March 2022





Your community magazine for **Broadbridge Heath**



DO YOU KNOW WHERE TO FIND THE DEFIBRILLATORS IN THE VILLAGE?

Details on page 14



ANOTHER 300 NEW HOUSES?

Strong opinions on proposal for houses at Lower Bridge Farm.

See "Letters to the Editor" on page 3



BBH Mag is free to all households in Broadbridge Heath.
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BBH Mag is sponsored by Broadbridge Heath Parish Council.



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ANOTHER 300 NEW HOUSES IN THE VILLAGE?

Last month the 'BBH Mag' front page carried news of a proposed new housing development at Lower Bridge Farm. For details see the developer, Gleeson Land, website at www.lowerbroadbridgefarm.co.uk



It's clear, from the various emails we have received, that so many residents are opposed to the building of more new houses in the village. We had over 80 responses to our independent survey and some strong opinions: here are some of your views....

Jacob writes...

I totally understand we need to build houses, as there is a housing shortage. But my issue is the thought process they build all these houses but provide no amenities. As there are no local amenities at these new developments, everyone who lives at a new build has to drive everywhere.

And James writes...

Although I'm not naive to the fact England needs more housing in general - the simple fact is that BBH can't handle more homes with the current lack of local facilities, amenities & poor road network.

lan writes..

To me (all these new developments seem to be) on countryside we will regret losing. Land which people enjoy for walking and appreciating views. The last two years and various lockdowns made me appreciate the outside even more. I find the countryside to be a necessity for mental and physical health, so looking at another plan to build on fields does not give me happy thoughts.

Nikki writes ...

There are footpaths across this very piece of land that I walk at least weekly. Every few years, more wild spaces are taken away and concreted over, with no consideration for those who use, and cherish those spaces. I also love nature and am abhorred at the lack of concern for our wildlife.

WHAT DO YOU THINK? Tell the "BBH Mag" your views.

The 'BBH Mag' is your village magazine; your independent voice, so we want to hear your views about anything concerning Broadbridge Heath.

Email us at bbh.mag@gmail.com





YOU CAN SUPPORT THIS VILLAGE MAGAZINE BY BUYING YOUR OWN HORSHAM DISTRICT COMMUNITY LOTTERY TICKETS

'BBH Community Publications' and the village magazine "BBH Mag" now has a Horsham District Community Lottery page.

Support this village magazine and you could win prizes of up to £25,000.

50% of all tickets sold will help pay for printing of this magazine if you choose to support us.

Plus 10% goes to other local good causes.

Tickets cost only £1 per week.

Please support "BBH Mag": the village magazine for Broadbridge Heath.

To buy your Lottery Tickets go to: www.horshamdistrictcommunitylottery.co.uk/support/bbh-community-publications

Or scan this on your smartphone:

Or go to the Horsham District Community Lottery page and search for "BBH Mag"





Louise Potter

Your District Councillors for Broadbridge Heath



Cllr Louise Potter – louise.potter@horsham.gov.uk
Cllr Matthew Allen – matthew.allen@horsham.gov.uk



Matthew Allen

Dear residents, last year the current Chief Executive of HDC, Glen Chipp announced that he will be retiring in April after 4 years in the role. At the meeting of full council last Wednesday, the recommendation that Jane Eaton be appointed as the new Chief Exec was unanimously approved. Jane is the current Strategic Director for Finance at HDC and is well known and respected across the council. She is a long-term resident of Horsham District and we wish her the very best in her new role.

The key item on the agenda last week was the annual budget. The full report can be found on the HDC website, but to highlight a couple of key recommendations made in the report:

- I) that the level council tax for 2022/23 increases from £157.52 by £4.57 (2.9%) to £162.09 at Band D.
- II) that the net revenue budget for 2022/23 of £12.188m is approved

The Lib Dems had been pressing for the majority group to continue with the discretionary discount for residents in receipt of council tax reduction. The discretionary discount was brought in 2 years ago to cover the remaining council tax for residents who had received the council tax reduction in light of financial pressures created by COVID. The plan had been to stop that from this year, but we were of the view that, with the cost of living crisis now upon us, now was not the time to be doing that and that it should remain in place for another year. We were pleased that the majority group took this onboard and made an amendment to the budget the day before full council. If you have concerns about council tax payments please visit the HDC website where you can find out more about your eligibility for support and make an application. You can also email specific questions to hdc-revenues@milton-keynes.gov.uk.

