BASIC RULES OF GOLF

Golf is played on a course with 18 holes, each with a designated par (the number of strokes a skilled golfer is expected to need to complete the hole). The objective is to complete each hole in as few strokes as possible. Here are some fundamental rules:

Starting Play: Each hole starts with a tee shot.

Playing the Ball: The ball must be played as it lies, without moving or improving its position.

Order of Play: The player farthest from the hole plays first.

Scoring: Count each stroke, including misses. The player with the lowest total score wins.

BASIC TECHNIQUES

The Grip

A proper grip is crucial for control and power. Here are two common grips:

Overlap Grip: The pinky of the right hand overlaps the index finger of the left hand (for right-handed golfers).

Interlock Grip: The pinky of the right hand interlocks with the index finger of the left hand.

The Stance and Posture

Feet Position: Shoulder-width apart.

Knees: Slightly bent.

Back: Straight with a slight bend at the hips.

Arms: Hang naturally.

The Swing

Backswing: Rotate your shoulders while keeping your arms straight, bringing the club back in a smooth motion.

Downswing: Shift your weight to your front foot and swing the club down, maintaining a smooth motion.

Follow-Through: Continue the swing motion until the club is over your shoulder.

Putting

Stance: Feet shoulder-width apart.

Grip: Hold the putter lightly.

Stroke: Use a pendulum motion, keeping your wrists firm.

GOLF COURSE ETIQUETTE

Respect Others: Remain quiet and still while others are playing.

Pace of Play: Keep up with the group ahead. If you're slow, let faster groups play through.

Repair the Course: Fix divots, ball marks, and rake bunkers.

Safety: Ensure the area is clear before you swing.

Shout "Fore!" if your ball heads towards others.

PRACTICE AND IMPROVEMENT

Driving Range

Regular practice at a driving range helps improve your swing and build confidence. Start with shorter clubs and gradually move to longer clubs.

Short Game Practice

Work on chipping and putting, as these are crucial for lowering your score. Practice different types of shots around the green.

Lessons

Consider taking lessons from a professional golf instructor. They can provide personalized guidance and correct bad habits early on.

GETTING ON THE COURSE

Choosing the Right Course

Begin with a par-3 or executive course, which are shorter and less challenging than full-length courses.

Playing a Round

Start with 9 holes instead of 18 to avoid fatigue.

Focus on enjoying the experience rather than scoring well initially.

TIPS FOR SUCCESS

Stay Patient: Golf has a steep learning curve. Progress takes time and practice.

Set Realistic Goals: Aim to improve specific aspects of your game gradually.

Stay Positive: Enjoy the process and celebrate small victories.

BEST TV SERIES TO STREAM THIS SEPTEMBER

With the release of the most recent TV series' this month, September promises to be another bright month for home streaming

THE PENGUIN

The Penguin, set one week after the events of The Batman, covers the eponymous character's rise to dominance in Gotham City's (still flooded and partially underwater) criminal underground, which seems appropriate given that he is not yet the crime boss we have come to know.

The Penguin premieres 19th September on Sky and NOW

SLOW HORSES SEASON FOUR

Terrible news for possibly the grumpiest character on TV: Gary Oldman's unsuccessfully retired spook Jackson Lamb. Apple confirmed that a fourth season is in the works and will be released later this year. He will have to do more stuff. People will most likely try to kill him, and he will almost certainly try to kill some of them in return. This 'being a spy' thing never ends, right? Fortunately for us, we only have to watch. Go ahead, Gary! Get them!

Slow Horses Season 4 premieres 4th September on Apple TV+

FRASIER SEASON 13

Cheers is a great TV show set exclusively within a pub in Boston. You should watch it. It is actually extremely good. In 1993, the show was so popular that it inspired a spin-off show, Frasier, which became more famous than Cheers. Its title character, Frasier Crane, was a psychiatrist who had his own radio show in Seattle from 1993 to 2004, which was well-received by everyone. Last year, it was revealed that Frasier would return. Several people shuddered. However, after witnessing the new series, most people felt more calm. Kelsey Grammer's class remained unchanged, and Nicholas Lyndhurst from Only Fools and Horses added a dynamic freshness to the most recent incarnation. The new series is expected to be similar to previous ones.

Frasier Season 13 premieres 20th September on Paramount+



THE BIGGEST FILMS TO ENJOY ON THE SILVER SCREEN

Several amazing films will be released in September that are ideal for all audiences, including action pictures, horror thrillers, and sequels and reboots to certain old school classics we already know we're going to love

BEETLEJUICE BEETLEJUICE

(dark comedy, fantasy)

Three generations of the Deetz family come to Winter River following an unexpected family tragedy. Lydia's life is still haunted by Beetlejuice, but everything changes when her rebellious teenage daughter discovers a secret portal to the afterlife. When someone shouts Beetlejuice's name three times, the mischievous demon returns with glee to unleash his own brand of mayhem.

