

INSIDE LINGS

City Edition - July 2025

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INSIDE
This Issue:



REVIEWS | LIFESTYLE | FOOD | TRAVEL | HEALTH

Welcome...

A very warm welcome to our July edition of "Inside Lincs Magazine" ... Our aim... "to promote local business and keep business local" why use out of town traders when we have a wide variety right here within our own communities?

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Nigel & Sherri

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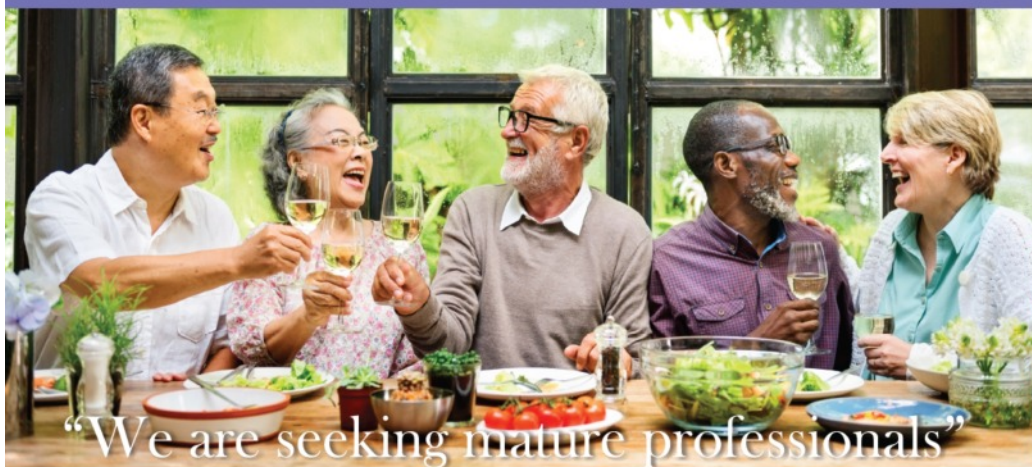


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Dementia: Definition, causes and symptoms

Part one

IT'S normal for your memory to be affected by stress, tiredness, certain illnesses and medicines. But if you're becoming increasingly forgetful, particularly if you're over the age of 65, it's a good idea to talk to a GP about the early signs of dementia.

Memory loss (amnesia) can be annoying if it happens occasionally, but if it's affecting your daily life, or it's worrying you, or someone you know, you should get help from a GP.

Dementia is not only about memory loss. It can also affect the way you speak, think, feel and behave.

It's also important to remember that dementia is not a natural part of ageing.

Dementia is a syndrome (a group of related symptoms) associated with an ongoing decline of brain functioning. There are many different causes of dementia, and many different types.

People often get confused about the difference between Alzheimer's disease and dementia. Alzheimer's

disease is a type of dementia and, together with vascular dementia, makes up the majority of cases.

Symptoms of dementia

Dementia symptoms may include problems with:

- memory loss
- thinking speed
- mental sharpness and quickness
- language, such as using words incorrectly, or trouble speaking
- understanding
- judgement
- mood
- movement
- difficulties doing daily activities

People with dementia can lose interest in their usual activities, and may have problems managing their behaviour or emotions.

They may also find social situations difficult and lose interest in relationships and socialising.

Aspects of their personality may change, and they may lose empathy (understanding and compassion).

A person with dementia may see or hear things that other people do not

(hallucinations and hearing voices).

Because people with dementia may lose the ability to remember events, or not fully understand their environment or situations, it can seem as if they're wilfully ignoring problems.

As dementia affects a person's mental abilities, they may struggle with planning, organising and maintaining their independence

A person with dementia will usually need help from friends or relatives, including help with making decisions.

The symptoms of dementia usually become worse over time. In the late stage of dementia, people will not be able to take care of themselves and may lose their ability to communicate.

Why it's important to get a diagnosis

A diagnosis helps people with dementia get the right treatment and support. It can also help them, and the people close to them, to prepare for the future.



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OLIVE OIL: FLAVOURS OF OUR TIME

Many people ask about the difference between regular olive oil and extra-virgin olive oil. Regular olive oil has the oil extracted by heating, whilst extra-virgin olive oil is unrefined (not being processed with chemicals or heat), cold pressed and it has less oleic acid than regular olive oils, because the fat content has not been broken down. Usually, extra-virgin olive oils have more colour and – again, usually – a peppery flavour can be detected. To grow the different varieties of olives, which are required for the oils and other productions, the climate is most important. Hot, dry summers and cool winters provide the perfect environment for the olive groves.