Thank you to residents of Solomon's Seal who have been in touch about issues with refuse collection points on the development. We are in ongoing discussions with planning and waste services to try and resolve this and will keep you updated.

Finally, further to our article from last month, the Gleeson homes proposed development has still not been submitted to HDC, we will keep you updated of any developments.

Very best wishes, Louise and Matt



The Queen has had a long and happy relationship with the WI. She joined Sandringham WI in 1943 and is still its President.

This year, WIs all over the country will be celebrating this first ever Royal Platinum Jubilee with all sorts of events. Here at BBH WI we already have something special planned - and it's a bit different....

At our meeting on 14 June, we will be joined by Royal Historian, Sarah Slater who leads tours at Hampton Court Palace, but she has a particular interest in the human stories of those who lived and worked there. She will wear one of her beautiful costumes as she shares 'Secrets, Scandal and Gossip of the Royal Court between

1660 and 1830' - these are tales from history that you won't have learnt at school!

Meanwhile, we enjoyed a film afternoon last month (with ice cream and chocolates, of course) and our next meeting is a timely opportunity to pick the brains of an expert at our *Gardener's Question Time*.

We have a busy programme this year, with lots more to enjoy, including another theatrical event.

As we had so much fun at our Christmas Panto, members will be hamming it up again in April.

Don't forget, you don't have to join our WI to find out whether it's for you. We'll make you welcome at any of our meetings, while you decide.



Just pop along to St John's Hall at 2.30 on the second Tuesday in the month or get in touch for more information:

Email: BBHWI@uwclub.net or phone Maureen: 01403 268963



BROADBRIDGE BOMBSHELLS WI PROGRAMME 2022

BPM ST JOHN'S HALL, LAST TUESDAY OF THE MONTH

March

Fa-la-la-la, la-la-la-la'

February

with running the Bombshells WI? Now is your chance with our annual elections.



Date and Venue TBC

	i Coi dai y	IVIGICII	
January Colour me Beautiful Colour can have a huge impact on how we look, feel and how others perceive us. Come and find out your colours with Kathy	Chinese Medicine Jenny will be introducing us to a broad range of medicine practices from China based on traditions dating back to more than 2000 years ago!	Cocktails with The Custom Spirit Company A success story from lockdown! Enjoy a lesson in cocktail making with their delicious locally distilled rum.	April An evening of Chocolate An indulgent evening were we can show case or favourite chocolate dish/drink
May Celebrating Eurovision & Resolutions Bring a traditional dish to share from one of the many countries as we talk about the new resolutions	June The Horsham Gingerbread Bakehouse The ladies from the Bakehouse will be joining us to discuss everything Gingerbread! I'm hoping for taster-samples!	July Rounders! How about a good old fashioned game? Bring a picnic along and lets have a quintessential English evening!	August Social Night and Quiz With an evening of Chat & Cheat!
September Menopause An opportunity to talk about and find out why we suffer as we do and what we can do to make it all	October Annual Meeting & Local Historian talking everything BBH. Fancy getting more involved	November Festive wine and food matching 'Tis the season to be jolly	December Christmas social festive celebrations

Andrew Storer

a little bit easier

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Have you ever thought about joining your local evening WI?

Just take a look at our latest programme of events, and if this sounds like your idea of fun then we would love to welcome you to our friendly group.

Your first meeting is always free, just email our President Rowena for further information:

bbhwi1951@gmail.com

Please also take a look at our website:

<u>https://</u> <u>www.broadbridgebombshellswi.co.uk/</u>



You can find us on **Church Road**, **Broadbridge Heath**: look for the triangular shaped building. To contact the church office: The Church Office, St John's Hall, Church Road, Broadbridge Heath, RH12 3LD email: office@stjohnsbbh.org.uk.org.uk www.stjohnsbbh.org.uk

St John's Events – March 2022

Wednesday 2 March and 6 April – Craft Social 9.30 – 12.00. Come along and join in at any time – just bring along something crafty, enjoy some fellowship, swap ideas, share resources ... and be creative! Cost £2 to cover hall hire and refreshments. Contact Charlotte 01403 267673.

Wednesday – 2, 9, 16, 23, 30 March - Early Bird Café 8.45 – 10.00 am. Come along for Fair Trade coffee/tea, toast and biscuits. No charge but donations welcome. All ages welcome. Toys for toddlers. Contact Val 01403 260179

Wednesday 16 March - Village Lunch - All are welcome to join us for food and fellowship at St John's Community Hall BBH 12 for 12.30 pm. Cost is £4 per head on the day. Menu is Fish with cheese crumble topping followed by Treacle Sponge and Custard. To book please call Charlotte on 01403 267673 by the previous Sunday.

