

# GALLERY

/ LIFE & STYLE IN JERSEY



# Don't compromise your biggest asset.

**At Livingroom, for just 1% Sole Agency fee, you can have it all.**

- **Internationally recognised award-winning residential estate agent with 150+ years of group experience.**
- **We're a team of twelve, Jersey based professionals.** Be wary of the capability of smaller agents - we have the team to best represent you without compromise. All of our staff are salaried rather than commission only. Instead, you benefit from the power of nine ethically minded staff representing you.  
**We believe in a team ethos** with pooled commission unlike most other agencies in Jersey.
- Why settle for second-rate presentation or a bill for outsourcing it? We're more than just estate agents with cameras. We have a **dedicated in-house creative team** comprising professional photographers, videographers, print/digital designers and licensed drone pilots - included within the sales fee. Quite simply, no other agency in the Channel Islands can offer what we do.
- **Luxury St. Helier offices** within moments from King Street providing a professional, neutral meeting point for all.
- Award-winning website [www.livingroom.je](http://www.livingroom.je) together with **the very latest bespoke technology** to ensure our clients are kept informed at every stage of the process.
- **Quality printed advertising** and **30,000+ digital/social media followers** across multiple channels.
- We're proud to operate in the islands and want to make a difference to the lives of our fellow residents. On behalf of our vendors, and in their name, **we make a donation for every home sold to a Jersey charity or community initiative.**





**SIMON TORODE**  
CEO, Founder



**ANGELA BINNIE**  
Residential Sales



**JON RABEY**  
Residential Sales



**MARK GREENFIELD**  
Residential Sales



**CLARE TIMLIN**  
Residential Lettings



**CHARLOTTE HUISH**  
Residential Lettings



**ZOE BECHEMIN**  
Business Support



**SARAH GAUDION**  
Group Financial Controller



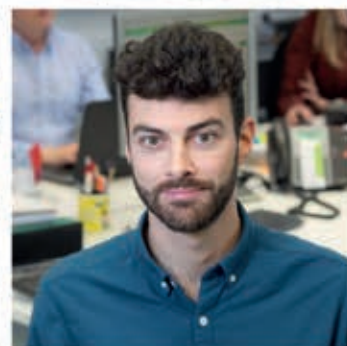
**ANDREW HABIN**  
Creative



**PETER HARRIS**  
Group HR



**KARINA DE CARTERET**  
Group Business Support



**DAN GALLIENNE**  
Orchard PR



**"Whether selling or buying a £100k studio or a £25m mansion – every client is important. Our clients are loyal to Livingroom because of the quality of service they receive and the level of innovation we apply to marketing, letting and selling homes."**



**LIVINGROOM**  
The Channel Island Estate Agent





## Brise de Mer, St. Brelade

This superb, picture-perfect, coastal home is situated at Portelet St. Brelade, with stunning panoramic sea and cliff-top views.

Recently refurbished, this entirely lateral bungalow offers peace and tranquillity, tucked away down a small private lane.

The well-proportioned accommodation comprises a welcoming entrance hall, utility room, smart modern kitchen/dining room, sitting room, three double bedrooms (one with en-suite) and house bathroom. Externally, there is a large storeroom, parking for multiple vehicles, front garden laid to lawn and a decked seating area - perfect for entertaining on a summer evening.

Internal viewing highly recommended as this gem will not be around for long!

**SOLE AGENT - £1,250,000**

**T** +44 1534 717100 **E** INFO@LIVINGROOM.JE **W** WWW.LIVINGROOM.JE

**A** GROUND FLOOR, CHANNEL HOUSE, GREEN STREET, ST. HELIER, JERSEY, JE2 4UH





## Vantage 1,2 & 3, Gorey

Each elevated home offers unparalleled detail, carefully configured with abundant light and space, private lift access to all floors directly from the car park and terracing for each floor - designed to encapsulate the breathtaking sea views. The secure underground garage boasts three dedicated parking spaces with private lift and stair access to all floors. The ground floor comprises two expansive bedroom suites, study and utility. The first floor houses a truly magnificent kitchen/dining/sitting room with a luxuriously restrained aesthetic and materials chosen for their beauty and timelessness such as limestone flooring, bronzed antique mirror splash-backs and stone work surfaces. The second floor landing opens to a decadent principal suite with a Calacatta marble lined bathroom and private West facing terrace.

JOINT AGENT - EPOA



**LIVINGROOM**  
The Channel Island Estate Agent



## EDITO

## Getting our house(wives) in order.

I didn't grow up in Jersey in the 80s, so I can't imagine the profound effect that an alcoholic divorcee driving around in a little red car fighting crime had on the island's psyche over a decade. I mean, he must have stood out like a sore thumb; the crime-fighting, at least.

I grew up thinking Jersey was a dangerous place full of crime. Thankfully, within the average half-hour timeframe, DS Bergerac seemed to have it all sorted, leaving time for a fumble with any one of a number of women and a pint with Charlie Hungerford in the Old Court House. The eponymous hero's crime capers defined the island for a generation. At the peak of its popularity, Bergerac got thirteen million viewers in the UK alone. That's more than double any soap in the UK gets now. Jersey was MASSIVE.

I bet you know someone that was in it too, don't you? Everyone seems to have a Bergerac story. Filming a TV show in a confined space is always going to be a spectacle and Jersey's two degrees of separation ensures that local happenings are never too far from sight. Your hairdresser did the hair, your dog ran on the beach in the background, your Dad had a bit-part in a pub. Maybe it was you? Now that a Bergerac reboot has moved from 'rumoured' to now 'in the process'. It means that you could soon be in the background of some scene shot at The Dolphin or The Farmers (depending on your geographical affiliation) as the producers hunt for locations and our fictitious crime rate spirals out of control. Chance again for the world to marvel at our little island.

But wait. There's no need to wait! Jersey is already in the spotlight once again. The Style section of The Sunday Times is already spewing over what derogatory hashtags they can apply to something coming way sooner - something on the lips of every islander. We have our own 'Housewives' show coming; It's filming for the next month.

Having a show like RHOJSY (Johanasberg has nabbed RHOJ) is great for the island. The format is designed to be televisual crack, and all publicity is good publicity. Sure, there will be unfounded social media hatred and scorn by keyboard warriors. Probably even on the island. Stop it! Sure, you may not want to put yourself out there but if these ladies do, let them. It's going to make for interesting conversations with friends in the UK. The Cheshire version has now done 11 seasons! Grace takes a satirical look at the concept over the coming pages but as you can probably identify elsewhere in this edition, we're supporters. You should be too.

BD

## GALLERY

/ LIFE &amp; STYLE IN JERSEY

INSTAGRAM@GALLERYMAGAZINE FACEBOOK@GALLERYMAGAZINE TWITTER@GALLERYMAG

**Disclaimer.**

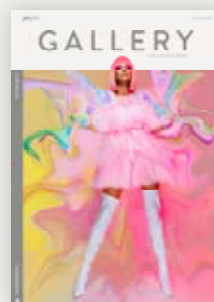
All rights reserved. Any form of reproduction of Gallery Magazine, in part or whole is strictly prohibited without the written consent of the publisher. Any views expressed by advertisers or contributors may not be those of the publisher. Unsolicited artwork, manuscripts and copy are accepted by Gallery Magazine, but the publisher cannot be held responsible for any loss or damage. All material, copy and artwork supplied is assumed to be copyright free unless otherwise advised. Contributions for Gallery should be emailed to editorial@galleryje. Names have been changed to protect the innocent and no penguins harmed in the manufacture of this magazine, although the new cover colour is called 'penguin white'. Tag us in your pictures at @gallerymag and #gallerysmallprint and we'll give you something....

**Recycle.**

Gallery recycles all its storage and packing materials, boxes and any old magazines that are returned. We don't get that many fortunately. We love to know our readers hang on to previous copies but when you move or find that they're taking up too much space, drop them down to the recycling bins in the car park off the Esplanade. If you want to find out more about recycling, call 01534 448586. We put this in a green font. It's not made out of leaves, honest.

gallery #174

THE AUTUMN EDITION

*Cover Image*

Leather thigh high boots,  
PrettyLittleThing.com £55,  
Dress Self Portrait Voisins  
£270.00. Photography |  
Danny Evans.

## PUBLISHER

**BEN DAVIES**

ben@factory.je

## ADVERTISING &amp; SALES

**CERI BAKER**

ceri@factory.je

## DESIGN &amp; PRODUCTION

**RUSS ATKINSON**

russ@factory.je

## ENQUIRIES/SUBMISSION

editorial@factory.je

## DISTRIBUTION

distro@factory.je

## ACCOUNTS

accounts@factory.je

## SING TO US

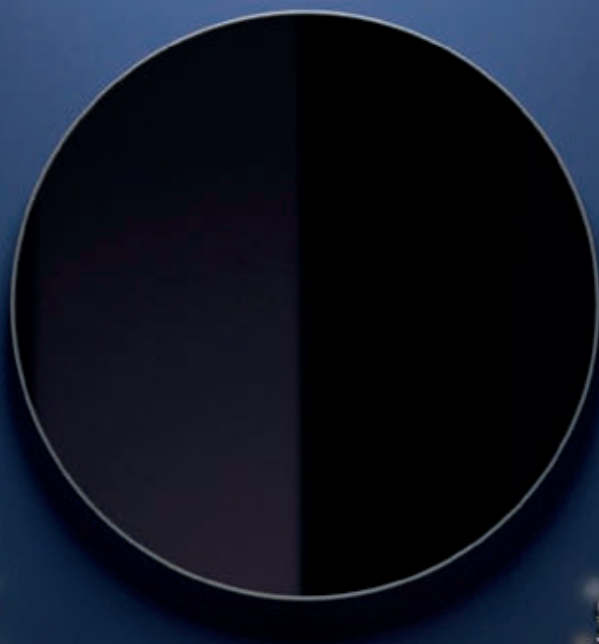
**811100***If it rings off, call back.*

GALLERY IS PUBLISHED BY

**FACTORY****70 Bath Street****St Helier****JE2 4SU**

FACTORY IS A TRADING STYLE  
OF SIXBYNINE LTD, REGISTERED  
IN JERSEY NO. 89716





Your Vision,  
Our Expertise.

