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156
the FUTURE issue



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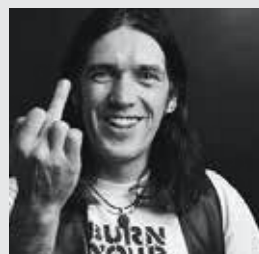
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#156
[FUTURE]

Gallery is published eleven times a year as a fresh yet discerning guide to all that happens on the island and beyond. With quality and style in mind, our tone is not too superior or too serious, written by the people of Jersey for people everywhere.

SOME PEOPLE THAT HELPED WITH THIS ONE...



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The phrase “Live fast, die young and leave a good looking corpse” often gets attributed to James Dean. That’s what I actually thought until I Googled it to check. Turns out that it was Bo Derek’s husband, John Derek, who delivered the line in the film ‘Knock Any Door’. He may not have said it, but I guess at least he lived out the philosophy, crashing his ‘Little Bastard’ Porsche 550 on a California highway at the age of just 24.

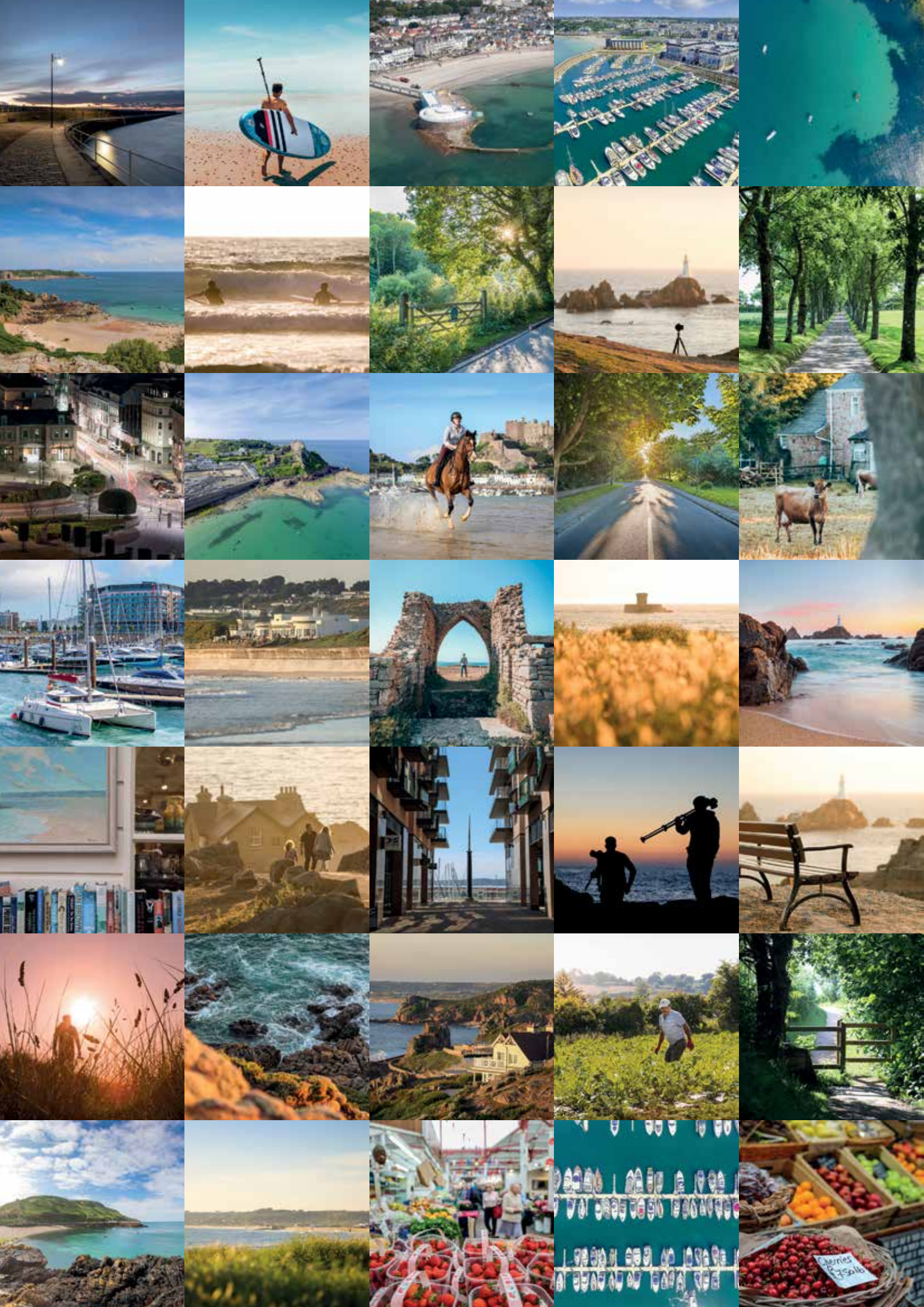
It’s all very well being a Rebel without a Cause, but 24 is just too young to go. James had introduced himself to British actor Alec Guinness (Obi Wan Kenobi in the original Star Wars) in Hollywood a week before he died and asked him to take a look at the car in question. Guinness thought the car appeared “sinister”, saying “If you get in that car, you will be found dead in it by this time next week.” Maybe the force WAS with him, right?

It’s a poignant consideration, both with our ‘future’ theme in mind and as I’m about to embark on our tenth Galleryrally, the annual Gallery ‘fundraising adventure’. It’s our tenth event and we’re heading back to Monaco, the destination for our first rally back in 2008. It is fantastic that we’re able to use our shoestring budget to create an event that has raised over quarter of a million pounds for local charities over ten years, but it’s also pretty amazing to think that we’ve been doing it for decade; that’s almost half James Dean’s lifespan.

Fortunately the emphasis of the event is on challenges and seeing beautiful parts of Europe rather than Dean’s thirst for speed. This year’s event has been supported by CPA Global and Lexus, who are supplying us one of their new LC500 Hybrids to put through its eco-centric paces on our way down to the Riviera. I’d like to give a big thanks to Sandrine at Travel Counsellors for helping with our hotel bookings and MyMemory/Feel Unique for giving our ralliers a little something each for their packs. Look out for a write up next month.

Road trips are good for the soul and give you plenty of time to think. Our four day challenge is almost like a stopgap for our ralliers each year to reflect on where they are and what they’re doing in life. It’s the same for me; time to look to the future and make plans. I’ve not given mind to an exact philosophy but rather than go by Dean or Derek, I’ll go by (Ricky) Gervais, who surmised, “You know that old thing, live fast, die young? Not my way. Live fast, sure, live too bloody fast sometimes, but die young? Die old! That’s the way. Not orthodox. I don’t live by ‘the rules’ you know.” Like him or loathe him, he’s got a point. I’ve never really been one for the rules anyway and I want at least another James Dean life-span or two, even if I’m never quite sure what the future holds.

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CONTENTS

PICKS



18 A wedding in your future?



96 The future is female.



120 The future for Jersey skaters

THE REST

UPFRONT

FEATURE Crimes of the future	12
Misc.....	14
News In Numbers.....	15
FEATURE The Future of Energy	16
Wedding Fayre special	18
Our Community	24
What's On Listings.....	28

EVENTS

FCM Trust Client Event	30
Quilter Cheviot New Office Launch 30	
Redwood Offshore First Anniversary	32
CAB 40th Anniversary	32
Weekender Festival.....	33

PET OF THE MONTH

TRAVEL

Where do we go from here?	36
The future of tourism.....	38

CULTURE

Culture News.....	40
An evening with 'Foxy'	
42 The Future of Art: with Jason Butler	43
Creative Output; Matt Ruane.....	44
The Genuine Articles	46

BEAUTY & WELLBEING

Beauty News.....	48
Meet the expert	50

FASHION

Brand News	52
The Latest from... Renaissance.53	
GALLERY FASHION SHOOT	
'The Future is bright'	54
Imogen's Picks.....	60
Style Stalker	62

APPETITE

REVIEW Relish	64
Laura's Foodie 5; pocket friendly for Autumn	66

PLACES

PROPERTY PROFILE	
The Home that has it all.....	68
Finishing Touches.....	72
Future Proof Building; Hexhome	74
TMS Market Update.....	76
Interior News.....	78
Featured Properties	80

HARDWARE

GADGETS	
Test Drive Flight.....	112
Gadgets; Smart Tech	114
Phone Home	116

SPORT

SPOTM: Chantelle le Guilcher	118
Mass Appeal: Tania Rodrigues	119
The Future of Jersey Skateparks! ..	120

MUSIC

The Biggest Weekend in Jersey	122
-------------------------------------	-----

PAPARAZZI

Havana	124
Mimosa.....	125
The Drift	126
Chambers	127

Directory.....	128
Boardom.....	130

BUSINESS:

AGENDA SPECIAL
WEALTH AND
THE FUTURE



THE FUTURE OF
BUSINESS SPECIAL

We meet a cross section of industry professionals and ask them their thoughts for the future!

ON THE CASE

Lee Morris of Quilter Queviot shares the contents that he takes on the road.

RELATIVE VALUES.....

We meet Benest & Syvret's Darry Robinson and Robin Gilmour.

A COFFEE WITH

Jonathan Giles, Rathbones Investment Management

THE FUTURE IS FEMALE.....

Meet the Creators, a network of ladies creating great things in a new a space

BUSINESS NEWS

The month's releases from the Jersey business community

PROPERTY AS A PENSION.....

Considering your future?

MOVERS AND SHAKERS.....

New roles, promotions and award winners.

A PERSONAL APPROACH

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CRIMES OF THE FUTURE

WORDS Grant Runyon

If you were alive in the ancient past (the 1980s) you'll remember Jersey's reputation as the crime capital of Britain. Following the infiltration of BBC Drama by sleeper agents from Guernsey's propaganda department, our Island home was consistently slandered as a depraved cesspit of vice, murder and ... antique teapots.



nuT rænt S/aKes
arE pEople, jiM

To their dismay the plot known as “Operation Bergerac” would backfire spectacularly on the boys from St Peter Port, by convincing millions of tourists that Jersey was perpetually sunny as well as sexy and a bit dangerous. Via interminable midday repeats our reputation is somehow still preserved in the semi-glamorous 80s, like a Jurassic Park mosquito in amber. This appeal perseveres even if today’s dedicated Bergerac viewers would doubtless keel over if they as much as glimpsed a lacy bra, and Jersey hasn’t experienced a genuine crimewave since a spate of Halloween eggings in 2006.

If only we could remain in the low-crime paradise of our colour saturated past. We’ve been fortunate that the Island has been insulated from big city wrongdoing, the kind you get outside St Mary’s Village, but technology means that we’re now connected to the global village and it doesn’t have such a sensible speed limit. The days ahead of us bring culture, knowledge and opportunity, but also exposes us to types of lawbreaking that twenty years ago would have been unthinkable even in the wildest Guernsey fantasies. Padlock your door, renew your antivirus, and read on for a low-tech preview of the wide world of high-tech crime.

Dislike! Future crime: social media character assassination

For most of Jersey’s history, if somebody wanted to make you look bad they had to do it at the local pub, or perhaps walk door-to-door telling stories about how you think you’re too good for your own cousins. Thanks to the internet, anybody from any Parish can do this - and a lot worse besides. Hijacking, manipulating or besmirching our online identity is already a problem today, but leaving your phone unlocked and finding your profile picture has been replaced with a dog’s winkie will seem trivial next to what the future holds in store. Imagine if hackers could seize control of your accounts, using them to leave bitchy comments on your friends’ selfies, to insult their pets and babies, and perhaps to post digitally altered media where you hide racism or even (gasp!) give away spoilers to Game of Thrones. Your life would be OVER - shunned like a medieval plague-sufferer in real life and forced to eke out a miserable online life on whatever the future equivalent of LinkedIn is. The alternative? Pay off the hackers in BitCoin, which in the future you’ll be earning by sending foot pictures to kinky Russian billionaires. You won’t be able to bribe them with your

normal wage, because Amazon will only be paying you in nutrient shakes and electricity, earned via ten hour days writing five-star reviews of socks.

Extreme brand loyalty! Future crime: corporate payback

In the future the likes of Facebook, Disney and Apple won’t just be our entertainers and employers, they will expand from supplying computers and video to delivering our roads and schools. Although obscenely powerful, these corporate behemoths will continue to compete for our favour, which will be great when it gives you a 5% discount on nutrient shakes, but not so great when it gives them the opportunity to punish us for disloyalty. Wrote a bad review of Amazon’s socks? Maybe local businesses might stop taking your credit. Didn’t feel like sharing a video Facebook made to celebrate the anniversary of your arranged marriage to one of its shareholders? Your next trip to the dentist might result in a few more mistakes and a little less anaesthetic.

“We’ve been fortunate that the Island has been insulated from big city wrongdoing, the kind you get outside St Mary’s Village, but technology means that we’re now connected to the global village and it doesn’t have such a sensible speed limit. “

Watched an illegal stream of the latest Star Wars film? Better hope the iCops arrive before Disney’s Avengers-branded robot bulldozers do. For three hours of pixellated Yoda they’ll happily destroy the hovel your family leases in the polluted badlands south of NewsCorp’s pornography mills.

Ouch! Future crime: medical malpractice

My cousin’s cousin’s mate’s mate knew a guy who got really drunk whilst on an exotic holiday in the Far East. The last thing he remembers is accepting a free drink from a mysterious lady, only to wake up twelve hours later in a bath of ice on Gorey pier, missing a kidney, a lung, a testicle and three fingers. This won’t be as much of a problem in the future, because if you’re over thirty all your organs will be on loan from the Apple hospital and trackable via the same technology used in “Find my iPhone”. A replacement heart (Beats by Dre) will be included in your contract. What you will

need to worry about is criminals who steal your entire DNA in order to clone your body in a lab, just so it can wake up twenty minutes earlier than you each day and make off with your daily ration of nutrient shakes. You’ll need to ambush the clone, overpower it and put it to work as a semi-sentient selfie stick. If you get enough likes you might even be able to crowdsource the money to buy your DNA back from eBay.

Game over, man! Future war crime

The future will be one where heartless mega-corporations compete for our loyalty, but like any competition there’s always a chance this could spill over into the only honest form of rivalry: warfare. Conflict will erupt without warning, like filthy popup ads, and will make use of the full horrors of technology, although the corporations will try their best not to damage the infrastructure that survivors will use to rebuild the sock review-based economy. With the absence of any civilian government to protect consumers it’s likely that your best shot at safety is being drafted in to do any meat-reliant fighting tasks that can’t be accomplished by an army of autonomous AI delivery drones. Imagine some of that humorous viral footage of a robot getting stuck on some stairs, except the robot has been programmed to laser your family because they refused to download Chrome “for a smoother (and less fatal) web browsing experience.” It’s not so humorous when you’re snagging Wall-E with your bedsheets and smashing his cloned brain in with a micro scooter.

You’ll be fighting for your life in the Disney streets, pursued by hordes of Facebook terminators, but also fighting for likes - as warfare will also be live-streamed and monetised for the viewing pleasure of audiences outside the conflict zone. Imagine the “thumbs up/thumbs down?” part from roman gladiators, but operated by the merciless whims of social media. The winners will be rewarded with temporary celebrity, gift certificates and increased bandwidth. The losers? In the future the biggest crime is waste, so if you want to keep enjoying those nutrient shakes please don’t ask too many questions about where the protein comes from.





So, what is your future?

The Future was supposed to be filled with flying cars- I'm glad it's not. Considering that so many people can't stay in their lane on a road, how would they be able to control a vehicle that not only goes forwards, backwards, left & right but, up and down also? I can tell you... No chance. The parking situation at my local supermarket would be untenable on a Saturday (it isn't good now) so can you imagine adding a multi-story floating car-park to the mix?... erm, no!

The future cannot be predicted. Whoever claims that they can... is a liar. Avoid this lot as the only thing they want is your money or maybe they're just a bit loose.

In 1903, Henry Ford was told that "...Cars were just a fad." The same was said about electricity but J.P Morgan didn't listen to his dad and he seems to have come out of that one quite well. What about the telephone? "The idea is idiotic on the face of it." said the President of Western Union, William Orton in 1876. The 20th Century Fox kingpin Darryl Zanuck predicted in 1946: "Television won't be able to hold on to any market it captures after the first six months. People will soon get tired of staring at a plywood box every night." If only this were true, we might not have ended up with my favourite failed prediction: The Millennium Bug or Y2K as it was trendily known. Y2K was an awesome moment in time where humans probably wished that they bothered thinking about their future, but they hadn't

and suddenly, everything was going to stop working and all the planes were going to fall out of the sky and for some unexplained reason we all thought that the hospitals would stop working, there was to be no power, no fuel, no MTV, no jeans, no bubbles in coca-cola and Jimmy Saville might have become popular again. Taking ecstasy was the least of your problems, what about the barriers to car-parks not opening, the traffic lights were about to lose their minds and just play tricks on unsuspecting humans, dogs would evolve into mindless satanic killers, roaming the streets for anybody who had a whiff of kebab about them (kebabs were made of dog back then, good kebabs generally, still are), trainers with flashing lights in the soles would communicate to automatic sliding doors and plot to slice dumb humans in half as they went into Woolworths to buy CD singles.

As it turns out, this was all bollocks. We waited for the stroke of midnight on that cold December night, many people inebriated to the point of hallucination and we waited... tick tock... tick followed tock followed tick... Anyway, bummer all happened. Nothing. I mean... NOTHING. People spent millions on making sure nothing happened. Nothing was going to happen but, we had to make sure. What's the point to this story you may ask. Nothing. That my friend is what your future will turn out to be if you believe in fantastical nonsense, nothing.

Jokes:



The past, the present, and the future walk into a bar...

It was tense.



An SEO expert walks into a bar, bars, pub, tavern, public house, Irish pub, drinks, beer, alcohol...



My favourite jokes are about immortality - they just never get old!

"As Democracy is perfected, the office of the president represents, more and more closely, the inner soul of the people. On some great and glorious day, the plain folks of the land will reach their heart's desire at last, and the White House will be occupied by a downright fool and a complete narcissistic moron."

H.L. Mencken | July 26, 1920

This quote is nearly one hundred years old and it may well predict the future of the next one hundred years. Imagine who might get voted in next: Maroon Five after they've headlined the 'Metal Stage' at the Weekender? The future is looking like so much fu...n.



NEWS IN NUMBERS

11

local skateboarders qualify as instructors to strengthen their bid for a long-term quality skate area

800

social-housing properties owned by Jersey Homes Trust subject to a rent price freeze amongst fears of stagnant wages

30

years after first launching local radio station Contact 94 goes back on air, as an internet station

3

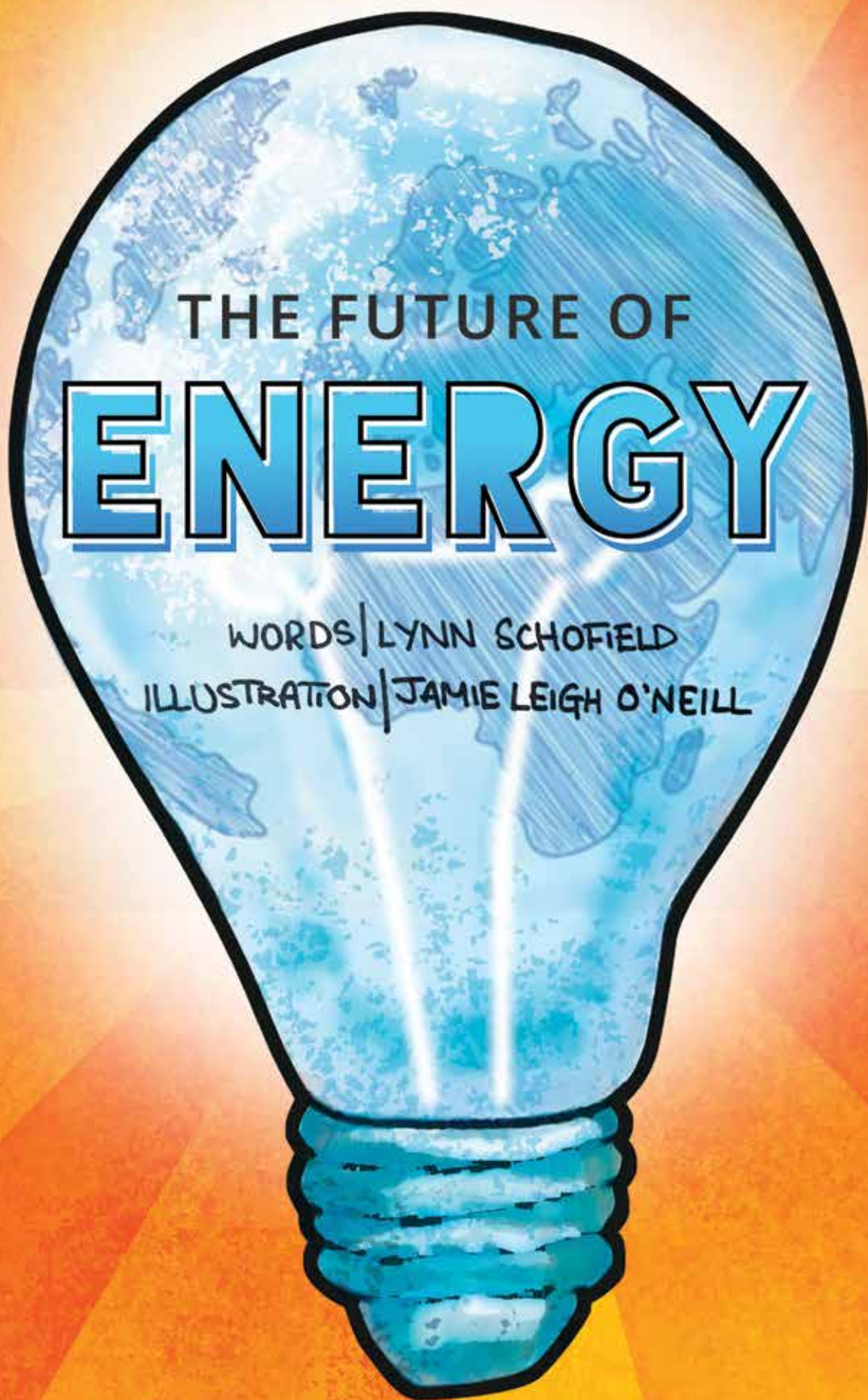
fields face a potential compulsory purchase order to allow construction of new Les Quennevais School

1

shot of tequila passed from the stage back to the sound stage by the crowd at Weekender to celebrate sound man's birthday

56

percent of IFC5 building now occupied as the first tenant, Sanne, moves in



THE FUTURE OF ENERGY

WORDS | LYNN SCHOFIELD
ILLUSTRATION | JAMIE LEIGH O'NEILL

OK, so we're the sunniest place in the British Isles and we have some of the biggest tidal ranges in the world so why aren't we getting all our electricity from these "free" sources of generation like everybody else seems hell bent on doing? Because that big nasty monopoly Jersey Electricity won't let us, isn't that why? Err . . . no actually. In fact, our little Island is somewhat ahead of the power game when it comes to our electricity supply.

Fact one: Our supply is already virtually decarbonised and is currently 10 times cleaner than the UK's supply. So while the UK and Europe is desperately striving to reduce carbon emissions by cleaning up its electricity generation, we've already done it. Renewables can't reduce your carbon footprint in Jersey.

Fact two: Our supply is very secure and reliable, not just by offshore island standards; we're also doing 10 times better than the UK when it comes to power cuts.

Fact three: Already a third of electricity supplied in Jersey is from renewable hydro sources in the form of the La Rance Tidal Barrage and Power Station in France, that 220 million units a year or enough to power 30,000 homes using an average 7,500 units (kWhs) a year.

But enough of facts and figures, what's going to happen in future? Well, the power players at JE insist they want to get local renewables into the energy mix – they've already announced plans to enable ground based 'solar farms' on brownfield sites – but it has to be at a fair price for all and that means no subsidies.

The world added 98 gigawatts (GW) of solar last year, over half in China, long the world's biggest consumer of coal. But many consumers are seeing higher energy bills due to 'green subsidies'. The UK 'Big Six' suppliers have increased retail prices by an average of 24% over the last 18 months. In Jersey, prices have risen just 2% in four years. Germany aims to have 80% of its power from renewables by 2050 but has the highest electricity prices in Europe, with prices on average around 40 percent higher than Jersey. Some scientists believe a 100% renewable world is within grasp. But producing electricity renewably isn't the problem. Producing it securely and cost effectively when it's needed most is.

Jersey exceeded its record peak demand three times in one week this year, reaching 178MW on 1 March. Put in perspective, theoretically, even with the most technologically advanced panels, it would take an area of 445 acres, or 356 football pitches, of solar panels, working at full capacity (which is impossible in March) to generate enough power to meet that load. Peak demand occurs around 9.30pm on a

winter's evening and of course in darkness solar panels can't generate much.

Balancing the grid between supply and demand becomes increasingly challenging with the introduction of intermittent power sources such as wind and solar. The answer lies in storage; stockpiling surplus power when the wind blows and the sun shines to be used when demand peaks when the wind has stopped blowing and the sun stopped shining. But batteries are very costly.

Hydropower is one of the oldest energy storage systems. Reservoirs store rainwater to be released, when needed, to turn electricity-generating turbines. Again, already a third of Jersey's electricity is from such sources.

Without adequate storage, countries are sharing power by moving it thousands of miles along High Voltage transmission lines. Continental Super Grids of the future could mean solar power from the Sahara being used in European capitals. Here in

our electricity use day by day and identify how changes in consumption behaviours can affect bills.

Going forward, even the way we pay for electricity could change. Bills based on kilowatt hours (units) consumed could be replaced by an 'energy-as-a-service' model paid for by monthly subscription. Certainly, in many countries, the energy system of the future won't look like today's as electricity producers, consumers and those that do both ("prosumers") – take advantage of new energy technologies and digital enablers.

The 'Internet of Energy' would optimise power generation and demand by ensuring that all grid-connected assets, from nuclear power plants to coffee machines can communicate and interact with one another. To meet surges in demand, for example, at half time during major sporting events when everyone puts the kettle on, fridges and freezers might be run on minimum for 10 minutes to even out the flow of energy. Appliances

"To meet surges in demand, for example, at half time during major sporting events when everyone puts the kettle on, fridges and freezers might be run on minimum for 10 minutes to even out the flow of energy."

Jersey, albeit on a small scale, we are already moving low carbon power from its French sources to where it is needed via our three high voltage, undersea supply cables. Known as Normandie 1, 2 and 3, they put Jersey in a unique and enviable position by giving it access to affordable, secure and sustainable sources of electricity. With all those boxes ticked, the suits at JE are now focusing on what they call 'demand-side' measures' because new technology, energy efficiency and demand management will also play an increasing part in both reducing emissions and individual energy bills.

In this respect, we are again ahead of the UK. While the mainland's Smart Meter roll-out falters, Jersey is in the final stages of an £11m four-year project to provide us all with a Smart Meter linked to an online Smart Account that enables us to monitor

could be connected to use energy when it's at its cheapest. Electric vehicle (EV) owners could communicate with energy companies, charge overnight and allow the grid to use the stored electricity at times of higher demand next day.

But all this is being driven by the need to decarbonise. Here in Jersey we've already done that. And the only way to reduce emissions further and help to halt runaway climate change is to increase energy efficiency and abandon fossil fuels in favour of electricity for transport (which now accounts for a third of Jersey's total emissions), heating and cooling our homes and workplaces. Therein lies the Island's challenge for the future.



Time to go to the Fayre!

It's that time of year again, and if you are planning your wedding there is nowhere else you should be than the Royal Jersey Showground on the 28th! This is a unique opportunity for brides and grooms to meet over 100 local exhibitors who will be showcasing their skills and services to help create your perfect day.