Praying for our local streets

At St John's Church we are praying every month for a set of roads in the village. If you would like something prayed for, email us: office@stjohnsbbh.org.uk

This month we are praying for everyone in:

St John's Crescent, Swann Way, Heath Close, Sleets Road, Mulberry Gardens, Sullington Mead, Broomwicks Place, Broadbridge Park, Chantry Court

Sunday Services at St John's

08.30 am Communion Service 10.30 am Morning Worship (with children's groups) 10.30 am First Sunday - All-Age

10.15 am Midweek Communion (Every Wednesday)





Rev. Dr. Mark Lavender, Vicar, St John's Church, Broadbridge Heath.



"O, wind, if winter comes, can spring be far behind?" (Shelley)

As we anticipate the coming of Spring it brings with it the annual season of hope and new life and how much more do we need that, given the past few years of lockdowns and isolation?

Springtime in nature is full of symbols and suggestions that things will get better: from flowers pushing through the frozen soil to hatching eggs and newborn lambs. And even more than at New Year, it has a positive effect on our behaviour whether it is clearing out the loft or garage (again!), preparing the garden for a burst of colour or simply looking forward to getting outside and meeting with others. The longer days and shorter nights allow us to stay out longer and rise earlier and life somehow feels a lot more hopeful.

And so, I want to encourage you to look forward this March and dare to dream of a fruitful and bright spring and summer. Make plans now to meet up with friends and family, plan trips and anticipate good times. Let's celebrate the connections we have and make up for lost time.

At St John's we are planning a series of 'connect opportunities' ranging from café church and beetle drive to sports and study groups. If you would like to get involved in any of these activities, why not contact the church office: office@stjohnsbbh.org.uk

"But those who hope in the Lord will renew their strength.
They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."

(Isaiah 40:31)

BBH Mag Sport

News from local sports clubs.

If you would like to publish your sports news in this magazine please contact the Editor by email: bbh.mag@gmail.com

FOOTBALL Broadbridge Heath Football Club

We were all deeply saddened to hear that long time committee member and volunteer Graham Shazell passed away recently, Graham had been involved with the club for over 20 years, never one to be in the limelight but he'd be there at every first team match, home and away. For several years he produced the match day programme. He also helped out at every first team home game doing many of the jobs that go unnoticed, during the week Graham would volunteer every Monday, cleaning the changing rooms, walking round the site picking up litter or mowing the grass, a lovely guy and we will all really miss him.

We're now entering the final few weeks of the season and we're delighted to have got through without too many disruptions due to coronavirus, bearing in mind the two previous seasons were both declared null and void.

The junior section playing matches in the Horsham Youth League have had a good season. The U16 team are currently 2nd in their division but there are still games to play so fingers crossed that they can pick up some silverware. The U15s have completed their league season and ended unbeaten winning the division with 13 wins and 1 draw from their 14 matches and amassing 102 goals in the process with an average of over 7 goals a game.

The U14 team have completed their season ending midway in their division with 17 points from their 12 league matches and the U13 are in a similar position with games still to play. At U12 level we are running two teams, one in the A division and a second in the C division both still have games to play and both are doing well in midtable.

The senior section have had a really good season in the Southern Combination league, the first team who play in the Premier Division are hoping to equal or improve their best ever season of finishing 6th. The U23 team won their division and with one game remaining they are hoping to finish the season unbeaten in the league, with the league cup still to play for there could be even more trophies heading our way.

The U18s are currently in 3rd place in their division behind Horsham FC and Alfold FC while the U17 have one game left to play and are currently in 2nd place in their division.

The Club are always looking for volunteers to help in some capacity, whether that's coaching/managing or just helping out around the club litter picking, mowing, cleaning dressing rooms, D.I.Y. or anything in between, then please do get in contact because we'd love to hear from you,

Forthcoming Home First Team Fixtures

Saturday 26th February, Lingfield - Kick Off 3.00 Saturday 19th March, Newhaven - Kick Off 3.00

For more information please visit our website at:

https://www.pitchero.com/clubs/broadbridgeheathfc

CRICKET

In cricket news, faze mowing of the Broadbridge Heath pitch will begin this month to help improve the top surface, weather permitting. Away from the ground, there has been a successful start to the winter nets with a regular turnout of approximately twenty players each week. Nets are taking place at Forest school, contact the club chairman Tim Wells for further information (07740 101983).



