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Back to reality...

Welcome to the September edition...

So, with the children going back to school this month, hopefully this will be start of a more normal life.

Parents can go back to work and businesses can focus on overcoming their issues – whether that's getting supplies in, clearing backlogs, or drumming up more business.

Hopefully the silver lining that comes out of this tough time is a more united community that helps and supports each other. Fingers crossed!

Until next month,

Zoe

Zoe Reece

Tel: 07557 220585

Email: zoe@dorridgedirectory.com

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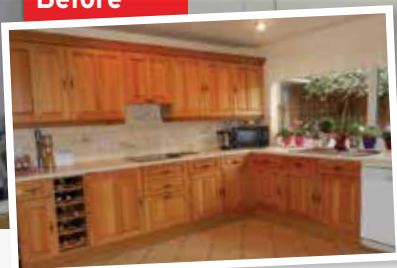
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Money Talks

How to ask for a loan to be repaid

Neither a borrower nor a lender be! There's a lot of truth in that old saying. Have you ever loaned a friend or family member some money and then waited and waited for them to return it, feeling increasingly resentful? If unresolved the situation can fester to the point at which the relationship breaks down for good.

If a few months have passed since you lent someone some money, and they've not mentioned returning it yet what should you do?

The lender sometimes worries it would be rude or inappropriate to ask for it back, or that they might jeopardise the friendship. If this is you then you need to realise that your friend asked you for money in the first place; money, which you lent to them! So, worrying about asking for its return is not your problem; your problem is why you are anxious. Maybe that's a red flag for this relationship whether or not the loan is eventually repaid.

Be polite but clear - 'When do you think you'll be able to repay the money I loaned you?' is fine. You don't need to invent a whole convoluted back story about how you need the money to pay for pay for your kitten's operation. If you feel you

want to soften the blow, you could add, '... as I'm a little short of funds right now.'

Could they work it off? - If it's less that you need actual cash and more the principle of the repayment you could find a way for them to repay in kind. Perhaps you need childcare, help moving house, or some clothing alterations done. Most people have some kind of talent or skill they can provide as repayment.

Bartering – Does your friend have something you would like which is equivalent value to the cash you loaned them? This is a way for your friend to settle up without having to give you cash.

Payment plan – Consider a flexible payment plan so they can pay you back in instalments over a few months. If you aren't sure they will honour a verbal agreement, get something down on paper.

Ask someone to remind them - If you're nervous about asking, perhaps consider why this person is your friend! But you could ask their partner, a mutual friend, or a family member to remind them. They may be able to drop hints on your behalf or tackle them directly about taking advantage of your friendship.

Consider a credit card repayment - Times have changed. You don't need to be a business with an Electronic Funds Transfer console and a merchant account in order to be paid by credit card. They can use PayPal or a similar service to send you the money. You can even prompt them to send money to you with the 'request money' feature.

Lending money to friends and family is a minefield so consider very carefully whether you want to do it. If you do, make sure you talk about the when and how of repayment before you part with the cash.





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Top 5 reasons to book a staycation

Some people are itching to get back to travelling the world, but some of us are wary of jumping straight back into it all. This is where staycations come in! The perfect way to enjoy holiday time with your loved ones, without the stress of travelling to different countries.

No travelling through the airport

Thermal imaging, additional health screening, social distancing and more can be a daunting experience, especially for those who are already wary of travelling. Book a staycation in the UK and those worries are long gone. You can make your own way there, adhering to the UK guidelines in place by the government, and take out the stress of having to travel through an airport.



Drive yourself

In most, if not all cases, your chosen staycation can be reached by car, meaning you can rock out to your road trip playlist and enjoy the ride. This eliminates the need for public transport, which can be a daunting place factoring in new regulations that must be

adhered to when travelling on the likes of buses and trains. Plan your route in advance, grab the snack essentials and pass glorious scenery as your holiday truly begins.

Take your own cleaning products

Cleaning takes place whether you are staying in a lodge, cottage, holiday park etc, but you are still able to take your own cleaning products with you to ensure that extra peace of mind. Bear in mind, that guidelines may mean that cleaning can not take place as frequently, or if you are in the accommodation, so being able to have a run over with your cleaning products will settle any doubt you may have. Although we aren't used to cleaning on our holidays, this may help settle your mind.



explore the new local area. Do some research ahead of your trip and find any places of interest that you could factor in.