Exclusive supplier for:



KITCHENS | BATHROOMS | BEDROOMS

📍 BURRARD STREET, ST HELIER T | 01534 869111 E | INFO@BAUFORMAT.CO.JE W | BAUFORMAT.CO.JE



# #174 HIGHLIGHTS



**16** From Tiny Seeds



**18** The Real, Real Housewives of Jersey



**26** Enduring Fragility



**28** Life Through a Salty Lens



**34** The Genuine Articles



**54** Gallery Fashion Shoot



**66** Feast Out East



**72** Lovingly Crafted



**78** Agenda: Relative Values



**98** A New Player Has Entered The Game



**102** Sportsperson of the Month



**104** Green Machine: Sea Lettuce Surfboard



# CONTENTS

## SECTIONS

News in Numbers	14
Community	16
Culture	26
Beauty	48
Fashion	50
Food and Drink	64
Home	68
Agenda	77
Gadgets	96
Motoring	98
Sport	102
Matrix	106

## FEATURES

<b>The Real, Real Housewives</b>	18
<i>Ria met with three local homemakers to provide an insight into their daily lives.</i>	
<b>Life Through a Salty Lens</b>	28
<i>Find out what it takes to capture the action both above and beneath the waves with local surf photographer Matt Noel.</i>	
<b>Visions of Living</b>	68
<i>With one currently under construction in St Brelade take a look at Baufritz's sustainable, efficient and stylish prefabricated eco-homes.</i>	
<b>Agenda</b>	77
<i>With a focus on law, this edition's Agenda covers a number of legal matters as well as the local business news we always feature.</i>	
<b>Test drive: Honda e</b>	98
<i>Resident petrolhead Russ gets overexcited about a car that doesn't actually use any petrol for the first time ever.</i>	
<b>Green Machine</b>	104
<i>Finding a good use for the abundance of sea lettuce in St Aubin's Bay, Charlie Cadin has scooped some up and crafted his own surfboard.</i>	





# APPETITE SAVOUR

— EAT OUT THIS AUTUMN —

THIS AUTUMN  
ENJOY A FOOD  
FEST MENU THAT  
PROMOTES THE  
BEST OF LOCAL  
PRODUCE.

This Autumn, we're promoting the best of Jersey, helping our restaurants keep serving us through into 2021.

Savour menus will offer great value, at a price that means you can still get the best of Jersey produce in your meal.

For the month of October, visit [appetite.je](http://appetite.je) to see a selection of the best that Jersey has to offer.



in association with







JERSEY'S  
FOODIE ANNUAL

JERSEY'S BEST  
**APPETITE**  
EATING GUIDE

SINCE 2008

IT'S A  
FIVEHUNDREDFEST

WIN A TAB OF  
**£500**

AT YOUR FAVOURITE  
RESTAURANT

We'll be giving away a meal for two from each participating venue in October and a blow-out £500 tab at a restaurant of your choice to one winner. Just get on the list for a chance to win.

JOIN THE LIST AT **APPETITE.JE/SAVOUR**



# Real Housewives of Old Jersey

PREVIEW

WORDS Grace Ryan

Shh, don't tell anybody: the Island's worst-kept secret is a film crew, here to capture the loves and lives of *The Real Housewives of Jersey*. With glamorous backdrops allegedly including castles, marinas and the Energy From Waste plant, this latest instalment in the endearingly-trashy *Housewives* universe will hopefully do for Jersey women with hair extensions what *I'm A Celebrity* has done for raw kangaroo's knackers.

For anybody immune to the charms of "unscripted television drama" the Real Housewives are not something from the pages of Razzle Magazine but an American TV programme that has struck gold on the premise that every city has a power coven of rich, beautiful women who don't work, shop constantly and will bitch about each other's nose jobs on camera. According to your viewpoint it's either a harmless soap opera where everybody is in on the joke or a persuasive argument for a people's revolution against the 1% and their tiny dogs. The first British edition proved that English cities have the same comic gender stereotypes

as Atlanta or New York, and so the success of a mind-boggling 11(!) series of the Real Housewives of Cheshire has spawned a spinoff with sand in its pants. After RH New Jersey where better than the blue waters of old Jersey? Although that's a rhetorical question, there are some truly unprintable answers on local Facebook.

*Previews were not available at the time of writing, although as a longtime admirer of Jersey's horse box tiara gang I have merely decided what would be most entertaining and then made it up - in the true spirit of Real Housewives itself.*



### "THE PRINCESS"

Although the core concept of *Real Housewives* is that they are all platinum card-carrying alpha females, a royal court still requires its Megan Markle, or perhaps its Marie Antoinette. The cast are aware of this (if sometimes of little else) so the juiciest drama is squeezed from each Housewife's attempts to hog the most screen time and become the Cersei Lannister of her tennis club. These tantrums and tirades are trimmed and tucked into Neighbours-esque plotlines in a way that not even the most expensive surgeon could accomplish, and the result could see a new star emerge from amongst them as long as she is not blocked in by the others like a double-parked Audi.

According to form, RH Jersey's queen bee will be a lady who can balance looking like she is only bitchy by accident with enough natural charm to make it look as though she didn't spend five hours in make-up before waltzing into the yacht shop. Judging by the behaviour I see about town there's no shortage of locals who believe they already fall into this category, but it is true that you could lob a glass slipper at certain social events and strike somebody who is more beautiful than a film star, but has reached her late twenties without ever having made herself a sandwich. Ideally they will have secured some footage of this lady sat in a jacuzzi bigger than my living room, complaining about how lockdown has ruined ski season - assuming that ITV take advertising from people who manufacture pitchforks.

### "THE QUEEN MOTHER"

Sweetie her friends. M'Lady to her servants; a non-domiciled enigma to the UK taxman. I hope that RHOJ will have space to profile at least one Barbour-clad battleaxe to offset those cast members who don't look as though they have been sewn together from bits of an old saddle. There's a modern tendency amongst the wealthier classes to pretend they can tolerate those of us who didn't attend Cheltenham Ladies' College, perhaps because they hope we might sell them some Xanax, but I have a certain amount of respect for a woman who is unashamed of viewing me as less useful than her second favourite gundog. TV does love a villain though, so there's a possibility that this stern broodmare will be the breakout star rather than any of the pretty young fillies.

**"LADIES LIKE THIS ARE THE REASON BRITAIN HAD AN EMPIRE - A STATEMENT THAT CAPTURES HER ABILITY TO HOST A DINNER PARTY FOR 200 AS MUCH AS IT DOES A TENDENCY TO GO INSANE FROM MALARIA AND THREATEN THE NEIGHBOURS WITH A SHOTGUN"**

Ladies like this are the reason Britain had an empire - a statement that captures her ability to host a dinner party for 200 as much as it does a tendency to go insane from malaria and threaten the neighbours with a shotgun. Veins that pump pure gin make her dangerously flammable, a worrying thought for the cameraman recording her as she chain-smokes Benson & Hedges and speeds along the lanes of St Peter in a Land Rover loaded with explosive horse medicine. She's listed in Debrett's and will inherit a sixteenth of Liechtenstein, but swears like a docker and only washes once a week.

### "THE DAFT DUCHESS"

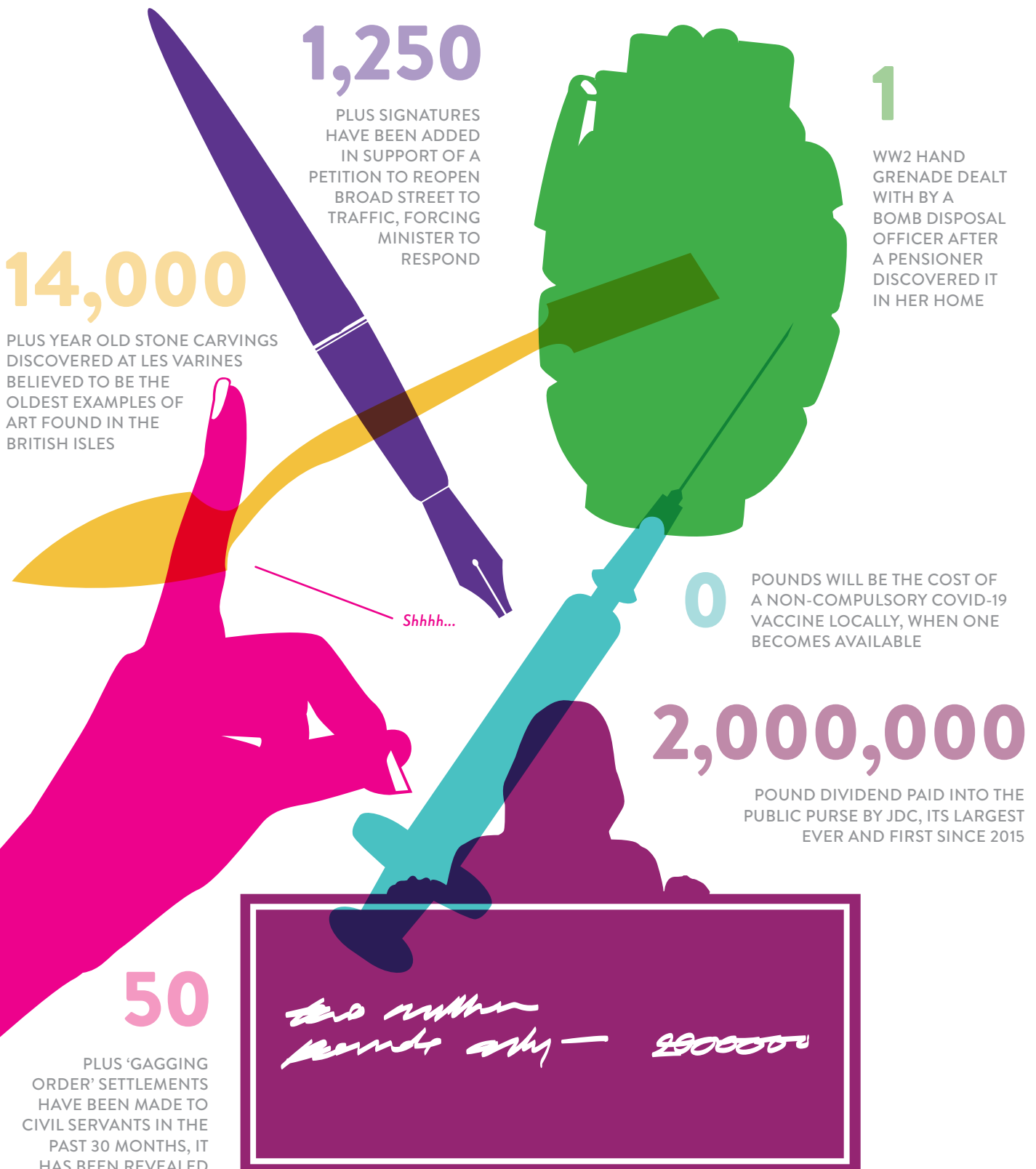
A good cocktail needs a dash of sweetness to balance out its bitter notes, and the long-clawed drama of *Real Housewives* works best if there's a ray of sunshine amongst all that stormy weather. The copious backstabbing inherent to the format is more palatable if one housewife is mostly oblivious to it. She must be extremely nice - and preferably blonde, buxom and really quite dim. This stereotype requires a trophy wife, perhaps the much younger partner of a financier or quite literally a trophy if she's married to a sportsman. Unlike Cheshire Jersey is somewhat lacking in Premiership footballers, but I'm confident it was still possible to recruit a local who has been blocked on Instagram by Colleen Rooney. Although this Housewife essentially functions as comic relief and can't operate an electric toothbrush without assistance, you can't deny it's impressive for anybody to go ten seasons surrounded by a venomous coterie of Chanel harpies and still maintain the demeanour of a golden retriever that has just found an especially chewy stick. She will leave the show when one of the other characters runs off with her husband, but will open a hedgehog sanctuary with the divorce settlement and eventually be voted "Britain's nicest person" after starring in a series of nature documentaries on Channel 5.