On arrival you are greeted by an enthusiastic Toastmaster and an array of wedding cars and coach services. You will find a multitude of suppliers including ceremony and reception venues, florists, photographers, videographers, jewellers for engagement rings or wedding bands, wedding day attire, balloons artists, yummy cake bakers, stationers, wedding planners, stylists, caterers, make up and hair stylists, travel agents for your honeymoon needs, wedding bands, performers and marquees of course! We will even be introducing a live performance space this year which is very exciting!

This event gives you the chance to stop and speak to all these incredibly talented suppliers face to face, and you never know, by the end of the day you could have your dream wedding wrapped up in a beautiful white bow.

Marquee Solutions Wedding Fayre
Sunday 28th October - 10.30am till 3.30pm - Royal Jersey Showground - FREE ENTRY

Make your big day go off with a BANG.

First comes love, then comes marriage and then comes... fireworks! There are so many ways to add a touch of sparkle to your day; from twinkling sparklers to show-stopping displays, fireworks at your wedding will make it all that bit more special.

Wedding fireworks create a great talking point and are a magical way to mark the start of married life. From simple and inexpensive displays to an all out choreographed wow-factor showstopper, Starburst Fireworks can discuss any ideas you may have about creating a display perfectly designed for your big day. Each of their displays are as unique as your wedding; designed to fit your requirements and that of the location. Their brilliant team will take care of everything so you and your guests can enjoy the show.

They also sell wonderful sparkling fountains; imagine as you drive off in your wedding car, and as you proceed down the drive, both sides of the car are flanked with graceful silent fountains of silver or gold sprays. The fountains come with durations of 10, 20, 30 and 45+ seconds, producing heights of 3-5 metres! Just magic!

Give them a buzz on 07797 744014 to find out more.



Matt Porteous Wedding_M



A brand new wedding destination,



Thanks to recent changes in Jersey's Marriage and Civil Status Law, couples now have the option to tie the knot in the great outdoors, and where better than the stunning venue of La Mare Wine Estate.

There are so many things to think about when planning a wedding; the guest list, the menu, the dress, the flowers and one key element in what makes your day extra special is of course, the location.

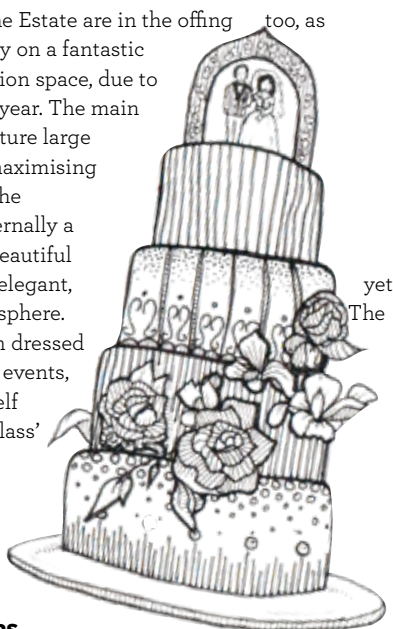
Will you opt for large and lavish or small and intimate? With the changes to Jersey's age old marriage law, the choice for couples has widened. Thankfully La Mare Wine Estate covers every option. It is a picture perfect venue - set in the grounds of the Elms, a luxurious, 18th Century Jersey granite farmhouse surrounded by beautiful gardens, vineyards and orchards. Couples now have the option to marry at one of six new outdoor locations including the spectacular lawned area. Tranquillity and exclusivity ensure that couples will create unique, long-lasting wedding day memories at La Mare.

The brand new function space



Artists impression of new function area

Further enhancements at the Estate are in the offing too, as work will soon get underway on a fantastic £500k overhaul of the function space, due to be completed in April next year. The main function room will soon feature large floor- to-ceiling windows, maximising the stunning views across the vineyards and gardens. Internally a mix of Jersey granite and beautiful natural oak will add to the elegant, warm and welcoming atmosphere. The ceiling space, which is often dressed with flowers and foliage for events, will become a feature in itself with three stunning 'wine glass' chandeliers.



"As we spent the first few months of our relationship bonding over a mutual love of red wine, getting married at a vineyard seemed very fitting for us! The gardens and grounds are beautiful and immaculately kept. All our guests were spoilt with their delicious food and the service we received from the La Mare Wedding team was outstanding. Bianca, the Events Manager was so knowledgeable and organised, which made our day run really smoothly. We don't think we could have picked a better place to get married."

Lucy Coe, Married at La Mare Vineyards, 10th August 2018.



Photography Andy Le Gresley

Learn more about the new space

telephone +44 (0)1534 481178
weddings@lamarewineestate.com
www.lamarewineestate.com/wedding.



M is for Matrimony...

We asked local studio, Studio M what makes them tick.

What do we love? Colour, natural light, people... and photography of course. Photography is our passion, it makes us smile. We are lucky in that weddings bring all of that together, the intensity of feeling of two people in love, the opportunity to reflect their wedding in the natural light of a day. A day of celebration along with the unique characters and loving interactions that we capture from behind our lens.

The beauty of a wedding is found in the details, which evolve and develop during the day to become something unique, a fairytale re-written. We have the skills, experience and subtle consideration that you would expect on such a momentous day. Brilliantly captured by our unobtrusive team, we allow you to have your day of bliss recorded without having to add another pressure.

We love capturing them all, from the subtle glances to the emotional 'first' kiss and dance, creating a visual narrative of authentic moments that are true to you both. It's an honour to be invited to tell your love story on the most important day of your lives.

Clockwise from top left

Alexander and Catharina Goldsmith

Budapest

25th August 2018

Photographer: Becky Lee Brun

Lucy and Jack Smith

St Ouen, Jersey

17th August 2018

Photographer: Matt Porteous

Victoria & Scott Rumble

Royal Tunbridge Wells

23rd June 2018

Photographer: Ollie Jones



Win Personalised Wedding Rings

Your wedding ring will always be a very special piece of jewellery and personalising it with a message can make it even more special. At Rivoli engagement and wedding rings can be engraved with names, dates and special messages of love as well as hand engraved fingerprints.

Fingerprints are hand engraved on the inside or outside of the ring depending on your design and specifications. Our hand engraver is a member of the Hand Engravers Association of Great Britain and has also taught engraving at the Birmingham City University School of Jewellers.

Visit the Rivoli stand at the Marquee Solutions Wedding Fayre and enter a prize draw to get your wedding rings personalised with your fingerprints. (Terms and conditions apply).





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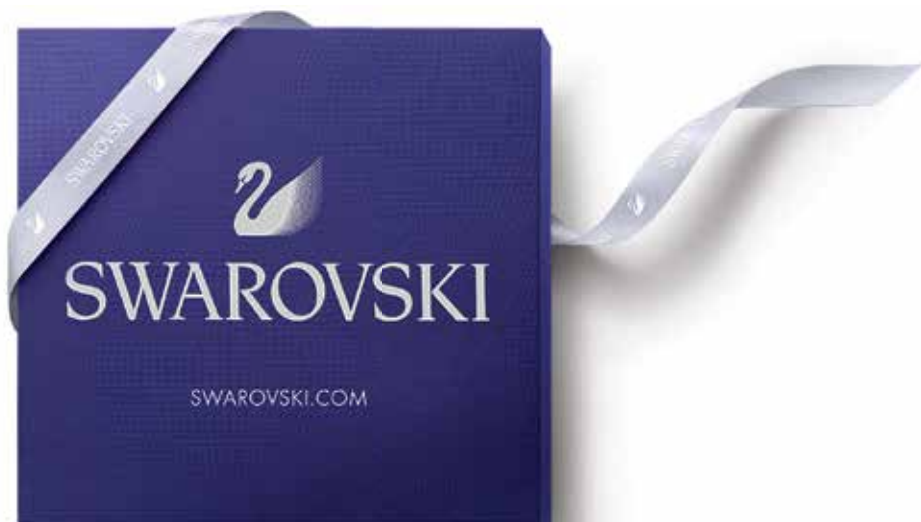


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GIVE COMMUNITY AND SOCIAL RESPONSIBILITY IN JERSEY

C5 > 12k

C5 Alliance has raised almost £12,000 in two charity events for Macmillan Jersey, The Neil Hussey Heart Charity and the Jersey Stroke Association. The C5 Cycle Challenge was created in memory of Neil "Ginge" Hussey and participants covered a distance of either 100km for the more experienced or a 50km route for recreational riders. The event was an overwhelming tribute to Neil, raising a total of £2,800, as well as being a huge accomplishment for all who took part. Funds raised were split between The Neil Hussey Heart Charity and the Jersey Stroke Association, a charity very close to Neil's family. As well as the Cycle Challenge, Rob Leader, Group Managing Director at C5 Alliance, recently hosted a charity golf day at the Royal Jersey Golf Club in aid of Jersey Mencap and Macmillan, raising £9,000 in total.



A free football match is good for mental health.

Islanders are invited to attend a free football match organised by Jersey football Manager, Martin Cassidy, to support mental health awareness and raise money for local mental health charity, Jersey Recovery College. The match, which will take place at Springfield stadium on Sunday 7th October (2pm kick-off), will be played by ex-Jersey players. The 'Masters' match has been programmed by Jersey Football Aid, a local organisation, set up by Martin, which uses football to raise money and awareness for local charities. The date has been chosen to precede World Mental Health Day on the 10th October. It is free to attend, with donations accepted on the day for Jersey Recovery College, a local charity that delivers free educational courses to adults to enhance their knowledge and understanding of mental health conditions, recovery, wellbeing and life skills. As part of the event, there will be a half-time family penalty shoot-out with prizes and a post-match social and raffle.

World Mental Health Day Football Masters Match. Sunday 7th October (2pm kick-off), will be played by ex-Jersey players.



Headway and Intertrust encourage young islanders to stay safe on their bikes

In support of Brain Injury Awareness Week last month Intertrust donated a cycling helmet to each primary school in Jersey. This follows the donation of 400 helmets last year to schoolchildren and the general public across the Channel Islands. Brain Injury Awareness Week, which was at the start of September this year, is an annual Headway event to raise awareness of acquired brain injuries and the support available to sufferers locally.

Headway Jersey delivered the helmets to local schools as part of a series of events staged during last month. The charity provides essential support, information and services to people in Jersey who are affected by acquired brain injuries. Headway will give Brainsense awareness talks at primary schools to teach children how to protect their heads through the use of cycle helmets and the impact that concussion has. During Brain Injury Awareness Week, Headway also ran a wacky hats day where islanders wore hats to raise money for the charity. Some of the primary schools took part in a competition and were given colouring books with a picture of a cycle helmet to create their own design. Each school will nominate an entry and the Headway members will choose the winning design, with the school then receiving six further cycle helmets.

Hey, baby.

Don't miss the Brighter Futures Baby Fayre on the 21st

Brighter Futures will be hosting their forthcoming Baby, toddler and Parent fayre at The Royal Yacht Hotel on Sunday 21st October between midday and 3pm. Fundraising Manager Judith Hanson said

"The Baby show is a unique family-friendly shopping and advice experience where you'll find everything for bump, baby, toddler and you. You can save money and time with leading baby brands plus boutique, not on the high street products. Why not chat with some of Jersey's parenting experts plus get product advice to help you make the right choices for your growing family".

Admission is free, so head along and explore what we have on show. Be early to grab a goodie bag.

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2018

Run like a Butterfly for Jersey Zoo

Whether you fly round like a butterfly or amble round like a tortoise - this year's Durrell Dash will be a colourful celebration of Jersey Zoo's exciting new butterfly and tortoise exhibit. November will see the official opening of the Butterfly House, located next to the Organic Showcase. All funds raised at the Durrell Dash, taking place on 4th November 2018, will support the ongoing costs of this captivating new exhibit. Visitors will walk through swathes of tropical butterflies, immersing themselves in a world of jewel colours and exotic plants.

The butterflies will be sharing their new home with several Galapagos tortoises who will have their own enclosure nestled within the lush vegetation. Runners are invited to wear wings or

dress in vibrant hues to celebrate the kaleidoscope of colour that will be on show in the new Butterfly House. For the fourth year running, this popular road race, of either 6km or 13km, around the lanes of Trinity, will be sponsored by Rathbone Investment Management International. Commenting on their ongoing support for this event, Matthew Sutton, Client Director of Rathbones said: "We are delighted once again to be partnering with Durrell for the Durrell Dash. It's always been a fantastic and fun event and we are delighted to be able to continue our support for a local charity that does such important work both here in Jersey and all over the world."



Philips Footprints raising money for Jersey's first 'CuddleCot'

Philips Footprints, the Jersey charity which helps bereaved parents following the loss of a baby, is raising money to provide a CuddleCot which would allow couples to take their baby home to grieve and bond in private if they wished. They're organising fundraisers throughout October to raise funds. The CuddleCot is an improvement over the existing 'cool cot'. The CuddleCot extends the time bereaved parents can spend with their baby even allowing them the flexibility to take them home. It gives the family time to form an important bond with their baby; whether changing a nappy, dressing the baby, taking photographs or simply just staying close and this helps families in dealing with their loss.

Philip's Footprints marked its ten year anniversary this year by fundraising for two wireless foetal monitors for Jersey's Maternity Unit. The charity is now hoping to raise £1,800 for the cost of the CuddleCot and wants Islanders to get involved in fundraising throughout October. There is also a Baby and Child CPR workshop being held on 23 October with donations to Philip's Footprints. Baby Loss Awareness Week in the UK takes place every year between 9 to 15 October and for the past three years Philip's Footprints has held a 10k Starlight Walk. This year the walk is on Saturday 13 October, 7pm, starting at Castle Kiosk (next to Le Fregate) to St Aubin and back. Everyone is welcome, you can register on the charity's Facebook event, or just turn up and make a donation on the night. All walkers will receive a medal.

FOR INFORMATION ON THIS AND OTHER FUNDRAISERS PLEASE SEE WWW.PHILIPSFOOTPRINTS.ORG



Support Cheshire Homes with some Motown Outfits

Jersey Cheshire Homes are organising a 70's Soul & Classic Motown Night to take place on 24th November at The Mayfair Hotel, to celebrate the completion of the Big Build. DJ Rex & friends will fill the dancefloor with your favourite Soul & Motown hits from 8pm 'till late, so come and dance the night away to help us raise much needed funds! Guests are encouraged to 'get into the groove', with a prize being awarded for the best dressed.

TICKETS ARE £15 AND INCLUDE "SOUL FOOD IN A BASKET". FOR INFO OR TICKETS CONTACT JCH ON 01534 285858 OR EMAIL ADMIN@JERSEYCHESHIREHOME.JE



HALLOWEEN PUMPKINS!

On the 27th of October from 10am to 4pm, Ransoms Garden Centre will be holding a traditional Halloween Pumpkin Hunt. They are encouraging people to come in their scarier outfits and you'll get to follow a trail of beautifully carved pumpkins throughout the whole garden centre - will you find them all? After finishing the hunt, children will receive some tasty sweets and their name goes into a big pot for a chance to win a prize. Each year Ransoms have a fantastic Halloween display, and they are of course the perfect

place to head and get your pumpkins. If you're holding your own Halloween party then make sure you check out their wonderful array of products which will make your event stand out; cool Kadai fire bowls, marshmallow forks and amazing burning Swedish logs which will all set the tone for a fabulous autumnal feast.

HALLOWEEN PUMPKIN HUNT TAKES PLACE ON THE 27TH OF OCTOBER FROM 10AM TO 4PM AT RANSOMS GARDEN CENTRE



Wheels to freedom – how the bicycle has helped women get ahead

This year, HSBC launched the first 'Let's Ride Jersey' event in association with British Cycling. The August event was hugely successful and underlined the Bank's community mission to support islanders getting back on their bikes for a happier, healthier, greener island.

One thing which many of us may not realise, however, is just how important the bicycle has been in the evolution of gender equality throughout the years.

In 1851 Amelia Jenks Bloomer, an advocate for women's rights and the editor of *The Lily*, published an article calling for changes in dress that would be less restrictive for women. This move led to a style of dress which involved a shorter skirt worn over a pair of balloon-style trousers with tight ankles - now known as 'bloomers'. The fashion picked up and soon women were able to jump on their bikes and travel around much more quickly and further than before.

This was not entirely well received by all. In 1891 a *Sunday Herald* writer suggested: *"I think the most vicious thing I ever saw in all my life is a woman on a bicycle - and Washington is full of them..."*

Fast forward 127 years and things have certainly improved, albeit marginally considering over a century has passed.

Women in cycling now

According to walking and cycling charity Sustrans (2018), about 50% fewer women

than men cycle twice a week or more, and even fewer women cycle on the roads. Reasons cited include fears of sexual harassment, concerns about their appearance and safety worries.

British Cycling is working hard to improve this by running 'Breeze', which are women-only cycling events throughout Britain, with plans to launch the first HSBC Breeze initiative in Jersey later this year.

At HSBC's Let's Ride Jersey event, British Cycling Ambassador and former BMX and team sprint world champion Shanaze Reade provided the perfect inspiration for islanders, having climbed the ladder of success herself in the cycling world and starting out in the male-dominated BMX circuit.

While there may still be a few obstacles to overcome in closing the gender gap in the cycling, Jersey is full of female cyclists who enjoy our island-wide cycle paths and compete regularly in the local cycling clubs.

Making cycling a breeze for women

So, next time you see a woman on a bike, consider that the very act was once one of defiance and an important milestone for women's rights.



The significance of this was highlighted by Susan B Anthony, US suffragist and abolitionist, who said:

"I'll tell you what I think of bicycling. I think it has done more to emancipate women than any one thing in the world...It gives her a feeling of self-reliance and independence the moment she takes her seat; and away she goes, the picture of untrammelled womanhood."

Ask any woman on a bike today how she feels when cycling and that same sense of freedom probably still rings true.

Look out for the launch of HSBC Breeze rides in Jersey on our website: ciom.hsbc.com



What's On.

A rundown of key events from the official tourist guide to Jersey this month

This selection of events is taken from What's On. Published quarterly, it's the essential guide for visitors to the Island. If you have people coming to stay or you're hosting AirBnBers, make sure you grab one from our transit hubs or Visit Jersey at Jersey Bus Station for them to keep as their companion for visits to Jersey. They're packed with local information and fresh each season. Look out for the Autumn edition now. If you ever want listings in What's On, register and upload details to Visit Jersey's 'Mylistings' portal.



7/10

7 OCT 7:00 > 15:00

Standard Chartered Jersey Marathon 2018

The Standard Chartered Jersey Marathon is an established niche marathon, with breathtaking views and aims to raise valuable funds for two charities; Seeing is Believing and TBC. The race is split into three categories, Marathon, Relay Race and 3K Fun Run.

📍 The Weighbridge JE2 3NF 📞 £40.00

0044 1534 505926

contact@jersey-marathon.com

www.jersey-marathon.com



13/10

13 OCT 15:00

Jersey Reds vs Cornish Pirates (H)

Come and watch the Jersey Reds and enjoy the family atmosphere at St. Peter. The Reds were promoted five times between 2005-2012 and now play in the Greene King IPA Championship, the second tier of English Rugby.

📍 Rue des Landes, St. Peter 📞 £10 - £26

0044 1534 499929

enquiries@jerseyreds.je

www.jerseyreds.je



20/10

20 OCT (UNTIL 21/10) 10 > 19:00 / 10 > 17:00

La Fais'sie d'Cidre

Celebrating Jersey's rich heritage of cider production. Bringing together communities, volunteers and, of course, apple and cider experts. There will be live music, creative activities for children, dance, great food, great company, competitions, poetry, Genuine Jersey stalls and living history. Normal admission fees apply. JH members go free.

📍 La Rue de la Patente, St. Lawrence JE3 1HS

📞 Price to be advised

0044 1534 863 955

info@jerseyheritage.org

www.jerseyheritage.org



12/10

12 OCT (UNTIL 13/10) 20:00 > 22:30

Someone Like You - The Adele Songbook

Hand-picked by Adele herself, Katie Markham has the show-stopping voice and captivating charisma to deliver all your favourite Adele hits including Hello, and the multi-million seller Skyfall. 'Brilliant' Adele. 'Katie has a lovely voice' Sharon Osbourne.

📍 Gloucester Street, St. Helier 📞 £20 - £40

0044 1534 511115

boxoffice@jerseyoperahouse.co.uk

www.jerseyoperahouse.co.uk



16/10

16 OCT 20:00 > 22:00

The Jersey Gardening Club - Steve Thompson Talk

The Jersey Gardening Club are pleased to have Steve Thompson, Plant Pathologist and Laboratory Manager at the Department of the Environment who will give a presentation on pests and diseases - identification, biology, control methods etc. Non-members and visitors welcome for an entrance fee of £5 per person per visit.

📍 La Grande Route de St Laurent, JE3 1NG 📞 7, 7a

📞 £0 - £10

0044 1534 861672

jenniferendell58@gmail.com

www.parish.gov.je/stlawrence



27/10

27 OCT 20:00 > 22:00

Courtney Pine Presents: Black Notes From The Deep

Multi-instrumentalist Courtney Pine CBE is a British born Jazz Giant. In the 80's he was one of the first black British jazz artists to make a serious mark on the jazz scene. He's had numerous BBC Jazz Awards, MOBO's, a Mercury Music Prize nomination and remained at the forefront of UK jazz with a contemporary jazz style.

📍 Gloucester Street, St. Helier JE2 3QR 📞 £10 - £20

0044 1534 511115

boxoffice@jerseyoperahouse.co.uk

www.jerseyoperahouse.co.uk



12/10

12 OCT (UNTIL 13/10) 12:00 > 22:00, 09:00 > 17:00

The Roberts Garages Jersey Rally

This year's Jersey Rally is tipped to be the best yet. Watch as WRC to Club level rally cars race their way through the Island's lanes. As the number of entries has grown, so has the scale of the event: 170 drivers and navigators, at least the same number of support crew, around 300 marshals, 100 or so officials and scores of spectators.

📍 Islandwide 📞 Free of charge

0044 1534 852952

secretary@jerseymotorsport.com

www.jerseymotorsport.com



19/10

19 OCT 19:00 > 23:00

Pinkhills with After Breast Cancer Care

For one night only, Greenhills is turning Pink, in aid of After Breast Cancer Care. This special evening will include a Pink Champagne reception and a four course Pinkhills themed dinner menu. £45.00 per person. Save the date! 50% of ALL takings throughout the evening at Pinkhills will be donated to After Breast Cancer Care. Call or email to book.

📍 Mont de l'Ecole, St. Peter JE3 7EL 📞 8 📞 £40.00

0044 1534 481042

events@greenhillshotel.com

www.seymourhotels.com/greenhills-hotel/events/



31/10

31 OCT 17:00 > 22:00

The Medieval Dead - Halloween Special Event

Join Jersey Heritage for an evening of Halloween Horror in the Magnificent, Medieval Mont Orgueil Castle, if you dare! Visit the Jersey Heritage website to find out more about this special halloween event. You'll need a ticket to get past the ghouls! Tickets will be available to purchase online from September.

📍 Mont Orgueil Castle, Castle Green, Gorey, St. Martin JE3 6ET 📞 1, 1a, 2, 13 📞 Price to be advised

0044 1534 853292

info@jerseyheritage.org

www.jerseyheritage.org



EVENTS



FCM Trust Client Event

16 NEW STREET

19TH SEPTEMBER

FCM Trust hosted a client evening last month at the beautiful 16 New Street. The independent, family run business who focus on personal and efficient delivery of fiduciary services wanted to get clients and stakeholders together to celebrate their

ongoing relationships, thank existing service providers and increase their visibility on the island. What better way to do it than casual drinks in Georgian splendour!



Quilter Cheviot New Office Launch Party

WINDWARD HOUSE

THURSDAY 6TH SEPTEMBER

Quilter Cheviot Investment Management has relocated from The Parade to Windward House, La Route de la Liberation in St Helier. The team welcomed 150 guests to the new office to celebrate its opening. Head of International & Jersey Office, Tim Childe, said: "We are really pleased to

have moved into Windward House, it is a delightful building, ideally located in the island's financial hub. The relocation reflects the growing demand for our service both locally and internationally. We look forward to welcoming our clients and professional connections in the near future."



The Potting Shed is a Unique boutique , set in the relaxed courtyard at Ransoms Garden centre.
Exclusive Jersey stockist of Alex Monroe jewellery, beautiful pieces inspired by the nature surrounding us.

2018 sees Alex Monroe celebrating the 10th year of the iconic bee necklace,
worn with joy and also a symbol of the important role bees have for our future.

Alex Monroe

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The Potting Shed

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/iQJersey





Redwood Offshore 1st Anniversary Party

THE RADISSON BLU

19TH SEPTEMBER

Redwood Offshore Limited's Jersey office marked its 1st Anniversary party at the Radisson Blu Waterfront hotel last month with the launch of its innovative digital AML/CFT training platform. This exciting, unique product focuses specifically on Jersey regulations with further iterations

in the pipeline. Attendees enjoyed a demonstration of the system by Andrew Clements of Edease, an award winning technology and education company of which Redwood is in partnership with.



Citizen's Advice Bureau 40th Anniversary

GOVERNMENT HOUSE

SATURDAY 15TH SEPTEMBER

Last month the Citizen's Advice Bureau threw a Birthday party at Government House to mark 40 years of being in Jersey. An afternoon tea took place for 100 guests, made up mostly of staff and Volunteers from the last 40 years. The CAB were delighted

to have a personal video from Martin Lewis from the Money Show congratulated on their achievements. The Jersey Youth Instrumental Band played on arrival and the event finished up with singing the fabulous Hot Bananas.



Weekender Festival
THE ROYAL JERSEY SHOWGROUND
2ND SEPTEMBER

The second Weekender festival took place in near perfect conditions this year. At near sell out, the festival is now Jersey's largest music and entertainment event, bringing world class entertainment to the Showground. This year saw Rag'n'Bone Man, Rita Ora, Dizzie Rascal

and Sister Sledge among a diverse range of entertainment wowed crowds. Photographer Simon Roper was snapping the event and got some great shots of some of the people who were working and who made the event.

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pet
OF THE
month



Jacqui, Harley & Dodger

Animal lover, Jacqui, started to keep ferrets five years ago when she adopted a pair of young siblings from the Animal Shelter, after they were found abandoned in a cardboard box. Soon thereafter, a newborn was found abandoned by a dog walker which also ended up in Jacqui's care, and from then on, she was hooked. Frequently looking on the JSPCA website for ferrets needing rehoming, Jacqui soon cared for twelve at her home in St Brelade's. We met two of her longest residents, Harley and Dodger, to find out more about these increasingly popular pets.

"Ferrets are highly intelligent and curious creatures which make fantastic pets. Sleeping for up to 18 hours a day, they require a lot less attention than your average household pet, but when they're awake, they are extremely playful, very funny to watch and a joy to care for.

Harley is one of my longest residents. She came to me from the JSPCA and can often be found playing with her two best friends in the group, Pud and Pickles. Ferrets are much like humans in that they pick and choose their friends. As with a group of people, they can often take an instant dislike to another ferret, so housing them together can sometimes be a challenge.

Ferrets can be kept inside or out and are domesticated animals, but their natural instinct to hunt means they can easily escape, given the chance.

Dodger came into my care after he was hit by a car on the five mile road - dodging death by a whisker (hence the name). The Manager of the Watersplash was driving home one night when he saw something move by the edge of the road, but passed it by. By the time he'd arrived at La Pulente, his curiosity got the better of him and he returned only to find a ferret. Dodger was not in a good way and was not thought to survive, but despite losing his eyesight in the accident, he grew strong enough to be rehomed. I was working at a local vet's at the time, and through word of mouth and my love for ferrets, he ended up with me.