Enhanced measures

As we navigate our new normal, enhanced measures are set in place even for UK breaks. The likes of Haven have introduced 'Haven Hideaway' a new way to holiday in 2020. It will provide all the fun of the great outdoors but to comply with government rules it is without access to usual activities such as restaurants, pools or entertainment. You will still be able to grab essentials from the on-park supermarket, as well as access to the launderette and take away food options. Social distancing will be in place, meaning you'll have peace of mind when exploring outside.



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Spectacular Sunsets

And how to capture them

Autumn is the best time of year for beautiful sunsets. Have you ever tried to capture one and been disappointed with the result? Sunsets can be devilishly tricky to capture well, but we have a few tips.

Choose the time and place – If you're serious about sunsets make a note of places where they are particularly good then head there before the sunset to give you time to set your camera up. There are websites which tell you what time the sun will set on a particular day. Try www.timeanddate.com/sun/

Foreground is important – The best sunset photos tend to have something of interest in the foreground, generally silhouetted. This provides a focal point. Look for an attractive tree, or a wind farm, and even pylons can

look impressive in front of a sunset.

Patience is also important – Sunset actually goes on for quite a long time. As the sun dips beneath the horizon it can produce some spectacular shots, but afterwards, the colours of the sky can become even more rich and beautiful, so hang around.

So is a tripod! The best shots are often longer exposures, so they will look shaky unless you secure your camera to a tripod.

Ignore 'the rule of thirds' – The sunset is the star so place your horizon really low down in the shot. This fills the image with colour.

Remember reflections – If you are near water take full advantage of doubling the impact of your sunset. In this instance try placing the horizon at exactly halfway or shoot only the reflections. Experiment and have fun.

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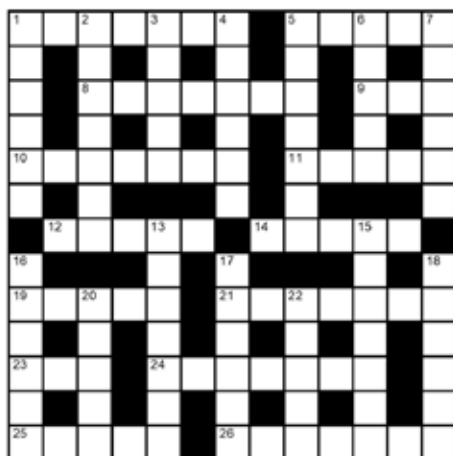
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crossword

clues



Across

- 1 Requested the pleasure of, summoned (7)
- 5 Gargantuan (5)
- 8 Closest (7)
- 9 Compete for (3)
- 10 Chuckled, giggled (7)
- 11 Reach, spread (5)
- 12 Commenced (5)
- 14 Alarm (5)
- 19 Bargain (5)
- 21 Mythical creature (7)
- 23 Grassland (3)
- 24 Defensive wall of a castle (7)
- 25 Part with cash (5)
- 26 Proposition, axiom (7)

Down

- 1 Ethics, principles (6)
- 2 Enterprise, Endeavor (7)
- 3 Impart skills or knowledge (5)
- 4 Frightened of (6)
- 5 Authentic, unvarnished (7)
- 6 Crow-like bird (5)
- 7 A prime number (6)
- 13 Aimed, hoped (7)
- 15 Cockerel (7)
- 16 Climbs, clambers (6)
- 17 Peak, crest (6)
- 18 Advise, notify (6)
- 20 Delete (5)
- 22 Picture, figure (5)

answer on page 29

wordsearch



- | | |
|------------------|-----------|
| Alkmene | Jupiter |
| Beryl | Kanzi |
| Bismark | Katy |
| Braeburn | Kent |
| Cameo | Lemoen |
| Crispin | Liberty |
| Elstar | Lodi |
| Empire | Margil |
| Fiesta | Mother |
| Forge | Nonpareil |
| Fuji | Pearl |
| Gala | Polka |
| Gavin | Queen |
| George Cave | Rival |
| Golden Delicious | Saturn |
| Harvey | Spartan |
| Idared | Sunset |
| Jazz | |

answer on page 29

Tarte Tatin - can be cooked in a cast-iron pan.

Ingredients

7-9 medium apples: Cox are my favourite for this, but other varieties work well.