The family business of Casa de l'Oli is based in Southern Catalonia, Spain and Suffolk, England. Premium olives are crushed within 24 hours following harvesting and then processed without heat. This method of production creates and ensures the aroma, flavour and exquisite taste of the juices from the olives, whilst retaining vital nutrients.

Casa de l'Oli offers a splendid range of extra-virgin olive oils, including several which are flavoured with fresh ingredients (fruits, herbs, vegetables), utilising the cold-pressed Arbequina olives to great advantage.



From the range of flavoured extra-virgin olive oils the Fresh Lemons add a burst of citrus. Wild Fresh Herbs (Thyme, Rosemary, Lavender, Fennel) and Fresh

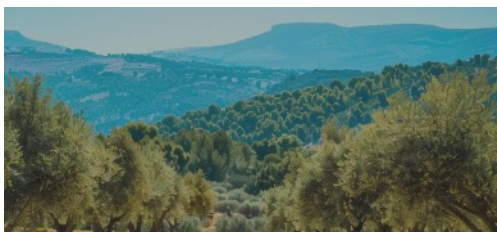
Rosemary are extremely popular too. Other choices include Fresh Oranges – great with duck cuisine and also salmon. Fresh Mint is appealing, for many, being nicely refreshing. Also, Fresh Ginger evokes

thoughts of Oriental travels! Other flavoured productions include Basil, Garlic, Chillies and more.

Very much worthwhile looking into also are the company's other delectations and offerings, such as Aged Balsamic Vinegar, for example.

Greatly impressive products, with excellent presentations, from a company that is committed and dedicated to the requirements and satisfaction of customers.

For all details please contact and/or visit their most informative website, which includes information about very attractive, custom-built gift boxes, forthcoming events, plus stockists and easy, online ordering. Highly recommended.



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THIS MONTH...

...in 1545 The Mary Rose sinks

On July 19, 1545 King Henry VIII and his court were on Southsea Common watching the English Fleet sail out to attack the French, who were already setting fire to settlements on the Isle of Wight. Suddenly, off Southsea Castle, having fired its starboard guns, the Mary Rose was coming about to fire a portside salvo when something went terribly wrong.

An unforgiving gust of wind ruffled the waters, and the ship, leaning too far to starboard, was unable to handle this unexpected change in weather. The King looked on from the land as his flagship vessel keeled over and sank in the Solent. Few onboard could swim, with the ship's anti-boarding netting covering preventing escape and trapping most aboard. At least 450 died onboard the ship with the tragedy witnessed by many, including the King.



In October, 1982 the Mary Rose was successfully raised. It now rests in a new purpose-built museum at Portsmouth Dockyard. During the salvage of the ship, almost 30,000 dives were conducted to prepare the wreck for raising, during which time divers were able to reclaim around 19,000 artefacts and 92 almost complete skeletons.

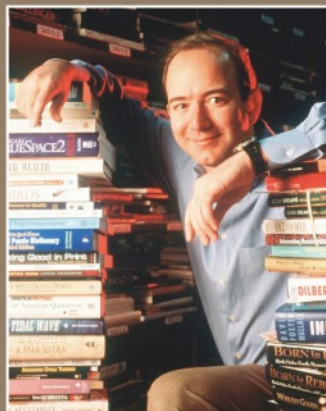
...in 1995 Amazon goes live

On July 16, 1995, Amazon opened as an online bookseller, selling the world's largest collection of books to anyone with World Wide Web access. The first book sold on Amazon.com was Douglas Hofstadter's *Fluid Concepts and Creative Analogies: Computer Models of the Fundamental Mechanisms of Thought*. In the first two months of business, Amazon sold to all 50 US states and over 45 countries. Within two months, Amazon's sales were up to \$20,000 per week.

On July 5, 1994, Jeff Bezos had initially incorporated the company in Washington state with the name Cadabra, Inc. After a few months, he changed the name to Amazon.com, Inc, because a lawyer misheard its original name as "cadaver". Bezos selected this name by looking through

a dictionary; he settled on 'Amazon' because it was a place that was 'exotic and different', just as he had envisioned for his Internet enterprise.

Initially an online marketplace for books, it has expanded into a multitude of product categories.