He is now my happiest and friendliest ferret and follows me around by listening to my footsteps. I've been amazed by his ability to find his way around and was convinced that he could still see, but a visit to the vets reconfirmed that yes, he

is totally blind. Being most active at dawn and dusk, their senses are highly acute, so he's been able to adapt to the loss of his sight. He and his peers are served whisked egg with milk for breakfast and fresh chicken for dinner, so despite his disability, he is a very happy ferret.

Ferrets make wonderful pets - they have a great sense of humour which is really good for you. They make me laugh every day, especially when they play and do their ferret dance. It's hilarious to watch and means that they are very happy, which makes me happy."

The background of the entire image is a dark blue field filled with a repeating pattern of small, dark blue airplane silhouettes. The airplanes are depicted from a top-down perspective, showing their wings, fuselages, and tails. They are scattered across the entire surface, creating a dense, textured effect.

TRAVEL

WHERE DO WE GO FROM HERE?



WORDS Rebecca Evans

Once upon a time, booking a holiday followed a tried and tested routine. Spend a Saturday morning with the travel agent, letting the experts trawl through your options and make suggestions based on their experience or the deals they'd struck with particular operators, before walking out with a ream of paperwork and an envelope of travellers cheques, and waiting patiently for our physical tickets and vouchers to arrive before we packed up and set off for the airport.

Over the past decade or so, things have changed. Whilst traditional travel agents still have an important place when it comes to complicated itineraries, on-the-ground experience and a personal touch, over 80% of us now research and book our annual summer getaway online. Gone are the days of paper tickets and hotel vouchers, as we now keep our boarding passes, confirmations and insurance documents safely in our phones, ready to tap into action at a moment's notice.

Phrase books, gargantuan impossible to re-fold city maps and paperback destination guides have largely been replaced by a range of constantly updated apps at our constant disposal. Even the way we actually travel has evolved, with airports becoming more automated and live-fed apps that can tell you what platform your train leaves from, whereabouts on the platform to stand for your carriage - even how many minutes delayed it is, long before you even arrive at the station.

Whilst these small advances in travel technology have snuck up on us gradually over 20 years or so, each barely noticeable

in their own right, the next two decades promise a much more profound leap into a world previously only found in science-fiction comic books.

For the Future issue I've fired up the DeLorean, accelerated to 88mph (don't tell the St Saviour Honoraries) and investigated how we'll be holidaying in years to come.

Supersonic Travel isn't exactly a new idea, but since Concorde was retired back in 2003 we've been shuffling around the atmosphere at a snail's pace in comparison. US start-up company Boom Supersonic are bringing 'speedy' back, with their 55 seat, all business class jet in development. Capable of travelling at Mach 2.2 (or 1500mph in layman's terms) that's faster than Concorde and will reduce the journey time between New York and London to a shade over 3 hours, making day trips to the Big Apple a distinct possibility. Expected to take to the skies in the mid 2020's, Virgin and Japan Airlines have already placed orders.

Closer to the ground, and closer to fruition, is the space-age Hyperloop. Brain child of controversial Tesla CEO Elon Musk, this is

a transportation system straight out of the Jetsons, and will reduce over-ground travel times between major cities to a matter of minutes, rather than hours. Since throwing the concept open to the world's brightest brains, the technology has come on in leaps and bounds, and full scale test tracks are already up and running in France and the USA. Aerodynamic pods are capable of travelling at over 700mph through a specially designed low pressure tunnel, the first commercial track could be announced by 2019, with passengers stepping aboard within 3 years. Imagine conducting a tour of all of the USA's major cities over a long weekend, or popping from London to Edinburgh for a date night? It's on the horizon.

When it comes to hotels and resorts, tech is already trickling in. Anyone who's stayed in the dizzying luxury of Premier Inn Gatwick will know that it's quite possible to check in and retrieve a key without setting eyes on a single human. Disneyworld Resort are leading the way in wearable tech, with their Magic Bands allowing the guest to wander the parks unencumbered, as the waterproof bracelet acts as room key, admission

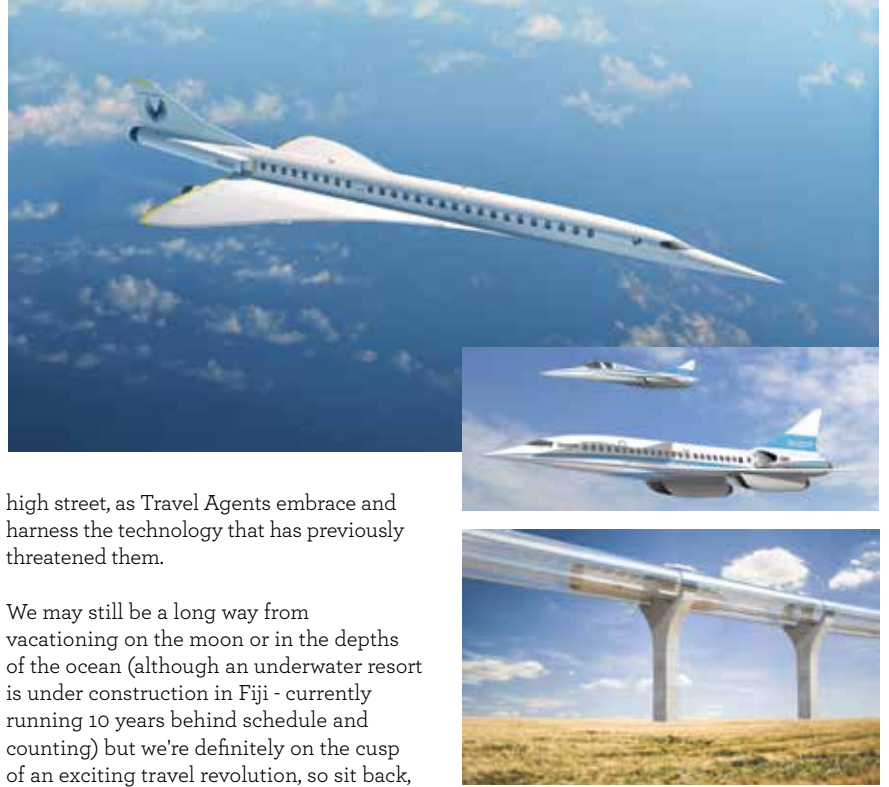
ticket, charge-card and photo-pass. Major hotel brands such as Hilton, Marriott and Starwood are working hard to stay ahead of the game, with smart phone compatible or fingerprint recognition locks installed, and infrared scanners used to determine whether a room is occupied, doing away with the low-tech Do Not Disturb sign or that annoying tap on the door. A number of cutting-edge boutique hotels are already trialling robot bellboys and butlers, ready to cart your luggage or replace a forgotten toothbrush on demand, and this is set to become a much more common sight.

Even the process of choosing where to go next will not escape a futuristic overhaul. Print brochures are already in fast decline, replaced by Youtube channels, interactive maps, and virtual reality walk-throughs. The Ascape app offers fully immersive VR experiences and tours of 29 destinations around the globe. With a smart phone and a compatible headset you can explore the whole world right from your lounge, or fly Lufthansa in the future and experience their real-time moving map, allowing bored passengers to identify and explore the cloud-dappled destinations they are soaring above. We can expect to see more immersive and inter-active ways of selecting our holidays appearing both online and on the

high street, as Travel Agents embrace and harness the technology that has previously threatened them.

We may still be a long way from vacationing on the moon or in the depths of the ocean (although an underwater resort is under construction in Fiji - currently running 10 years behind schedule and counting) but we're definitely on the cusp of an exciting travel revolution, so sit back, buckle up and enjoy the ride.

"US start-up company Boom Supersonic are bringing speedy back, with their 55 seat, all business class jet in development. Capable of travelling at Mach 2.2 (or 1500mph in layman's terms) that's faster than Concorde and will reduce the journey time between New York and London to a shade over 3 hours"



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THE FUTURE OF TOURISM



Words | Keith Beechan, CEO, Visit Jersey

Peering into my trusty crystal ball what's to be seen? Self-driving electric hire cars, robot hotel check-ins and room service and augmented reality holidaying experiences. But dejectedly not a lot of clarity around Brexit. I think it best to start with people, their attitudes and likely travel behaviour. So what is going to have a significant impact on how consumers will approach their travel journeys in the next 5-10 years?

Move over GenY, GenZ and Millennials. As developed countries age expect to see travel firms targeting Ageless Travellers. People will want to repeat major life events in later years; 40th anniversaries of honeymoons, long-stay gap holidays, voluntary-working holidays, etc. As people live longer and lead more active lives, the traditional order of key life stages will break down; it's not your age but your interests.

Holidays always start with inspiration. We are connected to an huge amount of information but there is a growing sense that the recommendations we receive have become narrower. People tend to be risk-averse and want to maximise the value they get for their money and how they spend their limited holiday time. Inspiration today comes from a loads of different places: traditional travel guides, review sites, pop culture (think TV, film, literature, etc.) social media feeds as well as friends and family. This volume of data will only increase. Endless resource can be accessed on the internet and Google tries to provide a route map through all this. We will increasingly be able to personalise information that we get. We will navigate and filter results by our trusted criteria. This process has

started but we are at the very early days of what we will eventually have at our fingertips. Expect to see online services that suggest holidays based on your "Filter Bubble". This has a long way to go; future travellers will live in their filter bubble, created by them (using personalised algorithms), to navigate to their next holiday. Holiday firms, and tourist boards, will have to work much harder to get onto a traveller's radar.

This has a long way to go; future travellers will live in their filter bubble, created by them (using personalised algorithms), to navigate to their next holiday. Holiday firm, and tourist boards, will have to work much harder to get onto a traveller's radar.

Value, for future travellers, will be about more than price. We will buy holidays that help us collect unique holiday experiences. 10 years has elapsed since the global downturn but its impact on our mindsets has not completely faded. The hangover of the recession and austerity has helped price comparison tools to become an important aid to travel decisions. More of us will be "Maximising Travellers", taking pride in finding great value deals. Young travellers lead - price is often literally their starting point. Many more will copy this behaviour. Aggregator tools like Skyscanner will continue to commoditise elements of tourism. Suppliers with strong brands will be able to retain customer loyalty; others will be hurt. Travel and tourism brands do have a bright future if they deliver valued value for their customers.

Value, as a concept, seems to broaden with age. If we have a family to care for, comfort often becomes an important factor that trumps price, to some extent. Older travellers, with decent income, seem to be less likely to fuss about money; they spent a lot of their youth compromising on price

and have, in many cases, accumulated a fair bit of wealth. Expect to see more holidays that are tuned to these more elderly travellers' interests priced accordingly; Silk-Road holidays following the footsteps of Joanna Lumley's TV series, or cruises with academic talks and excursions.

A side effect of the maximising mindset, will mean people will be increasingly averse to risky decisions. A holiday generally takes up a big chunk of income. This limits the budget available for limited-time holidays. The pressure will be to find out even more about destinations before getting there. In yesteryear the retail travel agent would provide this reassurance, today, and even more tomorrow, expect online travel firms to empower us by providing this information. Some younger travellers may still romanticise about the idea of a totally spontaneous holiday, yet even Gen Y consumers will spend a lot of time planning their travels and are happy to sacrifice true adventure and surprise to safeguard a great trip.

A disruptive trend - Conversational Commerce"- will take off. Companies will have conversations (including making bookings) with us via messaging apps (e.g. WhatsApp and Facebook Messenger in the West or KakaoTalk, LINE or WeChat in Asia) instead of over the phone, email or

websites. It's mobile, not tablet nor laptop nor desktop in the next few years ahead. By taking the brand-customer conversations to the places where consumers are already spending time, the threshold is lowered for consumers to enquire about a travel product, and to potentially make bookings on the back of the response they get. It's 24/7 (especially where knowledgeable chatbots are used to man the accounts). Using messaging apps will also continue the conversation throughout the holiday, allowing companies to inform us of changes and offers.

The light's fading and my crystal ball is dimming. Whatever the future brings we will continue taking holidays that help us relax, share time with loved ones, discover new experiences and fulfil our quest for friendship and self-fulfilment. Do enjoy your next #theislandbreak in Jersey.



CULTURE

Culture News

Someone Like You: The Adele Songbook

Jersey Opera House, 12th - 13th

October, £22.50

Back on the road by popular demand, Someone Like You (The Adele Songbook) is an immaculate celebration of one of our generation's finest singer-songwriters, and is returning to theatres in 2018. 'Hand-picked by Adele' herself on Graham Norton's BBC ADELE Special, the outstanding Katie Markham has the show-stopping voice and captivating charisma to deliver all your favourite Adele hits in an enthralling concert performance. The show faithfully recreates the magic of the three record-breaking albums 19, 21 and 25 - including Chasing Pavements, Make You Feel My Love, Set Fire To The Rain, Someone Like You, Hello, Rolling In The Deep and the multi-million seller Skyfall.



Bugsy Malone

Jersey Arts Centre,

SHOW

18th - 21st October, £16.50

'Bugsy Malone' is a slapstick, musical comedy following the rivalry between two half-witted street gangs in 1920's New York. On one side Dandy Dan's mob terrorizes the district, taking out enemies with their latest weapon: whipped cream splurge guns. On the other side, Fat Sam runs the successful Grand Slam Speakeasy but still fights with old-fashioned custard pies. Enter Bugsy Malone, a smooth talking ex-boxer who is simultaneously trying to woo singer, Blousey, and end the splurge war. It's about to get messy!



FETE

La Faîs'sie d'Cidre

*Hamptonne
Country Life Museum,
20th - 21st October*

Bringing together communities, volunteers and of course apple and cider experts. It's not all about the cider - live music, creative activities for children, dance, great food, great company, competitions, poetry, Genuine Jersey stalls and living history. Lots to do, things to learn, people to meet and fun to be had!

Joby Burgess: Pioneers of Percussion

Jersey Arts Centre, 4th October, £17

Joby Burgess, the "insanely talented British percussionist" (Chicago Classical Music) presents Pioneers of Percussion, a solo recital programme of new commissions and pioneering works, from the most innovative and creative composers of the 20th Century. The 9ft tall Capone-era aluminium harp, a typewriter, a giant steel sheet, loop pedals, soda bottles, graphic scores, electronics and video all feature in this revelatory programme from one of contemporary classical's leading lights. One of Britain's most diverse percussionists, Joby Burgess is best known for his virtuosic, often lissom performances, daring collaborations, extensive education work, and regularly appears throughout Europe, the USA and beyond.



Collabro

*Jersey Opera House, 5th October,
£31 - £34*

A flying visit from Britain's Got Talent's most loved act. From humble beginnings above a pub in London to being named the World's Most Successful Musical Theatre group it's fair to say Collabro have come a long way since first bursting into the limelight on Britain's Got Talent. The boys are proud owners of 3 highly successful studio albums and a list of awards and accolades Simon Cowell himself would be proud of. Collabro are booked for back to back shows in Jersey and Guernsey on the 5 & 6 of October.



FILM

Loveless (2017)

Jersey Arts Centre, 22nd October, £5

An estranged couple going through a brutal divorce both have new partners and want to start afresh until their 12-year-old son disappears after witnessing one of their fights. This visually mesmerising film provides a piercing critique of contemporary Russian society.



EXHIBITION

Jersey Society of Artists Exhibition

Harbour Gallery, 19th - 28th October

The Jersey Society of Artists is a thriving club encouraging local artists in any media. They have a permanent base at the Sir Francis Cook Gallery, Trinity Hill where they meet several times a week during the autumn, winter and spring, to practice an array of skills including life drawing, still life, printmaking and more. Throughout the year, they welcome visiting well-known tutors to take workshops in various techniques and subjects which are always eagerly anticipated and well-attended. Several well-known local artists are members and they too sometimes organise workshops.

New members are always welcome. If you are interested please contact:
Sally Reading E: sp64jsa@gmail.com T: 01534 483976



EVENT

The Medieval Dead

Mont Orgueil Castle, 31st October, £5 - £15

Join Jersey Heritage for a hair-raising evening of Halloween Horror in the mysterious, medieval, Mont Orgueil Castle. Explore the keep by candlelight but watch out for what lurks in the shadows. Beware the gruesome blood stained monk - he's not for the faint hearted! Experience the macabre with performances of the Dance of Death and fantastic fire shows. There'll be kid's gruesome crafts and trails, face painting, storytelling, competitions, interactive fun, and only a scare if you really want to dare.

Tickets can be purchased via
www.bookit.je

Theatre Tours & Afternoon Tea

Jersey Opera House,

6th - 31st October, £19.50

Explore the nooks and crannies behind-the-scenes and learn about the history of this iconic venue and what really happens behind the curtain. Join the tour guide on an intriguing journey dating back to 1865 then take it all in over Afternoon Tea in OH! Cafébar. Sensible shoes are advised for the walking and amount of stairs, and each tour should last about 1.25hrs.



TOUR

JERSEY OPERA HOUSE



DYLAN MORAN: DR COSMOS

Deadpan, witty, crackpot humour (15+)

WED 10 OCT | 8PM TICKETS: £25

SOMEONE LIKE YOU

THE ADELE SONGBOOK



Katie Markham is "Brilliant!" ADELE
'Hello', 'Chasing Pavements', 'Skyfall'. Soul-stirring!
FRI 12 - SAT 13 OCT | 8PM TICKETS: £22.50



STUDIO

JULIETTE BURTON: BUTTERFLY EFFECT

Sell-out comedy show! #DareToBeKind

SAT 20 OCT | 8PM TICKETS: £14*



MOZART BY CANDLELIGHT

The European Baroque Ensemble. Sublime.

FRI 26 OCT | 8PM TICKETS: £20.50-23.50*



COURTNEY PINE FEATURING OMAR

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SAT 27 OCT | 8PM TICKETS: £22*

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*Check for concessions and/or member discounts



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www.jerseyoperahouse.co.uk



An Evening with 'Foxy'

Thursday 25th October at The Jersey Opera House

You've probably seen him on the brilliant SAS Who Dares Wins, or maybe you caught him on the enthralling 'Inside The Real Narcos' show on Channel 4. Jason 'Foxy' Fox has had us glued to our screens for a while now, but did you know that this former Royal Marines Commando and Special Forces Sergeant found a huge hoard of treasure off Madagascar or that he's recently set a new world record rowing across the atlantic? Oh, and he's just come back from an expedition to the North Pole!

This is an amazing guy, with many a fascinating and incredible story to tell.

Jason joined the Royal Marine Commandos at 16, serving for 10 years, after which he passed the gruelling selection process for the Special Forces, serving with the Special Air Service and Special Boat Service. He's planned and led operations including hostage rescue, counter terrorism, counter insurgency, maritime counter terrorism, surveillance, body guarding and counter narcotic missions. Jason also trained as a combat swimmer, demolitions expert, Special Forces dog handler and jungle survival expert.

This summer saw Jason's new, ground-breaking series, Inside The Real Narcos aired on Channel4. Hailed as their flagship show for the year, Jason goes back to the front line of the drug war to confront the kind of criminals he once targeted. Jason travels to the heart of Cartel territory in Mexico, Peru and Columbia meeting cocaine cooks, cartel enforcers, underworld kingpins and traffickers to understand the complexities of the billion-pound narcotics industry.

Jason is also Co-founder of Rock 2 Recovery, which helps preserve lives of distressed servicemen, veterans

and their families, and is an ambassador for Veterans For Wildlife. He recently a new world record, in a never been done before row across the Atlantic in aid of the NSPCC.

Come and join Jason, and hear first-hand about his unbelievable story so far and what the future holds.

"This is an amazing guy, with many a fascinating and incredible story to tell."

He left the Special Forces in 2012, moving in to the TV and Film industry, initially by using his wealth of experience in the Special Forces to support production crews who were working in environmentally hostile areas, such as the jungle, the arctic or the desert. It was during this period that Jason was one of the divers that found the lost treasure of Captain Kidd - one of the most prolific pirates of the 17th century.

Jason then went on to star in front of the camera for Channel 4's first series of prime-time hit show, SAS Who Dares Wins. We are now on series 3 of the successful series, which has been praised for drawing in a significant share of young audiences and receiving critical acclaim.

PERFORMANCE TIME: 8PM
TICKETS: £25
CONCESSIONS: £20





The Future of Art: with Jason Butler

The last time we met with inspirational and award-winning artist, Jason Butler, he had just set a date for his next exhibition and was working towards his October deadline with gusto. With the commencement of 'Where Our Shadows Were', in which Jason will be turning his Commercial Buildings warehouse studio into a gallery for the coming weeks, we asked Jason how the art world has changed throughout his career and what he hopes for in the future.

How has the art scene changed since you first began your career? On a local level, it is certainly more vibrant. It seems as though more artists are basing themselves in the island as more opportunities are available due to people within the arts making things happen. For example, Arthouse Jersey are doing great things by bringing creative practitioners together and working on innovative projects.

Do you think the rise of the digital age has changed public appreciation towards art? Digital platforms such as Instagram do seem to be having an impact on the perception of art. It has never been easier for artists to get their work out there and celebrate what they do, which allows people to engage in a way that was not possible before. Whether it is a good thing in terms of the appreciation of quality however is another question. The speed at

which images are taken in and the ease of accessibility is possibly having an impact on the appreciation that art needs to be seen in the flesh rather than on a tiny screen.

What do you hope the future will hold for your career and the world of art?

The only thing that matters in the future on a personal level is for my work to keep pushing on and to keep learning and improving.

show medium to small scale work. The paintings are very much intended to be seen as a coherent series and a lot of work has gone into improving the space itself. I feel the work has kicked on a lot in the last couple of years so I'm excited to welcome people into my space.

Complete this sentence: "The future will be ..." ...Full of surprises and never dull".

"The only thing that matters in the future on a personal level is for my work to keep pushing on and to keep learning and improving."

You're soon to be running your new exhibition throughout the month of October. What can we expect to see?

The main room consists of 10 large scale paintings whilst the other two rooms will

Jason Butler's exhibition 'Where Our Shadows Were' will be running from Wednesday 2nd to Saturday 27th October 2018, Monday to Saturday 10:00 - 5:30, at 10 Commercial Buildings (next to Normans Trade Centre).

Jason@jasonbutlerartist.com
www.jasonbutlerartist.com
Instagram: jasonbutler1970



In a new series, we meet people who seek
creativity output outside their dayjob.

Creative OUTPUT

Matt Ruane Sea-loving snapper

We live in a time of amazing visuals. With our eyes constantly stuck to the 'gram, we're presented with aspirational imagery on a daily basis, ready to be impressed by, admired, liked and followed.

If you're interested in creative arts you probably already follow a handful of photographers, drone pilots, videographers and brands you love that focus on quality presentation. The beautiful images and content are usually carefully curated by ad agencies which had quirky furniture and buckets of creative resource. Sometimes, however, it's capable staff, diversifying their

skillsets, presenting brands and employers with an added visual string to their bow.

Matt will be known to many on the island in both his professional capacity as a broker of impressive marine craft at Cecil Wright and Partners and as a long term lover of all things nautical. After an education and career centred around the sea, last year he

treated himself to a 'decent camera' and taught himself how to use it. Having seen some shots shared on social media, we got in touch to find out about his inspiration. A true Jerseyman, the selection he sent clearly show his love for the sea and the island. His job as a yacht broker obviously creates great opportunities to combine impressive subject matter with incredible



backdrops but it is a wider interest that stokes his passion; “The element about taking pictures (I’m not a photographer, so I’ll avoid the word photography) that I find gives me that warm fuzzy feeling is catching people in the moment. Be it competitive sport, water sports just for fun, being transfixed by our exquisite coastline and the sea or kids playing in their element. It turns out that gives me more satisfaction than snapping the world’s finest yachts, which I didn’t expect”.

He certainly gets stuck in, with images of friends on all manner of watercraft and board peppering Mat’s portfolio of shots. His daytime attire of pressed shirts and scrubbed loafers disguises a life spent in a wetsuit catching people mid cutback or flipping over a wake. “I deeply love Jersey, especially the epic summer mornings and evenings we’ve been treated to of late, although I really try to avoid being be a cheesy sunset snapper! Particularly given there so many epic photographers here whom I know, look up to and am inspired by. As a novice I struggle to get my head around their levels of intuition, creativity and skill”.

It’s great to see people picking up a camera of capturing life, whether it’s just for fun or in order to further their work. And even though he has the opportunity to capture yachts and dodge sharp fins, he still does love a sunset, “I’ve allowed myself one sunset into my choice of six because its of my beloved ‘hood Ouaisne, my home and my favourite place on planet Earth, so I just couldn’t resist, sorry!”



“I deeply love Jersey, especially the epic summer mornings and evenings we’ve been treated to of late, although I really try to avoid being be a cheesy sunset snapper! Particularly given there so many epic photographers here, whom I know, look up to and am inspired by. As a novice I struggle to get my head around their levels of intuition, creativity and skill”



• THE • Genuine Articles



Lauren Radley

Illustrator

Lauren's work is full of colour and excitement and her range of Jersey-themed images are very successful, selling at lots of local shops, markets and events.

Lauren was already an accomplished illustrator when she moved to the island with her Jersey-born husband a few years ago. Since arriving in Jersey, Lauren has set up her own small business which she runs full time. Lauren told us a bit more about how she became an illustrator and what a typical work day is like for her.

"I studied Illustration and Animation at Kingston University, London, and graduated in 2008. This didn't make me an immediate illustrator though! It's taken a few years of hard work, doing everything I could to get myself noticed in the illustration world, and working part-time as a noodle waitress in Wagamamas.

When I first moved to Jersey, I started working part-time for Jane James in her Coastal Ceramics shop; not only did she introduce me to lots of inspiring artists running their own businesses like Lisa Le Brocq, who I now share a studio with, but Jane herself was a massive inspiration to me, and constantly pushed and encouraged me to start selling my work. It started very slowly, just selling a few greetings cards in her shop, but the past year has been so exciting – the business has grown more than I could have ever imagined, with a big range and many different outlets. The response to my work has been overwhelming, I feel very lucky everyday, and so excited about what I do!

In Jersey you can find my work at both of Jane James' shops in town and Gorey, Rococo Arts and Gifts, The Harbour Gallery, Chi Chi Boutique in St Aubin, Durrell, Jersey Heritage, The Framing Workshop, and Victoria Art Gallery. I also sell online through my etsy shop, and Anina.je

Mobile: 07829994144
Instagram: laurenradleydesign



Laura Smillie

Slip-Cast Potter

Laura is a studio potter, specialising in slip-cast ceramics.

Working from her home studio in St. Brelade, Laura handcrafts tea-light holders, one-by-one, following traditional slip-casting methods, before finishing, glazing and decorating with her own graphics to achieve varying luminous effects. Each candle holder is made from porcelain which when fired at high temperatures in a pottery kiln, creates a translucent, warm glow.

For her 'Sandstorm' tea light series, Laura adds coloured clay during the slip casting process to create a one-off marble pattern, unique for every candle holder.

When illuminated with a candle, the translucency of the porcelain highlights the marble decoration creating a stormy landscape, flickering in the light.

In contrast, 'Jersey Glows' is a collection of tea-light holders illustrating iconic Jersey landmarks, native wildlife, and pastime activities favoured by locals and visitors alike. When illuminated, silhouettes of activity magically appear, bringing Jersey to life, by candle light.

Laura will be selling her work at various events throughout the year – please check her website for more information. Alternatively, they are available to buy from Jane James Coastal Ceramics - Gorey, and The Harbour Gallery - St. Aubin.

Website: www.laurasmillie.com
Instagram: laurasmilliejersey



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Beauty News

FACING THE FUTURE

The world's most luxurious skincare company La Prairie, uses cutting-edge futuristic formulations to create its much coveted products.