### "LADY MACBETH"

Oiks like me assume that the super-rich are mostly a bit thick, because so many of them have dodged Darwinian outcomes with the protective armour of immense inherited wealth. This is frustrating when they end up in positions of power or influence, but if you take a momentary break from class warfare this does make them entertaining to watch on telly. Think of them as zoo pandas, but more successful at breeding. However, there is another kind who walks amongst them; a rare beast who lives by tooth and claw and should be respected as the apex predator of the social jungle. Although the premise of *Real Housewives* is that none of them need to, want to, or particularly understand work, this lady stands out of the cast because she does have a gig, and not just some pretend job running a foot spa for her rich pals. Her current role will be ambiguously depicted onscreen as wearing a power suit and yelling at people over Zoom, but she has back-knifed her way up from comparatively humble beginnings to prove that gender is no barrier to being ruthless in the boardroom and voracious in the bedroom. She leaves a trail of broken heels and exhausted toyboys everywhere she goes, although a lockdown-induced shortage of Botox has meant that parts of her face that haven't moved since the 90s are now melting like the arctic permafrost and twitching disconcertingly back into life. Let's hope they are shooting this in soft focus.



# NEWS IN NUMBERS



# Home heating surveys

Improve your home with electric heating



## Join the 'E'volution.

We've put our energy into making your switch to electric heating safe and hassle free. Carefully following all the latest government safety guidelines, we're now resuming our free home heating surveys. Find out how you can improve your home, and enjoy the benefits of cleaner greener electric heating.

Islanders are making the switch - book your free home heating survey today.



**SMARTERLIVING**  
AT JERSEY ELECTRICITY

*Switch and smile*





## *From tiny... seeds.*

This September 36 mums along with their bumps, babies and children who ‘wouldn’t be here’ without the help of the Assisted Reproduction Unit (ARU) gathered at Samares Manor for a photoshoot with photos taken by Sophie Darwin of Sophie Darwin Photography and organised by Chloe Fosse, former ARU patient and founder of awareness raising social media brand Tiny Seeds Jersey.

**T**he aim of the campaign is to raise awareness of infertility and what many people go through to have a family, whilst thanking the ARU for all their hard work and visually demonstrating just how many babies and children ‘wouldn’t be here’ without the service. 1 in 8 couples struggle to start or add to their families and last year of the 880 babies born in the island, 5.2% of them were born as a result of treatment with the Assisted Reproduction Unit.

The campaign also comes as the ARU is being redesigned pending the retirement of Neil MacLachlan, Consultant Obstetrician and Gynaecologist who has been running the unit since 1992. Mrs Fosse said “The response to the call out for the photoshoot was fantastic, with so many parents coming forward. Many of these people have been on long and difficult journeys to have their babies and it was lovely to come together and celebrate them all. It was also clear from speaking to the people there, just how grateful they are to Neil and the team at the ARU for everything they do in helping people have a family.” The campaign will feature group images of mums with their babies and children along with the team from the ARU and also some individual family portraits with these families sharing more detailed stories of what they went through to have their family.

As covid-19 guidelines were adhered to when taking the photos, there are lots of other great shots but they had to break the gang up into the right sized groups. Check out the rest of the shots on the Tiny Seeds and Sophie Darwin Photography Facebook and Instagram pages! Sophie has previously worked on the Motherhood Campaign and World Breastfeeding week.

📸 @tinyseedsjersey / @sophiedarwinphotography





## PUT YOUR FOOT DOWN... FOR JMLCC STAMPS

The 100th anniversary of the Jersey Motorcycle & Light Car Club (JMC & LCC) will be celebrated with a set of eight stamps, a miniature sheet and a prestige booklet to be issued by Jersey Post on 8 September 2020. The stamps, which have been designed by Studio Up, feature photographs of events organised by the club.

Motorcycle enthusiast H.W. Rawnsley-Gurd formed the Jersey Motorcycle Club, after moving to Jersey in 1919. The club's first event was a motorcycle reliability trial on

Easter Monday 1920, which proved to be a huge success and by the time of the club's first general meeting, the membership had grown tenfold.

On 8 May 1947, the JMC & LCC held the first Jersey International Road Race, which took place on the streets of Jersey, with thousands of spectators lining the pavements. Due to its heavy financial burden on the club, the race was only held four more times before being discontinued. However, during those years the race saw some of the finest racers of their generation, including Reg Parnell, who won

in a Maserati, Prince Bira, Raymond Mays and F.R. Gerard. Today, the JMC & LCC runs around 60 events each year and has approximately 550 members.

Oliver Holmes, Jersey Motorcycle & Light Car Club President, says of the stamps: "The Jersey Motorcycle & Light Car Club is grateful to Jersey Post for honouring our 100th anniversary with this stamp issue. Although 2020 hasn't been the celebration that we were hoping for, it is great to see the photos of our members and all the disciplines they compete in shown on the stamps. We're all very much looking forward to getting back to racing in 2021 and the release of these stamps will be great for the promotion of motorsport in Jersey."

In addition to the eight commemorative stamps, a prestige stamp booklet featuring additional photography and information has been produced to mark the club's milestone anniversary.

**Stamps are available to buy from branches of Jersey Post now. Philatelic stamp products such as miniature sheets, first day covers, presentation packs and prestige booklets will be available from the Jersey post offices at Broad Street, St Helier and Rue Des Pres, St Saviour on issue day and can be ordered now at [www.jerseystamps.com](http://www.jerseystamps.com)**



## PROSPERITY DAY

*The Yard at the Museum*  
Friday 4th September

Prosperity Day smashes through £100,000 target after six years of fundraising for local Charities. 12 corporate teams took to the saddle to ride a 'virtual' leg of the Tour de France at Prosperity Day 2020 with Sure and Ogier proving they had both the pedal power

and the fundraising skills to make it to the top of the podium jointly to share this year's Prosperity Day trophy with Ports of Jersey a close third. This year's event raised £12,470 for Philip's Footprints and JSPCA, vital funds for local charities hit hard by COVID.





# THE *Real* REAL HOUSEWIVES OF JERSEY

The new age of the homemaker:  
What it means to be a real 'housewife' in Jersey.

WORDS Ria Wolstenholme  
PHOTOGRAPHS Russ Atkinson

What it means to be a woman, a wife or a mother, is evolving. Housewives no longer dote on their partners, presenting dinner on the table at six o'clock sharp every evening, and they don't spend hours slaving over housework or having their only social occasion being a ladies' lunch once a week. Now, thanks to women around the world of the past and over the years doing their bit to smash the glass ceiling, there's no end to the possibilities in a woman's reach. You can have it all, if you want to, and you don't even need a man to make it happen.

Now, to be a homemaker means so much more. But what does it mean to be one here in Jersey? Whilst our island is an idyllic and beautiful place to bring up children and raise a family, the reality is that being a housewife, homemaker, whatever you want to call it, is not as black and white as it once was. And the glamorous champagne lunches and day trips on yachts that will soon be

making their way onto our TV screens on ITVBe's new reality show *The Real Housewives of Jersey*, is not a representation of what it means to be a homemaker in Jersey in 2020.

So, we went and found three homemakers in Jersey who *are* living that reality, to find out what it's like. >>>





# SOPHIE YOUNG

*"I would call myself a full time mum, but I also work full time – I just don't do it 9-5, I fit it in around my life". Sophie is a single mum, who works for herself and provides everything for her and her 1-year-old daughter Margo. In her sunlit sea view home, you couldn't find a more aesthetic image to counteract the assumptions many people have when they see a young mum parenting solo.*

As Sophie and Margo relax on the sofa, with her little dog Nero at her feet, she tells me becoming a mother has been a journey. "I never used to have time or energy to be a homemaker. I've previously lived in furnished places, so was never able put my stamp on it and make it personal". You wouldn't think that sitting in her calming, perfect pink and grey themed home, but Sophie says now she has the time to be house proud the way she wants to be. "I've really taken the time to furnish it how I want to, and make it mine. I love that I can call myself a homemaker."

Like a lot of Mums with little ones, Sophie is a fan of routine. "Every day is different, but on a good day I get us up for breakfast, do an online fitness class especially for mums – because we can't bring our babies to the gym! – and then we head out for a walk before a playdate or activity". Whilst for some this might sound like a relaxing day, it's not so easy. "Not every day is like that. It's a rollercoaster, and I don't think people know just how hard it can be being a mum. Especially when you're juggling working, housework and keeping her happy. People seem to think it's a walk in the park, but finding that balance is hard."