In UK cinemas from 6th September

SPEAK NO EVIL

(horror thriller)

A Danish family meets a Dutch family on a holiday in Toscana and immediately becomes friends. Months later, the Danish couple gets an unexpected invitation. Misunderstandings quickly replace the joy of reuniting.

In UK cinemas from 13th September

GIRLS WILL BE GIRLS

(romance, drama)

In a strict boarding school nestled in the Himalayas, 16-year-old Mira's funky, rebellious coming of age is disrupted by her young mother, who has never had the opportunity to mature.

In UK cinemas from 20th September

HELLBOY: THE CROOKED MAN

(action, horror)

Hellboy and a rookie BPRD agent become caught in 1950s rural Appalachia and discover a small community ruled by witches, commanded by the titular Crooked Man. They discover a little witch-infested town ruled by the Crooked Man, a local devil with a dark connection to Hellboy's past.

In UK cinemas from 27th September



Mushrooms and plums are two delicious ingredients that are perfectly in season and at their tastiest during early autumn



MUSHROOM RISOTTO

INGREDIENTS

375g Arborio rice
8 oz (225 g) mixed mushrooms sliced (such as cremini, shiitake, or button)
1 small onion, finely chopped
2 cloves garlic, minced
1 litre chicken or vegetable broth

120ml dry white wine
50g grated Parmesan cheese
3 tbsp butter
2 tbsp olive oil
Salt and black pepper to taste
Fresh parsley, chopped (optional, for garnish)

PREPARE THE BROTH

In a saucepan, bring the chicken or vegetable broth to a gentle simmer. Keep it warm on low heat throughout the cooking process.

COOK THE MUSHROOMS

In a large skillet, heat 1 tablespoon of olive oil over medium-high heat. Add the sliced mushrooms and a pinch of salt. Cook until the mushrooms are browned and have released their moisture, about 5-7 minutes. Remove from heat and set aside.

SAUTÉ THE AROMATICS

In a large, heavy-bottomed pot or Dutch oven, heat the remaining 1 tablespoon of olive oil and 1 tablespoon of butter over medium heat. Add the chopped onion and cook until it becomes translucent, about 5 minutes. Add the minced garlic and cook for another minute.

TOAST THE RICE

Add the Arborio rice to the pot and stir well to coat the grains with the oil and butter. Cook, stirring frequently, for about 2-3 minutes, until the edges of the rice grains become translucent.

DEGLAZE WITH WINE

Pour in the white wine and stir constantly until it is completely absorbed by the rice.

ADD THE BROTH

Begin adding the warm broth one ladleful at a time, stirring frequently. Wait until the liquid is mostly absorbed before adding the next ladleful. Continue this process until the rice is creamy and cooked through but still al dente, about 18-20 minutes. You may not need to use all the broth.

FINISH THE RISOTTO

Once the rice is cooked, stir in the cooked mushrooms, the remaining 2 tablespoons of butter, and the grated Parmesan cheese. Season with salt and black pepper to taste. Stir until the cheese and butter are melted and the risotto is creamy.

SERVE

Remove from heat and let the risotto rest for a minute. Serve hot, garnished with chopped fresh parsley if desired.



PLUM TART

INGREDIENTS

1 sheet puff pastry (store-bought or homemade), thawed if frozen
6-8 ripe plums, pitted and sliced
50g granulated sugar
1 tablespoon lemon juice
1 teaspoon vanilla extract
1/2 teaspoon ground cinnamon
30g almond flour or ground almonds
1 egg, beaten (for egg wash)
2 tablespoons apricot jam (for glazing)
Powdered sugar (optional, for dusting)

Preheat your oven to 400°F (200°C). Line a baking sheet with parchment paper.

Roll out the puff pastry on a lightly floured surface to smooth any creases. If necessary, trim the pastry to fit your baking sheet, leaving a slight border. Transfer the pastry to the prepared baking sheet.

In a large bowl, combine the sliced plums, granulated sugar, lemon juice, vanilla extract, and ground cinnamon. Toss gently to coat the plums evenly.

Sprinkle the almond flour or ground almonds evenly over the puff pastry, leaving a 1-inch (2.5 cm) border around the edges. The almonds will help absorb the juices from the plums and prevent the pastry from becoming soggy.

Arrange the plum slices in a circular pattern or in rows on top of the almond layer, overlapping slightly.

Fold the edges of the puff pastry over the outer edge of the plums, creating a border. This will help contain the fruit and juices as the tart bakes.