Unapologetically high-end, La Prairie can trace its proud heritage to the renowned Clinique La Prairie in Montreux, Switzerland. They are pioneers in the science of cellular therapy; at the heart of every collection, the exclusive cellular complex fights the signs of ageing and helps revitalise, energise and moisturise skin. Boasting an unparalleled fusion of science and rare ingredients centred on the cellular complex, their skincare and make-up collections are designed to give a truly luxurious, immersive experience.

The company's past 30 years of research has shown them that caviar extract has firming, lifting, volumising benefits, and gives back elasticity to the skin. It works on the skin's extracellular matrix, all of that essential 'scaffolding' that gives the firmness to the skin.

Caviar extract also enhances production of both collagen and ceramides, the naturally occurring lipids that help skin retain moisture. Yes, their products are expensive but yes, they are worth it. Visit their stunning stand in deGruchy to discover how these truly healing products can help you.

Check out three of their top wonder products:



SKIN CAVIAR LUXE SLEEP MASK - A NIGHT TIME INDULGENCE

Gives new meaning to the term "beauty sleep". A truly indulgent formula, it provides outstanding lifting and firming overnight.

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Remastered with their latest 'Caviar Premier', this lightweight yet indulgent moisturising cream glides on skin smoothly, leaving it feeling exceptionally soft. Skin is moisturised without feeling weighed down.

UK price £362 / deGruchy price £316.75



SKIN CAVIAR LUXE CREAM - INDULGENCE ELEVATED TO NEW HEIGHTS

A rich, nourishing and rejuvenating cream that offers a unique dimension of sensorial indulgence paired with never-before-seen lifting and firming. Skin appears more supported, tightened and toned, with a heightened feeling of tautness and suppleness.

UK price £362 / deGruchy price £316.75

THE FUTURE IS HERE...

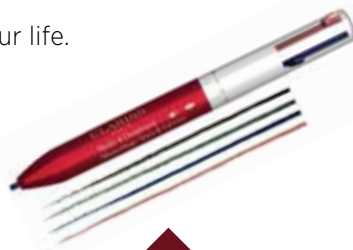
High tech beauty bits that you need in your life.



Sisley Anti-Ageing Firming Concentrated Serum - available from Voisins

The awakening of the skin's firming potential; Sweet Marjoram extract, a new Sisley key ingredient, visibly boosts and tones. The all importantly re-tensioning of aged and weakened skin is done by a unique complex with 7 powerful plant-based extracts offering visible firming support and creating the look and shape of more youthful skin.

Our Beauty Expert says: This is worth every penny, it lasts for ages and the results will make you so happy. After a week of use I was asked if I'd lost weight and friends were enquiring as to what on earth I was using to look so glowing!



Clarins 4 colour pen - available from Voisins

Three eye liners and one lip liner in a nifty pen. Their retractability means you don't need a sharpener and all the colours are enriched with sunflower wax complex, jojoba and black acacia to nourish and comfort eyes and lips.

Our Beauty Expert says: How cool is this? It's completely brilliant and will stop people mindlessly reaching for the same old black eyeliner. You can try out the green shade one day which will give a boost to hazel eyes and make blue eye pop! Or the blue for a more fashion forward look.



Neal's Yard Bee Lovely Hand Wash & Hand Cream - available from The Potting Shed at Ransoms

Environment conscious and created with the future in mind, this delightful duo is made with moisturising, fair trade organic honey from Mexico and uplifting - sun ripened Italian and Mexican oranges, these products condition the skin and lift the spirits.

Our Beauty Expert says: Gentle enough for the whole family, but so wonderful-smelling that you might want to hide it from them! Helping save the planet can be a bit overwhelming, so start small with the humble bumble bee; proceeds from each sale go to charities that protect and enhance vital bee populations.

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MEET THE EXPERT

Kayleigh Dwyer

Salon Owner & Hair Stylist at Oasis.



How long have you been hairdressing?

It's hard to believe that I have been hairdressing for over 18 years. My first introduction was as a Saturday assistant in Toni & Guy's flagship salon in central Manchester. The atmosphere of a busy salon and the feeling of making others so happy left me wanting more! By the time my school days were over I had already achieved my NVQ level 1 and set out to achieve my level 2 as a full-time employee. Working alongside and being trained by the best in the industry filled me with pride.

Tell us a bit about your career in hairdressing so far...

After qualifying it was time to broaden my horizons and in 2007, I made the commitment to transfer to the Jersey branch of Toni & Guy. Here, I achieved level 3 status in my NVQ and I also travelled to London to complete my Great Lengths hair extension course.

In 2010 I took some time out to welcome my first child and it was during this time that I was introduced to Stephanie Coates (then owner of Oasis Hair Salon). Stephanie was kind enough to offer me a route back into hairdressing and introduced me to her relaxed and boutique style, which I loved.

After marrying my long term partner, Charlie and giving birth to my second child, I decided I was ready for another challenge. That challenge presented itself this summer, when I was lucky enough to have the opportunity to become the new owner of Oasis. I wanted to stay true to the values of the salon by offering my clients a unique and relaxing atmosphere, where they can escape from their busy schedules. I feel this way every time I enter the salon and it is very important to me that my clientele feel the same way.

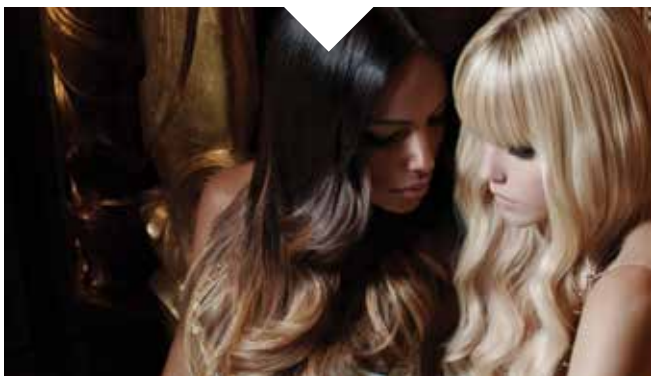
Favourite hair product?



What cut do you think is most current?

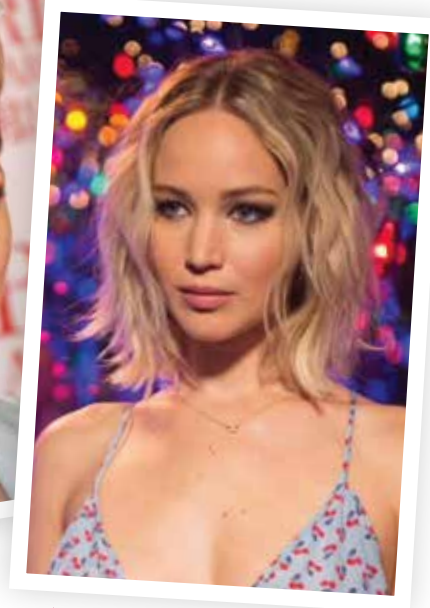
I'm seeing more of the shorter styles coming back into trend; soft layers and blunt length. It's stunning and a real statement.

That would have to be the amazing Great Lengths hair extensions. It's a brilliant product that so many of my clients love using. They are 100% ethically sourced human hair in a huge selection of glossy tones and lengths, and it's suitable for all hair types. It looks stunning once in, and is so soft and easy to style.



What colour trends are you seeing more of?

I'm not going to lie, I'm happy that I'm seeing less of what I call the 'colour wheel' (all different colours). I much prefer the soft Balayage in natural tones and warmer colours which seems to be popular again.



Which celebrity always nails it?

Emma Willis is always looking fresh. I love how versatile her hair style is, she'll have an up quiff one night and then down fringe for the daytime. Jennifer Lawrence's hair is bang on trend. I love it.

FASHION



L.K. Bennett Doris Dress
UK RRP £250
de Gruchy £225

FASHION AUTUMN HUES

Upgrade your workwear wardrobe with our L.K. Bennett red Doris midi dress. Tailored to a slim-fitting cut, the fluted three-quarter length sleeves add a trend-led flourish. Or try the Danna Linton tweed jacket, the perfect blend of modern and heritage style. Featuring a stylish frayed-hem detail and fitted silhouette.



L.K. Bennett Danna Red Tweed Jacket
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Brand News



Cool and Cosy



The seasons are changing, the weather is cooling and the nights are drawing in. However, it's not all doom and gloom; you can start getting excited about boxsets, blankets, candles and most importantly comfy clothes.

Introducing The Lemon Collection, from New York; modern, sophisticated loungewear. This fun chic brand has a range of robes that you will want to live in and pyjamas that you will want to be seen in! The Brand has received some serious attention in the US and we can see why. The natural colours make it easy to wear with your wardrobe favourites and the divine fabrics are exactly what you need this autumn. Simply Dreamy.

Night then!

The new collection of GINIA nightwear has arrived at deGruchy. This luxury Silk brand offers the classics in refined silk lounge and nightwear. GINIA combines femininity, timeless elegance and craftsmanship to create really luxurious pieces.

Showcase your flirtatious side with this delicate silk chemise and short set. Spun from pure silk, creating a lightweight and breathable finish you won't want to take off. This season the cream and blue tone tops are so beautiful you will be tempted to wear them with your jeans.

Tailored beautifully with fine straps, these items are all so flattering! Definitely one to have this autumn, or add to the Christmas wish-list.



Fashion forward

This is what 2019 fashion is going to look like. The new season Balenciaga is just so frikkin cool. Their awesome 'Triple S' sneakers are back and sure to sell out again in this epic colour combo. The kitsch puppy and kitten bag is fun (and adorable) and the 'Souvenir' belt bag in velvet would just be the best travel-companion, and instantly make any outfit 'finished'. It's expensive, but boy is it wonderful! We heart it all. Check it out at net-a-porter.



Alex Monroe jewellery is synonymous with a very British sense of style. It is feminine, delicate and quirky, but above all wearable. This is jewellery that is made to be worn and made to be loved.

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BRAND
OF THE
MOMENT**

Now a much loved brand world-wide, each and every piece is individually designed and handmade in England by Alex and his team of expert jewellers. Inspired by nature and nostalgia, their iconic bee necklace is a firm favourite and this cool beetle pendant instantly adds some style to any outfit.

Available from The Potting Shed at Ransoms.



Fun, futuristic rainwear

No more begging your child to wear a coat; little ones will love these Hatley magical colour-changing raincoats.

They can watch the new colours appear as it gets wet and the brand also have sweet matching rain boots and umbrellas. Roll on autumn!

Hatley products are available from The Potting Shed at Ransoms.

Fall for the latest fashion with Renaissance



“One of the most dominant trends to grace stores this fall will be animal print, from snakeskin to zebra and everything in-between”



Nobody is more excited about this autumn's collections than Renaissance Boutique's owner Lesley. After a long and glorious summer, it's time to look towards the cooler months and think about how the latest catwalk trends are going to be translated by designers into our wardrobes.

It's with a child-like joy that Lesley unveils this season's collection at the luxury boutique, which has already started turning heads and flying from the store.

An abundance of texture, flower print and colour, this season sees a mixture of trends thrown together in surprisingly wearable ways. “Feeling good in what you wear is all about confidence and if you don't feel comfortable, then it isn't for you. For some that can mean an adventurous mix of clashing prints, for others it will be the subtle hint of leopard print on a shoe or lining of a coat.” No matter what your take on the latest fashions, Renaissance have something in their collections to suit your individual style.

One of the most dominant trends to grace stores this fall will be animal print, from snakeskin to zebra and everything in-between. Leopard print still reigns supreme and whilst it has been in stores for a while now, it is even bigger and bolder this season, in bright colours and even worn head to toe. Dubbed the ‘new neutral,’ there is nothing that can't be paired with the print for a dressed-up evening look to a casual daytime ensemble.

“I am most excited about seeing how the designers are mixing up luxurious textures in their clothes. It's about wearing a cashmere sweater with a silk midi skirt, or an alpaca coat with some velvet trousers.” Fashion continues its love affair with pairing hard with soft, the feminine with

the androgynous. Chanel-inspired jackets and tote bags bring tweed fabrics back into style, but are best worn this autumn with leathers, or studded biker boots to add edge.

Deep emerald greens and rust colours penetrate through collections, with khaki making a huge resurgence. Classic winter shades such as red and camel can still be found in most collections. “One of my favourite items in the boutique has to be the Marc Cain glossy puffer jackets. They really do bring life to any winter outfit and of course, are also hugely practical.”

Renaissance carefully select the very best from designers, always with their customer in mind. They stock new and established labels including Marc Cain, Riani, Equipment, Mercy Delta, D'Exterior and Edward Archour. “This winter, fashion is just one great enormous hug. As always I'm excited to see how our customers interpret these trends as the most important part of any season is always seeing how well we have delivered what they most want.”



THE FUTURE IS BRIGHT

PHOTOGRAPHY AND STYLING DANNY EVANS
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MODEL GOSIA



Jacket by Munthe **£185.00** from Manna
Leggings by Toned Totty **£69.30** from de Gruchy
Shoes by Dune **£89.10** from de Gruchy



Jacket by MaxMara **£454.00** from Voisins
Leggings by Adidas **£44.50** from Graeme Le Maistre
Boots by Adidas **£125.00** from Graeme Le Maistre



Jacket by Marc Cain **£499.00** from Renaissance

Jacket by Marc Cain **£429.00** from Renaissance
 Leggings by Asics **£51.95** from Graeme Le Maistre
 Boots by Adidas **£125.00** from Graeme Le Maistre



Jacket by Project AJ117 **£155.00** from Manna
 Leggings by Bjorn Borg **£45.00** from Voisins
 Boots by Moda in Pelle **£107.95** from de Gruchy





Jacket by Marc Cain **£389.00** from Renaissance
Sports Top by Toned Totty **£40.50** from de Gruchy
Leggings by Toned Totty **£66.60** from deGruchy
Shoes by Dune **£89.10** from de Gruchy

Imogen's picks



Sweater weather has officially arrived. But just because the mercury has started to fall doesn't mean your #OOTD standards should drop with it. Wrap up with some of the best picks from the high street this month.

...for the girls



6



1



5



4



2



3

1. Soaked in Luxury Cardigan, Pebbles Boutique **£99.99**
2. Stitch Detail Jumper, Topshop, **£34.00**
3. Mint Velvet Ivory Sweater, de Gruchy, **£62.00**
4. Rib Twist Front Top, New Look, **£12.99**
5. Black Felted Spot Jumper, New Look, **£19.99**
6. River Island Rib Knit Jumper, Voisins, **£32.00**

...for the boys

1. Calvin Klein Sweater, Voisins, **£72.00**
2. Tommy Jeans Crew Neck Sweatshirt, Voisins, **£70.00**
3. Fila Vintage Pozzi Sweatshirt, General Clothing Store, **£50**
4. Ralph Lauren Sweater, de Gruchy, **£98.10**
5. Hugo Boss Sweater, de Gruchy, **£134.10**
6. Black Chevron Panel Sweater, Topman, **£30.00**



5



2



3



4



6



1

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BECAUSE QUALITY MATTERS

gallery

67

Style Stalker

Ah, the month of October when you can't decide whether to keep your legs out or to start pulling out those baggy jumpers from the depths of your closet! Here are the best looks from our streets of those who managed the changing seasons with utter finesse.



Yasmin Duncan, 21

Yasmin is embracing the autumn trend for all things Chanel-inspired perfectly. Her simple black ensemble is elevated with a River Island boucle blazer and some monochrome pointed flats. The look is kept chic with dark sunglasses and simple jewelled earrings, just as Coco herself would have worn!



Robyn Baker, 24

We are loving Robyn's twist on casual style. Her cropped pink jumper from New Look adds a distressed edge to her outfit, with high waisted khaki trousers. The latest chunky trainers from Topshop are totally in this season.



Amy Crowder, 37

Amy keeps her outfit playful with a distressed pair of dungarees from American brand Holister. Matching white t-shirt and sandals lend a summers vibe to the whole look, teamed perfectly with a leather satchel from a Moroccan market.



Monica Manzanita, 32

A simple outfit put to dazzling effect with some carefully chosen accessories. We are loving Monica's leopard print Kurt Geiger mules, not to mention her dazzling pint sized Gucci bag. Bold accessories work to great effort against a simple monochrome outfit.



Julien Bitan, 28

Frenchman Julien may have misinterpreted our Jersey street style, but he gets full marks for bringing colour and glamour to our island. His mermaid inspired outfit celebrates two weeks until his wedding day.



Zlata Poljakova, 32

Zlata has got her style spot on for this fall's trends. Her spotty top from Dorothy Perkins adds wow factor to otherwise casual outfit. Throw in a fabulous silver metallic bag from Accessorize and she is streets ahead in the style stakes.



Soffia Serrao, 19

Soffia is clinging to summer with both hands as she rocks some authentic Nepalese pants. This relaxed look looks so comfortable and carefree on Sophie that she may well be wearing them well into the winter.



Sophie Piazza, 28

Sophie is a master at putting together unusual pieces in a fresh, modern way. We are loving her embellished Scotch and Soda jeans and how she's teamed them with a French Connection top with flashes of yellow to match her earrings.

yum!

APPETITE

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appetite

Jersey's foodie annual

Jersey's foodie annual | Tenth Edition | 2018
appetite





THE Restaurant Review

WORDS Ollie Watts

Quality is not an act, it is a habit.

- Aristotle

There has been lots of talk recently about the Jersey's town. Sky high rents, online discounts and costly taxes have impaired St Helier's once busy streets and left part of Jersey's capital somewhat barren. Unfortunately, with websites like Amazon, eBay & Google shopping search, people have become adept at buying from the comfort of their own home, leaving the retail sector of Jersey in crisis. Thankfully, there is one thing you can't buy from Amazon, and that's a dining experience at the finest delicatessen in the Channel Islands.

It was a quiet Thursday night in town. Several people still sauntered around the streets and a slight chill hung in the air, autumn was elbowing summer out of the picture once again. I had only ever been to Relish once before, and that was to buy some variety of Jam. I'm not entirely sure what was stopping me from going back, but I'm really kicking myself now because I had such a fantastic experience, this time, that I can guarantee I'll be returning at every opportunity.

of dishes that speak for themselves. The flair comes from the produce, not from hours of toiling in the kitchen.

After ordering a large glass of Sancerre each, my dining partner and I settled on 2 shared dishes. The first was the Latin Salami platter; this included a mixture of Latin salamis, such as Spianata Romana, Finocchiona, Chorizo, Lomo Curado and Salchichón and was served with pickles and caperberries. Although the Spanish names

as well as 'Ultimate Winner' at the Jersey Customer Services Awards. There is a passion about this epicurean emporium, a fresh enchantment of awareness and know-how that comes across in droves. I humbly invite you to join in with the excitement of discovery and enjoy the best that Europe has to offer!

"Imagine Relish as a compacted Borough Market that you don't have to get on a boat or plane to visit. The atmosphere is warm, inviting and it just smells luxurious!"

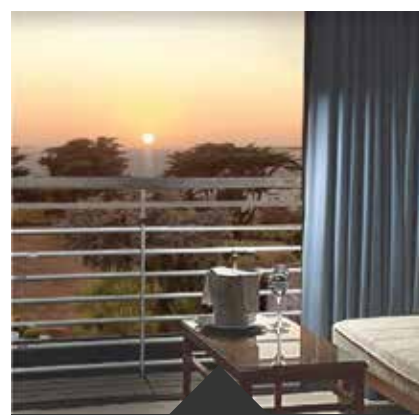
As we entered, past the scene-setting olive tree planters, we were met with the stuff of my dreams; this mainly consists of a plethora of wine & cheese. The fridge to the right of the entrance contains over 80 cheeses, all labelled with country of origin, information and tasting notes. There are dried meats hanging throughout the premises as well as other decadent gourmet delights, such as chocolates and other larder essentials. Imagine Relish as a compacted Borough Market that you don't have to get on a boat or plane to visit. The atmosphere is warm, inviting and it just smells luxurious!

As we are being seated, a cheese masterclass is taking place behind us, skillfully performed by Florian de Poray, the wonderfully passionate & practised proprietor of Relish. Florian is the brains of the operation, sourcing all of the ingredients personally from Europe, using his fantastic understanding and perfected palate to serve and pair some of the finest wines, meats and cheeses available to the public of Jersey.

Being a deli, the menu isn't a long-winded list of the chef's aptitudes, more a presentation

may not give you the best idea of exactly what the meats are, all you need to know is that they are delicious. The meat flavours and texture are diverse and vivid, and unlike a lot of other antipasto style platters you can find on the Island, there was a large amount for the price! To accompany the meats, we opted for a large baked camembert. This was served with a selection of oiled and toasted breads, truffled breadsticks as well as roasted nuts and crispy prosciutto di Parma. The rich buttery flavour of the Camembert was cut through perfectly by the salty meats, and the toasted breads as a perfect supplement. Inevitably, the meat platter disappeared, the rind bowl of the cheese ran dry and it was time to settle up and leave.

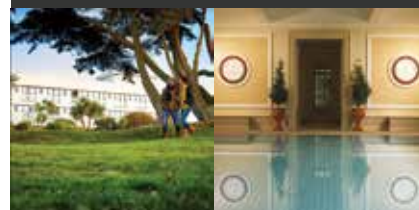
This is humble, delicious food. It doesn't rely on ornate presentation or outlandish recipes, all it needs is itself. When knowledge is paired with quality, you can expect nothing less than perfection and that is exactly what Relish delivers. Considering the above, it really is no surprise that this delicatessen has been highly commended in the U.K Deli of the Year awards, as well as Florian being crowned 'Best Self-employed Individual'



Treat yourself

The Atlantic Hotel has a fabulous package specially created for local residents showing that you don't have to go too far to experience a relaxing break with a loved one. Enjoy a night away from it all and escape to a special place. From just £100 per person their Champagne Overnight Stay includes half a bottle of Taittinger Champagne on arrival, a three-course dinner in Ocean Restaurant, accommodation in a Golf View room, full English breakfast and use of the Palm Club leisure facilities.

To book call 744101 or email reservations@theatlantichotel.com



Relish Delicatessen
22 Halkett Street, St Helier JE2 4WJ



There couldn't be an easier, or more delicious way to loose weight! The fantastic, locally based, Gymsmith company have just launched their healthy food delivery service called Gourmet Macros and it's everything you could wish for.

Twenty one days of innovative tasty meals made with fresh, high quality ingredients and customised macronutrients, cooked by a Le Cordon Bleu trained chef, delivered to your door. You simply have to scoff the lot, and voilà you loose weight. Welcome to dieting in the 21st century. It's fabulous.

Hampers arrive at your door every few days with your complete meals all ready for you, all marked with when to eat it. Our favourites were the hard-boiled eggs and grilled halloumi nestled on a bed of fresh spinach with avocado and toasted seeds, finished with a drizzle of balsamic glaze. Also their lunch dish of spicy Mexican king prawns served on a bed of wholegrain rice with Mexican style corn and a black bean salsa was epic. Oh and the 'Kick ass Seabass' fillet on a bed of lemon and basil couscous, served with chilli broccoli and salsa verdi, was another brilliant one!

What was lovely, aside from the wonderful weight loss, was that it provided so much inspiration for tasty meals that you can re-create to continue with your new found love of healthy food!

Anybody can sign up to their guaranteed results, 21-day fat torching meal plan at www.thegymsmith.co.uk - although there are limited spaces available.



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The Foodie 5: pocket friendly food for autumn

Food blogger Laura Dauny of theislandplate recommends her top dining deals for the autumn

October – a month that is music to most foodie island residents as the harbinger of Tennerfest and a chance to sample many of Jersey’s culinary treats throughout October and November without breaking the piggy bank. Good value is not only limited to Tennerfest, however, so we bring you a round-up of five other island promotions that will fill you up; leaving change to spare and maybe even offer some insta-worthy dishes this autumn.



Curry nights at the Lovin' Spoonful

It's Friday night. You've blasted through a few pints at your work drinks. The curry devil is on your shoulder but payday feels so very far away. The Lovin' Spoonful is here to help. Their Friday night curry club allows two to dine for £11.99 on a first come, first served basis. All you need is to find a friend (or just be greedy, order for two and pretend you've been stood up so you can eat both portions) and you'll be well fed with change from a twenty pound note.



Inndulgence club at the Liberation Group

25% off your food bill every Wednesday (just your food bill mind, so no getting carried away with the champers). It's an easy offering and all you need to do is become a member of the Liberation Group's inndulgence club and present your card or membership number when paying your bill. Membership is free and can be sorted online with minimum hassle. With 12 pubs, bars and eateries across the island to choose from (and even more in Guernsey) a weekly trip to sample them all could see you through the best part of the winter.



Feast 4 Less at Randalls

From 1 October to 4 November, Randalls are offering a Feast 4 Less menu with 2 courses for £12.50, 3 courses for £15.00 and a bottle of wine for £12.50. Twelve Randalls venues are taking part, each offering its own menu, so there is no need to limit yourself to trying just one of their eateries. Our pick is the menu for La Hacienda featuring fiery tostadas, marinated king prawns and Veracruz sea bass, as well as many other Mexican classics. Not all menus are always available (La Hacienda's is Tues to Thurs only between 6-9pm) so make sure you check the Randalls website for full information.



Burger and a beer at Street

Wednesdays are burger and beer night (sorry if you missed the memo). From 3pm onwards, Street will be rustling up their deliciously tasty burgers topped with relish and pickles, a side of fries and a beer for £15. With a no fuss feel it's a perfect mid-week family win.



A Great British menu at the Grand Hotel

A special lunch menu celebrating the best of British is on offer until 30 November, with 2 courses for £15 and 3 courses for £20. The menu changes weekly to make the most of the best seasonal produce with sample offerings such as chicken, bacon, and wild mushroom pie and bread and butter pudding promising to keep you warm as the weather takes on its autumn guise. It's available every day, except for Sundays, between 12.30pm and 2pm and is served in the indulgent-feeling champagne lounge, proving you don't always have to flash the cash for a bit of style.

Check out Laura's island food journey on theislandplate.com or follow [theislandplatejersey](https://www.instagram.com/theislandplatejersey) on instagram

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THE HOME THAT HAS IT ALL

WORDS Imogen Pickering

Tucked away in a quiet and rural setting in the ever popular Parish of Grouville, Le Buissonet is a quintessential family home, maintained to excellent standards. It's set within circa half an acre of beautiful gardens and grounds and offering an exceptionally generous range of accommodation.

With its own gated access, opening into a large forecourt with ample parking, this property will particularly appeal to a large family. With an integral ground floor guest wing, indoor swimming pool, large first floor office suite and luxurious gardens complete with outdoor tennis court - this really is the home that has it all.

On entering the building, you are met with a lengthy entrance hall leading to the property's kitchen, dining room, living room and additional reception room. The modern shaker-style kitchen, recently fitted 18 months ago, bursts with character with its cream fitted cabinets, complete with black granite topped island with high specification appliances. A bevelled glass door leads through to the family dining room, where a

feature fireplace decorates the room, adding to the warm, cottage-like feel of the space.

Through a pair of glass panelled double doors leading from the dining room, the property's sun room does exactly 'what it says on the tin' - as natural sunlight streams in from the sliding doors that open out onto the garden. The property's has an enormous L-shaped living room and I'd take the opportunity to knock through the wall to open up the space to create an even larger, open-plan, sunlight-filled living and dining area, all the while enjoying the spectacular views of the garden.

The garden of Le Buissonet is what takes this property from impressive to spectacular, with its plethora of mature trees and plants, extensive lawns, sun-filled seating areas, as

well as a beautifully kept hard tennis court. Completely enclosed, the highly private and extensive lawns make for an ideal outdoor playground and it's not difficult to imagine a family spending the majority of their time in this space during the warmer months. A patioed area in front of the kitchen and dining room offers the perfect space for entertaining and dining alfresco, extending the open-plan living area to the outdoors.