Parent or not, there's something in all of us that plants seeds of doubt about whether or not we're actually doing a good job. "I beat myself up if I feel like I'm not doing well in everything, but it's important to not feel like everything has to be perfect because it's not realistic." Whilst family and friends are around to lend a helping hand, Sophie says that parenting alone can open the door to a lot of judgement. "I'll be walking in the morning with Margo, and she's quite happy in her pram so I utilise that time to get some work done." Sophie's job can be done from her phone, which is what allows her to fit it around her duties as a mum. "But I'll be walking along, typing out an email or sending a voice note, and I can feel people staring at me probably thinking 'look at that mum just ignoring her little one'"

At just twenty-three-years-old, Sophie's journey in motherhood has been a tough but rewarding one. Moving back to Jersey shortly after Margo was born having lived away in the UK was a big step and one that came with

sacrifices. "When I first moved back to Jersey, as a single mum, I was on income support as I lost my business and was just trying to figure out how to be a mum. I needed to do that, and Margo was my main priority, but I felt like people had this perception that I was taking the easy option and choosing not to do anything or work. But that's not the case."

*"I beat myself up if I feel like I'm not doing well in everything, but it's important to not feel like everything has to be perfect because it's not realistic."*

Sophie speaks so candidly about the trials that being a single mum brings to life, but is always backing it up with how grateful she is to be in her position. "Shows like *Real Housewives* are there to entertain, they show the glamorous side of wherever they're set – but that doesn't represent the majority of islanders. The show is a form of entertainment and to promote this beautiful island we're so lucky to live on." As she feeds Margo to settle her, she laughs and chats about what it's been like to have friends who are on the show. "I think it's a great opportunity for people to get that exposure, and it'll open up a whole new world to them so what's the harm in it?"

As she sits with Margo, who hasn't stopped smiling all afternoon, it's clear to see that Sophie represents what an independent and modern mother and homemaker looks like. She's creating a life and home for herself and her daughter to be proud of, and not letting assumptions or criticism get in her way. ●





# MIKELA ANDERSON

*"People seem to think that I spend my days doing nothing, just because I'm at home. The reality is my days start earlier and finish later than most people's jobs, but that doesn't mean what I do is harder, it's just different." It's not hard to see sitting in Mikela's beautiful countryside home that she takes pride in it. From the freshly cut flowers to the family photos perfectly sitting atop her console table in her sun filled lounge, you feel instantly welcome.*

"Falling pregnant at a young age meant a lot of people made assumptions about what I'd do. I got a lot of raised eyebrows and questions when I told people I wasn't going to work." Describing herself as a full time stay at home mum, Mikela looks after her two boys Freddie who is four, and Isaac who is six, full time. "I hate saying that though, because any mum no matter if they work or not is a full time mum. Raising a family is a job in itself, and to be a mum is such a privilege."

Mikela and her family made the decision for her to stay home full time to raise the boys because it suits them best. Like many women, however, she's faced criticism for her choices. "I don't like the term housewife, because I'm much more than just someone's wife who keeps the house tidy! It's hard work, and I love raising my family but I find it so frustrating when people criticise me for NOT having a 9-5 job."

Like all of us, Mikela has that voice of self doubt creep in from time to time, but doesn't let it take over. "Sometimes I'll see friends who work hitting their career or life milestones and think I'm missing out. But, I think nowadays, there's no stopping you going after those big goals and still being a stay at home mum if you want to. I'm just going with the flow and trying not to compare where I am to where other people are."

The personal touches throughout her home along with the clean, neutral colour palette that you'd expect to see in interior magazines, suggest that Mikela is not only house proud but passionate about making it a home. "I am a creature of habit, I love routine, I love being organised and keeping my house tidy and looking nice has ended up feeding into my creativity. I love photography and posting pictures on Instagram, so combining the two things has meant I've found a real love for it."

When it comes to being a homemaker, Mikela feels the Real Housewives show isn't an accurate representation of what's involved. "I think if you're incredibly wealthy, and get to have that kind of lifestyle then it's accurate to you. But, if you're like me, or you're a mum who works and is juggling it all, then the parties and lavish lifestyles just don't truly show what it means to be a homemaker." She feels it's important to remember there's more than meets the eye when you get an insight into someone's life, especially online. "There's this pressure to be

perfect, and have the best bedtime routine or update your Instagram with polished perfect family pictures. But, it's just a picture on social media. It doesn't show every element so it's important to remember being perfect isn't the norm."

The way the world has turned upside down this year, as we face a new age of normal, has had an affect on everyone. But for Mikela it brought on a new way to look at how she parents too. "I love routine, but the pressure I felt during lockdown to keep up with everyone else and home-schooling them just got overwhelming. I realised I had to do what worked for our family and not worry what other people thought".

**"I'd always say to any young mum, that the most important thing is to not let someone else's opinions get in your head. Make your own decisions based around what's best for your family and stop worrying about people judging you."**

Whilst she is only 27, Mikela speaks about motherhood with the wisdom and balance of someone twice her age. "I'd always say to any young mum, that the most important thing is to not let someone else's opinions get in your head. Make your own decisions based around what's best for your family and stop worrying about people judging you." With a mixture of friends of different ages, some who are also mums and others career focused, she said she was worried she'd end up the youngest mum in at the school gates. "It's always a thought I have! But now, I have such a mix of friends of all different ages that I wouldn't have it any other way. From friends with no kids, to friends I met picking the kids up from nursery, I have such a strong support network around me. It's amazing when women help each other that way."

Mikela shows that being a stay at home mum does not mean you've chosen the easier option. It doesn't come down to not wanting to either, it just means that it's the best option for your family. She knocks out the stereotype that women who don't work a traditional job have it easy, and represents the reality that they're just juggling life differently. ●





# SOPHIE RENOUF

*"I'm lucky to be able to work flexibly now, so I get to focus on work and being a mum. But I do have times when I'm worried I'm not doing a good job at either - but that's just how it is sometimes." Sophie is a soon to be mum of two, with her little boy Cole who is 2 and another baby on the way. She works flexible 30 hour weeks that means she works 4 out of 5 days, which allows her to look after her son. "There's nothing wrong with staying home, and it's not easy like people think. I got a taste of it during lockdown and its hard work!"*

Nestled on the west coast down a rural country lane, Sophie's family home is a real escape destination for some clarity and headspace. Sitting in her cosy living room, with Cole making us pretend cups of tea in his play kitchen, you can see why the change of pace a few months ago made her want to rethink going back to the office. "My partner was furloughed during that time, so we were juggling everything under one roof for a while. Luckily due to the way I work, I was able to fit my hours in around our family routine. Nap time, early morning and after Cole went to bed was when I'd get my work done."

**"One minute I want to focus on my career, the next I think how much I'd love to be at home looking after Cole. But I am still a homemaker, I look after my home with my partner, and we raise Cole - but I also have my own aspirations outside of that."**

Now, with baby number two on the way, Sophie says as much as she liked being home with her family, she's ready for another change of pace. "I was actually really happy to go back to work and have him back to nursery so we could have a normal routine again. But I know that having another baby now will mean another two year set back on my career path, which is fine because I'll get there in my own time." Sophie's mix of being a homemaker and working means she's subject to two sides of criticism. "People will make comments about me being part time and having it easy, but then also ask why I don't stay home full time. There's no one way to juggle it all, and I actually only work 5 hours a week less than the average 9 to 5 person so I get it from all angles. You can't please everyone I've learnt."

At just 28 years old, high expectations and the pressure to do it all is something Sophie has learnt to balance early on. "I feel that pressure to be perfect, and you see so much of people's best bits online that it's hard to not compare

yourself to other mums. I feel like I should be able to have my career, look after my kids and still keep my house in order but even a few years ago it was more of a you can have one or the other mind-set." She believes that the way the world has had to slow down and change this year could open the door to more people looking at flexible working options going forward. "You can do it all, if you do it in a way that works for you and are given the opportunity to give it a go."

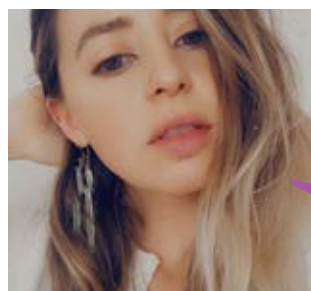
The majority of Sophie's circle who are mums juggle work and motherhood at the same time the way she does, and she feels that reality is as much a part of the island's image as the affluent glamorous side. "Like any reality show, *Housewives* is there to be entertainment. No matter what you think of it, I think it'll make for good watching! There's already a stereotype that if you live in Jersey you're well off, and maybe the show will play on that. But I think it'll be a shame if they don't portray the realities of the wholesome lives a lot of people have raising a family here."

As Cole sits next to her on the sofa, Sophie talks about the constant back and forth in her mind between what she feels she should be doing, and what she wants to do. "One minute I want to focus on my career, the next I think how much I'd love to be at home looking after Cole. But I am still a homemaker, I look after my home with my partner, and we raise Cole - but I also have my own aspirations outside of that." She says a lot of people don't seem to understand the realities of what it is to be a homemaker. "People think it's the easy option if you want to be a stay at home mum. But it's not any easier taking care of little ones, the house, getting enough sleep and keeping up socially and with your partner than it is working a 9-5 job and looking after your family. You can't clock off from that job, there's no finish time and people need to remember that."

Sophie shows us what it means to be a modern homemaker, and carve out your own path. She shows you don't have to be in keeping with a stereotype to fit the bill, and that having a career goal doesn't mean you any less focused on being the best mother and homemaker for your family. ●

These amazing women prove that what it means to be a mother, a wife or a woman in 2020 can look very different depending on which house you walk in to. Everyone is doing it their own way, and that should be celebrated. Whether you work a 9 to 5, don't work at all, have a nanny or look after your children full time, it doesn't make you any better or worse than the rest. Whilst the stereotypes that follow the term 'housewife' might not match up to what the majority of women do with their days, one thing's for sure; being a woman and a homemaker means so much more than just cooking, cleaning and changing nappies. It's about creating a life for yourself, and doing what's best for you.





# ENDURING *Fragility.*

WORDS Russ Atkinson

If you go down to the woods today, you're sure of a big surprise. Strictly speaking, if you end up in the woods you've gone too far, but if you head toward Devil's Hole you could be forgiven for having never noticed the quaint part-granite, part-brick building to the left as you make a bee-line for the pub. Next time you're heading that way though, be sure to pop your head in before you settle down with your poison of choice at the Priory or set off for a walk through the woods and around the cliffs.

Inside the relative anonymity of this hidden gem you'll find Jodie and Glyn, both glassmakers but working in very different ways to achieve very different results. Originally trained as a fine artist in New Zealand, Jodie temporarily put down her paintbrushes to work as a colour technician, correcting minor faults on historic buildings, before taking a significantly sized step closer to home by enrolling on an artists residency in Tuscany in 2015 with an eye to travelling between a few studios to experience other artists' work processes. Eventually, she settled in Brighton - enrolling on an MA course - and, inspired by a French surrealist novel she'd been reading at the time that described flowers levitating and dancing on a stage (when asked, she assures me that no absinthe was consumed to complement the book), became intrigued with the idea of reflected and refracted light creating movement within a stationary object.