INDIVIDUAL SUMMER PUDDINGS

A traditional, low-fat dessert with strawberries, raspberries, redcurrants, blueberries and blackberries set in mini basin moulds



INGREDIENTS

- 350g mixed berry, fresh or frozen (we used raspberries, blackberries, redcurrants, blueberries and strawberries)
- 2 tbsp golden caster sugar
- zest 1 lemon
- sunflower oil for greasing
- 3-4 slices slightly stale white bread, crusts removed

To serve

- 2 tbsp extra-thick double cream
- 2 tsp icing sugar, sifted

METHOD

ONE: Tip all the berries, apart from the strawberries, into a saucepan. Sprinkle over the sugar and stir. Set over a low heat and cook until the sugar has dissolved and the fruit has started to release its juices. Increase the heat, bring the mixture to the boil, then simmer for 2 mins

until the fruit is soft and you have lots of deep red juices. Quarter the strawberries and stir into the berries, along with the lemon zest. Remove the pan from the heat and strain the fruit through a sieve, reserving the juices.

Meanwhile, lightly oil 2 x 175ml dariole moulds (or 2 large teacups) and line with cling film. Using a pastry cutter, stamp out 2 small circles of bread to fit in the base of each mould. Dip one side into the reserved juices while still hot, and place, juice-side down, into the bottom of the lined mould.

Cut another 2 larger circles from the bread, and slice the remainder into 2.5cm-wide strips

that are the same height as the mould.

Dip the strips into the juices and use to line the sides of the moulds in the same way, pressing each piece in place.

TWO: Pack the strained fruit into the bread-lined moulds, reserving some fruit and juices for serving. Fold over any strips of bread that protrude from the mould, then dip the final 2 circles of bread in the juices and top the puddings to seal. Cover with cling film and push down firmly with the palm of your hand. Pop in the fridge to chill for at least 4 hrs, preferably overnight, slightly.

THREE: When ready to serve, whip together the cream and icing sugar. Turn the puddings out onto plates, top with the reserved fruit and juices, and serve with the sugared cream.

Serves: 2 Prep: 25mins Cook: 8 mins

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FILMS

JULY'S PICKS



The Fantastic Four: First Steps

In cinemas: July 25, 2025 ● **Director:** Matt Shakman ● **Starring:** Pedro Pasca, Ivannessa Kirby, Joseph Quinn ● Set against the vibrant backdrop of a 1960s-inspired, retro-futuristic world, 'The Fantastic Four: First Steps' introduces Marvel's First Family - Reed Richards/Mister Fantastic, Sue Storm/Invisible Woman, Johnny Storm/Human Torch and Ben Grimm/The Thing - as they face their most daunting challenge yet. Forced to balance their roles as heroes with the strength of their family bond, they must defend Earth from a ravenous space god called Galactus and his enigmatic Herald, Silver Surfer.



Superman

● **In cinemas:** July 11, 2025 ● **Director:** James Gunn ● **Starring:** David Corenswet, Rachel Brosnahan, Nicholas Hoult

● In this supercharged re-boot, Superman embarks on a journey to reconcile his Kryptonian heritage with his human upbringing as Clark Kent. The trailer we've seen draws clear battlelines, showing Clark/Superman (David Corenswet) working at the Daily Planet newspaper alongside Lois Lane (Rachel Brosnahan), with the pair bound for a showdown with deranged genius and LuthorCorp CEO, Lex Luthor (Nicholas Hoult).

Jurassic World: Rebirth

● **In cinemas:** July 2, 2025
● **Director:** Gareth Edwards
● **Starring:** Scarlett Johansson, Rupert Friend, Jonathan Bailey

● A team of skilled operatives travel to an island research facility for the original Jurassic Park. Their mission is to secure genetic material from dinosaurs whose DNA can provide life-saving benefits to mankind. As the top-secret expedition becomes more and more risky, they soon make a sinister, shocking discovery that's been hidden from the world for decades.



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luxury, and **Ashley**, Adventure & Touring Expert. They're joined by **Stef Hall** and **Sophia Granger**, plus a new apprentice ready to dive into the world of travel.

"We're genuinely blown away by the support our clients have shown us," says Matt. "Opening a shop wasn't in the original plan, but the demand has been incredible. It's time to give our travellers a place to pop in, say hi, and start dreaming."

Ashley adds: "Whether you want more adventure, more chill, or just less faff – we build the kind of holidays that make your mates jealous."