Brush the beaten egg over the edges of the puff pastry to give it a golden, glossy finish when baked.

Bake the tart in the preheated oven for 30-35 minutes, or until the pastry is golden brown and puffed, and the plums are tender and bubbling.

While the tart is baking, heat the apricot jam in a small saucepan over low heat until melted. Once the tart is done, brush the warm jam over the plums to give them a beautiful glossy finish.

Allow the tart to cool slightly on the baking sheet before transferring it to a wire rack to cool completely. Dust with powdered sugar if desired before serving.



Plums are high in vitamin C, A and fiber.

2024 GOLF SOLHEIM CUP PREVIEW

The 2024 Solheim Cup, one of the biggest events in women's golf, will take place from the 13th to the 15th of September at the Robert Trent Jones Golf Club in Gainesville, Virginia, USA

This biennial competition, named after golf club manufacturer Karsten Solheim, pits the top female golfers in the United States against their European counterparts in an exciting match play format.

After losing the Cup in 2021 and 2023, the American team, headed by Stacy Lewis, will try to recapture it. The US squad includes both seasoned players like Nelly Korda and Lexi Thompson, as well as rising stars like Rose Zhang. Their combination of power and finesse, as well as the home advantage, will be critical to their success.

On the European side, skipper Suzann Pettersen, who led her team to victory in 2019 and 2023, hopes to maintain her winning streak. The European squad includes seasoned players such as Georgia Hall and Celine Boutier, as well as talented youngsters like Linn Grant. Europe's excellent team camaraderie and strategic prowess have been critical to recent victories, and they will be even more important against a potential on-form American team.

The Robert Trent Jones Golf Club, noted for its demanding layout and scenic landscape, will provide as a stunning backdrop for the action. The course's strategic bunkering, undulating greens, and water hazards will put players' talents and nerves to the test.

As golf fans eagerly await this famous tournament, the 2024 Solheim Cup promises strong competition, amazing performances, and memorable moments. With both teams evenly matched and the stakes high, fans can expect an exciting exhibition of talent and sportsmanship. Whether the Cup remains in Europe or returns to American territory, the Solheim Cup will surely highlight the best of women's golf.

The event will be available to watch live on Sky Sports.



SINGAPORE F1 GRAND PRIX

The Singapore Grand Prix, scheduled to take place on September 22, 2024, promises to be a fantastic event on the Formula One calendar

This night race, which takes place at the Marina Bay Street Circuit, has become a fan favourite since its beginning in 2008, because of its demanding circuit and magnificent urban backdrop.

This year's race is particularly notable because it is the first Singapore Grand Prix after the FIA implemented new regulations to improve the sport's sustainability and competitiveness. The 2024 season has already seen a strong competition among the top teams, with Mercedes, Red Bull, and Ferrari all competing for the championship. Marina Bay's tiny, winding lanes are expected to put drivers' skills and car agility to the test, resulting in an unpredictable and exhilarating race.

Max Verstappen, the reigning World Champion, will be hoping to expand his lead on this challenging circuit. His Red Bull squad has been incredibly fast this season, but Mercedes' Lewis Hamilton and Ferrari's Charles Leclerc are

not far behind. The Marina Bay circuit, with its 23 curves and little room for error, frequently levels the playing field, allowing for unexpected results and thrilling overtakes.

Off the track, the Singapore Grand Prix is known for its colourful atmosphere. The event combines high-octane racing and world-class entertainment, with concerts and parties adding to the appeal. The city's rich culture and hospitality add to the fan experience, elevating it beyond a race to a major social event on Singapore's calendar.

Safety precautions are in place to safeguard the well-being of all guests, and organisers collaborate closely with local authorities. As always, the combination of technology, strategy, and human effort will be on full show, ensuring a fantastic weekend for motorsport fans all around the world.



Chantry Lane, Necton

OIRO £595,000



WOW! Stunning, detached four/three bedroom character cottage, situated in the sought after village of Necton. This superb property has undergone a recent extensive refurbishment. The property boasts a triple garage and a double garage, kitchen/family room, two reception rooms, and so much more....

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CALL US TODAY FOR A FREE NO OBLIGATION VALUATION

Mill Farm Nurseries, Swaffham

£325,000



Very well presented, detached three bedroom bungalow, fully refurbished throughout, situated in a sought after area in Swaffham. This superb property offers parking for several vehicles, en-suite shower room, log burning stove, UPVC double glazing, garage, gardens and gas central heating.

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Ketts Hill, Necton

OIEO £250,000



Very well presented, detached three bedroom bungalow situated in the popular well serviced village of Necton. The property offers modern kitchen and bathroom, garage, gardens, gas central heating and UPVC double glazing. Viewing highly recommended.