When it came to choosing a medium to facilitate her idea for a sculptural piece to be displayed in conjunction with a huge oil on steel painting she'd been working on, the choice was clear, quite literally; glass. Having previously met Glyn, Jodie approached him to ask if he'd craft her idea into its final form. His response? 'Come and make it yourself!' The rest, as they say, is history - and after a number of trips to both the UK and Seattle in the US to gain glassmaking-specific skills and spend

time visiting other glassmakers' studios, she returned to Jersey and has been based out of Glyn's unassuming shop and workspace for the past two years.

Jodie's managed to overcome the classic disdain for commercial work that afflicts artists to reveal in creating pieces that react with their environment in an ever-changing way, combining coloured translucent glasses and varying the thickness to create different shades and colours for the surrounding light to trickle through and interact with. The way that glass reacts as its lighting and environment change is part of what drove her toward making wearable pieces; tiaras, earrings and even two full chest and back pieces which are currently in the works, fashioned in her distinctive style but also including electronic circuitry to light the pieces from within. I'm imagining an almost overwhelming assault on the senses - a melting pot of visual, haptic and aural sensations, crafted by melting glass. I mean all of this in a good way, of course.

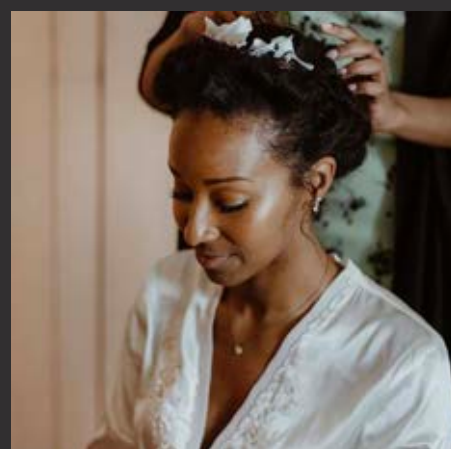
Using a non-traditional approach, influenced by her work with oil painting, Jodie melts glass rods of different colours until they have the consistency of honey to combine them on a palette, re-heating, mixing and fusing the glass together to create a selection of colours to work with before expertly manipulating it into the desired form. Initially, to Glyn's traditionally-trained eye this process was all wrong, but it's exactly this kind of exploration and development that is key to developing a unique style – something Jodie certainly has.

Jodie describes the idea of a small part of her becoming part of somebody's everyday life as humbling, elaborating by telling me that 'it's nice creating something that's a bit more fragile, but that's something that people are really going to treasure and appreciate and it creates a unique aesthetic that can really be enjoyed'. One particular aspect that she enjoys is how people style her pieces, be this within the home in the case of her beautifully intricate and delicate flowers and outdoor sculptures or incorporated into their own style as a fashion accessory in the case of her earrings, necklaces and tiaras.

On the subject of intricacy, the way in which her more complex creations take their form has to be seen to be believed, with elaborate supporting structures constructed using what can only be described as a web of glass rods fused into place to form a temporary supporting structure. Despite its transient nature, this supporting structure is an abstract art-form in itself – a mix of geometric order and absolute chaos surrounding and containing a beautiful, delicate artwork within.

If all of this has piqued your interest, Jodie's always happy to show people around and give demonstrations, but also organises workshops where people can gain an insight into what it takes to create a glass artwork of their own using nothing but basic tools; tweezers, crimps, gas torches and some fancy specs that help your eyes focus on the flame. You need a fair level of dexterity, but as with almost everything results come from persistence.

While she frequently creates commissioned pieces, you'll find a range of earrings, necklaces and sculptural pieces on display and available to buy if you step inside the studio. Inspired by natural forms and our coastal surroundings, one particular set of earrings I spotted during my visit looked as if it was a found item, crafted from what was once the shell of a sea creature in stark contrast to the more geometric yet still distinctly organic looking set next to them. They're tactile, drawing you in – you want to touch them, which I find interesting in the case of jewellery since feeling compelled to get up close and personal with someone could be seen as taboo in certain circumstances. In a sense, this forbidden nature only adds to their intrigue.



“On the subject of intricacy, the way in which her more complex creations take their form has to be seen to be believed, with elaborate supporting structures constructed using what can only be described as a web of glass rods fused into place to form a temporary supporting structure.”

In a world where technology enables us to communicate so readily and make the world feel like a smaller place, Jodie seems to have flipped things upside-down by networking and gaining experience around the world in person, rather than online, yet now she's harnessing the power of the internet to enable her to work on projects as far away as New Zealand, sharing progress and ideas from the comfort of home. It's all part of a grand plan in its truest sense, with talk of an incredibly complex sounding stop-motion animation, larger scale sculptural works and even architectural training with an eye to incorporating glass structures into buildings to explore how a room can change depending on the time of day or the seasons as light interacts with it in different ways – form and function intertwined.

With a reluctance to cease innovating, combining disciplines and ideas to inform her own style Jodie's work is constantly evolving. It'll be interesting to see where she takes things next, but in the meantime if you'd like to experience a snapshot of where it is now, take a visit to her studio opposite the pub by Devil's Hole, see for yourself, get involved in crafting something of your own or simply take a piece of her art home with you to cherish.

**Facebook:** J.Francesca.artist


**Instagram:** artistjfrancesca

**Etsy:** JFrancescaStore

**Email:** jodie.f.carney@gmail.com

**Mobile:** 07700 333076





# LIFE THROUGH A SALTY LENS.

WORDS Russ Atkinson  
PHOTOGRAPHS Matt Noel

For local surf photographer Matt Noel, otherwise known as the *Salty Lens*, being in the sea is one of life's simple pleasures. What started out as a foray into shooting short videos using a GoPro six or seven years ago has since developed into a love of stills photography that complements his love of the sea.

Encouraged to pursue photography more seriously by friends, he decided to go a step further than most would in his pursuit of seriousness by investing in a vintage medium format camera to complement his DSLR setup. In Matt's words, he feels that *'it's important for any true photographer to learn the old methods of film photography'* in order to develop their craft, and his medium format rig is the most coveted item in his possession.

Inspired by both the local surfers he regularly shoots and established surf photographers alike - the work of Ben Thouard and Clark Little in particular - the creativity in their craft, be it behind the lens or on top of a board, is

what pushes him to continue to develop his art [*pun very much intended*].

Always up at the crack of dawn to check not only his emails, but also the surf cams, swell charts and the sky, Matt knows the perfect recipe with which to combine the former ingredients in order to get the perfect shot, although there's always one key aspect that can't be checked from home, and that's who's in the sea on the day.

Collaboration and familiarity between surfer and photographer must play a huge part in the process, not only for the sake of getting a great shot but also when it comes to avoiding getting in each other's way.

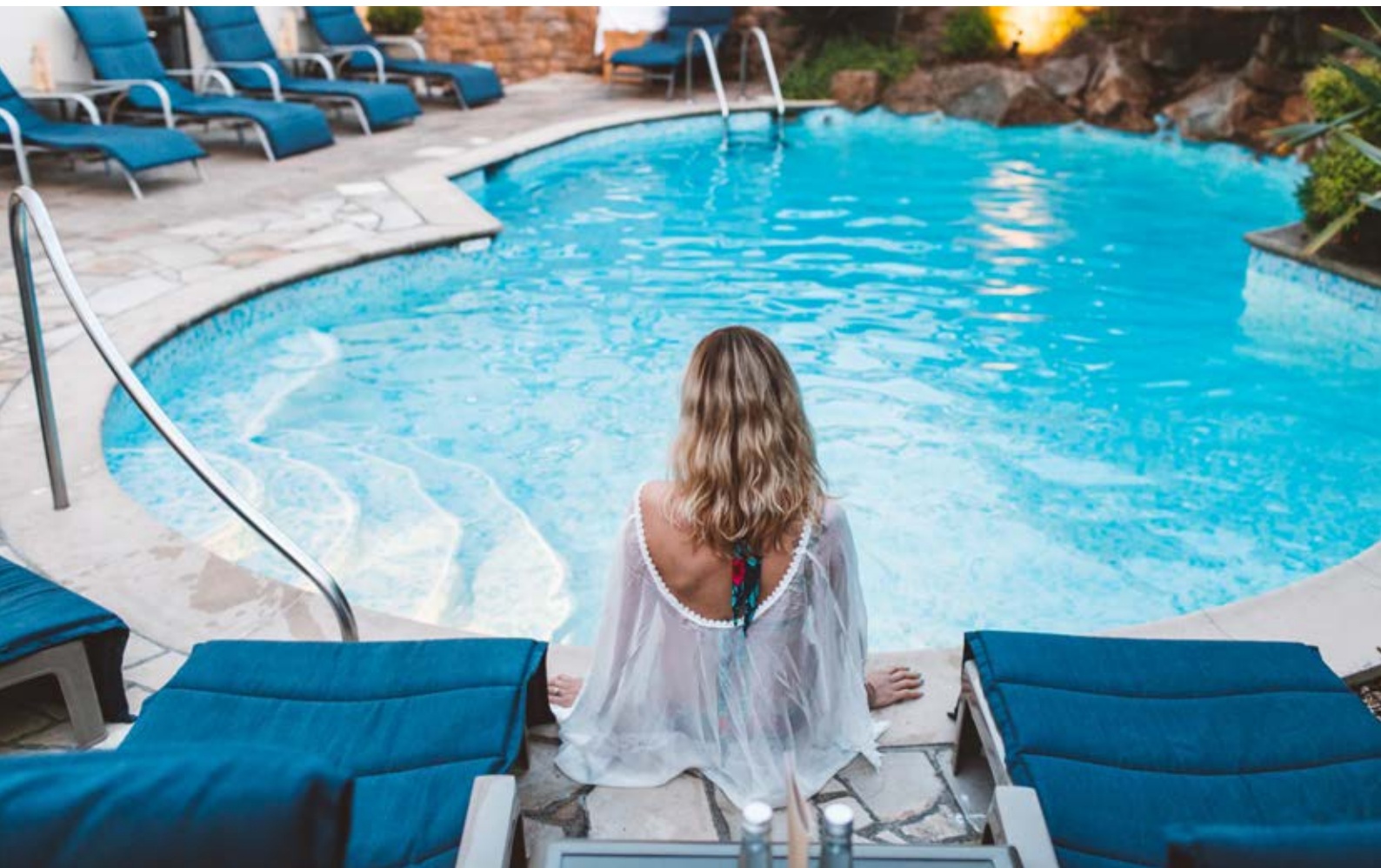
It's a balancing act not only in the literal sense for the surfers he captures and immortalises, but also for Matt as a photographer - weighing up his positioning relative to the wave, glare of the sun and his subject, as well as aperture and shutter settings because things get dark pretty quickly once the camera is submerged. Add to that checking all's well with the camera housing (to avoid getting an actual *salty lens*) and repositioning himself in between waves and the word he uses to describe the whole situation couldn't be more appropriate; *hectic*.