STOOLBALL



The Stoolball season will soon be upon us, and as ever at this time of the year we are confirming our commitment to play in The Chanctonbury League, more details to follow in the next issue of the 'BBH Mag'. Indoor training at Millais School is booked to start from Monday 21st March for 4 weeks to blow away the cobwebs after the winter break.

We are always looking for new players, umpires, scorers all vital roles to the keep the club ticking over. Our home games are played at Broadbridge Heath Cricket Club in Byfleets Lane, all league games are played on a Monday evening from the end of April and go into Mid-August, outside training is on a Friday evening weather permitting and when the lighter nights are here also at the Cricket Club.

If you fancy having a go please get in touch, for more detail, Contact Sally Booker on sallybooker1@btinternet.com or checkout the Stoolball England Website https://www.stoolball.org.uk/teams/broadbridge-heath



March Madness, by Michael Blencowe

While the fields are still bare March is the best time to observe hares around Sussex. On paper a hare could easily be dismissed as a big rabbit but they're different beasts altogether; it's all in the



way they move. A hare possesses powerful hind legs; a pair of pistons that can send

them rocketing towards the horizon at over 40 mph.



Hares are mostly nocturnal. They don't burrow underground but instead spend their days hidden in a shallow scrape (a form). Young hares (leverets) are born in separate forms and attentive mother hares return to secretly suckle them undercover of

dusk. In spring amorous male hares approach females in the hope of finding a mate but chatting up a hare is a risky business. Potential sexual partners can suddenly transform into sparring

partners. Uninterested female hares rise up and strike a blow for equality by punching the males in the face. The frenzied 'boxing matches' that ensue are such a striking spectacle that they have given us the phrase 'as mad as a March hare'. Hares have been closely associated with Pagan springtime fertility rituals and the goddess Eostre. and they still play a role in our Easter celebrations (albeit watered down, chocolate covered and transformed into the Easter Bunny). Their prominence in the English countryside has also diminished. Sadly their numbers have declined due to changes in farming practices, especially the removal of hedgerows.

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This magazine is distributed every month to every home in **Broadbridge Heath; that's** 2,500 homes.

Quarter page: £25 per edition.

Half page: £45 per edition.

Full page: £65 per edition.

Email the Editor for details:

bbh.mag@gmail.com



Broadbridge Heath Parish Council

Website: www.broadbridgeheath-pc.gov.uk Email: clerk@broadbridgeheath-pc.gov.uk Facebook: Please Like our page, Broadbridge Heath Parish Council

March



The March birth flowers are the daffodil and jonquil.



Recently purchased and planted daffodil bulbs at the Common are just starting to show, a sign Spring is on its way in the village.

Photo: Daffodils last year at Newbridge Roundabout.

Parish Office

You may be aware from previous communications that the Parish Council have recently taken ownership of the new Parish Office. For those that may be unaware it's the bungalow styled building at the corner of Sargent and Broadbridge Way. February has seen work progress to get the building ready for use, but we were delighted to hold our first meetings there.

The Full Council Meeting held on Monday 7th February saw the co-option of 2 new Councillors which means we are back to Full Council, a positive step as we move into the new financial year.



BBHPC are pleased to share that sponsorship of an Age UK representative in the village will continue. If you require any further information on this provision, we would be able to signpost or alternatively email lnfo-horsham@ageukwsbh.org.uk. The next "cuppa and chat" will be on Tues 1st March, from 1.30pm at the Shelley Arms.

We are also pleased to continue sponsorship of the **BBH Mag**, a positive communication means for the village and the community.

A new Interpretation/Information Board has been installed at Top Common Nature Area. A blue tit looking to nest has already been spotted and we hope the board adds information and value for residents visiting the nature area.

6th February marked 70 years of The Queens accession to the Throne. A Jubilee Lunch picnic has been arranged by the BBH Gala Association for Sunday 5th June from midday. The Council will purchase a commemorative flag to be flown on the flagpole and install 2 new benches with commemorative plaques. Further commemorative plans in the village will be shared as the year progresses.

The Great British Spring Clean (Keep Britain Tidy) will take place between 25th March to 10th April this year. We will be promoting and highlighting this initiative from the office w/c 28th March & 4th April, and we hope village volunteers may come and borrow some litter-picking equipment to support this. Further details will be shared on our Facebook page and website nearer the time.