As if the residents of Le Buissonet aren't lucky enough to have such wonderful gardens to enjoy, the property's indoor swimming pool area, accessed via a door in the kitchen, opens its bi-folding doors into the garden to add an even higher degree of luxurious family living. Complete with steam room, sauna, changing rooms and bathroom, the large mosaic-tiled pool is to be enjoyed by the whole family. Innovatively converted into an additional reception room, the property's integral double garage backs onto the pool area and offers the perfect space for a teenager's snug, games room or gym.





“This really is the home that has it all.”

With its own access via an outside door, a set of steps lead to Le Buissonet's impressive integral office suite, ideal for a professional requiring a highly private and quiet office space, or small business owner working from home. Also located on the ground floor, with access to the left from the entrance hall, the property's integral wing comprises its own bathroom, bedroom and two reception rooms. With access into the garden, the space offers an ideal setting for multigenerational living, or could even be suitable for private tenanted accommodation.

The first floor of the property provides the space for three of home's four double bedrooms. To the right of the landing, the sizeable master bedroom offers enviable features including a large ensuite bathroom, walk-in wardrobe and access to an enormous sundeck overlooking the grounds. On the other side of the landing, a second bedroom shares the sundeck, with the third bedroom located towards the front of the property, overlooking the wonderful views of the picturesque parish beyond.

An appreciation for attic rooms had me very excited over the fourth bedroom of this property. With beautiful wooden beams running throughout, an ensuite bathroom



with characterful wooden floor and views of Mont Orgueil Castle and France, this perfect little hideaway would make a fantastic space for an older child seeking some independence, or indeed a beautiful guest room.

Not only is Le Buissonet ideally located, with ease of access to a new supermarket shopping facility in Grouville and only a few minutes distance from Gorey and principal schools, this really is the property that has everything. Its complex floor plan makes for a private setting with plenty of hideaways, but is also ideally suited for a large modern family, with grounds and facilities sure to offer years of fond family memories. The impressiveness and character of Le Buissonet is not something that can be easily relayed in writing - viewing comes highly recommended.



Le Buissonet
Grouville

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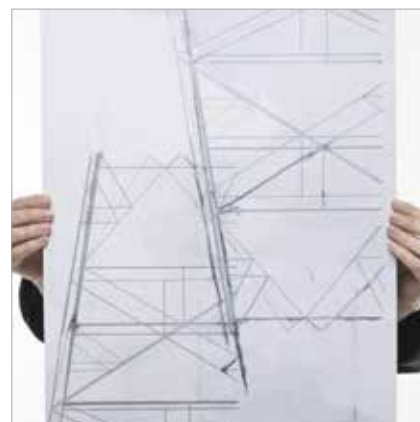
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JERSEY'S PROPERTY PORTAL

THE BEST PLACE TO FIND A PLACE IN JERSEY

Finishing Touches

Decorating and styling your home can be fun, but it can also be stressful, time-consuming and expensive. One of the easiest ways to personalize your home decor quickly and inexpensively is by incorporating prints. Choose a colour scheme, theme and style to fit the room in question and add prints in a variety of sizes for a Pinterest-worthy space that even the least interior design-savvy can master.



Geometric Prints Range

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paperbyher.com

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what can we do for you?



Future-proof Design

‘Well-designed homes that meet continued housing demands, built to surpass the quality and environmental standards of current new build homes.’

The HexxHome concept centres around a range of versatile, standardised prefabricated panels made from high strength architectural precast concrete. The innovative design enables a modern building solution suitable for both residential and commercial purposes which can be rapidly deployed and constructed.

HexxHome, the first product to be brought to market, is a robust and resilient product with exceptional fire and flood resistance, and acoustic performance. There are a range of flexible layout options catering for affordable or mainstream housing and even a ‘grand designs’ type of bespoke property. HexxHome can provide customers with either a watertight mortgageable shell or a fully completed ‘turn-key’ housing solution.

Driven by the collective belief that an alternative housing solution is the key to many of the social and ecological factors we face today, HexxHome’s vision is to

provide leading housing solutions that are simply sophisticated. HexxHome floor slabs are based on 5 key shapes that can be put together in any configuration to create the footprint of a pre-designed homes or bespoke properties depending on client requirements.

HexxHome specialise in providing off site manufactured housing made from precast architectural concrete. Their quality assurance and unique build-system ensures their homes are designed to be incredibly efficient and built to last. Their unique design enables them to rapidly develop new house configurations using standardised components, so you can be in control of the look and feel of your new home. They aspire to bring customised homes to a mass market at an affordable price.

“Everything we do at HexxHome is with the future in mind. We are committed to designing and delivering the highest

quality homes that achieve the highest environmental standards.”

- 100 years maintenance free structure
- £30 average annual running costs
- 75%+ heat recovery efficiency
- 25% reduction in waste and materials

HexxHome is part of the Garenne Construction Group which focuses on all types of commercial construction in the Channel Islands and south of England. They draw on that experience to ensure exacting standards are maintained during any HexxHome build.

www.hexxhome.com
hello@hexxhome.com



“Driven by the collective belief that an alternative housing solution is the key to many of the social and ecological factors we face today, HexxHome’s vision is to provide leading housing solutions that are simply sophisticated.”





MORTGAGES IN JERSEY

The five principal lenders in the Island continue to be very busy despite the summer holidays, although delays have been experienced due to staff holidays in the banks, law firms and the professional valuation teams.

We expect things to return to normal during September, and it will be interesting to see whether the market will continue to be very active as we move into autumn.

Out of the fourteen best rates featured this month, ten of these have changed since August, although only four have increased whilst the other six have reduced.

All the changes are minimal and suggest that lenders are either jockeying for position to maintain a competitive edge or focusing on a specific part of the market which they feel is the most active.

This year has seen the re-introduction of 95% mortgages which we haven't seen for nearly ten years, and with there also being a 100% guarantor mortgage available, one would have thought that first time buyers were being well catered for.

However, with Interest rates for these products ranging from 3.34% up to 4.74%, it's quite surprising how few of these options have been taken up principally due to the fact that interest rates for 90% mortgages are generally speaking so much lower. Therefore, most buyers do what they can to find the extra funds needed to qualify.

Best Rates - Pick of the Bunch (% loan to property value/price)

60%	Tracker	1.44%
60%	2 Year Fixed	1.39%
60%	5 Year Fixed	1.84%
60%	10 Year Fixed	2.49%
85%	Tracker	1.82%
85%	3 Year Fixed	2.04%
85%	5 Year Fixed	2.14%
90%	Tracker	2.04%
90%	5 Year Fixed	2.34%
95%	2 Year Fixed	3.34%
95%	5 Year Fixed	3.59%
100%	5 Year Fixed	4.74%
60%	BTL 2 Year Fixed	1.69%
60%	BTL 5 Year Fixed	2.49%

Rates correct as at 6 September 2018
BTL = Buy to let mortgage

CAN'T FIND A MORTGAGE - DON'T DESPAIR!

Since the introduction of strict lending regulations in 2016, many people now find that obtaining a mortgage can be a challenge if not impossible, if they are either in retirement or are within a few years of retiring.

This can have a significant impact on future planning, especially if downsizing to a smaller property, but still wishing to remain in their present home for several more years. In other instances, a move to another job where there is a lengthy probation period, or perhaps where a newly self-employed individual cannot provide the required two or three years of trading figures means that a purchaser cannot obtain a conventional mortgage.

The Mortgage Shop has a bank of clients who are prepared to offer short term mortgages to bridge the types of scenario described. These are interest only and available for periods from six months up to three years or more. Understandably the interest rates are higher than those offered by a bank, although the convenience that is offered could far outweigh the additional cost.

The application process is similar to applying for a conventional mortgage so as to ensure that the risk is kept to a minimum, so why not call our team on 789830 if you would like to find out more.

To be added to our monthly bulletin list please send your request to: kerrie@mortgageshop.je
Visit www.mortgageshop.je to find out more.



Tel: **789830**



If your bank turns you down don't worry, there are other ways to secure a mortgage...

Let **the mortgage shop** help you buy your new home.



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Email: info@mortgageshop.je

Website: www.mortgageshop.je

Find us: 31 Broad Street, St Helier

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Interior News



Whether you're a tech fiend, health conscious individual, animal-lover or environmentalist looking toward the future, Ransoms Garden Centre has it all. From futuristic collectables to environmentally-friendly homeware, find everything you need at Ransoms.

1 ROBOT BUD DUCK, £9.49

From the ever popular range of collectable rubber ducks by Bud Duck, this smart Deluxe Robot Duck is programmed to make you smile. Bud Ducks are popular the world over, presenting iconic symbols of pop culture including such classics as the Bud Duck Space Duck, Great Britain Duck, Bud Duck Cowboy Duck and Chief Duck.

2 KIKKERLAND ORANGE PILL BOX, £7.99

Brighten up the boring task of taking your daily pills, vitamins or supplements with this lively Orange Pill Case. Includes two halves to separate morning and night doses. The orange peel texture offers a great grip and the twist lock keeps your pills safe and neat at home or on the go. Each half includes 7 deep compartments for storing multiple pills of varying sizes.

3 SAFE SLOT TECH POCKET, £7.99

Travel light and keep your pockets uncluttered - carry up to 3 cards along with your smartphone. Tech Pocket card case sticks to the back of your phone with 3M non-residue adhesive. Features Tech-Leather exterior and soft touch lining. Suitable for most phones.

4 HOW TO LIVE PLASTIC FREE, £12.99

How to Live Plastic Free will teach you everything you need to know about reducing your plastic usage on a daily basis. The chapters start with a typical morning routine and take you through your day, giving you tips and practical advice for removing unnecessary plastic at every possible opportunity. From the moment you wake up to the time you go to bed, you will learn how easy it can be to use plastic-free cosmetics, how to have plastic-free mealtimes, how to change your shopping habits and how to consider your use of plastic items at work.

5 BAMBOO CUP, £13.99

Made of organic and naturally sterile bamboo fibres combined with corn flour and amino acid resins - this is the eco cup which you will never want to part with! It will preserve the taste and temperature of any drink - hot or cold - and will cheer you up with its beautiful patterns. Use it at home, at the office, in your car or on the go - say 'no' to plastic cups which pollute nature.

6 CLIMA BOTTLE FROM 24 BOTTLES, RANGES FROM £15.99 TO £32.99

Clima is the new, revolutionary insulated stainless steel water bottle that keeps your beverages hot for 12 hours and cold for 24! Clima merges form, function and

environmental awareness: its authentic, sleek stainless steel design makes it perfectly convenient and easy to carry on any occasion, from office to the gym, with your drink staying hot or cold for hours on end, as you like it.

7 HEDGEHOG HOUSE, £19.99

Help preserve our wildlife for the future and offer visiting hedgehogs a home in your garden with this Rustic Hedgehog House from Tom Chambers. Made of FSC certified wood, attractive and of a unique design, the Hedgehog House provides a safe habitat for hedgehogs in the garden. Suitable for hibernation, breeding and summer shelter. Ransoms also stock a wide range of hedgehog food to compliment.

8 SQUIRREL FEEDER, £17.99

This heavy-duty squirrel feeder is designed to stand up to the demands of squirrel feeding, with its strong peanut hopper with lifting lid making a fun way to feed wild squirrels in your garden or woodland area. The squirrels will quickly learn to lift the lid to access the treats visible behind the perspex screen, which you can fill from a wide array of squirrel foods Ransoms has to offer. The feeder is built to last and is made from naturally durable FSC certified timber from managed woodlands.



WILSONS



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places **FEATURED**

Here are some of the latest family-friendly instructions from these great agents...



Charming and chain-free cottage

£449,000

Two bedroom cottage in St Helier. Located at Les Grands Vaux near the foot of Trinity Hill, this charming cottage is presented to the market chain-free and would make a lovely home for a professional couple working in town or a convenient downsize given its close proximity to shops and town. The property briefly comprises a characterful open plan living space incorporating the kitchen and a wood-burning stove for those cosy nights in, a utility room with access to a rear courtyard and a cloakroom with exposed granite feature wall, the first floor provides a double bedroom with en suite shower room with the top floor providing a further double bedroom and en suite bathroom. Externally is a quaint south facing patio garden and parking for two cars.

LEARN MORE: 01534 767767



Modern rural 2 bedroom penthouse apartment

£525,000

Located within close proximity to Maufant and St Martin's Village. The apartment comprises of a generous and bright living room, good size eat-in kitchen, two double bedrooms with large storage areas, master en-suite, house bathroom, study/office, ample storage, detached garage with plenty of storage above, allocated parking and visitor parking, large lawned communal gardens and pond. With exclusive direct lift access into the apartment providing security and convenience. Located on a good bus route and only ten minutes from town.

LEARN MORE: 01534 888139



Victorian elegance & contemporary design

£585,000

The property stands on the outer limits of the town centre, with all the town amenities, parks, Waterfront, business centres etc. within a short walking distance and the schools & colleges around Wellington Road/Mont Millais also within a modest walking distance. Two parking spaces are provided, leaving room for a discreetly secluded patio garden – ideal for outside dining / barbecue area or just to sit out and relax on a summer evening. With 3 bedroom / 2 bathroom accommodation, this is a property that could well exceed all your expectations within this budget.

LEARN MORE: 01534 766999



Beachside living perfect for families

£819,000

Located in the ever popular parish of St Brelade, close to Corbiere, it occupies a corner plot in an exclusive, attractive development far removed from main road traffic, and built just nine years ago by a local developer. The tasteful and spacious accommodation (just under 2200sqft) is arranged over three floors, with the living space being on the first floor. The garden is safe for children and pets, laid to lawn with established borders and trees and overlooking farm land. Parking is provided with a double tandem integral garage and one further designated space, and there is also ample visitor parking within the close, with special mention being made of how beautifully the close is kept. This is the perfect home for the professional or a growing family.

LEARN MORE: 01534 639955





agenda



ON THE AGENDA THIS EDITION:

The Future

We speak to key figures locally, to find out what they pack into their suitcases , grab lunch on the go and profile people and their industry.

Plus all of the movers, shakers and business news brought to you in Gallery every month...



WORDS Tom Wherry

Lead Policy Adviser: Financial Services & Brexit, Government of Jersey

Welcome to the Wealth Management & Investment edition of Agenda where we are focussing on the future. There is one big-ticket issue on everyone's lips when we talk about the future - Brexit. Wherever your political opinion lies, no one can deny the magnitude of the event. So what is the effect on Jersey, and in particular Wealth Management & Investment?

The good news is that the industry, and the Island, has an excellent story to tell. Our financial services success is built on many things, and being a member of the EU is not one of them. We have world-class regulation and product laws. We have considerable expertise across the WMI industry, from fund management to trust and company services. Our compliance with international standards is recognised by international organisations. Our Government is nimble, reliable and prepared. None of that changes on Brexit.

The future looks good then. But that does not mean we do nothing to prepare for Brexit. Government is acting, and so too must business. Government is working with our friends in the UK Government on all the different Brexit permutations. Government is ensuring all our laws and regulations work regardless of Brexit outcome. Government is

looking to diversify Jersey's interests, considering new non-EU markets and creating products the international community will like (the creation of the new LLC regime is a prime example).

The Wealth Management & Investment industry is doing the same. Businesses must talk with clients and partners, particularly in London. Businesses must create Brexit plans and consider whether investment flows remain unchanged. Businesses in turn will look more globally too. The WMI industry in Jersey has a strong track record in reacting quickly to change.

You will see in these pages a healthy and adaptive WMI industry. The message from Government: we have all the ingredients for a bright and prosperous future, but this is no time for complacency - ignore Brexit at your peril.

Tom

agenda

Contents

84

THE FUTURE OF BUSINESS SPECIAL

We meet a cross section of industry professionals and ask them their thoughts for the future!

90

ON THE CASE

Lee Morris of Quilter Queviot shares the contents that he takes on the road.

92

RELATIVE VALUES

We meet Benest & Syvret's Darry Robinson and Robin Gilmour.

94

A COFFEE WITH

Jonathan Giles, Rathbones Investment Management

96

FEATURE: THE FUTURE IS FEMALE

Meet the Creators, a network of ladies creating great things in a new a space

102

BUSINESS NEWS

The month's releases from the Jersey business community

105

PROPERTY AS A PENSION

Considering your future?

106

MOVERS AND SHAKERS

New roles, promotions and award winners.

110

A PERSONAL APPROACH

Meet David Rive of Close Finance



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Rathbones in Jersey is part of one of the UK's largest and longest-established providers of high-quality discretionary investment management services to individuals, charities and their advisers.

For further information, please contact **Jonathan Giles** locally on **01534 740 550** or email jonathan.giles@rathbones.com

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The value of investments and income arising from them may fall as well as rise and you might get back less than you originally invested.

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> THE FUTURE €

WORDS Robbie Andrews

Money. Something that Jersey, over the last 50 years, has become synonymous with. Some of us have lots of it. Some of us work day to day with it. The island's reputation and industries are dependant on it. But how many of us actually understand what it is, past the ability to pay for things. It's not really something taught in our schools, but merely something we learn about through using it. And our idea of money is completely unlike that of our grandparents and completely different to what our grandchildren's will be, but because we use it day to day, we rarely realise how it's changing.

First, a quick history lesson. Go back far enough, and there's always been something that humans have recognised as money; chickens, shells, jewels, metal, paper. The concept is simple—you currently use something for trading, say chickens. But suddenly you need to exchange a smaller amount (say a third of a chicken) or a vast amount (3000 chickens). Chickens suddenly aren't the best medium of exchange... so you come up with an exchange rate. 1/3 chicken = a shell. This way, you're starting to standardise the inherent price of a chicken, and therefore the whole economy. Of course, outside of your small village, this exchange rate is unknown and you'd have to continue bartering between your shells and whatever they've pegged their 'money' to.

Fast forward a bit and you'd realise that people have decided on mainly one thing to act as the backbone of their money. Gold. It's fairly useful in this manner. It's fairly scarce. It takes energy to get out of the ground. It's easy to prove it's actual gold. It can be made into small or large units, and is fairly portable (especially if made into jewellery).

Why are you bothering to tell me this, you ask? Well, going back to the grandparents' remark... their idea of money was one that was backed by gold (or silver in some cases). It meant that governments would hold these metals in reserves so people knew that the IOU slip that you'd hold in your hand was worth something. And this method worked. As long as you had confidence in your currency, you had confidence in your economy.

All this has changed in the last hundred years. Countries decided that only holding a percentage of their currency's wealth in gold would do. And then in 1976 (after several major wars), the USA decided to ditch the link completely and thus FIAT money was born; it's worth money because we (the government) say it is. This allowed their economy to grow, and in turn most of the world decided to peg their currency (officially or otherwise) to the US Dollar.

Fast forward to ten years ago. We're all becoming used to using digital forms of money, even if we're not aware of it. Our

credit/debit cards are starting to replace the notes in our wallets & purses. Around 8% of money in the world is actual cash, the rest is just 1s & 0s on a computer somewhere, entrusted to a bank. We starting to get comfortable buying things online and a whole generation is growing up with this as the default. But our version of money isn't really designed for this. We need to go through various entities to send money around the world, at great cost. Banks and credit card providers need to spend huge amounts trying to secure our money and combat fraud. All in all, we need to change our money for the future.

It's around this time that an unknown person (or group of people) named Satoshi Nakamoto enters the frame... (and everyone I know sighs deeply because they know what's coming next).

Released to the world in 2008, they published an idea called Bitcoin. This took a bunch of existing ideas and threw them together to try to create a money for the digital age. The issue has always been the following; if you can identically copy things digitally then what is stopping you just copying your digital £1 infinitely. Traditionally we trust banks to stop us doing so. But with the advent of the technology Satoshi termed 'Blockchain', we now had a solution, and one that would not only solve this problem, but would be designed to be used globally and would be scalable for the future. There is no central entity to trust, no central point of failure and is open to all who want to use it. With this currency you could send someone 1/20,000th of a 1p, or £1 billion, all for the same transaction fee; after all, it's the same

{of} MONEY:

amount of data, and when you look at this way, suddenly charging a percentage of the transaction seems very outdated (and insanely expensive).

But why can't we stick with Jersey Pounds, I hear you ask?

We probably will do (as will most stable countries), but our currencies have a major problem when it comes to transacting digitally. The smallest unit we have is a 1p (and honestly, most banking systems won't let you send something that small), therefore we're stopping the whole approach of micro-transactions. Currently you'd be pretty upset if you had to pay a penny every time you watched a video on Youtube. But if you paid 0.000001p and didn't have to put up with their adverts and banners every 30 seconds, you'd probably be keen to do so. It's this concept of micro-payments that will drive the next global revolution, as the Internet of Things takes over the world.

Your self driving car would pay for it's insurance for every millisecond that it's outside of your garage. Your iPad would pay for every word displayed on your local news site instead of a subscription. Your email program pays for every letter you send in a email, so it's not labelled spam. All of these are concepts that require fast, cheap, secure digital forms of payment. And this is why the world is currently going mad for what we call 'Cryptocurrencies'. Bitcoin, and the ideas that followed, are designed to be used in this way and will continue to influence how we see money.

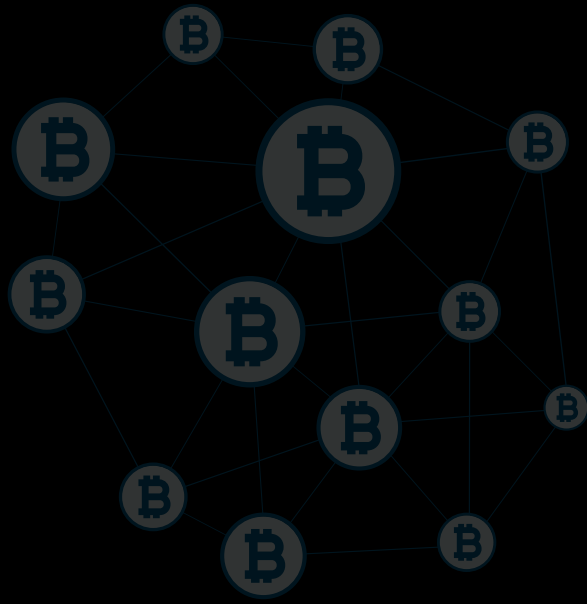
The Jersey pound will, at some point, become a purely digital currency. If you think I'm wrong, ask the nearest 20 year old how much physical cash they have on them. Tap to pay cards are now the default for that generation—it's easier, lighter and are likely to have an app managing the whole thing.

“The Jersey pound will, at some point, become a purely digital currency. If you think I'm wrong, ask the nearest 20 year old how much physical cash they have on them.”

In 10 years, we'll all have purely mobile wallets. And our currency will be backed by some complex mathematics equation rather than something in a vault, and will be so natural to use compared to our current system, you'll be amazed you ever did this with physical coins and notes.

And if you think this is far fetched, then that's fine. Remember, this money isn't for you. It's for your grandchildren and their self driving Teslas.

HOW WILL CRYPTOCURRENCY AND BLOCKCHAIN AFFECT THE FUTURE OF BUSINESS?



WORDS | Christopher Griffin, Partner, Carey Olsen.

Everyone accepts that cryptocurrency and blockchain are highly disruptive – it's now only a matter of time before blockchain leads to a revolution in traditional markets and the financial services sector ceases to work in the long-established manner. When the change comes, it will be rapid, transformative and irreversible.

Why? Because blockchain has so many applications, especially in the finance industry where there are several obvious use cases:

Raising capital – 2017 saw a surge in "initial coin offerings" or "ICOs". While the initial hype surrounding this form of cryptographic crowdfunding has subsided, the longer term implications of raising capital by issuing your own crypto token are clear. The benefits will be felt not only in cost savings but also as a result of a broader democratisation of the equity capital markets.

KYC processes – blockchain could grant financial institutions access to trusted, up-to-date information on customers, improving the speed and accuracy of KYC processes. No longer

will an administrator be checking the certified copy of a director's passport or a beneficial owner's gas bill as proof of their address – a person's identity will be stored on, and verified by, the blockchain. There are already companies which are putting the final touches to a blockchain KYC solutions, and this includes a Jersey business, Atam ID Technologies, which is great news for the Island.

Clearing and settlement – there is currently a lot of friction and delay in clearing and settling transactions; in some circumstances it's quicker to fly to Australia than to wire money there! Blockchain enables real-time end-to-end transfer of funds between financial institutions, removing obstacles and accelerating settlement. Many of the big banks who have historically relied on SWIFT to transfer money are now looking at a blockchain based solution.

Business lending – traditional routes for businesses to borrow money are quite expensive; to date, the only real

innovation has been P2P lending for businesses looking to raise up to £2 million. Corporations looking to borrow between £2 million and £50 million still have to rely on traditional bank lending or look to established debt capital markets. With crypto lending, peers can provide finance to a borrower in the knowledge that their relationship is governed by an unequivocal smart-contract stored on the blockchain.

At Carey Olsen, we are currently working with a UK-based business which has already obtained UK regulatory approval for its online, blockchain based end-to-end capital markets platform. Their solution combines the issue of tokenised debt securities with blockchain, facilitating the issue and ongoing administration of the securities. The platform is now live and initial indications show that using a comparable system could reduce the costs of issuing debt by up to a factor of ten.

Fortunately, Jersey has an ecosystem which supports the growth of the Island's blockchain and crypto expertise: we have a pragmatic regulator, a crypto-nurturing government and an increasing number of service providers (both on the tech and the advisory/admin fronts) who are already up the cryptographic knowledge curve!

No longer will an administrator be checking the certified copy of a director's passport or a beneficial owner's gas bill as proof of their address – a person's identity will be stored on, and verified by, the blockchain.

DISRUPTING ACCOUNTANCY

WORDS Luke Smith
Managing Director at Purpose

At Purpose we are entrepreneurial accountants who for the last 11 years have provided clients with a satnav for their business.

Whilst lots of change is occurring in our industry and the pace of change is increasing there are some constants. The majority of small business owners will provide a good product but having never been taught business or financial theory will not know exactly where they are and how they can achieve their objectives.

The satnav alone will not be enough. Clients will always want to discuss exactly where they are now; the possible destinations they could achieve and all the pros and cons of the various options they have to get there. The relationship will become ever more key as technology improves and so much more of what is going on in the business becomes visible.

Accounting is being disrupted because so much of what is done can be automated, outsourced or offshored. We are already employing qualified accountants in the Phillipines to reduce costs for clients and using new technologies to automate processes ever more.

As we have already been with Xero, Spotlight Reporting, Receipt-Bank and many other software applications which have saved clients millions of pounds over the years, we will continue to be at the forefront of our industry's technological advances.

The biggest players in our industry are Quickbooks and Xero. These two giants are growing their cloud based user numbers very fast and have huge reserves of cash to constantly improve their products including right now the use of artificial intelligence to accurately post transactions in the company's books.

Blockchain is a very exciting innovation and we are already seeing the shoots of big and great ideas coming to our industry.

For example, Ledgerium is a business creating a "triple-entry" bookkeeping system where transactions between two companies are posted in both their books and a separate single ledger.



Another start-up, Evident Proof, is using blockchain to publicly verify the validity of contracts saving huge amounts of confusion and cost in the process.

At Purpose, we are co-founders of a blockchain built software platform, The Clarity Project. We've received consent from the JFSC and are currently raising the money to build the platform and acquire customers through our own digital currency.

"Accounting is being disrupted because so much of what is done can be automated, outsourced or offshored."

This currency is really just a digitally transferable gift voucher for our future services and we already have purchasers of our tokens from all over the world who are buying at a massive discount to what the vouchers will be worth when our platform goes live. They are either going to use the tokens themselves or they will be able to sell them back to our customers on our website at a later date.

So whilst huge technological advances will cause a "Blockbuster" or "Kodak" style collapse of many accountancy practices, our business model of innovation and embracing of technology means we will be protected and focus on our goal of working with clients through technological change in order to provide an ever better satnav for their business.