The risk seems more than worth the reward when you take a look at his work though, and I'm sure there'll be much, much more to come as time goes on. How can I be so sure? Matt tells me that he *'enjoys nothing more than watching people getting excited catching waves'*, and combined with his love of the sea you can tell he's going to be capturing these moments in time for a long time to come. ○

Instagram: [Saltylens\\_ci](#)  
Facebook: [@saltylens](#)  
[www.saltylens.co.uk](http://www.saltylens.co.uk)







## BORED OF THE HOLIDAY DROUGHT? *Join The Club.*

When a celebrity loses it and want to retreat from the public eye, they often don't hole themselves up in their multimillion mansions or slink into a shiny rehab facility. Think Elvis, think Howard Hughes. Where did they go with their vast fortunes and unlimited options? That's right, they checked into a hotel.

Checking into a hotel of a certain calibre feels like true escapism. Grasping your key card in its little branded cardboard envelope and heading down an insulated corridor to the sound of intentionally relaxing musak, you can't help but wonder what lies behind the doors you pass. Maybe it's a couple on a short break, maybe it's Elvis. All I know is that they're probably having a good time. I've actually already considered it as a retirement option. Nursing home? No thanks. Your average residential care home definitely isn't going to hold a Michelin star or have a spa. And those places cost a bomb. For less money you could book yourself into a five star hotel with hot and cold running room service and nightly entertainment.

We escape to a hotel as the environment has been expressly and expertly designed to be better than what you get at home. More often than not it's the 'summer

holiday' - a designated week or two away - or a work travel requirement that has us flicking through pay per view and wondering what the breakfast will be like. With both work and leisure travel now completely shot to hell by Covid-19, perhaps it's the perfect time to start thinking of our island as a place to mentally escape rather than physically escape from. What's more, the lack of tourists this year meant we have all our own fantastic hotels to choose from. This Autumn, escape to Jersey. That's what we did last month as we checked in to The Club Spa for a couple of days of pandemic media detox.

Once our bags were safely placed in our room, it was straight into our soft robes to grab the last of some September sun around the pool. There's something about being on a sun lounger in a robe just half an hour after work on a Thursday evening; suddenly one more day of the working week doesn't seem too bad. After some freshening up, plungepool-style, we sauntered back to our room to dress for dinner. If you've got children, you'll doubly appreciate the full, uninterrupted hour we spent having a shower and getting ready for an evening without badgering, squabbles or dinner and bedtime drama. The showers at The Club are worth noting for their eye-closing shoulder-massaging pressure that washed away the day and cleared my head for the evening ahead.

## GET BOOKED IN &gt;&gt;

THE FOLLOWING PACKAGES ARE AVAILABLE RIGHT NOW.

## THE GETAWAY

from £129 September / £119 October

Just the escape you need, enjoy a luxury overnight stay on a Frette dressed feather bed with full use of both indoor and outdoor pools, spa thermal suite and full English breakfast the following day.

## OVERNIGHT GOURMET BREAK

from £319 September / £289 October

Enjoy the comfort of our Frette dressed featherbeds for an evening and head to the sanctuary of the spa for a swim and enjoy our salt water pool. After relaxing head to your room to prepare for a 7 Course Tasting Menu dinner in our Michelin Starred Bohemia restaurant. The following morning take a leisurely breakfast and swim and take advantage of a late 1.00pm checkout.

All package bookings are changeable up to midday on day of arrival, with a mind to Covid-19 restrictions.

 01534 876500 /  
reservations@theclubjersey.com

The Club is obviously working within Covid-19 guidelines and couples a metre apart filled the Bohemia bar. It was rewarding to see that the place was able to operate and still be relatively busy during the restrictions. A cocktail and a Gin&tonic later and we were ready to be escorted through to our table. We were against the wall on the banquette seating. Perfect for my wife's comfort and, more importantly, restaurant-watching pleasure; always a win.

In the 16 year life of Bohemia, they have only had two changes of the guard in terms of head chef. Shaun Rankin defined the early years s he and Bohemia grew symbiotically, gaining their mutual Michelin star. Some may have worried when such a long-standing relationship hit rocky ground but his replacement Steve Smith not only competently took the reins in hand, but galloped forward, re-energising the menu and keeping the star firmly in place.

It's a testament to the good management of the hotel and Bohemia that they consistently create a team that has kept us a Michelin Starred venue in Jersey. The restaurant's third chapter with chef Callum Graham looks to be as good as any before and the quality of the service, atmosphere and, crucially, food is a delight.

It's always worth arriving at The Club Hotel's Bohemia restaurant with a hunger. Not least for the almost immediate warm bag of bread that arrives with seaweed butter. Several pieces and an amuse bouche later and we were settled and selecting wine. With the world having gone to chaos and the second of our planned holidays of the year cancelled, it seemed like the right time to go a little further down the wine list than usual.

As much as the pairing menu was tempting, tonight we'd opted for the A La Carte menu and I'd selected a white to start, a crisp Riesling. Not my normal choice, but recommended to accompany my Slow Cooked Hen's Egg with Vegetable Fricassé & Wiltshire Black Truffle. My wife opted for red to accompany her Crispy Suckling Pork Belly & Shoulder, Turnip Salad & Consommé. Both starters were truly excellent. Mine was light and felt like a healthy yet delicious start to proceedings, ensuring less guilt for the chocolate dessert I'd already eyed up when we looked over the menu. I'd like to sample the Pork Belly too, but that's for next time.

My wife and I are always mixed up by waiting staff as she'll order a beer when I have a Gin&tonic and more often than not she'll have the meat dish and I'll have fish. Simple errors based on very non-PC assumptions. This evening we'd taken the usual choices but the impeccable service at Bohemia meant that there was no confusion! I plumped for pan fried Brittany sea bass with red pepper & harissa purée, courgette textures, braised

octopus & roasted tomato sauce while my wife went for the roasted saddle of lamb & braised lamb shoulder with artichoke & chardonnay purée, "barigoule" artichokes, black trompette & cavolo nero.

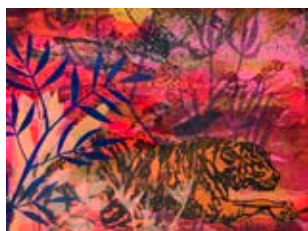
My sea bass was excellent; the perfectly weighted flavours of the harissa purée adding, rather than overpowering the flavour of the fish. The lamb was a little stronger in flavour according to my wife, but my designated taster mouthful was delicious as far as I was concerned. Portion sizes are ample, but not too much to put you off your dessert desires. My Chocolate, Peanut, Yuzu & Yoghurt Sorbet has every chocoholic's dream and the Macadamia Paris Brest, Cherry & Tarragon Textures looked almost too good to eat.

The whole ambience of Bohemia is the perfect antidote to a stressful day and the anticipation that there is no need to drive home only compounds the feeling. You can elongate your dinner date, have a drink at the bar, safe in the knowledge that your trip to bed won't even require you to leave the building. Get upstairs, under those premium, perfectly pressed and crisp covers and drift away. If you're looking for an antidote to global chaos, treat yourself to a staycation after work one day. You won't regret it.



Slow Cooked Hen's Egg with Vegetable Fricassé & Wiltshire Black Truffle (foreground)  
Crispy Suckling Pork Belly & Shoulder, Turnip Salad & Consommé (background).






## Welcome to the Jungle

This Autumn, CCA are keeping it local with an exhibition by the head of art and design at Highlands, PJ Thomson. PJ's first solo show at is inspired by Henri Rousseau and fauvism, not Guns 'n' Roses.

Thomson uses bold colour and symbolism to recreate the intensity and claustrophobia of the jungle. The riot of pattern and colour illustrates it's overwhelming beauty as well as it's danger. The concepts of life and death, the alluring and unnerving continue to inspire Thomson's practice using silkscreen, stencil and spray paint.

PJ has over 10 years' experience teaching the visual arts in Jersey, specialising in printmaking, ceramics and textiles. Thomson studied a BSc in Textile Design for Fashion and Interiors at Huddersfield University. Learning about the science of textiles helped fuel his enquiring mind as a fine artist, as well as enabling him to research subject matter such as reproducing spider's silk to be used in the textile industry.

PJ will be holding a one day workshop at the gallery 10.30 – 4.00, Saturday, 7 November. *'An Introduction to silkscreen printing using paper cut stencils'* Tickets for the workshop cost £40.00, include all materials and a light lunch.

 **PJ Thomson: Jungle Fever.**  
21 October – 18 November 2020.  
Monday, Wednesday and Friday, 11.00 – 6.30 and outside these times by appointment.

## All the Best.

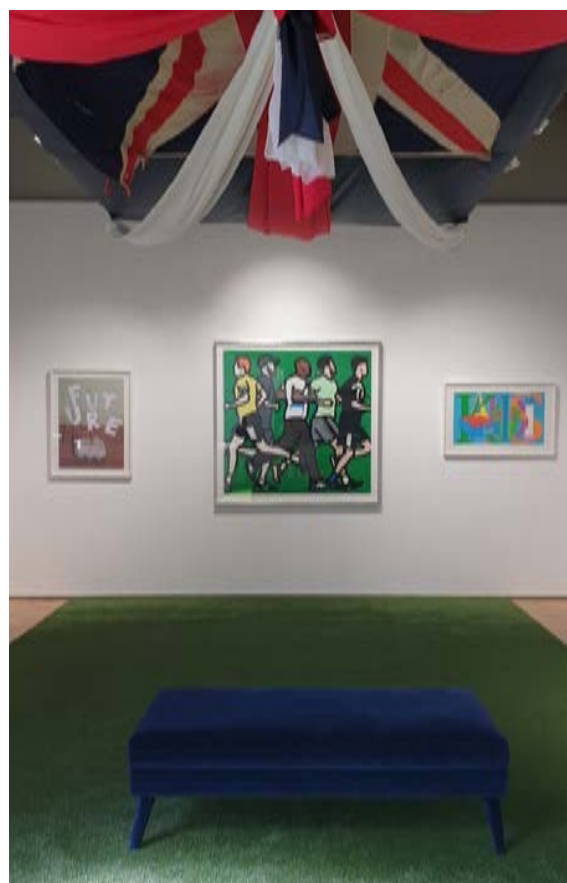
We got treated to a proper private view before the public private view at Private and Public this month. Yes, that sentence was like Inception. A couple of our team were treated to a walk around with interesting introduction to each piece by gallery owner Chris Clifford.