With the new Parish Office, we would really like to build on Volunteering in the village and community spirit. We have some small projects that may provide interest to some volunteers in the village. Please look out for further details surrounding this but if you feel you may be able to offer some time or help, please do get in touch.



In Broadbridge Heath there are currently 4 Defibrillators.

The Parish Council are responsible for the Defib located outside St John's Church Hall, opposite the Church entrance which is accessible 24/7. It is registered with The Circuit- the National Defibrillator network, and South East Coast Ambulance.



What is The Circuit?

The moment someone has a cardiac arrest, the clock starts ticking. Every minute without CPR and defibrillation reduces their chances of survival. But many defibrillators are never used because emergency services don't know where they are or how to access them.

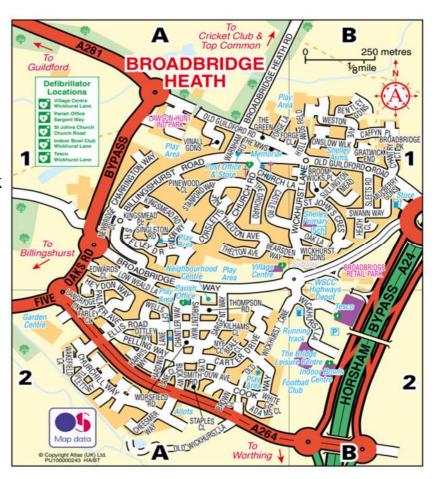
This is where The Circuit comes in.

The Circuit – the national defibrillator network, connects defibrillators to NHS ambulance services across the UK so that in those crucial moments after a cardiac arrest, they can be accessed quickly to help save lives.

Once calling 999, they will advise of the location and (access if required) and it can be used by anyone.

The devices are semi-automatic and simple to use. They give verbal and written instructions on how to use them and will not shock a patient if the patient does not need shocking. The ambulance service will support you with the use of the device if needed.

The Defib located at the Village Centre is also accessible 24/7 and work is ongoing to look to add another one at the new Parish Office, which is noted on the map but not installed just yet.



MEET YOUR COUNCILLORS

Each month during 2022 we will be introducing one of our Parish Councillors. This month we hear from Councillor David Trangmar.



Originally from Worthing, I moved to Broadbridge Heath 24 years ago to be closer to my work as an accountant for a software company based in Crawley.

By 2009, my family were settled here. The village had a sense of community and I wanted to get more involved. At that time, I volunteered as a trustee for a local charity. That role came to a natural end when the charity merged with another. I saw that BBHPC were advertising to co-opt new councilors. Although I didn't know much about how local councils worked, I decided to find out and apply as there were a lot of local issues of interest, most obviously the proposed housing developments south of the village. I

joined the Council shortly afterwards and found that most people are actually qualified to be councilors. You don't need any specific skills, just an interest in the place where you live.

The following year I was able to use my background as an accountant to become the chairman of the Council's Finance and Establishment committee. The committee sets budgets, and monitors how the funds are spent on the day to day tasks that need to be performed, and the various projects that benefit the village.

Like many people during the Covid pandemic I spent a lot more time in the village as an office worker working from home. During the lockdowns in 2020, the warm spring and summer weather gave me time to enjoy many lunchtime and early evening walks around the village. As well as some old favourite routes towards the Downs Link, I was amazed to discover many new walks around Highwood, in the fields behind the Solomon's Seal development, Warnham deer park, and past the stoneworks up towards Rapkyn's and Farlington.

Broadbridge Heath is a great place to live with so much going on. I hope that the village sense of community can be maintained and improved in the coming years.

David



Cuppa and Chat at The Shelley Arms

Pop in and support this local social group. You're welcome to say hello, stay for a cuppa or lunch, or just have a chat.

Where: The Shelley Arms, 16-18 Old Guildford Road, Broadbridge Heath, Horsham RH12 3JU.



When: Tuesday 1st March 13:30- 15:30

CALL: 01403 260560

EMAIL: Info-horsham@ageukwsbh.org.uk





1st Broadbridge Heath Rainbows

This month the girls have been learning about Burn's Night and enjoyed tasting haggis, nips and tatties. To try to keep with Scottish traditions we piped in the haggis and read a little of the address to the haggis. The rainbows created a book to say thank

you to a friend for being a good friend and to celebrate the times they have spent together. We enjoyed a fun evening when the girls thought about the perfect pizza! The girls participated in an urban listening walk around the village listening out for different sounds. Just some of the sounds we heard: cars, birds, ducks, geese, running water and a drill.