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TV catchphrase quiz

- | | |
|----------------------------|---------------------------------|
| 1. Richard Wilson | 7. Detective |
| 2. "I have a cunning plan" | Captain Steve McGarrett |
| 3. The Fast Show | 8. "Let's be careful out there" |
| 4. "Shut That Door!" | 9. Fantasy Island |
| 5. Catherine Tate | 10. Bill Bixby |
| 6. Gary Coleman | |

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FROM the moment the Cybertruck concept was revealed to several billion gasps in 2019, with Elon Musk's promises of production kicking off in 2021 and a \$40k starting price, it's lurched from one very public problem to another. Design Director, Franz von Holzhausen, smashing the 'unbreakable' windows with a metal ball on stage was just a taste of things to come.

There followed multiple delays, leaked engineering reports citing woeful soundproofing and dangerous brakes, Musk's now famous email to employees insisting the Cybertruck be "built to sub 10-micron accuracy [because] if LEGO and soda cans,

which are very low cost, can do this, so can we," as prototypes with panels gaps like rugby posts were rolling around on public roads. Finally, there was Musk's admission that "we dug our own grave with the Cybertruck" and they probably won't hit fully ramped-up production of 200,000+ trucks a year at Giga Texas until 2025.

Is it actually real?

Yes. Stop rolling your eyes at the back. Customer deliveries began at the end of November 2023, and choices include the 845bhp 'Cyberbeast' tri-motor version costing \$99,990 with a range of 320-miles, and a \$79,990 AWD dual motor version with 600bhp, 340-miles range and 0-60mph in 3.9 seconds. In late 2025 a RWD-only single motor will arrive with 250-

mile range and 0-60mph in 6.5s. You can have it in any colour you like, so long as it's bare stainless steel, and the entry price is \$60,990 for that single motor truck.

Why does it look like that?

According to Franz von Holzhausen: "We started unpacking existing pick-up trucks and realised that the market hasn't changed at all. In the early days we had a Lotus Esprit in the studio, the submarine car, and then started looking at what else was in this simplistic, angular theme; stuff like the F-117 Nighthawk and the Countach.

We wanted to do something dramatic that changed everything. I had this simple idea right in the beginning, this exoskeleton idea, a low-resolution looking type of truck. And out of that side project we made a full-size clay model to show Elon. And he's like, 'that's what we're doing.'"



THE CYBERTRUCK:

Is this the most talked about car ever made?



What's the public reaction like?

To put it bluntly, it's as if Taylor Swift has just rolled past on a unicycle wearing Lady Gaga's meat suit. Whether in dumbstruck disbelief, mild anger or breathless euphoria, there's a magnetism to it that's beyond the human brain's control. You have to take a look, take a picture, post a video, tell a friend, yell something or just stand there, slack-jawed and rubbing your eyes. It sticks two fingers up to anything that's gone before, aggravates many people. We also assume Toblerone will be filing a lawsuit any day.



What's it made from?

Turns out it's really hard to bend stainless steel, and when you do bend it, you get orange peel marks on the crease and here there's no paint to hide it. There's no stamping, the steel can only bend in one direction, so Tesla had to invent something new: a process called Airbending where they float the tool on a sort of high-pressure air hockey table, so it's not actually touching the surface when bending it.

The steel used is a special grade because stainless is not actually stain proof, it corrodes over time so they had to add various elements to the mix to make it resistant, get that full hardness and have just enough ductility to bend it.

All the edges are exposed. They're chamfered of course, to avoid dicing your fingers, but, put it this way, you wouldn't want to slip in your garage and meet certain corners on the way down.

Also, the bare metal and flat surfaces look spectacular in soft light, but attract fingerprints like moths to a flame.

Does it have a future?

The Cybertruck will go down in history as an example of what happens when one of the world's most valuable companies lets its CEO impose his personal taste in design. Tesla won't report how many it's actually sold, but estimates are

around 40,000 in 2024. Now Tesla is offering discounted financing in a bid to shift more units.

Musk's image, public pronouncements and his role in Donald Trump's divisive U.S. administration don't seem to have helped Tesla either. Some people who bought Cybertrucks are regretting their purchase and trying to sell their 'Nazi mobile' because they don't want people to think they're evil. admitted that the Cybertruck was a total flop.

It could be argued that the whole concept was wrong from the start because it was based on Musk's personal preference for something quirky that he once saw in a sci-fi movie rather than research into what people wanted.