From retained information about the family history of Sir Claude Francis Barry and how he died in poverty in Jersey, right through to the first person stories and background to 80s and 90s art movement, centred around Goldsmiths in London, it made for an interesting hour that made sense of the new exhibition that runs this Autumn.

You're met in the main room by the dominant 'Running Men' by Julian Opie, which sits perfectly between the Union Jack ceiling centre and grass floor (part of the 'garden party' themed private view. Artwork in the exhibition includes a Lowry, Lucien Freud's *Eli*, a fantastically colourful piece by Grayson Perry that the print of the programme can't do justice to, a Tracey Emin print and a lesser-known Banksy piece.

If you're interested in the evolution of British art, take the time to go and check it out. Maybe book an appointment and see if you can get the guided tour!

 **The Best of British**  
Saturday 12th September – Sunday 4th October 2020  
[chris@privateandpublic.com](mailto:chris@privateandpublic.com) +44 (0) 1534 859093



# QUALITY STYLE & VALUE

LIBERTY WHARF,  
LIBERATION SQUARE, ST. HELIER,  
JERSEY, JE2 3NY

LA GRAND RUE, ST MARTINS,  
GUERNSEY, GY4 6RU

For up-to-date opening times, please visit:  
[sandpiperci.com](http://sandpiperci.com)

[f @georgechannelislands](https://www.facebook.com/georgechannelislands) [i @george\\_channel\\_islands](https://www.instagram.com/george_channel_islands)

VISIT George. TODAY

# M&S

EST. 1884

-----  
Your favourite  
Denim  
-----

IN STORE  
KING STREET • ST BRELADE



FOLLOW US [f](https://www.facebook.com/markspencerjersey) [i](https://www.instagram.com/markspencerjersey) @MARKSPENCERJERSEY

## HOTEL Chocolat.

BRITISH COCOA GROWER & CHOCOLATIER

Luxury Chocolate  
Gifting for any occasion.

Beautiful chocolate wedding favours,  
gorgeous wedding gifts or something to set  
your big day apart, you'll find Hotel Chocolat  
bursting with ideas to help make the day  
unforgettable.



For further information call 01534 780265  
or email [Jersey@hotelchocolat.com](mailto:Jersey@hotelchocolat.com)

[f](https://www.facebook.com/HotelChocolatCI) [i](https://www.instagram.com/HotelChocolatCI) @HotelChocolatCI

Brought to you by SandpiperCI Locally Owned, Locally Managed

Return to health naturally  
with acupuncture, Chinese cupping  
and massage.

Establish your perfect balance with acupuncture, the long-term  
natural health care solution. We can help with pain relief,  
sports injuries, women's health, pregnancy pains and more.

- Acupuncture
- Chinese Cupping
- Tuina (Chinese massage)
- Acupressure & pregnancy acupressure classes
- Swedish & deep tissue massage
- Reflexology

Lorna Jackson  
1st BSc (Hons) MBACC, AFN.

Health Point Clinic: 01534 852039  
Lido Medical Centre: 01534 859348  
[www.healthpointclinic.co.uk](http://www.healthpointclinic.co.uk)

BACC Member  
[www.acupuncture.org.uk](http://www.acupuncture.org.uk)



Health Point Clinic



# • THE • Genuine Articles



Each month we feature some of Jersey's creators and let them share their creative visions and handmade goods with you lot, our island consumers. If you like what you see, check out [genuinejersey.com](http://genuinejersey.com) and hunt them down to support our local industries!

## CHRISTIAN KENDALL

### DESIGNER AT CANDYWRAP

Photography:  
Danny Evans

#### How did it all get going?

I have been designing since I was young and the whole movie comic con wave took my interest and inspired me to produce work which I sell mainly abroad to the UK, US and Australian markets.

I like to try different projects as an artist and I had always wished to design a surf t-shirt locally for St Ouen's Bay. I wished to create a fun t-shirt which really showed off the Ouen's spirit on a pristine sunny day. My first surfer design was completed in 2017 and I shared this idea with my hairdresser who then came up with an idea of designing unique t-shirts which represent the speciality of each parish. I started this project in 2018 for 12 months.

#### What do you produce?

The 12 Characters Parish designs are illustrations specific to Jersey. Each Character and Parish background are displayed with specific detail only for their location. Look carefully and you can spot animals, trees and many more small details indigenous to that area. I have tried to represent it in a fun way with each individual character and landscape highlighting the beautiful backdrops in Jersey. We produce canvas print from A4 to A0 size as well as t-shirts and postcards.

#### What makes your products unique?

Many designs are inspired works and creation can take from 1 day to 1 month depending on the complexity.

My work is unique because I take time to research each subject I am interested in. The 12 Parishes of Jersey took a little over 8 months to detail and another 4 to finally complete.

#### What's a typical day like for your business?

The day starts early at Candywrap. Each morning orders are processed and shipped. Every day I communicate with my customers and suppliers concerning day to day business. Any time left is usually for creation of new exciting works or ideas in the pipeline.

#### Best bit of your job?

Creative expression and the freedom to work without deadlines.

#### Where do you work?

I have a studio and workshop in the comfort of my own home.

#### What's something people might not know about your products?

We are currently showcasing all 13 Parish Character designs at the Radisson Blu Waterfront Hotel in the Reception lobby. Each of our t-shirts are individually printed on two sides giving our customers the quality and attention to detail they like.

#### Where can people buy your products?

[www.candywrapdesign.com](http://www.candywrapdesign.com)

*Chris is currently looking for key locations in each parish to showcase his products from. If you're interested contact him directly on 07797961460*



Photography:  
Danny Evans

### What's your style?

I think whimsical and delicate best sums up my style.

### What makes your products unique?

I try to use as much preloved fabric as I can – my favourite to stitch into at the moment is blue denim with white thread. I try to think about the impact my creations have on the environment. I research the plants I use to dye with and I am conscious about leaving enough for nature and try to use windfalls or leaves that are plentiful. I don't like repeating myself so all my creations are slightly different; for example, each fairy 'chooses' her hair, flowers and her wrap!

**"I love the calmness and still that all the aspects of fibre art gives me – you can't rush it."**

### Best bit of your job?

I love the calmness and still that all the aspects of fibre art gives me – you can't rush it. I love the surprises I get when natural dyeing and ecoprinting, and I enjoy giving used fabrics a new purpose. I also love attending markets, demonstrating, teaching and talking to people – although I've done far less of that in this extraordinary year!

### Something people may not know about your products?

Probably the amount of time that goes into making them! For example – fairies need me to spin the wool, ply it and finish it before I can begin to start on the actual fairy. Ecoprinting can take anywhere from 1-4 hours as well as the time to collect the leaves not to mention washing and ironing the scarves (the only time I like ironing!) Embroidery and papercutting start with the design before I start to create with needle or knife/ scissors.

### Where can people buy your products?

You can find my work at the Harbour Gallery in St Aubin or order online through [madeinjersey.je](http://madeinjersey.je)

Facebook @awaywiththefairiesjersey

Instagram @awaywiththefairiesjsy



## EMMA LE MONNIER

### AWAY WITH THE FAIRIES

#### How did it all get going?

For as long as I can remember I've been making things. My Mum was a seamstress and on a holiday to Suffolk learnt to spin - I loved to watch her when I was little. Eventually her spinning wheel came to live with me! My Dad could turn his hand to most things – so I think it rubbed off! I had an operation on my feet when I was ten and spent six weeks in a wheelchair – to keep me busy my Mum found me crafts to try and I haven't stopped making since. Spinning for me is where it really all began and I disappeared down a rabbit hole of spinning, natural dyeing, ecoprinting as well as embroidery and more recently papercutting. I love to keep heritage crafts alive.

#### What do you produce?

I'm a fibre artist so I produce anything to do with fibre – from paper to cloth to yarn. I spin unique hand spun yarn which I use to make the Jersey Handspun Fairies. I make mitts and scarves. I ecoprint using leaves gathered from my environment. All my scarves are unique as the results depend on so many different factors including the pH of the water, the growing season and how and when they are picked and processed. I dye using plants as well and love to use preloved garments to give them another lease of life.



• THE •  
*Genuine*  
Articles

## SARAH BAUDET

ARTIST



Photography:  
Danny Evans

### How did it all get going?

I have always been interested in art but instead of taking this path after school, I joined the finance industry and worked for 34 years until I was made redundant in 2017. I took this as an opportunity to go back to school and enrolled at Highlands College on the Foundation Certificate in Art and Design course. It was an inspiration and I decided to see if I could carry on making art.

### What do you produce?

I make pieces using copper sheet, copper wire and wood and I may also use aluminium. Most of my pieces are inspired by nature, my favourite makes are my mushrooms, to me they are very beautiful.

### What's your style?

I have not really created a style for myself yet, I have only been making pieces for a year and am still trying so many new ideas.

### What makes your products unique?

When the copper sheet is heated, you never know what effect this will have on the colour, each piece is therefore totally unique.

### What's a typical day like for your business?

I get up early and usually start working at 7.30am. I will try to work until 11, either cutting out pieces or making up the finished articles, then to the shop to buy dinner, lunch at 12 and then work until 3pm. The rest of the day is free, however I am always thinking of new ideas and have my sketch book handy to jot down images which come to mind.

### Best bit of your job?

I am very lucky as I get to use my imagination and am not sitting in front of a computer all day. I can work when I want and if the weather is good, I can go for a walk and enjoy the fresh air. I have worked on a couple of commissions and it is a great feeling when you make something and the recipient is really happy.

### Where do you work?

I work from home in the garage, (I have a very understanding husband). It is a bit cramped but I do try to move to the garden to do any sanding of my wood pieces.