200g white sugar

50g butter

225g plain flour

2 tbsp caster sugar

120g cold diced butter

1 medium egg, beaten

Method

Peel, halve and core the apples, then place in the fridge, uncovered, for a few hours or overnight. It doesn't matter if they turn a little brown, the idea is for them to dry out a little, so there's less juice and less chance of soggy pastry. Place the sugar into a 20-24cm cast iron frying pan along with 50ml water and let the sugar soak up the water. Cook over a medium heat until it turns golden and fudgy. Try not to stir the sugar until it's mostly liquid as it might recrystallise. Remove from the heat and stir in the butter, and a pinch of salt.

Carefully arrange the apples in the pan, round-side down. Be careful as the caramel stays hot for a long time! Place it back on the heat and cook gently for 5 minutes. Then remove and allow to cool completely. Sieve the flour into a large mixing bowl, add the diced butter and rub together until the mixture resembles breadcrumbs. Stir in the sugar and a pinch of salt. Add the beaten egg and combine into a dough. Add a little water if required but keep the dough fairly dry. Wrap it in clingfilm and refrigerate for 30 minutes. Pre-heat the oven to 200C / Gas. Roll out the pastry to about 5mm / 1/4 inch thick and cut out a circle slightly larger than your pan. Place the pastry on top of the pan and tuck the edges around the fruit. If your pan has a detachable wooden handle, now is the time to detach it! Bake for about 30 minutes until the pastry is golden, then remove from the oven. Allow to cool for 5 minutes, then place a plate which should be slightly larger than the pan, on top and carefully invert the tart on to the plate. Serve warm crème fraîche, natural yoghurt, or vanilla ice cream.

Preparation time: 15 minutes

Cooking time: 20 minutes, plus cooling time, plus 30 minutes in the oven.

Serves: 6



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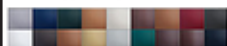
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Network West Midlands (buses) 0345 303 6760

LOCAL COUNCILLORS

SOLIHULL / SILHILL

Mike Gough

Tel: 07480 253181
Michael.gough@solihull.gov.uk

Peter Hogarth MBE

Tel: 0121 705 5455
phogarth@solihull.gov.uk

Wazma Qais

Tel: 0121 709 3404
wazma.qais@solihull.gov.uk

ST ALPHEGE

Stuart Davis

Tel: 01564 776293
sdavis@solihull.gov.uk

Joe Tildesley

Tel: 0121 705 3086
joetildesley@solihull.gov.uk

Kate Wild

Tel: 07917 550 644
kawild@solihull.gov.uk

Councillor surgeries these are face-to-face meetings held by councillors for local people to raise issues in their area. Held at The Core Library, Solihull on the first and last Saturday of the month, 10am – 12 noon.

local police contact for Solihull

Solihull police station

Telephone: 0845 113 5000



Alarms

- 12 Intrusion Alarms 0121 604 7793

Builders & Builders' Merchants

- 7 RG Contractors 01564 757575
21 EH Smith 0121 7013 7100

Car Services

- 13 AP Alloys 07972 852758
20 Crossroads Service Station 01564 703225

Care services

- 3 Eastcote Park 01564 757405
15 Home Instead 01564 330395

Carpets & Flooring

- 8 Acorn Floors 0121 693 3301
35 Don Mander 01564 700 200

Cleaning

- 5 Clean the Drive 01564 340259
11 Zero Dry Time 0121 769 0439

Conservatory Roofs

- 6 Ensign 01527 69296

Doors and windows

- 24 Garolla garage doors 0121 369 0774
24 Clearly Better Windows 0800 048 5223

Fascias & Gutters

- 33 Proline 0800 956 1315

Fireplaces

- 15 Woodglow Broughton Fireplaces 0121 707 2306

Funeral Directors

- 2 Bastock & Bruce 01564 335577

Gardens and Drives

- 5 Garden Design Studio 07960 772307
5 Clean the Drive 01564 340259
10 Gardens 2 Glow 0121 366 9799
12 RG Contractors 01564 757575
25 Dimension Landscape & Driveways 0121 733 1463
34 Central Drives & Landscapes 0121 702 1456

Graphic and Website Design

- 26-27 Hot Lobster Design Ltd 0121 369 1977

Handyman Services

- 19 Prestige Multi-Trades 07886 922280

Heating

- 7 Stephen Smith Plumbing & Heating 01564 200119

Kitchens

- 9 Dream Doors 0121 744 8974

Plumbing

- 7 Stephen Smith Plumbing & Heating 01564 200119

Roofing

- 16 C Stevens Roofing 0121 733 1276
18 Prestige Multi-Trades 07886 922280
36 N Bird & Son 0800 195 6946