The design was flawed and misjudged, from materials that cost a fortune to replace to the dubious attempt at edgy branding with 'that' logo. Then there are the confusing brake lights that are less noticeable than the tail light, the inability to handle snow and a stunning failure to consider safety regulations, resulting in a vehicle that's not road legal in the UK or Europe because of its weight and sharp edges. Vehicles were recalled because of accelerator pedals getting stuck down, and drivers have reported body panels flying off while driving. So, in short, the jury's out.



What is a mortgage?

Part Two

Types, how they work and examples



LAST month we looked at how mortgages work and described the process of a typical mortgage. This time we focus on the different types of mortgage available.

Types of mortgage

Mortgages come in various forms. The most common types are 30-year and 15-year fixed-rate mortgages. Some mortgage terms are as short as five years, while others can run 40 years or longer. Stretching payments over more years may reduce the monthly payment, but it also increases the total amount of interest that the borrower pays over the life of the loan.

The following are just a few examples of some of the most popular types of mortgage loans available to borrowers:

Fixed-rate mortgages

The standard type of mortgage is fixed-rate. With a fixed-rate mortgage, the interest rate stays the same for the entire term of the loan, as do the borrower's monthly payments toward the mortgage. A fixed-rate mortgage is also called a traditional mortgage.

Adjustable-rate mortgage (ARM)

With an adjustable-rate mortgage (ARM), the interest rate is fixed for



an initial term, after which it can change periodically based on prevailing interest rates. The initial interest rate is often below market, which can make the mortgage more affordable in the short term but possibly less affordable in the long term if the rate rises substantially.

ARMs typically have limits, or caps, on how much the interest rate can rise each time it adjusts and in total over the life of the loan.

Interest-only loans

Other, less common types of mortgages, such as interest-only mortgages and payment-option ARMs, can involve complex repayment schedules and are best used by sophisticated borrowers. These loans may feature a large balloon payment at the end.

Many homeowners got into financial trouble with these types of mortgages during the housing bubble of the early 2000s.

Reverse mortgages

As their name suggests, reverse mortgages are a very different financial product. They are designed for homeowners age 62 or older who want to convert part of the equity in their homes into cash.

These homeowners can borrow against the value of their home and receive the money as a lump sum, fixed monthly payment, or line of credit. The entire loan balance becomes due when the borrower dies, moves away permanently, or sells the home.

How to compare mortgages

If you're shopping for a mortgage, an online mortgage calculator can help you compare estimated monthly payments based on the type of mortgage, the interest rate, and how large a down payment you plan to make. It can also help you determine how expensive a property you can reasonably afford.

In addition to the principal and interest you'll be paying on the mortgage, the lender or mortgage servicer may set up an escrow account to pay local property taxes, homeowners insurance premiums, and other expenses. Those costs will add to your monthly mortgage payment.

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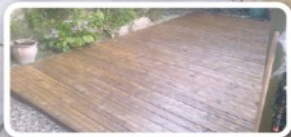
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What you can expect to pay and how to keep costs low

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Utilising what is often wasted space, they hold so much potential. Of course, of all this does come at a price - and that is where our guide comes in. We explain how much to budget as well as the areas where you can make some savings.

How much does a garage conversion cost?

There are just so many variables that can influence this. In short, the garage conversion ideas that you are hoping to create are unlikely to come in at exactly the same price as someone else's.

Costs of converting a garage into a usable living space will vary depending on the size, complexity and level of finish required.

The nuts and bolts will typically cost between £15,000 and £25,000. Core expenses include insulation, electrics, heating, windows and flooring.

What elements make up the cost?

- Professional services, such as architect or designer fees.
- Planning permission or building regulation approval fees.
- Structural engineer services, if necessary.
- Structural reinforcement (if needed) of walls and roof.
- Upgrading the floor: levelling, damp-proofing and insulating.
- Infilling the garage door, often by bricking it up.
- Wall and roof insulation.
- New windows and external doors.
- Installing or upgrading heating and electrical systems.
- New plumbing.
- Decoration.

What factors affect the cost?

Costs can rise depending on whether structural alterations are needed for adding plumbing and utilities. The condition of the current garage also plays a role in the overall cost.

A detached garage will require a change of use application from the local planning authority. In addition, it may need new or reinforced foundations and additional costs for bringing electricity and plumbing to the building.

How can costs be reduced?