The future of INVESTMENT MANAGEMENT in Jersey

WORDS Alison McMahon

Business Development Manager at Quilter Cheviot



Over the past fifty years, Jersey has built up a strong finance industry, with private client wealth management a pillar of the island's economy. But as we look ahead to the next half a century, what are the key points we should be thinking about when it comes to continuing past success?

Brexit is the first issue that comes to mind for many people. While Jersey is not technically part of the EU, both it and its neighbour, Guernsey, voluntarily use EU legislation or the international standards on which they are based. Given the size of the EU market, and the likelihood that UK financial regulations will continue to be aligned closely with those of the EU, we probably shouldn't expect too much change over the next five years. Furthermore, the scope for any divergence is only likely to be visible once the UK has concluded a trade deal (as opposed to the current negotiations around an exit deal), with this remaining some time away.

What else can we expect to affect the future of investment management? There are two broad sets of forces that I believe will be pivotal to the island's future. First up is the issue of regulation. Jersey boomed in the 1980s following global financial deregulation, and as an increasingly open global economy opened up unparalleled opportunities.

Whether the environment will remain as conducive going forward is an open question. Governments are under increasing pressure to find resources and taxing the wealthy is an attractive – if flawed – approach to managing inequality. This may lead to increased pressure on offshore centres for increased tax transparency. Managing issues like this will be crucial and diversifying further into areas like philanthropic or sustainable investing will be important.

The second group of forces concerns technological change. We have seen an increasing number of robo-advice services launching in recent years, with the role of the wealth manager or financial planner outsourced to artificial intelligence. While this can work to

a certain extent, it is important for the wealth management industry to outline how proper management can add value. Otherwise, clients run the risk of advice which is not properly tailored to their own circumstances. If the wealth management industry does not make its case convincingly, it risks losing out as clients choose ease and convenience, rather than quality of service.

Jersey certainly has a bright future if we continue what we're doing.

"Jersey certainly has a bright future if we continue what we're doing. There are challenges ahead, but there is no reason to believe that the island cannot rise to meet them."

It has a well-resourced and highly qualified labour market, while the quality of its regulation and local government engagement makes it an attractive place to do business. There are challenges ahead, but there is no reason to believe that the island cannot rise to meet them.

Investors should remember that the value of investments, and the income from them, can go down as well as up. Investors may not recover what they invest. Past performance is no guarantee of future results.

Any mention of a specific security should not be interpreted as a solicitation to buy or sell a specific security.



COMMERCIAL & EMPLOYMENT



LITIGATION



PROPERTY



FAMILY & PERSONAL



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On The Case: Lee Morris

Lee joined Quilter Cheviot Investment Management a little over a year ago. With a heritage that dates back to 1771, it has one of the largest discretionary investment management teams in the Channel Islands, with expertise in dealing with multi-currency solutions and a track record for developing investment management relationships in new regions.

Jersey is the key hub for international business and is an integral part of the company that has offices across the UK, Dublin and a representative office in Dubai. Part of Lee's role as a fixed interest specialist is contributing to the core investment process which means frequent trips to London in order to help develop strategies for the group. Lee also works alongside Quilter's UK regional network where he manages large bond mandates for the group. He said 'exposure to different clients across the country helps develop new ideas by listening to and understanding problems then developing solutions using our bespoke portfolio management to fulfill and exceed their goals.'

Another element of Lee's role is providing market updates and educational seminars. 'These keep you on your toes. Following a recent seminar I did my slide deck was translated into Mandarin, I rapidly found out my witty banter doesn't translate'.

Travelling extensively helps me appreciate how special Jersey is, offering a great life style in a safe and secure environment, while being one of the world's leading finance centre's with a forward thinking business community, all while being surrounded by family, friends and highly skilled colleagues.

MacBook Air. I'm never without my MacBook. We have good remote access to our systems so I waste no time working while in transit or when visiting other offices in the UK.

Mobiles. I normally travel with both a work and personal phone so I can easily check emails and keep in touch with family on the go.

Novel. One of the benefits of being on the move is a chance to catch-up on my never ending reading list! I'm currently reading Samurai William, based on Will Adams, an Englishman who washed up

in Japan following a shipwreck in the 1600s. I'm really interested in Asian history and William Adams happens to be born in the same town as where my brother now lives.

University papers. As well as Quilter Cheviot, I teach at Jersey International Business School and one of my Masters students is currently writing a thesis on the future of Portfolio Management. Hours spent on planes and trains allows me to thoroughly assess his progress and of course keep up-to-date with the latest theories and concepts in the industry.

Swimming goggles. Over the last couple of years I've become addicted to sea swimming and take the opportunity to have a dip whenever possible.

Glasses & contact lenses. As we all know, travelling to and from Jersey, especially in the winter, means the eternal possibility that one is likely to be stuck! So I always have an extra set of contacts or my 'geek' glasses with me.

Beanie Boos. My twin daughters' contribution to trips – a nice reminder of home!



Relative VALUES

This month we met with Benest & Syvret's Darry Robinson and Robin Gilmour.

Robin has been a residential conveyancer since 1985 and has worked at five different local law firms over his extensive 33 year career. He has worked on a number of local developments but enjoys meeting the day to day requirements of the residential market. His role is varied and includes drafting contracts, meeting clients, liaising with banks and working with colleagues at other firms in order to bring transactions to completion. He is pleased to have joined Benest & Syvret and enjoys working at a traditional firm which has served the local community for many years.

Darry was admitted as an English Solicitor in May 2004 and was called to the Jersey Bar in September 2010. At Benest & Syvret, Darry has a varied practice covering all aspects of personal litigation and he frequently appears in Court on a wide range of cases. In a previous position he represented the States of Jersey Employment Board in the Employment and Discrimination Tribunal, Darry has experienced the other side of the Rubicon by assisting States of Jersey employees with their internal disputes. He has worked with the Solicitor General on an extensive range of administrative law cases including licensing applications and has significant experience in Alternative Dispute Resolution.



Darry

Robin

My humidor	— Favourite possession —	Our home
Blue ... but I'm rather taken with the Benest & Syvret lime green	—— Favourite colour ——	Blue
The Jesus Christ Lizard. Upon, seeing danger, the lizard can run on the surface of water at a break neck speed. Amazing!	—— Favourite animal ——	Dogs/Cats
Freshly baked apple strudel	—— Favourite smell ——	Sea
With my family, wherever we are	—— Favourite way to spend a weekend ——	With family/church on Sunday
Swiss cheese fondue	—— Favourite food ——	Fish and Chips
Apple and cinnamon	- Favourite ice cream flavour -	Vanilla
Jedi lightsabre fighting with my son	—— Favourite pastime ——	Light jogging/a good read
Tough one. Probably Vanilla Sky	—— Favourite film ——	Shane
Kurt Vonnegut's anti-war novel Slaughterhouse-Five	—— Favourite book ——	Grumpy Old Men.
"Hotel California" by the Eagles	—— Favourite song ——	The Boxer by Paul Simon
My son ... my wife is a very close runner up	—— Favourite person ——	Mrs Gilmour and our girls
John Rhys-Davies	—— Favourite celebrity ——	Peter Kay
Biltong	Favourite thing to splurge on	A good takeaway
Sitting in Howard Davis Park with my wife and son (then age 3) and listening to him say "It's a beautiful day!" It's the little things	—— Favourite memory ——	Mum and Dad

A man in a dark blue suit and tie sits at a wooden table in a cafe. He is looking directly at the camera. On the table is a white cup of coffee with a latte art design and a large glass of water. In the background, there is a framed picture of a kitchen sink and a wooden bench.

Coffee
with...

The Investment Manager

Jonathan Giles

Managing Director, Rathbone Investment
Management International

Words | Julia Hunt

Risk is relative, something Jonathan Giles has felt at various points in his 30-year career in investment management, but never so keenly as the moment he emerged from a gold mine in South Africa realising how lucky he was to be alive.

"I was on a three-week business trip to South Africa in 1994, not long after Nelson Mandela had been released from prison," Jonathan said. "We'd been over 3km underground inspecting a mine when someone handed me a sheet of paper. I thought it was the company's price, then I realised it was a Richter report; there'd been an earthquake while we'd been underground."

As well as prompting Jonathan to get married on his return home it made him realise how much he valued his life and his career.

"The best investment I have ever made personally was deciding to remain open to experiences and to be intent on learning from them and I'm still as passionate about my career now as I was 30 years ago."

Jonathan bypassed university, going straight from school into a stockbroking job before moving into investment management, working between London and Jersey in private banking, investment consulting, and hedge funds before joining Rathbones in 2006.

"My father was an engineer and growing up I thought I would probably become an architect or do something in design. I didn't particularly want to go away to university and I had an offer through the cricket club to work in the City. The idea of getting paid a decent salary to do something interesting was very appealing. My first job in London was at Number One London Bridge, not that far from our current London offices."

The world of investment took a big hit during the Financial Crisis from 2008, when stocks plummeted, banks such as Lehman Brothers went, well, bankrupt, and everyone had to question where their money was invested and how secure it was.

"10-years ago as the financial crisis hit, many investors were unaware of the inherent risks in their portfolios. They saw bonds, for example, as safe investments and didn't differentiate between a government or a corporate bond. Something we've always done at Rathbones and our risk evaluation continues to evolve and we assess risk in three areas - LED - Liquidity, Equity, and Correlation or Diversification risk. LED doesn't necessarily alter investment behaviour, but it shows a clear range of risk and return so someone can adjust the level of risk or focus on the return depending on their appetite."

"Some clients want to preserve the money they have made, protecting it against inflation, while others are focused on enhancing the money and are happy with greater risk. During the Financial Crisis, most of our clients in Jersey seemed more focused on risk management than return and their portfolios performed very well compared to the market and many competitors, but we must keep learning."

Regulation of financial services has increased over the past decade, making people more aware of what they are investing in, and of the risks involved.

"The industry takes investment very seriously and is doing everything it can to manage expectations and deliver for clients," Jonathan said. "Sometimes there are unintended consequences of regulation and significant events like the Financial Crisis of 2008, and they all affect outcomes."

"In the wider context many issues come about through either government behaviour or individual investor demands. It's a classic case that everybody in life wants a little bit more. However, regulators and firms are doing more to help give people a better financial education. Regulators in Jersey

and the UK are increasingly focused on the suitability of investment and this means firms have had to develop a much greater understanding of clients, their trustees or advisors to ensure investments remain suitable as personal circumstances change."

More education may help us understand investment better in the longer term, something we all must deal with as we consider personal pensions, savings, and questions about longer life expectancy.

"Should we be saving more? The answer is probably 'yes'. Should we be spending less? The answer is probably also 'yes'. Everything in moderation. It's a balancing act between generating sufficient economic activity and personal financial wellbeing. Simply, if everybody saved there would be no economic growth. 10 years after the Financial Crisis, caused by unsuitable leverage, people are still borrowing significant amounts of money but the current cost of borrowing is allowing this to remain affordable."

"The amount of wealth made in the past 30 years is staggering and it has increased over the past 10 years despite austerity. As a teenager, it seemed amazing that someone could become a millionaire, now, with disruptive industries, billionaire status is achievable."

"A good investment is one that will either make money or it will help mitigate risks within a portfolio. They can both exist within a portfolio, e.g. if you own a lot of technology stocks, which may be volatile, you will want other investments to protect in periods of market uncertainty."

Regardless of your profile. The biggest risk we could be taking is failing to recognise change as the status quo.

"There are a lot of people who talk of returning to a norm, but there is no norm," Jonathan said. "There's just the world we live in today and tomorrow. The past century has featured so many large ups and downs, World Wars, the Great Depression of the 1930s, the oil crisis, the Financial Crisis, the era of deregulation in the 1980s and 1990s - they were all decades where significant events happened, and markets behaved as they did, representing the time they were in."

"When I bought my first house in the mid-1980s inflation was double digit having peaked at 18% and the interest rate was roughly 14%. I have young colleagues who can only just imagine 4.8%. The world has changed so much."

"Timing is important. Money can be made overnight but usually you want to buffer your wealth over a longer period, taking account of the new norms. In the mid-1980s there was a get rich quick mentality, as seen in films like Wall Street. As soon as people had a salary they were putting money aside, perhaps £100 a month in a savings plan or using a small bonus to play the stock market."

"People still want to improve their lot and making money is still part of life. All that's changed are the tools - people now have betting apps or trading apps on their phones. Everything is more open and available and if anything, people are just as likely to invest at an early age, empowered by technology."

As Gekko once said lunch may still be for wimps, and at Rathbones, breakfast too. Jonathan splits his time between Jersey and London, keeping up a pace that condenses our interview to a quick coffee and a glass of water.

"Being a successful investment manager is about keeping mistakes to a minimum because they detract from performance. If today's early investors are using the infrastructure available to learn, that's good news for the future when they start investing larger sums of money, either as individuals or as managers."

"A good investment manager should be balanced and able to control their emotions; pragmatic, open-minded and tenacious, with a large dose of humility. When markets go up it's easy to feel like you're good. But you might just be reflecting what the market is doing. Investment is increasingly a team sport. You need technical ability and there might be competition in the team, but you're still playing together on one side."

The old City maxim, 'My word, my bond,' may still ring true, although for anyone entering the world of investment today, the cricket motto, 'Play hard, play fair,' might yield greater results.

"The world is less binary than 30 years ago," Jonathan said. "Clients are more sophisticated and have more global exposure, with more varied business interests. While clients used to come in with £500,000 to invest, now it's often several million or more. Clients are changing and at the wealthier end an individual may be more like a mini-institution with up to £100 million spread across commercial businesses, property, and other investments."

"The amount of wealth made in the past 30 years is staggering and it has increased over the past 10 years despite austerity. As a teenager, it seemed amazing that someone could become a millionaire, now, with disruptive industries, billionaire status is achievable."



Ever wondered what it would be like to be your own boss? Ever dreamed of running your own business, making a living out of what you love doing? Meet the women who have done just that - from photographers to illustrators, jewellery designers to event stylists - they form a new collaborative group which aims to bring together small creative businesses in Jersey. Soon to be moving into a shared workspace at 33 Hill Street, we met the founding members of the new 'Creative HQ' to find out more about their work and what 'small business' means to them.





THE FUTURE is... *Female*

Words: Imogen Pickering | Photography: Holly Smith





The creators, from left to right.

1 Hanna Mathilde

The Wildly Design

Hanna Mathilde is the graphic and web designer behind The Wildly Design, a studio that helps purpose-driven businesses with their brand identity and websites. From Norway, but having studied in Australia before moving to Jersey, Hanna is from a very creative family that encouraged her doodling as a child. She started creating websites in her early teens and knew she wanted to do something creative. With a Bachelors in Graphic Design and a Masters in Web Design, she loves helping businesses reach their potential. After working in several different agencies, she found that she didn't have enough creative control, so she started working full-time with her own business. She set-up the Creators HQ website to gather and support local creators so they can collaborate and communicate.

"It's so important to find your community and push yourself to meet up with others. Also to have a good support network, which I am hoping Creators HQ will bring to everyone that joins."

IG @thewildlydesign
www.thewildlydesign.com

1 Holly Smith

Holly Smith Photography

Holly is a Jersey-based commercial photographer with a passion for lifestyle and food photography. In 2012 she graduated from the Arts University of Bournemouth with a degree in Commercial Photography and moved to London to gain experience in the industry working with a great creative agency there. She has since returned to Jersey and over the last year has dedicated herself full-time to building a strong portfolio and connecting with plenty of amazing local brands and agencies. Holly's weeks are filled with exciting commercial work and she is always collaborating with other creatives and businesses across the island and trying new things. Her main focus is lifestyle, documentary and food images and, every now and again, she gets asked to photograph a wedding, which is always a pleasure!

IG @hollylouisesmithphoto
www.hollylouisesmith.com

1 Lauren Radley

Lauren Radley Design

Lauren is an illustrator and designer. She graduated from Kingston University London in 2009 with a degree in Illustration, and has since worked as a freelance illustrator for magazines and companies such as the BBC, The Telegraph, and The National Trust, as well as launching her own brand and product range in 2014, creating prints, greetings cards and homewares.

Lauren's work is inspired by a passion for storytelling through playful, colourful imagery, and her love of making people smile through gorgeous, cute, and contemporary illustrations.

"There's nothing better than being able to get up and do what you love every single day!"

IG @laurenradleydesign
www.laurenradley.com

4 Sophie Darwin

Sophie Darwin Photography

Sophie is a lifestyle photographer who focuses on wedding, family and birth photography. Her images are inspired by people and their stories. She specialises in honest, heartfelt photography that celebrates human connection.

"I'm motivated by meeting new people and sharing their stories. For me, there is no greater honour than being allowed into some of the most intimate and important parts of a person's life and creating memories for them to cherish. Whether that's documenting the excitement of a wedding morning or capturing a mother bringing a baby into the world - there's no feeling like it."

IG @sophiedarwinphotography
www.sophiedarwinphotography.com

5 Lorraine Pannetier

The Soulful Word

Lorraine is a magical blend of creative, word-whispering talent and intuitive feminine energy. Her skills for writing go beyond the basics of professional copywriting, enabling her to deeply understand her clients' unique essence and help them and their brand to shine more brilliantly. In uncovering their hidden truths, Lorraine not only creates beautiful content but also boosts her clients' confidence, enabling them to become more visible and attract their tribe in a way that creates greater impact and lasting legacy. After over two decades running her own health and nutrition business, Lorraine took a leap of faith, followed her heart into writing and The Soulful Word was born. Since then she's worked with passionate heart-centred entrepreneurs all around the world and feels so grateful she listened to the whispers of her soul.

"Once you listen to your heart and align to your inner truth, your direction becomes clear."

IG @thesoulfulword
www.thesoulfulword.com

6 Cherish Chapman

Style to Cherish & Creative Party Co.

Cherish is the Founder and Creative Director of the wedding and events design company, Style to Cherish, and is also the co-founder of the online party shop, Stylish Party Co. With a background in events production, Cherish saw a gap in the events industry for a designer that looks after every detail of an event from start to finish. This led her to start up by herself with Style to Cherish having finished its third year in business.

"Being a business owner is not easy and it definitely takes a lot of commitment and passion, but it's been the best choice I've ever made - I've tailored my own path to a creative life that I love. Jersey has so many talented female creatives and I am so lucky that I have become friends with lots of those lovely ladies. It's good to know that we're all in this together and you have a community of strong females to help you along the way."

IG @styletocherish
www.styletocherish.com

7 Abi Overland

Abi Overland Jersey

Abi Overland Jersey is a dinnerware brand founded in 2015 by illustrator Abi Overland. Abi graduated with a BA (Hons) Illustration from the University of Brighton in 2014 and freelanced for a short while before starting on her own business. Abi specialises in drawing aggressively-detailed images of natural and organic matter, creating surreal and otherworldly landscapes to get lost in. The aim of the business was to create a range of intricately illustrated designs that are both contemporary and unique but still maintain a classic elegance. Hand crafted to the finest quality in Stoke-on-Trent, the historic English home of fine bone china, this collection of dinnerware and tea sets are screen-printed and hand-decorated with Abi's delicate illustrations. Browse the sumptuous and exotic range of dinnerware and discover wonderfully unusual table top designs.

IG @abioverlandjersey
www.abioverland.com

8 Jade Murray

Stylish Party Co.

Sister duo Jade & Cherish are the co-founders of the online party shop, Stylish Party Co. Jade is a mother of two young children, Sage and Beau, and decided, alongside her sister, that it was the perfect time to create a business that they were passionate about and, most importantly, would work around Jade's family life. After years of talking about working together it was finally time to put the plans in motion. It took a year of planning and research before the online shop was launched in May.

"I am very excited for the future of the Stylish Party Co with hopes to create our own party line one day. The best part about being my own boss is having a work/life balance which suits me and my family. It's also lovely for my daughter to see me following my passion and I hope that one day it inspires her to do the same."

IG @stylishpartyco
www.stylishpartyco.com

9 Lisa Le Brocq

Lisa Le Brocq Jewellery

After eight years of studying and training to be a Jeweller, Lisa returned to the island in 2003 to set up her small business designing and making silver jewellery; exhibiting and selling at local galleries and outlets. Her work is becoming quite well known now and she regularly takes part in local exhibitions and markets.

"Jersey is an ideal and inspiring place to be an Artist/Designer. Gorgeous scenery, stunning beaches and quiet country lanes are absolutely bursting with inspirational sources. I'm enjoying growing my little business here on this beautiful island and working towards more online opportunities to reach a wider audience."

IG @lisalebrocqjewellery
www.lisalebrocq.com

10 Daisy Barnard

Daisy Barnard Photography

Daisy is a wedding and family photographer who looks for those naturally gorgeous moments. Her work is inspired by fine art, using soft natural light to create beautifully honest images. She prefers to step back and simply capture the love, the laughter and all the bits in between that tell your story. "I like to work with people who are so totally in love that it shines from their faces like sun beams - this is where my work truly stands out."

Daisy became self employed before having any kind of 'normal' job and so has learnt everything about having your own business along the way. *"My family have been entrepreneurs and creatives going back generations and so I naturally fell into being my own boss."*

IG @daisybarnardphotography
www.daisybarnard.com

11 Anna Messervy-Evans

Manomara

Anna is a member of the Society of Cosmetic Scientists and Cosmetic Executive Women, and runs Manomara Outdoor Skincare. Previously she had a corporate career in beauty, working in London and Netherlands for luxury brands Chanel, Lancôme and multinational industry-insider Quest Givaudan. Her focus now is to blend pure skincare and fragrance made from fine raw materials with botanical and organic origin. Skincare is formulated especially to protect and nourish skin in the elements; skiers & surfers are particularly loyal to the luxurious high performance blends. Her work has been featured in The Telegraph Magazine and the glossy monthly, Glamour.

IG @manomara
www.manomara.com

12 Imogen Pickering

Imogen Apparel

Imogen is the Founder and Creative Director of handmade lingerie business, Imogen Apparel. After graduating with a degree in Media & Communications in 2015, she returned to the island and secured her first professional marketing role in the finance industry, only to find her creative spirit unfulfilled. She decided to make a change for herself, and what started as a hobby soon turned into side-hustle after she sought the advice of Jersey Business, and it wasn't before long that she left her corporate job to pursue her career as a business owner.

"Imogen Apparel is not just about pretty lingerie - it's my commitment to live a creative life that I love and my hope is to inspire others to do the same. As creatives, we all have the opportunity to make a living out of what we love doing. You just have to go for it."

IG @imogenapparel
www.imogenapparel.com

Are you a creative small business in Jersey?
Join the Creators HQ directory & community of talented bosses at www.creatorsqjjersey.com

Say Hello to some of the team at



Michael Bee Recruitment Manager

What did you do before this job?

I have spent most of my career within the Hospitality sector and have accrued over 16 years experience at senior management level. Prior to joining 1st Recruitment I was recruited to set up, open and manage Tamba Park.

What do you enjoy most about your job?

I love managing such a diverse, friendly, positive and talented team! From a purely recruitment perspective, there is no better feeling than the phone call to tell someone they have got the job.

What do you enjoy most about working for 1st Recruitment?

I really enjoy working for a growth company with such a strong reputation in the market. I also love the fact that there is as much, if not more, emphasis on providing great customer service here as there has been in any of my hospitality roles.

Megan Vautier Assistant Recruitment Manager

What did you do before this job?

Before joining 1st Recruitment, I gained valuable customer service and administrative experience through a mix of Hospitality and Finance roles in addition to travelling through Asia and Africa.

What do you enjoy most about your job?

It isn't your typical office role! You have a huge responsibility for a big change in people's lives and it is super rewarding when you help them achieve this too. You can generally learn something new everyday whilst meeting different people everyday - the perfect mix!

What do you enjoy most about working for 1st Recruitment?

Working alongside a good team, it allows you to create fantastic relationships, bouncing off each others ideas and always willing to help one another. Everything is transparent at 1st Recruitment; with our open plan office and our daily meetings, we are all there to give each other a helping hand!



WE ARE HIRING!



Eleanor Lock Temp Controller

What did you do before this job?

My first job after finishing University was an Account Executive at one of the UK's largest food brokerages. I worked alongside the two Directors who sold products into the UK supermarkets under their own brand. The role involved visiting factories in Germany, attending client meetings and most importantly sampling all of the tasty products! When I relocated to Jersey I secured a role as an Account Executive for the Jersey Evening Post before being lucky enough to be offered a role as a Consultant here at 1st which I was delighted to accept.

What do you enjoy most about your job?

I love the rewarding element of this role, knowing you have placed a candidate into their dream job is such a great feeling! There are obviously highs and lows with any job, but the team here are great and every-day is different. I love the fast-paced aspect of the position and there is always a positive buzz in the office.

What do you enjoy most about working for 1st Recruitment?

I am very much a people person and I love meeting a variety of people in this role, from candidates to clients. It's lovely being able to meet people everyday and to help them on their journey to finding the perfect role.

Natalia Szelest-Orr Operations Manager

What did you do before this job?

Previously I worked as the Office Manager in a busy manual labour recruitment agency specialising in the building trade for several years.

What do you enjoy most about your job?

The part of my job I enjoy the most is dealing with a wide variety of clients and working to strict deadlines to complete tasks and overcome daily challenges.

What do you enjoy most about working for 1st Recruitment?

My favourite part about working at 1st Recruitment is the fun and caring atmosphere created by all of the team here. We are always busy and focussed on our goals making sure we all work together to get the job done right the first time.



Recruitment Consultant and Operations Administrator

Now you have got to know us, would you like to be part of our team?

We have 2 exciting opportunities for a Recruitment Consultant and Operations Administrator to join our expanding 1st Recruitment Team in Jersey.

We are looking for someone who has the following skills and qualities:

- Outgoing, personable and approachable
- Dynamic and self-motivated
- Excellent administrative, communication and IT skills
- Enjoys working with a range of clients and candidates
- Ability to multi task efficiently whilst working to tight deadlines

Applicants of all levels that are articulate, bright and ambitious are invited to explore these opportunities. If successful, we offer the chance to work in a progressive and forward thinking company where you will receive one to one training and development.

If you would like to find out more, contact Michael in the strictest of confidence on (01534) 875444 or email: michael.bee@1strecruit.co.uk



Judges for the CSA. And the steamclock.

Thousands of entries judged for Sure Customer Service Awards

The finalists for the 2018 Sure Customer Service Awards have been announced after more than 4,000 nominations were submitted over the summer. The awards are in their eighth year and see businesses, individuals and teams from Jersey nominated by the public for their commitment to delivering exceptional customer experiences. This year a number of new industry categories were introduced for leisure and tourism, retail, professional

services and travel following feedback from customers. A category for 'digital innovation' was also added to recognise companies that support customers through digital channels. Thousands of entries were received online via the awards' new mobile-friendly digital nomination platform. The judging took place at the Jersey Chamber of Commerce and after much deliberation, the panel of judges chose the following finalists for the 10 categories:

Best Service from a Sole trader

Angel Fitness
Happy Paws
Joelene Hair Studio

Best Service from a Team

Beresford St Kitchen
Hotel Cristina
Social Security

Best Service from an Aspiring star

Cameron Elliot, Physique Transformations
Dom Barnes JT
Vicky Chellingsworth, Regus

Best Service from an Individual

David Hewitt, Broadstreet Post Office
John McHardy, Golden Sands
Will Highfield, Jersey Zoo

Best Service from Digital innovation

Barclays Eagle Labs
Jersey Police
Quids In

Best Service from Food & Drink

Beresford Street Kitchen
Café 1837, Voisins
Drifters

Best Service from Leisure Tourism & Accommodation

Healthaus
Hotel Cristina
La Hougue Bie (Jersey Heritage)

Best Service from Travel

Jersey Airport Special Assistance
Liberty Bus
Yellow Cabs

Best Service from Retail

Rivoli Jewellers
See Dee Johns
White Stuff, Voisins

Best service from professional services

Caring Cooks
Feel Unique salon, Longueville Manor
New Era Medical



Happy faces all round

JTC to acquire Minerva

JTC has entered into a conditional agreement to acquire established firm Minerva. Minerva, which, like JTC, is headquartered in Jersey and has a strong tradition of family ownership and a track record spanning more than 40 years. The acquisition will add a new Dubai office to JTC's global network and increase the company's scale of services in five of its existing locations: Jersey, London, Geneva, Singapore and Mauritius. In addition, it will extend JTC's reach in the markets of sub-Saharan Africa, India and Asia and will grow and enhance JTC's treasury services offering. JTC expects the transaction to complete later this year, subject to regulatory approvals.