Travel Agent

- 16 Not Just Travel 07565 534524

Tuition

- 1 Key Stages Online 0121 733 6558



Wordsearch Solution
from page 22



crossword Solution
from page 22

**Solution to Mind benders**

1. Home stretch
2. Mother-in-law
3. Count me out

mindbenders
from page 16

Second-Hand, Not Second Best

There has never been a better time to buy second hand for your home. During lockdown lots of people indulged in some major decluttering and many lovely items have ended up on eBay, Facebook, and similar sites, not to mention charity shops and vintage stores.

Nowadays we can buy anything we like new online or in department stores. So why purchase anything second-hand? Well, the problem with everyone shopping in the same stores is that everyone's home begins to look a bit like identikit furnishing or 'home-design-by-numbers'. Then there's the issue of landfill. Buying second-hand means you're not contributing to a 'wasteful' society. Finally, second-hand means you get to choose something different, quirky, and unique to you.

Take paintings. It's easy to pop into IKEA and buy a nice printed canvas but buying an original vintage oil painting is significantly more worth it. Most people think 'Rembrandt' or 'Monet' if you mention oil paintings but there are many lovely affordable original works of art or vintage prints on offer, and who knows, you might even happen upon an undiscovered old master!

Antiques rugs are another good purchase and can set the tone of an entire space. Look in antique markets for Oushaks and Serapis style rugs. They use higher-quality wool, have a softer texture and blend with modern or antique furniture. They also tend to appreciate in value with age. Look for quality craftsmanship, no sun damage, and no smoke and pet odours. An older rug should be worn evenly.

Leather club chairs will always be a good purchase. Look for original leather or one recovered with vintage leather. Distressed leather is lovely and adds character



but avoid chairs with a lot of peeling or cracking, and (unless it is for decorative purposes only) check the support it offers!

I break plates and cups with alarming regularity. So much so that I gave up on matching dinner services many years ago. Instead I buy pretty individual vintage pieces I like. The mix 'n' match look is eclectic but works for me and my family. Vintage doesn't necessarily mean expensive, but if you are more careful than I am go for it. Look for patina, shape, and design to indicate whether an article is genuine.

Mirrors are some of the best items to buy vintage or antique. There are a wide range of styles in good condition that can add a touch of history or character to a room. says Brown. An original mirror edged with silver or gold, even if it is distressed, is it's so much more interesting than anything bought new. Old mirrors may have distortions or bubbles in the glass so are best placed where 'decorative' or 'increasing light and space' is more important than 'functional mirror'!

Buying second hand can be fun, let you express your individual personality, save money and the planet. What could be better?

Insert Coin to Play!

Computer games started in the 1960s, played on \$250,000 university mainframe computers. Then in 1972 Magnavox launched their affordable Odyssey console. The machine could only manage to display three dots and one line on your television screen, but this was 'Pong', and the gaming industry had been born.

Fast forward a couple of years to 1977 and we get the launch of the truly game-changing (pun intended) console, the Atari Video Computer System (VCS). This iconic machine was heavily featured in the recent film Ready Player One, where the final test hinges around the very first computer game Easter egg (a hidden feature) in the game, Adventure. This console featured multicoloured graphics, sound, joystick control and a wide variety of games loaded into the system by plugging in interchangeable cartridges. It really did blow away the competition and placed Atari at the top of the console manufacturers.

About the same time as this the home computer boom was taking off. Sinclair computers such as the ZX81 and Spectrum led the march into every child's bedroom. These were real computers that not only played games but allowed you to delve into the brand-new world of computer programming. Previously you either had to be studying at University or able to build your own computer from scratch to have a go programming. Hundreds of software companies sprang up, powered by hordes of teenage bedroom programmers. Although

computers were moving into businesses it was the gaming industry that became the driving force behind the computer revolution.

Home computers offered lots of extra features, but it was apparent that all people really want to do was play games. Computers had to sacrifice part of their power to provide these extra features. Games consoles didn't. They could devote every byte and programme cycle to producing more colours, better sound, better graphics, and faster games. When Nintendo launched their Nintendo Entertainment System in 1983, they signalled the demise of the home computer boom. The NES was a dedicated gaming

machine. It was also backed by a massive catalogue of fantastic games and sold around the globe.