2nd Broadbridge Heath Guides

This month the guides have been experimenting to build the fastest zip line, the girls thought about height, distance and weight to create speed. They continued with their investigating badge by investigating the science of colour. The girls enjoyed curating a museum based on their childhood. They displayed their artifacts, created information points and curated why the artifacts they chose were important to them. With the start of the winter Olympics in Beijing we held our own version which included ice hockey and curling.



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For more information on **HAODS** (Horsham Amateur Operatic and Dramatic Society) go to **www.haods.co.uk**, like our Facebook page and follow us on Instagram: **@HAODSHorsham**





From midday on the Village Centre recreation ground.

Village Contacts. Cut out this page and keep it by your phone.



1st Broadbridge Heath Beavers/Cubs/Scouts

James Seden Smith (GSL) gsl1bbh@horshamscouts.com

1st BBH Rainbows

Sharon Newman bbhrainbows@gmail.com

2nd BBH Brownies

Sharon Carver outlook.com

2nd BBH Guides and Rangers

Sharon Newman bbhguides@gmail.com

St Johns Church

office@stjohnsbbh.org.uk

Broadbridge Heath Parish Council

Chairman – Terry Oliver

07940 886615

Clerk – Lucinda Edwards

07716 130103

Broadbridge Heath Gala Association

Email: bbhgalateam@gmail.com

Broadbridge Heath District Councillors

Louise Potter and Matt Allen louise.potter@horsham.gov.uk

Broadbridge Heath Cricket Club

07740 101983

Broadbridge Heath Football Club

crispan2@gmail.com 01403 252273

Broadbridge Heath Tennis Club

Ann Lines

07759 286434

Horsham District Indoor Bowls Club

01403 268346

Broadbridge Heath Stoolball Club

(Ladies)

Sally Booker

01403 260036

Shelley Primary School

Administration Office 01403 271340

Kinderoo Parent & Toddler Group

Meets on Thursday mornings at St Johns Church Hall

Broadbridge Heath W.I.

Maureen McConnell 01403 268963 BBHWI@uwclub.net

Horsham & District Cats Protection:

Report lost or found cat 01403 854464

Horsham Arun Badminton Club

lan Wood 01403 250337

Website: www.habc-badminton.com

Broadbridge Heath Youth Club

Charlotte Heath 07916778547 charlotte.heath@4theyouth.org.uk



To list your village club, society or organisation on this page please contact the BBH Magazine editor by email at

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Christ's Hospital School Performing Arts Events

Our forthcoming events include:-

Sunday 6th March at 3pm Band Concert

Sun 27th March at 7pm Angus Ross Gala Concert

Thursday 12th May at 7.30pm Sing-a-Long-a The Greatest Showman

For tickets, pricing, or further information, including how to become a member of Christ's Hospital Performing Arts please visit our website or call the Box Office:

01403 247434

(Mon-Fri 9.30am-12pm, Term Time Only)
Email: boxoffice@christs-hospital.org.uk
Website: www.christs-hospital.org.uk





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Karen MacDonald

The Financial Fairy Godmother of Broadbridge Heath



Don't Stick your Head in the Sand

Over the years I have met numerous people who have had financial concerns for many years before they have chosen to seek help. The issues have included whether their mortgages would be paid off by retirement, or knowing that they have a pension shortfall. Others had accumulated debts and had no idea how they were going to repay them. Generally speaking the earlier these problems are addressed the easier they are to solve.

The first step has to be to face up to your fears, as a problem is not a problem when you have a solution. For example, if you were worried about repaying your mortgage by retirement, but you knew that paying an extra £500pm could solve this, you would still have the same problem but now you have a solution. This can often eliminate the concern.

Clients have often said to me that they wished they had sought help much earlier. Financial worries can lead to many things: a third of people in work have said* they can't sleep at night because of money worries.

It's nearly two years since the first lockdown started in March 2020 and many people still have financial concerns as a result of this which are yet to be addressed.

So, as we come into spring, why not give your finances a spring clean and at the same time address any concerns you may have buried. As they say, "A problem shared is a problem halved."

We offer a free without obligation consultation so if you have any financial issues why not pick up the phone today and we can chat with you about you about your concerns.

* Debt and mental health in the workplace - Equifax research for YouGov, June, 2018

Karen MacDonald is an Independent Financial Adviser with Monetary Solutions Limited (www.monsols.co.uk). Call 07970 179413 or email karen@monsols.co.uk to arrange a consultation.



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