Work within the existing structure to avoid major alterations as much as possible. Tackle easy DIY projects - such as painting or decorating - yourself, and always get multiple quotes, clarifying exactly what's included.

Early planning is also key if you don't want to blow your budget.



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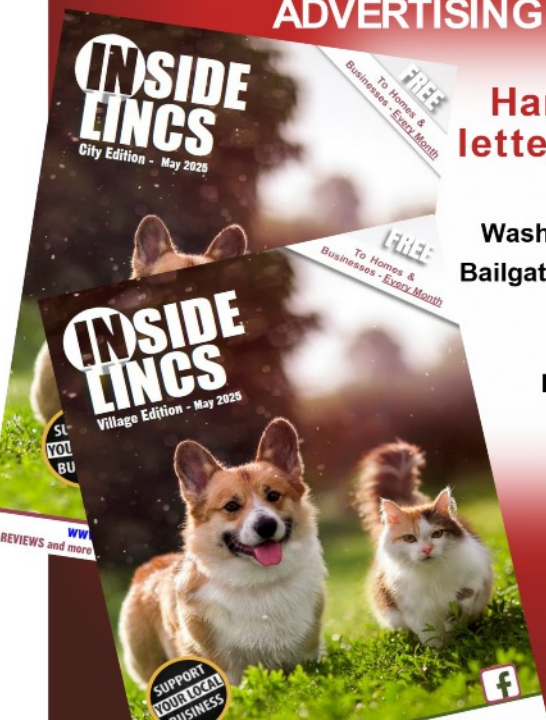
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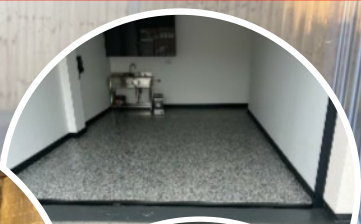


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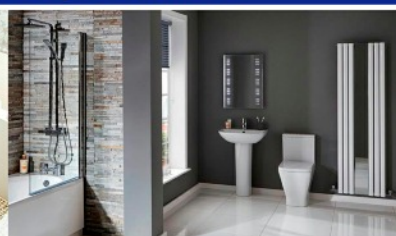
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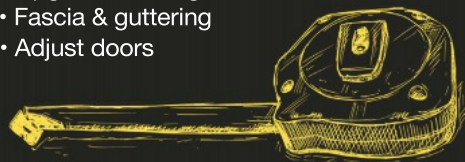
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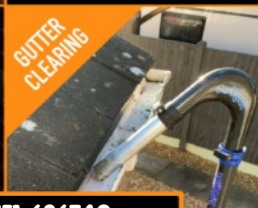
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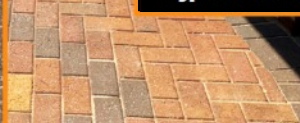
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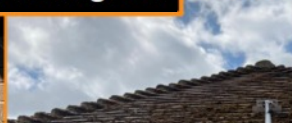
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This fantastic, addictive activity is the ideal way to get all the group involved and trying something (chances are) they've never done before! Similar to golf, the aim of the game is to get your football in the hole with as few kicks as possible.

The distance between the tee and the hole changes from hole to hole and is likely to be adapted based on the full playing area, what's for sure is that there's a certain amount of precision and skill required on this one! Foot golf is a sport which combines the best of popular sports like football with an elite sport like golf, and everyone will have a great time.

Basic rules

- No Alcohol is to be consumed on the course.
- Maximum score is 10 shots per hole.
- The ball must be completely still before it can be struck.

- Tee shots must be taken behind the tee line, up to two metres
- Play the ball as it lies, you cannot touch or accommodate it.
- Only one ball can be in motion at any one time.
- If a ball enters a water hazard a one-shot penalty will apply.
- The furthest ball from the hole is

first arrived on the scene in the UK. At the time, the idea of footballs being kicked about on a golf course didn't sit right with many golfers, many of whom were worried that hordes of screaming kids and jean-clad youths would be swarming all over their golf course, damaging the turf and causing general annoyance.

While it's quite common for a traditional golf club to also have an additional Footgolf courses, only a handful of clubs morphed into Footgolf-only venues.

One of them was Grimsby Golf & Footgolf Centre, which did so in 2016. While also operating a driving range, switching from golf to Footgolf brought an instant upturn in visitors, three times that which played traditional golf.