During the second half of the 1980s, Nintendo, Sega, and Atari and others vied for supremacy by launching a series of ever improving

gaming consoles. The gaming industry grew fast and quickly caught up in size with both the music and film industries. Developing games and consoles was now the realm of large corporations such as Sony and Microsoft. Both of these companies entered the market in the 1990s and the rest is history.

Today we're really left with the big three. Sony, Microsoft, and Nintendo, with their PlayStation, Xbox and Switch respectively. The gaming industry is now worth over \$130 billion per year. More than the entire film industry and music industry put together.

So, what's next on the horizon? Who's going to launch the next killer console? No doubt we'll have the answer just in time for Christmas.



Going for Gold

Remodelling
sentimental jewellery

Have you got some old gold jewellery, which has sentimental value but which you never wear? It sits in your jewellery box, among the costume jewellery you wear all the time, and whenever you see it you feel a pang of guilt. Gold has always been seen as a good investment as it holds its value especially in uncertain economic times. This means that many of us have some random inheritance pieces in our jewellery box. It doesn't feel right to sell it so what can you do?

Have you ever thought about creating new jewellery from old jewellery?

It might have been a thoughtful but misplaced gift, or inherited from an elderly relative with dubious taste, or it might be pretty but looks dated, and isn't your style. Jewellery has one purpose...to adorn, and if you're not wearing it, you're preventing it from fulfilling that purpose. So why not use your old jewellery to create something you love to wear?

Find a jeweller – Do your research. Ask friends and family who they use. If you see someone wearing a particularly beautiful piece, compliment them on it and ask if they had it made and by whom. People who wear gorgeous jewellery usually know of a jeweller, even if their current piece was not purchased from them, and they love to share that information, because who doesn't love to be complimented on their exquisite taste!

Design Meeting – The jeweller will set up a meeting to assess your heirloom jewellery. They'll look at the quality of the gold and any gems. The gems don't have to be real. Some quality paste gems are stunning in their own right and may just need a more modern setting to transform them. Some jewellery processes such as 'casting' are not suitable for paste



gems or softer gems such as emeralds.

Sketching & Designs – Make sure you take in some pictures of jewellery that you love, or architecture you like, or pebbles and plants from the natural world. The jeweller will want to see what you like so they can bring your ideas and inspiration to life on paper. Be sure to be clear about your budget, you'll feel much happier if you are. They usually send 3-5 sketches of their ideas and then you get to discuss them and decide on any revisions. Jewellers generally won't copy someone else's work exactly; they will want to create a piece for you. Some jewellers work on their designs in pencil and ink, others on a 3D CAD system. Find a jeweller who works in a way you feel comfortable with.

Collection – At collection, the jeweller will take you through caring for your jewellery and advice on maintenance. Some offer an annual clean and service. Also ask about insurance value.

Then enjoy wearing your jewellery, full of memories, yet uniquely yours.

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Are you happy?

It's an interesting question...with an interesting answer. It turns out that happiness is not a destination; it isn't something to be achieved. Happiness is something that resides inside you. You can be happy wherever you are, right now.

Define happiness for you - Happiness isn't the same as pleasure. It isn't a single emotion. Happiness requires you to go through the pain and struggles of life and deal with them like everyone else. How you react to pain and struggle defines your happiness. As you deal with and solve your own problems and those of others you actually become happier.

More doesn't mean happier - More money, a faster car and a bigger house won't make you happier, because happiness comes from within. Beyond the financial security we need to provide a place to live, pay for essential services and

food to eat, we don't need a whole lot more. More is nice, but not essential for happiness.

Find your thing - You're not going to excel at most things in life but all of us have at least one thing we're great at. It could be knitting, playing piano, or making wooden bird houses, but find it, enjoy it, and make it yours. You don't have to be world class, just good enough to give you pleasure.

Find your values - Consciously think about your thoughts and feelings. Don't stay in a job you hate to buy things you don't need. Don't hang out with the group of friends who drag you down when you can spend time with one or two who lift you up, and definitely don't keep saying yes to things you don't want to do. This isn't a magic formula for happiness, but it's a start. Happiness, like anything worthwhile takes practice. Be happy.

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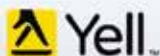
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