Amanda Wilmott and Patrick Burke

Visit Jersey are pleased to announce the appointment of two new directors to our board, Amanda Wilmott and Patrick Burke.

Amanda's career has spanned the formulation and development of PLC boards and recently she spent three years as a non-executive director of Visit Bath, which promoted the city as a tourist destination to national and international visitors.

Patrick Burke is the owner and Managing Director of the award-winning Atlantic Hotel and Ocean Restaurant and co-owner of Mark Jordan at the Beach. Patrick has an Honours Degree in Hotel and Catering from the University of Surrey and more than 30 years' experience in the hospitality industry. He served as a Director of Small Luxury Hotels of the World for the best part of 20 years which included three years as Chairman. Patrick co-founded the Luxury Jersey Hotels consortium which he chairs. He is a Fellow of the Institute of Hospitality and a member of the Master Innholders and has been granted the Freedom of the City of London.

"Introducing the new categories and the digital voting platform this year meant that customers were able to nominate a business or individual more easily," said Jill Clark, organiser of the Customer Service Awards.

The Sure Customer Service Awards ceremony in Jersey will take place at the Radisson Blu Waterfront Hotel on Thursday 4 October. Tickets are available from the Customer Service Awards website thecustomerserviceawards.com



Andy and 'Magnum'

Gorey Wine Company celebrates 50th anniversary

Gorey Wine Company celebrated their 50th anniversary last month. The business was established at the Mehret family-owned Houguemont Farm which it continues to occupy to this day. Originally producing rhubarb wine, known locally as 'Jersey Cool Cat', the business quickly progressed over the years and started to import wine by the barrel. Mirto Sappé, one of Jersey's most recognised and respected Italian restaurateurs from Piemonte, Italy, took ownership of the company in the early 1980's and ran it for nearly 35 years before selling it on to the current owner, Matt Barnes. Matt previously owned the Blue Fish Cafés in St Helier & St Aubin before spending 9 years in Australia with his family where he ran a boutique wine store on Palm Beach in Sydney's Northern Beaches.



Everyone loves a balloon...

Skipton reach £1.5 billion milestone

Skipton International are celebrating the continued growth of the bank, having reached £1.5 billion of assets, marking the strength of its Channel Islands operations. Jim Coupe, Managing Director of Skipton, said: "Reporting assets of £1.5 billion is a great indicator to our customers of Skipton's strong position. We are maintaining sustainable growth of our mortgage lending in the Channel Islands and diversifying our proposition into the UK". Skipton International is a bank-owned by a building society, however, if it was classed as one it would rank as the 13th largest building society in the UK. This milestone comes a year before the award-winning bank is due to celebrate the 10th anniversary of the amalgamation of Skipton Guernsey and Scarborough Channel Islands.



Rory Bremner's serious face

Golden evening for BDO Greenlight

BDO Greenlight will be the Gold Sponsor for the Chamber of Commerce 250th Anniversary Gala Dinner. The milestone event which will bring together over 500 of Jersey's business leaders. As gold sponsor, BDO Greenlight will host a table at which guests will be able to dine with BAFTA award-winning impressionist Rory Bremner and have the chance to meet West End stars, The Definitive Rat Pack, who are also performing. The gala evening is the biggest single event in the 2018 business calendar. Allam Zia, BDO Greenlight Director, said: "BDO Greenlight is delighted to be playing such a central role in showcasing the excellent work that Jersey's Chamber of Commerce does and to have the opportunity to celebrate success with colleagues from all areas of the business community."

The Chamber of Commerce 250th Anniversary Gala Dinner is taking place at the Royal Jersey Showground on 19 October.

Enjoy a world of fresh opportunities with

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We really **focus** on our customers, what they want, what they say and how they feel, so when put alongside our competitors **we believe** there is no comparison.

Our team are a **great bunch** of people to work with and when it comes down to **camaraderie** amongst our colleagues we think we are second to none. We are now looking for more **great people** to join us including store managers, supervisors, sales assistants and anyone looking for a **new chapter** in their career.

Interested in working for us?
Email your CV, covering letter and salary expectations to:
Zed Stott, Store Manager at zed@alliance.gg
or call 01534 786747.

All applicants will be treated in the strictest of confidence.

When it comes to teamwork, there's no comparison

Fresh faces

This month we met with Aimee and Dan who have recently joined the team at Rathbone, to find out more about life in the world of investment management.



Aimee Barker

Graduate trainee at Rathbone Investment Management International

Age: 21

Uni attended: I studied at the Jersey International Business School and my degree was awarded by the University of Buckingham

Course undertaken: International Financial Services

What did you want to be when you were 8?
A primary school teacher

Favourite way to relax: Yoga!

Favourite place to eat in Jersey:
Unawatuna – they have so many delicious veggie dishes.

What's your favourite possession? My yoga mat!

What do you do on an average day? My day can be very varied and consists of researching equity/fund investments, assisting the investment team by putting together investment proposals and reviewing client documentation in addition to participating in company-wide meetings where investment decisions are discussed.

Best bit of your job? The variety – each day is different and I'm always learning something new. I'm also very fortunate to work alongside some very knowledgeable and friendly individuals.

What sort of professional training do you take? I'm currently taking my final Investment Advice Diploma exam, which will then mean I am professionally qualified to provide investment advice. Once this is complete I will then move on to the higher qualification, Private Client Investment Advice and Management.

What is your next step? I will continue to achieve exam success which will enable me to become an investment manager once I have gained further knowledge of the investment financial services industry.



Dan Jolliffe

Investment manager at Rathbone Investment Management International.

Age: 35

Uni attended: University of Brighton

Course undertaken: BA Geography

What did you want to be when you were 8?
A professional footballer

Favourite way to relax: Going to the beach with my family. Greve de Lecq is our favourite destination.

Favourite place to eat in Jersey: The Rozel Pub. It has a laid-back atmosphere and the food is always lovely.

What's your favourite possession? As boring as it sounds, I couldn't function without my mobile phone. I have two young children and use my phone to take lots of photos and videos of them both.

What do you do on an average day? My average day involves a number of different tasks. I review existing investments & client portfolios, research new investment ideas, deal with client enquiries, and trade.

Best bit of your job?
Interaction with existing and prospective clients.

What sort of professional training do you take? I am a Chartered Fellow of the Chartered Institute for Securities & Investment (CISI) and have to ensure that I complete my Continuing Professional Development (CPD) obligations each year.

What is your next step? I am currently studying for CFA Level 1 and hope to obtain the full qualification in the not too distant future.



Property - the new pension?

When it comes to putting your money into property, buying off-plan can be an ideal solution. Because you're opting in early, you can choose any available apartment or home within the development and get your choice of plots.

Then watch the value of your property increase over the build programme while you enjoy the ultimate flexibility; choose whether to live there yourself, help the kids take their first steps on the property ladder, or rent out the apartment with a view to downsizing in the future. It's no wonder property can be an attractive option for investors.

Horizon is the latest development from Jersey Development Company and marks a major investment for the future of St Helier. With 280 contemporary apartments,

The concept and design for Horizon comes from one of the world's leading architecture firms, Skidmore, Owings & Merrill LLP (SOM). Renowned for their innovation and sustainability, SOM are behind the design of some of the world's most recognisable buildings including the tallest building in the world - the Burj Khalifa.

As well as a landmark design, Horizon is a development designed for your lifestyle as well as your life. Explore exciting new restaurants, shops and cafés on the ground

"Wake to fresh sea air and morning light over the sea, and stop for coffee at your new favourite café as you stroll to the office. Enjoy a post-work cycle or run by the water's edge, and then take time to relax on your balcony as the sun sets over the bay. Welcome to everyday life at Horizon."

a vibrant new restaurant and retail quarter and pedestrian avenues and public spaces with views of Elizabeth Castle, Horizon will bring world-class architecture and a brand new neighbourhood to the waterfront.

floor or just enjoy the atmosphere of this brand new neighbourhood, it's all on your doorstep. With the International Finance Centre and the centre of St Helier just a stroll away, Horizon provides the perfect commute. Contemporary waterside living couldn't be more convenient.



If you're thinking of buying a property to rent, here are our top tips...

> Target flats rather than houses. It's generally agreed that apartments make better buy-to-let investments than houses, with two-bedroom, two-bathroom flats the preferred option by tenants.

> Look out for potential property hot spots - neighbourhoods where prices are likely to rise due to new developments adding facilities and amenities.

> Buy in areas that are appropriate for the type of tenants you'd like to attract. If you're looking for young professionals, focus on areas that offer an attractive lifestyle as well as a convenient commute.

One bedroom apartments at Horizon start from £295,000, two bedroom, two bathroom apartments with parking start from £435,000. For the latest availability and floor plans, download the Horizon app - just search 'JDC Jersey' in the App store. Deposit payment plan available for first time buyers, subject to criteria.

Visit www.horizon.je or call 01534 721097 to book an appointment at the Horizon Marketing Suite, next to the Radisson Blu Hotel. Phase 1 completion - Summer 2021.

Movers & Shakers

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Collas Crill bolsters dispute resolution team

Collas Crill has appointed two new associates, Daisy Bovingdon and Courtney Clelland, to its growing dispute resolution team. Daisy's practice focuses on commercial disputes involving issues of contract and trust law. With a background in Scottish law, Daisy was previously based in Edinburgh, where she pursued funded litigation and also gained experience in intellectual property and professional negligence disputes.

Daisy graduated with LLB Honours (First Class) from the University of Strathclyde in 2010, which involved a period of study at the London School of Economics. She then completed her Diploma in Legal Practice at the University of Edinburgh before working for the Judicial Institute for Scotland prior to her traineeship, and qualified as a solicitor in 2015. Daisy has a background in music, and holds a BA Honours from the Royal Conservatoire of Scotland. Daisy's experience includes advising clients on cross-border issues, both intra-UK and internationally. Courtney has a broad litigation practice, undertaking a wide range of both civil and commercial matters, with particular emphasis on banking/funds, trusts, insolvency and public law sectors. She qualified as a Scottish solicitor in 2015, having obtained an LLB (Hons) Law Degree from the University of Dundee and her Diploma in Legal Practice from the University of Glasgow.



Alison Brown joins BCR Law

BCR Law has announced that Advocate Alison Brown has joined the firm. Alison will specialise in family and criminal law matters and her appointment marks the further development of BCR's personal law offering. She will work alongside Head of Family Law Emma Wakeling in the BCR family team in her new role, as well as with criminal law specialists, Advocate Adam Harrison and lawyer Joanna Gardiner. Advocate Brown trained as an English Solicitor in York, qualifying in 1981. She then practised law in Yorkshire before moving to Jersey in 2004. She was called to the Jersey Bar in November 2016.

Prior to joining BCR Law, Alison worked for two other law firms in Jersey over 14 years, specialising in family law matters, including advising separating and divorcing couples regarding finances and children law, as well as on pre and post nuptial settlements. As an accredited Family Mediator, Alison is trained in direct consultation with children and also has experience in employment and personal injury law issues.



Liquid moves.

Liquid has appointed Colin Pereira as senior designer in Jersey. Colin has 20 years' industry experience, having previously worked for some of Jersey's most respected design agencies. In his new role, Colin will be supporting the design team on local, national and international clients across a number of sectors, including professional services, food and education.

Liquid has also made several other appointments and promotions across the business, with Leah Le Ruez and Jessica Draisey promoted, respectively, to account director and account executive in Jersey. Glen Smith, Liquid's creative director said; 'We've experienced continuous growth this year, which has brought about greater collaboration between our UK and Channel Island offices. These appointments and promotions add strength and depth to our growing and talented team, who work cohesively on national and international campaigns.' Liquid, which also has offices in Guernsey, features in the PRWeek UK Top 150 league table and in the Top 30 agencies outside of London.



Dear John? Josh? Jake?

Bored of people failing to read your footer correctly? Always getting your name wrong? Hum this to yourself. It's to the tune of Destiny's Child's "Say My Name"

**SPELL MY NAME, SPELL MY NAME
IT'S RIGHT THERE IN THE EMAIL
IT'S NOT A HIDDEN DETAIL
THE SPELLING DOESN'T CHANGE...**

It might not help, but it may make you feel better. Or you could share it with the culprit...

Movers & Shakers



SANNE's Craig Farrell in Top 35 under 35

Craig Farrell, Manager, Private Client at SANNE has been named as one of the Top 35 Under 35, by eprivateclient. eprivateclient is a leading, UK-based news service for private client practitioners, including lawyers, accountants, trustees and fee-based independent financial advisors. The Top 35 Under 35 list identifies and recognises the rising stars of the private client practitioner community.

Craig is responsible for managing a team that concentrates on complex investment and succession planning structures for ultra-high net worth families. He has more than 13 years' experience in the industry and has been a manager in SANNE's private client business for just over a year. Craig is also a member of the Society of Trust and Estate Practitioners.



Exam Success at Lysaght

Two Senior Administrators at Lysaght have recently qualified as Chartered Trade Mark Attorneys following nearly three (?) years of intensive studies and exams. Tim Noel and Richard Stilwell both passed the Professional Certificate in Trade Mark Practice qualification, run by Nottingham Trent University, with Richard Stilwell securing a distinction. Along with a team of highly experienced and qualified professionals, both attorneys will now concentrate on more contentious intellectual property (I.P.) matters, advising a wide spectrum of clients, across multiple jurisdictions.



Michelle Palmer appointed at Le Gallais & Luce

The Partners at Le Gallais & Luce are pleased to announce that Advocate Michelle Palmer has joined the legal team. Michelle divides her time between the litigation and property departments, where she advises upon a wide range of legal topics, including property and conveyancing, wills and succession, criminal, family, personal injury and bankruptcy law. Having obtained her LL.B (Hons) in Scots Law, Michelle moved to Jersey in October 2000, commencing her legal career in the corporate sector. She then moved into general private client work in 2008, qualifying as a Jersey Solicitor in October 2012, and then a Jersey Advocate in February 2016. Managing Partner Marianne Shaw commented: "Michelle is an excellent addition to the team. Her broad experience means she will be an asset for both the property law and litigation departments; both of which are consistently busy. We are delighted to welcome Michelle to Le Gallais and Luce."

Ocorian promote 24 staff in Jersey last month.

The two most senior appointments at Ocorian's New Street office in St Helier, are the promotion of Nick Terry and Nick Cushion to the position of Executive Director. In just twelve months, Ocorian has grown from a workforce of 250+ to over 700 staff worldwide and presence across Europe, Africa, Asia, the Middle East and North America. Nick Cawley, CEO of Ocorian commented: "As I reflect on the incredible growth of the Ocorian business over the last year, I am very aware that none of this could have been achieved without the efforts of our in-house team - who represent the very best talent within our industry."



Tracy leads St Ouen Alliance

A manager with 28 years' experience in retail has been appointed as store manager for the Alliance shop in St Ouen. Tracey Goodwin has joined the Alliance team and brings with her a wealth of knowledge and a background in excellent customer service. Originally from Essex, Tracey has also worked for Aldi and Lidl. Tracey moved to the island in 2012 with her partner, their three sons and the family dog. Having already built a strong team around her, Tracey looks forward to providing the best possible customer service for the parish and beyond.



Life in Finance

An insight from students and firms

An industry with a bright future.

Jersey's finance industry has over the years succeeded in cementing its position as a forward-thinking jurisdiction with a network of finance firms that are active in markets around the world, from the Americas and Europe, to Africa and Asia.



As a result, a career in Jersey's finance industry has become an increasingly attractive option, offering those who work in it a huge amount of opportunity to broaden their horizons, make a positive difference to the future of the Island and work with some fantastic people.

Over the past five years more than 1,500 school leavers and graduates have found employment in all areas of the finance industry in Jersey and, with more and more firms looking for fresh talent to help take their business to the next level, there has never been a better time to start a career in finance.

Rewarding and Exciting Careers

With the future of Jersey in the hands of the next generation, we continue to work with young people to ensure they are well equipped for what's to come and that they are aware of the opportunities available to them.

The make-up of Jersey's finance industry means that there are a wide range of roles on offer across a variety of sectors, and there is plenty of flexibility when it comes to moving into new areas. It remains a fact that there is no such thing as a typical day in the life of a finance industry professional.

Meanwhile, there are a whole range of complementary roles within the industry too, whether it's marketing, social media, IT, digital, human resources or business development. In fact, a quarter of private sector employees work in these untraditional finance industry roles which keep the industry moving forwards.

The scope of opportunities in the finance industry is broad, but they all form part of a vibrant network of professionals offering some truly rewarding and exciting career experiences.

Learning and innovation have always been at the core of the Life in Finance programme, and this year was no different.

The 35 A-Level students from six different schools taking part in the scheme this year once again learnt a great deal about the variety of roles available within the industry and gained a valuable insight into what the industry is all about.

Life in Finance is a really special initiative designed to help students progress from school to the professional workplace, support them in learning new skills, and develop their existing talents.

At the same time, though, the scheme also continued to give the many finance firms offering placements to those students some real food for thought about the value our young people can add to the industry, learning from them too in the process.

The firms taking part are clearly embracing the creativity and enthusiasm our young people can offer, and that's absolutely vital. It means that young people can look to the future with more certainty around their career options, and that employers can focus on the talent that is available locally.

Geoff Cook, Chief Executive Officer, Jersey Finance

Participating schools/colleges:

Beaulieu
De La Salle College
Hautlieu School
Highlands College
Jersey College for Girls
Victoria College

Participating companies:

Affinity Private Wealth
Alter Domus (Jersey) Limited
Barclays Wealth
BDO Limited
Brewin Dolphin Limited
Computershare Trustees (C.I.)
Crestbridge
Fairway Group Limited

Hawskford
Jersey Finance
KPMG Channel Islands Limited
Langham Hall Fund Management (Jersey) Limited
Link Asset Services (Jersey) Limited
Lloyds Bank International Limited
Mourant

Ogier
Puritas Limited
RSM Channel Islands
Stonehage Fleming Group
Trident Trust Company Limited
VG
Zedra Trust Company (Jersey Limited)



The organisation of this year's scheme was very efficient and the initial interviews were carried out in a logical, yet effective way. Alex spent some time with senior members of the organisation and each shared bespoke career knowledge and advice, which will hopefully be taken forward after his time with us.

alterDomus*

Charlie did very well, he applied himself and was enthusiastic. We would welcome him back in the future, if he wanted more experience. The scheme also ran very well and we knew what was expected of us.

BARCLAYS

Barclays were delighted to support a fantastic, leading initiative supporting the next generation of finance stars. Veronica was a pleasure to have around our business for a week – personable, professional and driven. Excellent throughout and a credit to herself.



We think the Life in Finance scheme is a great opportunity for students to get an insight into the finance industry. During his placement, Oscar was attentive, well-mannered, polite and enthusiastic. He is a tribute to his school and parents.

Computershare

The scheme was very well organised and we were kept up to date and informed throughout the whole process. Michael is a very confident, able and likeable young man, and will do very well when he starts his career, whatever he decides to do.



"We value the introduction to students that the scheme provides and have been impressed with the professionalism and willingness to learn shown by them. These are key attributes which fit our group ethos of being the best you can be." *Matt Ebrell, HR Director*

Tom and Felix's professional nature and performance was impressive, they were great additions to the team.

Hawksford

Once again, the Life in Finance scheme has been very well organised. Ellie and Harry were a delight to have. They were fully engaged, fitted in well to the culture at Hawksford and demonstrated the core values we have.



Jersey Finance

It's great to see our Life in Finance scheme go from strength to strength. Once again, we have had a great calibre of students and ongoing support from our Members. Jack was very polite, friendly and enthusiastic, showing a great attitude towards all the tasks being set out. He was a great asset to our marketing team during his placement week.



The Life in Finance scheme was well organised and the students placed with KPMG this year, were happy and engaged in the workshops that had been prepared for their placements.



Overall we thought the organisation of the event was excellent this year, there was ample opportunity to talk to the students which was fantastic and we will certainly participate again next year. Paloma provided excellent assistance to the team during her week with us, the team spoke very highly of her and we are hoping to see her again in the near future.



The Life in Finance scheme was very well organised - the candidates that we met at the event were all well prepared and genuinely interested in a career in the industry. Angus spent his time between the private client department and treasury department. Both directors believe he absorbed a good amount of knowledge and were pleased with how much information he had retained.



This year's scheme was very organised. Calum performed very well, he was very helpful and enthusiastic during the time he has spent with us. We really enjoyed working with Calum and we wish him all the best in his future.

mourant

It's fantastic taking part in the Life in Finance scheme, and we've seen a superb range of talented individuals come through our doors over the last five years. We believe in giving students first-hand opportunities to learn in a team-spirited, dynamic environment working with our lawyers and other professionals. Sheetal, Tristan and James were very bright, capable and polite students who were very eager to learn over their placement week.

Ogier

The Life in Finance event held at the Pomme d'Or was well organised and we felt like we had a good amount of time with each student. Natalia and Harry were both hard-working, enthusiastic individuals who showed good diligence throughout their week at the firm.



This is our first year participating in the Life in Finance scheme and would do it again. Throughout the placement Julia was engaging with the team, participating in team meetings and asking challenging questions to advance both her own knowledge as well as the app she was creating. Overall she did an excellent job and is welcome to come back to apply the skills she learned.



The scheme was well organised again this year. Harrison demonstrated an interest in the exposure he was given, was diligent and entered into the spirit of the programme.



The organisation of the scheme was very good. We were given adequate notice of the student joining us and were thus able to appropriately plan activities for the week in question. Kieran was professional, friendly and engaged from the day we met him and was genuinely a pleasure to have on board for the short duration of his placement with Stonehage Fleming.

TRIDENT TRUST

We feel the organisation of this year's scheme was good. Tom performed well, he listened and grasped a good understanding very quickly of accounting concepts and the system. He was very pleasant to work with, helpful and engaging.

ZEDRA

Being the third year in which Zedra has taken part in the Life in Finance scheme, we feel that it has progressively improved.

This year we took on Fergus and Marcos for a week, they both were great students with a lot to offer. They will be an asset to any business and will succeed in whichever area they decide is best suited to them.

Here's what some of the students said:

Veronica

I have gained a lot of knowledge on how Barclays is run and how each department contributes to the success of the business.

Oscar

I feel like I achieved a lot in my placement as I was mentored very well and gained a lot of investment knowledge. I also gained many contacts and friends for the future.

Natalia

I enjoyed speaking to lawyers and paralegals about how they ended up doing what they're doing and the process of getting there, site visits and court visits.

Jack

I've gained a real insight into the marketing industry and the jobs that are involved in a day-to-day basis.

Sheetal

I have really taken in everything that I've learned and found it enjoyable.

Tom

I now have a better understanding about the finance world such as compliance, administration and accounting.

Julia

My weeks at Puritas were fun, educational and inspiring.

A Personal Approach to Finance Solutions - Meet David

As Close Finance's newest addition joining the Client Relationship team in Jersey, David Rive brings a wealth of experience in personal lending, a friendly and empathetic presence and a true understanding of applicant's needs.

As part of the UK FTSE 250 Merchant bank Close Brothers Group PLC, Close Finance CI is a major player in the motor, personal and business finance market in the Channel Islands - both directly and through a network of brokers and motor dealers. They believe in making a difference for their customers, supporting them at every stage of their life journey.

David resonates with this ethos, 'The aim is to maximise each client's opportunities. What sets Close Finance apart is that we care and talk to our clients. For me each personal loan that is granted is a success as it means something to the applicant, whether that's a consolidation loan, setting up their very own business or restoring financial balance in their household, it's a good feeling to support them along the way.'

The Close Finance team understand that their customers want stability and transparency and are committed to responsible lending. David always seeks to take a solutions based approach with his personal loan customers, offering the right product for their specific requirements and treating each applicant as an individual rather than just a number. 'I always put my customers at ease, for some people loan applications can be daunting but I am there to help the process, we always go the extra mile to ensure the loan is affordable and right for the customer.'

David relishes operating in a small community like Jersey, where Close Finance have had a presence for the last 50 years and have a thorough understanding of the lending market, often lending to several generations of families. 'Our clients value having that personal connection and building a trusted relationship. This means I have a true understanding of their lending history and can see the bigger picture, to provide a truly personal service and understand what that loan means to the individual applicant.'



Outside of work David is a keen sportsman, as a qualified ABBA boxing judge and keen rower - completing the Sark to Jersey rowing race three times. He can also be found playing his guitar in his free time enjoying a range of music from Eva Cassidy to Guns N' Roses.

"For me each personal loan that is granted is a success as it means something to the applicant, it's a good feeling to support them along the way."

In his working life, David is a true all-rounder having spent the last 5 years in the business of personal and business lending whilst managing relationships with brokers and motor dealers.

Though working on varied aspects of the business, his approach is underpinned by a passion for making a difference to people's lives. 'Yes, we are a risk-based business, but we want to give our client's the best shot, and will always strive to do this. That is what is so satisfying about my job, each application represents a stage of life which we have helped enable through continued support and a personal service.'

To find out more about how David or another member of the Close Finance team can help you with personal, business or motor lending, contact david.rive@closefinance.com or visit closefinanceci.com

HARDWARE

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NOT YOUR AVERAGE BARN FIND

WORDS & PHOTOS Russ Atkinson

Venture into the vast majority of sheds, garages or barns and you might expect to see an unfinished project or two in varying stages of completion lurking under a cover, or - more often than not - a thick layer of dust, but if you'd have peered into a certain barn in St John over the past few years you'd have been greeted with something altogether quite unexpected.

A mass of tubes, wooden formers, ribs and spars, thousands of titanium rivets as well as countless boxes of mechanical parts would've awaited, and, as long as you were peering in on a Tuesday or Sunday evening, also greeting you would've been David Brown - the owner and builder of this bright yellow biplane. It's one of a very small handful of Sherwood Ranger aircraft in regular use today, and if your eyes were gazing skyward during the recent Jersey International Air Display you'd have seen David taking the honour of opening this year's event, and I had the honour of meeting him a couple of weeks prior to take a closer look under the skin of his very unique project.

I'm quite confident in saying that there aren't many people who wake up one day and think 'I'm going to build a biplane', but it seems that David did pretty much just that. Having tinkered with an old MG in the past and spent thirty-five years flying light aircraft for both business travel and pleasure, he found himself feeling brave and struggling to justify the cost of a second-hand aircraft to call his own. When he discovered that a Sherwood Ranger, a design from the early nineties inspired by the 1930s deHavilland Tiger Moth, could be had in kit form for £15,000 - or about a seventh of the cost of a used Piper Cherokee Six - and with about 70 hours of experience flying a similar bi-plane in his logbook he was hungry for challenge

and set about finding space to build his own. Most people considering building their own vehicle would probably start with something along the lines of a Caterham, but I suppose you can't drive a Caterham on a sightseeing tour of the island at 75mph without having to make a brief appearance in court...