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Ketts Hill, Necton

£525,000



Detached character cottage situated in the well serviced, popular village of Necton. This superb property oozes character, with en-suite, utility room, ground floor shower room, luxury bathroom, large double garage, gardens with covered seating area, parking for several vehicles!

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Back Lane, Castle Acre

£600,000



Extremely well presented detached four bedroom house situated in the sought after historic Norfolk village of Castle Acre. This superb property boasts lounge with multi-fuel burning stove and study area, modern conservatory with glass roof and en-suite shower room. Viewing highly recommended

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Dye Road, Watton

Guide Price £300,000



Very well presented modern link-detached four bedroom house available on a popular development in Watton. This fantastic property has much to offer including kitchen/dining room, utility room, en-suite, cloakroom with WC, garage, gardens, parking, gas central heating.

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Byfords Way, Watton

£300,000



Immaculately presented three bedroom detached property, located in the market town of Watton. The property offers ample parking with garage and carport, kitchen/dining room, en-suite and family bathroom, two years NHBC guarantee remaining, gas central heating and double glazing.

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

Hills Road, Saham Hills

£325,000 - £350,000



Extremely well presented! Following a recent refurbishment, this superb property has been modernised to a high standard throughout and offers log burning stove, modern kitchen/breakfast room, modern shower room, garage, recently landscaped gardens, countryside views to rear and UPVC double glazing!

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

Kingfisher Way, Watton

£230,000- £240,000



CHAIN FREE! Well presented, two bed, detached bungalow situated on a sought after development in Watton. The property offers conservatory, garage, gardens, parking, gas central heating, and UPVC double glazing. Viewing highly recommended.

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The Old Cart House, Dereham Road

OIRO £600,000



Simply oozing charm and character, this fully refurbished and updated cart house is presented in the highest possible order. This truly unique property has retained many of the original features and yet still offers comfortable modern living throughout with glorious countryside views.

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

Swaffham | Watton

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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 want to 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 £250,000. For first-time buyers you can claim a discount and won't pay Stamp Duty up to £425,000 on the purchase price and after that you will pay only 5% between £425,001 to £625,000.

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, DVDs and even bulky items, like TVs 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 off 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!



Want to treat yourself to a proper removal company for your next move or are you prepared to do it yourself?

Removal company or brave it yourself?

You're excited about your new home and location but the process of packing, organising and actually moving all of your items is something no one really ever looks forward to. Not only that but you also have to contact utility companies, maintain a job, keep your children happy and clean your entire house. You do have super powers, right?

Removal companies

Unless you live in a small property or flat, it could be worth hiring a professional removal company to help relieve some of the stress on the day. They have many skills and experience and some of the services they can provide include packing and

unpacking, dismantling and assembling furniture, loading your belongings quickly and securely, including those fragile and specialist items. They can even supply you with packing materials.

Hiring a removal company will also allow you the time to collect the keys to your new home. You also won't have to worry about the exhausting physical side of things, that being carrying boxes back and forth. Some services are great if you don't have much time to plan and get these done yourself; however these do often come at a premium and may not be suitable for those on a budget. When choosing a removal company

You also won't have to worry about the exhausting physical side of things, that being carrying boxes back and forth



it's key to look at those which have good recommendations and reviews, as you need a company you can rely on. You can use comparison sites, such as comparemymove.com and reallymoving.com, to help find you the best deals.

Getting quotes

You should aim to get at least three quotes from removal companies, preferably from firms which will come out to your property rather than those who just estimate the cost over the phone, as you don't want any nasty charges later on. Plus it will give the company an accurate idea of any restricted areas in your home, if they can park a van or lorry, and how many

items you have. You should also ask for the price to be broken down so you can see just how much you are paying for when it comes to certain aspects like insurance, packing, an hourly rate, mileage and any storage costs.

Once you have found a removal company, it can be useful to send them a briefing sheet that includes information about any items which need to be specially packed, any difficult or large items, plus any carpets and curtains which need moving. Finally, it can also be helpful to send them a floor plan of the new property so they can unload efficiently.

Top tips for packing

When packing, ensure you don't overload your boxes with heavy items, as these will be difficult to lift and could cause a back injury.

Fill any empty gaps using old newspaper, clothing, socks or even tea towels. This will help secure any items when they are being moved.

Create an inventory and label all your boxes and write the contents on each box with a marker. That way you will know which room each box is to go in. And if you are super organised, you could even colour code each room!

Pack heavier boxes on the bottom. This might seem like common sense but it will ensure that any of your fragile items won't break.

Pack a survival box. These are the things that you will need first and should include paper towels, bin bags, cutlery, the kettle, some mugs, tea, coffee, milk, sugar and finally, some toilet paper!

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