Owner Colin Jenkins was delighted with the response, "Footgolf is extremely popular and brings a completely new audience to golf centres," he said. "Golf needs to be more 'rock n' roll', and this louder and more accessible hybrid of golf and football is generating real revenues for facilities that need and want to find new customers".

played first.

- Only on the green may your ball be picked up and cleaned.
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Answers
on page
19

TV catchphrase quiz

How good is your knowledge of TV catchphrases?

1 "I don't believe it!" was a phrase uttered in every episode of 'One Foot In The Grave'. The character who says it is played by which actor?

2 In Blackadder, the manservant, played by Tony Robinson, always had an answer to any predicament. What was his catchphrase?

3 "Suit you Sir" came from which comedy programme?

4 What was the catchphrase of Larry Grayson that was also used as the name of a television show he hosted?

5 "How very dare you!" was one of many catchphrases of which comedienne?



6 Name the actor who used the catchphrase "What you talkin' bout Willis?"

7 "Book em Danno" was often used in Hawaii Five-0 by which character?

8 With what catchphrase did Hill Street Blues Sergeant Phil Esterhaus usually end

his daily roll call?

9 "De plane, de plane!" is remembered from which US series broadcast in the 70's and 80's?

10 What was the name of the actor who uttered the words, "Don't make me angry - you wouldn't like me when I'm angry" in the 1978 series The Incredible Hulk?



Your Horoscopes



Aries (March 21 - April 19)

Life may slow down for Aries folk, offering some welcome rest from the recent whirl of activity, giving you time to spend with family and close friends. It is a time for quiet reflection, recovery and an ideal time to re-charge your batteries.



Taurus (April 20 - May 20)

This is likely to be a spiritual phase for Taureans where you will be in a reflective and contemplative mood. It is entirely likely that stepping back from the business in your life will make you spiritually stronger. Don't feel guilty about taking time out to relax.



Gemini (May 21 - June 20)

Geminis may see the need to sort out minor issues in personal relationships. It would be beneficial to all concerned if both parties could listen to the other and act directly and quickly upon what has been said. You may need to curb their idealism and learn to be more practical in their relationships.



Cancer (June 21 - July 22)

You may feel a bit fragile - whether this is due to stress at work, family problems or simply that your work/life balance is off-kilter. In any case, Cancerians could find alternative therapies very helpful, especially when symptoms like tiredness, headaches and indigestion are vague annoyances.



Leo (July 23 - August 22)

Your finances will be in great shape during this phase and there could be an influx of money which you didn't know was coming. This will mean that you can fulfill some of your wishes or desires. It could be a lucky time for you in all aspects of your financial dealings, so don't hold back!



Virgo (August 23 - September 22)

You could find yourself in a quiet and reflective mood and feel a bit down and dejected. It may be that you are struggling with the pace of your life at the moment so be mindful that life doesn't always have to go at a hundred miles an hour.



Libra (September 23 - October 22)

If you are tempted to overspend, try to resist the urge. This is likely to be a very social period in your calendar and you may need to watch any potential strain on your finances. You will be in great demand on the social circuit and others will seek out your company.



Scorpio (October 23 - November 21)

Your patience could well be put to the test. There could be a situation where you will need to forgive and forget, rather than harping on about something that has irritated you. Your emotions may be up and down but mentally you will remain strong and able to deal with whatever may happen.



Sagittarius (November 22 - December 21)

This could be a profitable period for those born under the sign of the Archer. You will be confident enough to take risks, and if you make investments this month, chances are they may prove profitable in the future.



Capricorn (December 22 - January 19)

Capricorn charts show you may need to slow down and take more care of your health. You may also need time to de-stress and get away from the workplace. A few hours of relaxation, especially at weekends, could be of great benefit to you.



Aquarius (January 20 - February 18)

You are going to experience a certain amount of fulfillment where your career is concerned and much satisfaction will be gained from doing well and achieving your goals. Others will seek you out for advice which they will follow and your opinion could be much sought-after.



Pisces (February 19 - March 20)

You will be dealing with a lot of money-related issues during this period and your horoscope predictions suggest that any financial speculations you make will be fruitful, though you will not indulge in impulsive spending; rather, you will be taking a more measured and careful approach.

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How to create a garden room

Part two

LAST MONTH we showed you different kinds of garden rooms and explained how they were made.

This time, we dive into the costs of building and installing a garden room and consider the pros and cons, guiding you towards making the right decision.

Is a garden room a good idea?

Before you decide on a garden room, you'll need to weigh up the advantages and disadvantages of this kind of structure to make sure it's the right choice for your home.