Armed with a not inconsiderably-sized folder of instructions, significant reserves of enthusiasm and two evenings per week (to avoid the risk of divorce proceedings) he set about the gargantuan task of building his very own not-so-gargantuan aircraft, and less than four years later it was wheeled out of the barn and trailered to the Aero Club for a few final touches ahead of its maiden flight.

Hangar space is hard to come by, so the original plan was to store the Ranger inside the barn it was built in thanks to its party trick - folding wings - which coincidentally and unexpectedly also solved the hangar space issue. With the nod from two other aircraft owners, this little yellow biplane slots right into the dead space behind two sets of wings, maximising the floorspace use and minimising the time it takes to get airborne.

Beginning with the landing gear, which seems like a logical starting point to me, step by step this bewinged-beauty took shape. I can't even begin to imagine the restraint required to step back, take a deep breath and assess the situation when things aren't going to plan. Gravity isn't your friend if something goes wrong at a few thousand feet of altitude, and the combination of honing new skills and very little margin for error in a build like this isn't to be taken lightly. Take covering the fuselage and wings, for example. The fabric skin is an oil and UV-resistant heat-shrink material applied in three stages. Firstly, an adhesive is applied and left overnight to cure, before the material is draped over the structure and heated to 150 Celsius with an iron, in a similar vein to a remote-controlled aircraft, to bond them together. Finally, heat is applied across the surface to shrink the material to a taut finish.



“Most people considering building their own vehicle would probably start with something along the lines of a Caterham, but I suppose you can't drive a Caterham on a sightseeing tour of the island at 75mph without having to make a brief appearance in court...”

It's a technique that results in a structure that's both strong and lightweight, which is a theme carried throughout the design with the use of tubular aluminium for much of the fuselage and wing spar, along with a few pieces of carefully crafted wood. In fact, the entire aircraft weighs a mere 256kg - that's less than some motorbikes! On the subject of error margins, when checking that the airframe was square, the measurement from tail to wing on both sides was within two millimetres. The acceptable tolerance is one inch, or 25.4mm, so it's safe to say that the attention to detail lavished on this project has been sky-high throughout.

You can't just build an aeroplane and take to the skies, of course, and each aircraft requires certification, in this case from the UK LAA (Light Aircraft Authority). Having spent countless hours building it though, David wasn't about to hand over the opportunity to be the first person to actually fly his labour of love to somebody else, and so he set about refreshing his tail-dragger flying experience to receive permission to have the honour of the first flight to himself. Torn between wanting friends and family there to share his glory if things went smoothly and not wanting an audience if things went wrong, he took the risk of inviting a handful of spectators and thankfully all of the hard

work and attention to detail paid off. With the helpful assistance of local air traffic controllers, a little over two years ago, after a couple of tentative hops down the runway, G-SWAB was finally airborne for the first time, and once he'd reached 80ft of altitude David said he really was 'flying the dream'. Hour upon hour of testing followed until he was granted certification, including a 100mph dive from 3,000' and a chilly 2.5 hour fuel endurance test, and he's clocked up over seventy flight hours since. Uniquely, in Jersey at least, David is permitted to carry out servicing himself - and why not, after all? Surely nobody knows this aircraft better than he does.

So, what does the future hold for both pilot and plane? As anybody with a motorised project stashed away somewhere will know all too well, these things are never truly 'finished'. There's talk of certification for aerobatics, and having added his own touches to the airframe such as the cowling behind the rear seat that doubles up as document storage space, or the WWI aircraft inspired alloy inspection hatches to access the battery in the tail, I've no doubt that there'll be a few more little tweaks here and there as the flight hours clock up. This is the first, and, according to his wife, the last aircraft he'll be building, but as somebody



with a couple of ongoing projects of my own I have a feeling that the now empty barn in St John that gave birth to this incredible machine might not stay empty for too long.

David has a blog covering the entire build, so if you've got a bit of spare time you can live vicariously through his photos by visiting <https://dsbreflex.wordpress.com/>. It's a lot more cost-effective and slightly less time consuming than experiencing things first-hand, but I dare say nowhere near as rewarding as soaring above Jersey in a machine that you built yourself, and for that David, I salute you. ■

AHEAD OF OUR TIME

WORDS Rebecca Evans

Here we are in 2018. According to the predictions of the past, we should all be zipping around in flying cars right now, scanning our high-technology surrounds with our X-ray glasses, whilst a household robot stays back home to look after the kids and get on with the housework. None of those things have (yet) come to fruition, which is perhaps a relief, at least when it comes to the X-ray specs.

In a slight change from the regular format that you know and love, in this month's Gadget section I've taken a look at the gadgets of the future that might actually have a chance of being available in our lifetime. All of the featured gadgets are the subject of Kickstarter campaigns run by bright brains who hope to make their

ideas a reality. They might not be QUITE as impressive as a Hoverboard or a Time Machine, but they're pretty cool.

Inspired enough to get involved? Search and donate on www.kickstarter.com

SMARK TRANSLATOR

Ideal for spending your afternoon off touring Europe by Hyperloop (see page 36), the Smark Translator is capable of fully translating 37 spoken languages in real time, using the four best NMT (Neural Machine Translation) engines for guaranteed fluency.

"But there are loads of translation apps I could download", I hear you cry. "Why would I carry a separate device?" Anyone who's ever tried to hold anything more complex than a cursory conversation over a translator app will recognise the awkwardness of having to pass your phone from person to person, or huddle heads together to both be heard. The Smark

handset splits in two, so each person can comfortably keep hold of a unit, allowing for the eye-contact, gestures and easy body language that complete any in-depth conversation. More than two wanting to talk? Smark supports link-up of up to 100 units, using all 37 languages concurrently, if you should happen to find yourself in the middle of a UN conference, or stuck in the Eiffel Tower lift.

Use with WiFi or sign up to a data plan for the compatible SIM card and happily roam and rabbit to your heart's content in over 100 countries, whilst using the Smark as a hotspot to keep the rest of your devices connected. It's easy as Unu, Doi, Trei.



BEDJET 3

We've all been there. Lying in bed sweating whilst your other half radiates a heat slightly warmer than the surface of the sun, or shivering under a sheet because your cold-blooded lover has pinched the entire duvet. Aside from purchasing twin beds, which tempting as it may be is a bit of a mood killer, there's never really been a definitive answer.

Enter BedJet 3, a clever little system which harnesses biorhythm temperature technology to control the climate in your bed. Using purely air to rapid heat or rapid cool, the system can be fully personalised, and offers relief on hot summer nights, and toasty toes through the winter months. Prefer to go to sleep cosy but tend to heat up in the night? Adjust the programme to cool once you've drifted off and warm up again at dawn. Or sleep like a bug in a rug then have the bed cool down come morning, taking the edge off that awful moment when you must throw off the covers and expose yourself to the frosty air.

Proven to improve sleep and therefore increase energy levels, the titchy BedJet unit works with any bed or type of mattress, and can be fully controlled via an integrated app, or Alexa Home. It also learns and saves your habits and preferences, allowing you to select the perfect programme for any given night. And the best bit? This latest version offers dual control via a BedJet high-tech sheet, meaning that one of you can ramp up the heat whilst the other plays things cool. *This is not a euphemism.*





The Powerhouse's Smarter Living Zone

THE FUTURE IS SMART!

I remember watching Back to the Future 3 and wondering how accurate a reflection of our future it could be. We don't have flying cars but we do have self lacing Nikes and almost have hoverboards. Almost. One area the the writers got spot on was Marty McFly's house. When Marty junior arrives home the house says hello and, without as much as touching a controller, he uses speech alone to turn on the FT, select the channels and change the lighting and mood of the room.

Amazon, Google and Apple were still decades away from their Alexa, Google Home or Siri but it was certainly a fairly accurate view of the technological future. Our phones and devices are trying to encourage us all the time to use them in new and interesting ways. If you're a bit baffled or would like to see what more you can do than shout the song you want on Spotify at a little hockey puck, you'd do worse than heading up to the JEC's new Smarter Living Technology Hub.

With power quite literally in the parent company's name it's unsurprising that the focus is on smart technology to save power, harness the power your home creates and stores and lowers your carbon footprint. With the rollout of their smart meters, you can now check your usage and monitor your consumption from a smartphone app. Got a housemate that leaves the heating on when you're out? Now you can prove it! The showroom has been adapted to show you how new technology can be used to save and monitor consumption, adding elements like efficient pipeless heating, underfloor heating, heat pumps and also how you can power not only your home, but also your car efficiently.

All that sounds pretty practical, but the Technology Hub offers the ability to see all connected technology; from lighting, home entertainment, security cameras, doorbells and other things to press and play with. Before you know it you'll be yelling at Alexa or Siri but like Marty McFly. You just can't have a hoverboard. Yet....

CHECK OUT THE SMARTER LIVING SMART TECH SPACE AT THE POWERHOUSE. WE BET YOU GET HOOKED....



KLITEM HOUSEHOLD STERILISER

Did you know that you should be thoroughly sterilizing your toothbrush once a WEEK? And your make-up brushes? Your re-usable water bottle? Ear-buds? Razor? If you did know, are you actually doing it?

I'm going to guess probably not (unless I'm just some sort of Goblin and you're all cleaner than whistles?). It's a hassle; who has the time to spend cleaning things that already *look* clean? But billions of bacteria make their homes on these everyday items, and with bacteria come bugs, viruses and infection. The Klitem Steriliser is a really simple household one-touch system that sterilises a whole range of household items in just 2 minutes. The device uses UV-C light rays to eliminate 99.99% of household bacteria and leave items deodorised and bone-dry.

The supplied bottle will hold toothbrushes, soothers, and other small items whilst cleaning takes place, whilst baby bottles and re-usable cups can be placed directly onto the unique bottom-to-top system. Small enough to slip into a pocket or bag, the Klitem is portable and operates via USB cable, allowing for use on the move, and eliminating concerns about what horrors lie within your hotel room mugs.

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PHONE HOME



When Power and Control Combine, you get the Samsung Galaxy Note 9
From gaming to business to chilling with friends, the Samsung Galaxy Note 9 is a machine designed to fit every occasion.

Sleek and stylish on the outside, the Note 9 boasts Samsung's largest ever Infinity Display, giving you images that go beyond the edge. The 6.4 inch screen is mounted on a gorgeous monochrome metal body that comes in three rich colours, leaving no doubt that the Note 9 is a smartphone to set you apart from the rest.

If you want to separate work from home, the Note 9 is available with dual SIM capabilities and a 10nm processor that combines with 8GB RAM to deliver the performance you need, whether you're doing business abroad or competing against friends in your game of choice.

If gaming is your passion, the Note 9's innovative water-carbon cooling system diffuses heat for efficient cooling and the Smart Performance Adjuster automatically gives you the best possible experience. Working together they make sure your game is smooth and lag-free.

With all that power, you need ultimate control and Samsung's S Pen gives you just that. Harnessing the power of Bluetooth technology, it acts as a remote for your Galaxy Note 9, letting you snap photos with Samsung's best-ever camera, change slides, and pause videos, all with just a press of the button.

The Samsung Galaxy Note 9 needs to be experienced to be believed, so head to the Sure store and take a look, today!



JT launch iPhone XS Max
The iPhone X just got better... and bigger!

The new iPhone XS Max could be the upgrade that iPhone Plus users have been waiting for. More screen, upgraded 12-megapixel camera and a larger battery are just some of the new stand out features.

The dimensions of the XS Max almost equal the iPhone 8 Plus (157 x 77.4 x 7.7mm) with a 6.5 inch screen, versus the 5.8 inch of its smaller brother the iPhone XS. A virtually bezel-less OLED screen combines with curved stainless-steel edges and glossy glass makes for a suitably premium handset that shines like a jewel. The rear glass panel is also claimed to be the most durable yet.

The iPhone XS Max and XS are powered by Apple's new A12 Bionic processor which is 50% faster and more powerful than the previous A11 chip, making them the fastest iPhones ever in history.

Another big improvement that the iPhone XS Max / XS carry is in its camera performance. A new 12-megapixel image sensor promises better detail, dynamic range and colour from the primary camera.

Compared to the iPhone X, the XS offers 30 minutes more battery life and a whopping 90 minutes more usage time from the XS Max. Overall, if you are upgrading from the iPhone X, the XS Max and XS are evolutionary phones. If you are coming from the iPhone 8 or older, they will be revolutionary.

Pre-register for your new iPhone XS Max or XS online at www.jtglobal.com/iphone



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SPORTSPERSON OF THE MONTH

CHANTELLE LE GUILCHER

Chantelle Le Guilcher has been a member of the Jersey Long Distance Swimming Club for as long as she can remember. From the age of 8, crossing the English Channel has been her ultimate dream, completing a number of achievements throughout her swimming career in sight of her goal.

At the age of 15, Chantelle swam solo around the island in 10 hours 37 minutes and then went on to complete a solo swim to France in 9 hours 12 minutes two years later. "The minute my feet touched the sand in France, I wanted to complete the swim again, and in 2014 I completed it for a second time in 8 hours 7 minutes".

Determined to achieve her dream, Chantelle signed up to compete in a number of English Channel Relay swims, sharing the distance with other swimmers, but by the age of 24, she felt that the goal she'd set her sights on 16 years ago was finally in reach.

"I booked my Channel slot with my pilot in 2017. From that moment, I put my heart and soul into training for a over year to make sure I was both mentally and physically ready for the challenge I was going to undertake. I was in the sea trying to acclimatise throughout the winter months, building up the mileage in my shoulders in the pool, and then as the sea warmed up to a 'tropical' 12/13 degrees I began my longer training swims in the water, completing anything from 2 hours to 6 hours at a time".

With the JLDSC being a small voluntary club, Chantelle sought out a sponsor for her crossing, and was gratefully granted sponsorship by Canaccord Genuity Wealth Management.

"Canaccord were brilliant and really helped me financially to achieve my dream! Their company ethos complimented by challenge so well - they really strive to support sport in the community and their motto #cando was perfect for this".

Chantelle began her crossing from Samphire Hoe in Dover, just before 1am on Wednesday 1st August.

"The swim itself was really tough, but also one of the best days of my life. In the first few hours I faced some pretty rough conditions and being in the pitch black made it all very challenging. As the sun started to rise the sea began to flatten, but the jellyfish came out too - I was stung 11 times."

The injuries Chantelle obtained from the jellyfish didn't phase her. She continued onwards, and after 14 hours and 3 minutes,



she landed on Wissant Beach on the north coast of France.

"It was such a surreal feeling. I couldn't quite believe that after months of training it was all over. A good crew is an integral part of a successful swim and I couldn't have asked for a better team to support me and get me across. Massive thank you to Michael Le Guilcher, Daniel Lagadu, Adrian Follain and Chantelle Rose for keeping me going and making my experience even more amazing!"

"The swim itself was really tough, but also one of the best days of my life. In the first few hours I faced some pretty rough conditions and being in the pitch black made it all very challenging."

MASS APPEAL

Jersey's annual celebration of muscle takes place at the Jersey Arts Centre on Sunday 7 October. The Island's most chiseled men and women will be hitting the stage to demonstrate their size and shape after months of training and dieting. After a three-year hiatus, former Miss Channel Islands Tania Rodrigues is making a return to competition after being encouraged back into the spotlight by friends and family. The 36-year-old hopes to reclaim her crown and win the right to compete in the UK just a week after the Jersey show. Gallery caught up with her to find out what she loves about her sport.

I love the control

Up to my 20s, I was overweight, unhealthy and hated the way I looked. My brother was always the opposite to me: dead slim but always keen to build a bit of muscle so I followed him into the gym. I enjoyed training and the fitness lifestyle so much that I took it to the next level and decided to compete. Being able to sculpt the body through nutrition and training is quite an art and only possible through understanding the sport and your body, which is an amazing instrument that rarely reaches its true potential. I was blessed with a body that wanted to train and build muscle and, with bodybuilding, I can sculpt it to what I want it to be.

"I was blessed with a body that wanted to train and build muscle and, with bodybuilding, I can sculpt it to what I want it to be."

I love the fact that bodybuilding is ageless

If I hadn't got into bodybuilding, I imagine I'd have got into sprinting or another Olympic sport but I'd have had to give that up by now. Bodybuilding, however, doesn't have an age restriction; anyone of any age can start and as long as you work hard and enjoy yourself, that's what counts. When you see people older than you competing, it is amazing and I can relate to them because I know what it takes to get there. It's also one of the strictest sports that I've ever come across; it's ridiculously hard!

I love the discipline it's taught me

Having competed for ten years and then taken a break, I've learnt a lot about discipline, and not just when it comes to bodybuilding. The benefits of exercise and training on mental health are well documented; over the last year and a half, I've had quite a few family crises but

through everything, my training has been my crutch. It has always pushed me forward and helped me to stay positive. It makes me feel so mentally strong.

I love the physical strength too

When I started lifting, people would say: "Wow, you lift more weight than men!" and I just felt like Wonder Woman! Being strong is such a great feeling. When I see people, young or old, male or female, not looking after themselves, I just want to pull them in the gym and encourage them to look after themselves more. I've been overweight and I've been tiny but I feel the best as I am now, and it is a feeling that I hope will stay with me for the rest of my life.

I love being muscular

Men don't always feel attracted to women with muscle, at least with the level of muscle that I have, but I love the way I look. It's a clear sign that I take good care of myself, that I have very good nutrition, that I have good knowledge, and that I've taken control of my body. You can look very muscular, pumped and vascular when you're in the gym but outside, when that's all calmed down, I look like a normal woman, and I can still dress like one. For me, I enjoy being a little bit different and how I look is how my personality shines through. I was meant to be athletic rather than skinny or overweight. I feel very comfortable being muscular; I'm very happy in my own skin.

I love competing

I lot of people who go to the gym just want to keep fit, which is great, but when

people say to me: "Why do you take it as far as you do?", I say: "Why not?" We've been given this amazing instrument so why not make it work for us. As long as competing fits in with my life, I'll do it.

I love the community

When I started ten years ago, there weren't many girls in the gym training to build muscle but now there are a lot more, who understand that you can be feminine and muscular. I get so many compliments that it's heartening, especially when it's from someone who wants to take it to the next level, though hard work, discipline and dedication. I train at Carrefour Metro now, and the crowd there is just fantastic. I really appreciate when someone praises me. It's not something I seek but, of course, it is welcome as well as humbling.



The PCA Jersey competition takes place at the Jersey Arts Centre on Sunday 8 October. Doors open: 1.30 pm, pre-judging: 2 pm, evening show: 6 pm. Tickets: £20, www.artscentre.je

THE FUTURE OF SKATEPARKS IN JERSEY

WORDS Daco Fernandes

For decades, skateboarders and BMXers alike, have been let down by lazy, incompetent backwards-thinking politicians and civil servants. There have been a few that have tried to help, but they have been as thin on the ground as the truth written in red-top newspapers. To the few that have tried but to no avail, thank you. To the rest of you, shame on you. You have let generations of young men and woman down, you have failed in your duty of care to the people of this island, your level of forward-thinking is the same as those who still feel laws should be based on ancient ideas set out in an incoherent babbling book written by people who had sex with livestock.



Fortunately for us, the future is looking a lot brighter. The formation of the Jersey Skateparks Association has heralded a new direction in creating island-wide policies for better skatepark planning. One of the key politicians in assisting in the creation of the JSA is Senator Steve Pallett. With some forward thinking from the then constable of St. Brelade, Mr Pallett sprang into action after the initial closure of the 'prison park' on the New North Quay. He moved quickly to appoint Penny Lochhead from PMR Leisure as a consultant to advise on what to do about finding a potential location for a new skatepark. Penny helped band together a whole bunch of people who could not believe there was any hope of achieving anything in this tightly-knit 'old boys club' political system. PMR has helped open doors and start discussions with people who would have never sat around a table with us: the street-rats of Jersey. I've often wondered who the real rats are, but I still haven't figured it out yet...

So many people have been involved in this process so far that it has felt different from all the previous attempts to get anything done correctly. We have lobbied politicians publicly and privately and have secured backing from various States of Jersey departments including the SOJ Police, the Children's Commissioner and multiple Deputies, Constables and Senators. Local businesses have offered support as well as some larger national names too. Is the view of skateboarders changing amongst our diffident residents? Let's hope so. During the Fifties & Sixties, surfers were seen as drugged out dropouts, rapists and thieves, a social disease to be eradicated. Now? Most people surf, and it is socially accepted, an idealistic lifestyle to be sought out. It's weirder if you don't surf these days. This is precisely what needs to happen with society's view of skateboarding. Skaters are a global family, and the same thing goes for all the BMX and Mountain bike riders too. My son asked me the other day, as a friend and I were skating outside our house, how we had met. My friend, whom I love dearly and have the utmost respect for as a serious creative talent, told my son that we met through skateboarding. At that moment you could see the cogs turning, you could tell he was thinking 'I want friends like that.' He's right to believe that. We all need friends like that.

So where are we now? There are four potential sites for the new skatepark: Springfield Stadium (the strip of land by the path), Les Quennevais playing fields (two areas have been highlighted), Jardin Des La Mer (triangular patch of grass near La Fregate) and Coronation Park (land to the right side of the entrance facing Victoria Avenue). The two favoured sites are Jardin Des La Mer and Coronation Park. With this in mind, we have needed to get some idea of what the park could look like so we can start the process of securing funding for what will be an outstanding skatepark. (Yeah... screw you Guernsey; we're going to

build a better park than yours.) The JSA worked with Jersey Sport, PMR Leisure and the States Of Jersey Sports Division to decide on the company who would provide some initial drawings to woo the powers that be into releasing some funds. Nobody wants to see the mistakes of the past repeated, so the decision was made to appoint Gliffberg - Lykke at this initial stage. They are a Danish company with some seriously impressive projects under their belt. Google what they have designed, it is some seriously amazing stuff. They like to design what they term "skateparchitecture." If the Danes designed skateparks, they'd probably be

WE ASKED RUNE ABOUT HIS THOUGHTS ON
OUR CURRENT SKATEPARK, "...IT'S LIKE
SOMETHING FROM THE EIGHTIES, IT FEELS
LIKE A PRISON." WE POINTED OUT THAT THE
PARK WAS ONLY TEN YEARS OLD.

the best in the world. One half of the company is a chap known as Rune Gliffberg: A pro-Skater for about twenty-five years, this guy knows a thing or two about skateparks. Having competed in every single X-Games and winning a good number of medals too, the JSA are delighted to have Rune and his company on board. We asked Rune about his thoughts on our current skatepark, "...it's like something from the eighties, it feels like a prison." We pointed out that the park was only ten years old.

Maybe it's time to release the inmates, unshackle the stigma and set the wheels of change in motion. We need forward-thinking support, intelligent design and progressive dialogue. The future physical and mental well-being of our Island depends on the right choices made by the right people. We can't be held back by ignorance. As the world keeps turning, we seem to be twenty years behind. We need to take the lead here and show future generations that we did the right thing, that we made the choices that would benefit them as well us.

We will start our crowdfunding initiative very soon. Support the JSA. Find the JSA on Facebook, Instagram, Twitter and anything that has marble on it.

THE ***BIGGEST*** WEEKEND ***IN JERSEY***



Only Human. Rag'n'Bone Man

Last month the second Weekender Festival saw a near capacity crowd embrace the end of summer sunshine, filling the Royal Jersey Showground for performances that ranged from Soul to Grime and Disco. After a site redesign since last year's event, this year offered Jersey music fans over 30 acts across six music stages.

Those stages included the new 'Area 23', the Appleby 'Made in Jersey' stage for local artists and a new, larger children's 'Weekender Garden' area, supported by Ravenscoft. The event really found its feet for its second instalment with a noticeably larger crowd and great atmosphere.

Main stage performances appealed to all,

from the captivating voice of Rag'n'Bone Man, who made viral video gold by sending a shot of tequila through the crowd to celebrate his sound man's birthday, to the good-time disco of Sister Sledge, who even invited one Weekender up to be their 'Greatest Dancer'. Dizzie Rascal gave Trinity one night of bass sending the crowd 'Bonkers', while Rita Ora closed the festival with a world class show including performances of hits such as 'Your Song' and 'Anywhere'. Performances by Sigrid, Lucy Spraggen and Mabel were also incredibly well received by throngs of Weekenders of all ages.

Sadly, due to ill health, The Beat were unable to perform, leaving their slot on the main stage on Sunday afternoon to be filled by 80s icon Pat Sharp, who turned guilty pleasures into main stage delight as he got the crowd chanting and dancing to classic

tunes. The packed field seemed almost taken by surprise but there were soon hands in the air to an eclectic mix of 80s and 90s classics, as Pat danced around the stage. Even Whigfield's 'Saturday Night' went down well on a sunny Sunday afternoon.

Building on feedback from 2017, dance music went al fresco with the new 'Area 23' stage, nestled behind shipping containers and a sculpture of unusual cars. Combining a new inside/outside bar for over 18s and a dancefloor accessible to all, the area enjoyed performances from the likes of Mark Knight and Latmun below a towering disco ball. The local Full Flow dance stage was also popular, this year aptly accessed through a transformed portaloo. Unfortunately its popularity on Sunday meant the stage had to shut early on crowd management health and safety grounds; with queues for the portaloo too long, leaving DJ Benny L to



He was a Rascal, Dizzie Rascal.



Main stage surprise Pat Sharp

Building on feedback from 2017, dance music went al fresco with the new 'Area 23' stage, nestled behind shipping containers and a sculpture of unusual cars. Combining a new inside/outside bar for over 18s and a dancefloor accessible to all, the area enjoyed performances from the likes of Mark Knight and Latmun below a towering disco ball.

watch the festival close without playing his set. Organisers hope to have him back to a future event.

The Weekender organisers were happy that this year's event took place with little incident, and just a handful of incidents of unruly behaviour and less need than ever before for support to be provided by any of the islands public service agencies. The Weekender organisers received praise from these agencies for the professional manner in which the event was planned and delivered in a very safe and secure way.

One area that saw an increase rather than decrease in numbers was the response to the activities of charity partner J.A.A.R, whose water-giving initiative got fantastic support, raising more this year for the charity, as Weekenders kept hydrated in the September heat;

"Due to the fantastic position of our Stand we had many people not only buying water, but talking to us and asking about the work we do. That kind of exposure is invaluable to a small Charity such as J.A.A.R. Also, I am delighted to say that we raised a whopping £2,152.23 from the water sales for which we cannot thank you enough" said Jayne Gruchy, J.A.A.R

We hope plans for Weekender 2019 will be as well supported as this year's event. The organisers 'would like to thank island music-lovers, the brilliant local parishioners who support the need for local live events, the local emergency services and mother nature, all of whom contributed to making this year's Weekender so special, allowing Jersey to get Lost in Music!'



Mr B, The Gentleman Rhymer.



Rita Ora



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Pilates Your Body is a new boutique Reformer Pilates studio located in town. We have 6 Balanced Body Studio Reformers with towers for small group classes and one to one or two to one private sessions. These reformers can be transformed for Mat Classes also. A warm and friendly environment to focus entirely on yourself. Safe, effective core strengthening, toning, muscle awareness and alignment for the whole body. No membership required.

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Predictions from the people...

We asked our Facebook followers 'what comes to mind when you think of the FUTURE?'

boardom



Mandy Falle

"Justice for cats involved in hit and run accidents"

Joelle Wallser

"Teleportation and time travel"



Melissa Nobrega

"Humans wiping themselves out"



Hannah Jacques

"Sustainable energy, cars that run on 100% economical energy, no more toxic waste, no more plastic! I HAVE FAITH this will be a reality!"



Andrew Godfray

"Possibilities"

Tess O'Sullivan

"Damn, I am getting older!"



Gill Mayer

"That we will learn from the past and make the future better"



Want to take part in our next edition of Boardom? Like us on Facebook to get involved!



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