Pros:

- Creates flexible extra space
- It sits away from the main house, which can help if you are after peaceful retreat
- Insulated and weatherproof structure means it can be used year-round
- Less expensive than building a traditional extension
- Quicker build time than an extension

Cons:

- Will take up a portion of your garden
- Not suitable if you want your

additional square footage to be connected to your existing house

- You may need to consider electric and internet connection
- Insulation, plumbing and electrics not included as standard so may ramp up the cost.

double glazing features, the size, wood treatments, and whether a professional is building it for you (as opposed to a DIY kit).

By default, they usually don't come with electricity, plumbing or lights, so that can be an added cost alongside installation.

At a minimum, for a small basic log cabin room that will be self-assembled, you could go as low as £1,000. At the high end, for a large space with added insulation and extra bells and whistles, the cost will rise to £15,000 and beyond.

Do you need planning permission?

If your building is away from the house, takes up less than 50 per cent of the garden and is smaller than 15 square metres, or in some cases 30 square metres, you're unlikely to need planning permission or building regulations approval.

However, if you live in a designated zone, like a conservation area, Area of Outstanding Natural Beauty or in a listed building, your Permitted Development rights may have been restricted or removed. That means you will need to apply for planning consent.

How much does a garden room cost?

When it comes to how much a garden room costs, it will depend on the design you choose. The cost of a wooden garden room is affected by the materials, insulation and



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Premier League parachute payments **Part two**

AS explained last month, a sizeable financial gap is forming between the Premier League and the Championship.

This month, we look at the actual figures, and the measures being proposed to prevent the recipients of parachute payments gaining an unfair advantage on those clubs who haven't received them.

From the 2016/17 campaign, the EFL also began to operate a parachute payment system within the EFL and National Leagues. These sets of payments are structured as follows:

- Clubs relegated from the Championship receive 11.1% of the basic award payment (£3.2m) to Championship clubs for one season.
- Clubs relegated from League One get 12.6% of the basic award payment (£920,000) to League One clubs for one season.
- Clubs relegated from League Two receive 100% of the equivalent basic award payment made to League Two clubs in the first year following relegation. Clubs will then receive 50% of the equivalent basic award payment made to League Two clubs in the second year following relegation.

Solidarity payments

The clubs within the EFL that are not in receipt of parachute payments receive solidarity payments. They are calculated as a percentage of the third-year parachute payment amount a club relegated from the Premier League would receive (20% of the equally shared element of Premier League broadcasting rights). The percentage rapidly decreases for each league. While the Championship receives 30%, there is a seismic drop for League One at 4.5% and League Two at 3%.



Luton Town suffer relegation to League One two months ago.

The new independent regulator

Parachute payments are just one of the areas English football's new independent regulator will be addressing following a fan-led review. EFL chairman Rick Parry wrote to the Department for Digital, Culture, Media and Sport in 2023 warning:

"The impact of these payments on the competitive balance of the Championship, and on the sustainability of all other clubs, is a major concern for the EFL."

Premier League chief executive, Richard Masters, dismissed the claim made by Parry. Insisting that the EPL is trying to close the yawning economic chasm, he said:

"A gap has built up. What I think we are trying to address is to close that gap, specifically between parachute and non-parachute clubs in the Championship"

The new regulator will put a new licensing system in place. This system will require every club from the Premier League down to the National League to prove they have a sustainable business model, implemented by responsible custodians during the application process. Should the license be rejected by the regulator, clubs will no longer be able to compete. The independent regulator will have powers to impose new financial settlements, meaning they can force the Premier League to share more money across the football pyramid.

Parry wants a 25% share of pooled broadcast revenue with the Premier League, the abolition of parachute payments and merit-based payments across all four divisions. Abolishing parachute payments could prevent teams from being labelled yo-yo clubs, due to a select number of clubs achieving promotion to the Premier League and then suffering relegation, before bouncing straight back again.

The persistent back-and-forth regarding parachute payments has also cast some doubt about the future of football's richest game, the Championship play-off final. Luton Town were assured of at least £80m in parachute payments after their 2022/23 final win. Had the Hatters avoided relegation, that total would have risen to £200m, taking their total uplift from promotion to an eye-watering £290m.

These hulking sums are likely to change with the independent regulator eager to have a fairer system in place when it comes to spreading money throughout the football pyramid and creating an even playing field.





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