### What's something people might not know about your products?

The pieces can go outside and the copper will gently weather. The larger mushroom pieces look good on a patio.

### What are you working on at the moment?

I am always working on something new, I like to come up with interesting ideas and then try them out. Some work and some don't!

### Where can people buy your products?

My products are available at the Harbour Gallery and you can contact me on Facebook, Instagram or by email on sarahbaudet18@gmail.com



# Whatever you need a personal loan for, talk to Tania at **Jersey Post.**

- Consolidation
- Motor
- Holiday
- Home improvement



Talk to Tania today - Call **616673**  
or email **[tania.castro@jerseypost.com](mailto:tania.castro@jerseypost.com)**

Find out more at **[www.jerseypost.com/loans](http://www.jerseypost.com/loans)**

In association with local loan providers

**Jersey  
Post** 

All loans are subject to status. Terms and conditions apply.



Inside the Tapestry Room at the Maritime Museum, where over 4,000 flowers will make up the installation

## Skipton Forget Me Knots Art Installation

Monday 9 November to Saturday 5 December | 10.45am - 4.45pm Monday to Friday  
10.45am - 5.30pm on Saturdays | Closed on Sundays

The Maritime Museum, North Quay, St. Helier - Pre-booking required

Large scale installation art that tells the unheard story of Jersey children's experience of the pandemic...

An example of the flowers that will be on display

If you think you've found the last six months a confusing time then imagine how it's been for the young people in our lives. From the bewilderment of lockdown, not being able to see friends and family, readjusting to school life through a computer screen. Then getting their heads around new rules, trying to understand this invisible virus and adapting to the potential changes in family dynamics as work situations for parents shift and change. It's a lot to process for a brain of any age.

ArtHouse Jersey's 'Skipton Forget Me Knots' is a large-scale community project sponsored by Skipton International and supported by The One Foundation that employs creativity to help young people navigate their emotional journey during COVID19. The project has involved around 2,000 children islandwide so far, and will reach up to 2,000 more in the coming months. The work will culminate in a breathtaking large-scale installation which will be on show to the public at the Maritime Museum in St Helier, from Monday 9th November to 5th December between 10.45am and 4.45pm Monday to Friday, and 10.45am to 5.30pm (closed on Sundays).

The children taking part are from schools and community groups across the Island including Mencap and Youthful Minds. They've been participating in specially facilitated workshops that see them creating paper flowers while being guided by expert facilitators to explore their experiences and the emotions and thoughts these might have evoked since the outbreak of the pandemic.

Skipton Forget Me Knots was designed by JCG teacher and art therapist Jacque Rutter who was looking to reconnect with her students as they return to school, aware that every child's experiences of lockdown will have been unique: for some it has been a time to rest, recuperate and spend time with family, for others it might have been a time of pain, illness, worry and loneliness. This project has been helping young people open up about what their experiences might have been while helping teachers and peers to support those who might need it most.

The project, which is funded by Skipton International and the One Foundation, will see all of the flowers created brought together and used by a team of professional artists to create a spectacular, large-scale sculptural piece of public art that tells the unheard story of Jersey children's experience during the pandemic, while acting as a symbol of unity in our community.

Skipton Forget Me Knots opens to the public from Monday 9 November until Saturday 5 December. It is open Monday to Friday between 10.45am and 4.45pm, 10.45am to 5.30pm on Saturdays and is closed on Sundays. Entry is free, but to ensure that everyone is safe at all times booking is essential in specified 45-minute time slots. A maximum of 20 people will be able to enjoy the installation at any given time.

Keep an eye out on ArtHouse Jersey's website [www.arthousejersey.je](http://www.arthousejersey.je) and social media channels to find out how to book your place.



# FAMILY LAW

Family law is the area of law which focuses on clients in a divorce and the issues related to divorce such as the division of marital property, child custody and support, and alimony. Family lawyers also draft prenuptial and postnuptial agreements and litigate related matters.

These are the people who are there for you when you need them most and the right family lawyer can make these difficult topics far easier, and the whole process much more manageable. Over the next few pages we've gathered advice from some of the top lawyers on

the island to help you navigate these tricky waters! Their details are all beside their articles so do call them if you'd like to know more about anything covered, or have any questions at all.

## DIVORCE – STILL A BLAME GAME?

✍ Words Claire Davies, Principal of Claire Davies, Advocate



In June, the Divorce, Dissolution and Separation Act 2020 became law in England & Wales. This law paves the way for no fault divorce. What does it mean for Jersey?

Sadly, the English reforms do not apply to us. Divorce in Jersey is still governed by the Matrimonial Causes (Jersey) Law 1949. There are seven possible grounds: a couple can consent to divorce after a year of living separately, or if they have been separated for two years one spouse can apply for a divorce without the consent of the other. Adultery is a ground for divorce. There are other, rarer situations - 'desertion' is one of them, or a person can still be divorced for being of incurably unsound mind, or if they serve a long prison sentence. Finally, there is 'unreasonable behaviour' where a spouse has behaved in such a way that the other can no longer be expected to live with them.

The process is often simple. The majority of cases are undefended and, where parties are resigned to the end of their marriage, it is sometimes quicker to use the fault based grounds than to wait for a year to pass. There are two stages of divorce - decree nisi and

decree absolute. There is a court timetable published each year, and the court will sit approximately once every two months to issue decrees nisi in undefended divorce cases. In practice, it is rare for anyone to attend the hearing.

**“There have been discussions about the reform of Jersey divorce law, but not much progress.”**

For most people, divorce is an administrative exercise - albeit an emotional one. Disputes relating to money and children take longer to resolve.

There have been discussions about the reform of Jersey divorce law, but not much progress. It is odd, when we regularly ask spouses to minimise conflict when they split up, that we do not yet recognise that principle in our own divorce laws.



# CHILDREN IN DIVORCE

✍ Words Advocate Emma Wakeling, Partner and Head of Family Law at BCR Law LLP



Divorce is one of the most difficult times a person can go through. It takes its toll both emotionally and financially. But what of the children involved? Is there a way to avoid them becoming the real casualties of divorce?

The answer is yes. With some thoughtful and careful planning parents can try and insulate their children from the effects of divorce.

If a couple is contemplating separation there will be two main areas to consider concerning children: how the children will be provided for financially and how their time will be shared between their parents. The two often overlap.

In respect of finances, the first consideration is the needs of the children. This will require discussions as to where everyone will live. Is it desirable or possible to retain the family home so the children can continue to live there? If so, can the other parent adequately re-house him or herself? This will involve discussions about how long the family home might be retained if it is possible, how the mortgage and bills will be paid, and how the equity will be shared upon an eventual sale. Although it is anticipated that the standard of living enjoyed during the marriage might not be possible to replicate post-separation, it will be important to ensure as far as possible that the children are adequately housed and provided for.

Related to this will be discussions around child maintenance payments. An understanding will be required as to what expenses arise for the children so that conversations can take place as to how will these be paid once one household become two.

It will be important for everyone to resolve and understand how the children's time will be spent between their two homes. There is no rule as to how many days or night a child should spend with each parent. It depends what works for the people involved and what gives the children

the best overall experience. While for some families it might be possible and desirable to build in an element of flexibility, for other families the certainty of a defined schedule is preferable. It is about establishing what the new normal will look like, which may well need to be reviewed in the future if the children are very young at the time of separation.

**“It is about establishing what the new normal will look like, which may well need to be reviewed in the future if the children are very young at the time of separation.”**

The ages of the children might also play a part – the older the child the more likely he or she is to have a view. Parents will need to take all this into account in supporting the children through this time and reaching decisions.

These are often difficult conversations to have and parents might feel they would like assistance in resolving these important issues. There are various options that do not involve rushing off to court. Lawyers can help facilitate agreements and sometimes mediation might be appropriate.

Every family is different so it will be no surprise that every divorce is different and there is no such thing as one size fits all in these testing situations. Decisions are made that will often last for many years so it is important to seek specialist advice.

emma.wakeling@bcrlawjersey.com  
01534 760873



# Whether you are tying or untying the knot.

We are here to help you before the start of your married life but we are also here to help if your relationship has met with difficult times. First and foremost we are here for you. We know any issue involving you, your partner or your children will be highly charged and very emotional. This is why we strive not only to support you personally but also to do everything we can to settle things in the most amicable and conciliatory way.

---

Contact Emma Wakeling  
+44 (0) 1534 760 873  
[emma.wakeling@bcrlawjersey.com](mailto:emma.wakeling@bcrlawjersey.com)

12 Hill Street, St Helier, JE2 4UA  
[www.bcrlawjersey.com](http://www.bcrlawjersey.com)



# LOVE IN THE TIME OF COVID-19

 **Words** Advocate Celanne Scally, Senior Associate at Myerson

Whilst there have been reports that lockdown led to some couples separating, this experience has also brought some couples closer together. Those who have commenced a new relationship recently, or have taken an existing relationship to the next level of cohabitation or engagement, have been affectionately dubbed “corona-couples” and for some, marriage will be the next step.

A wedding is a lovely celebration but the legal relationship it gives rise to, with financial ramifications on divorce, is often forgotten, ignored or misunderstood. Also frequently overlooked are the pre-emptive steps available, in the form of nuptial agreements, which can give a couple the opportunity for greater autonomy over how their assets should be divided if their marriage breaks down.

The Court has a wide discretion as to how to divide a couple's assets on divorce. It will apply the factors set out by statute which include consideration of “all the circumstances of the case”. Where there is a nuptial agreement, whilst it cannot override the Court's discretion and so is not binding per se, it is a circumstance the Court must consider and it can impact or even determine how that discretion is exercised. Hence the popularity of such agreements is rising.

**“History has shown that during times of upheaval such as war or civil unrest, relationships can be put under pressure but they can also flourish.”**

A pre-nuptial agreement is entered into before marriage. The Jersey Law Commission report on Divorce Reform in 2015 recommended that such agreements should become binding under our law provided certain safeguards are met, including that the parties must have exchanged financial disclosure and had the benefit of independent legal advice before entering into the agreement, which should be executed in good time in advance of the wedding (at least 42 days before the ceremony). Although this recommendation is yet to be made law here, meeting this criteria will render it more likely that the agreement will be upheld by the Court.

A post-nuptial agreement is entered into after marriage. Like pre-nups, they cannot be binding but will be a factor for the Court's consideration and may be given due weight or upheld if the relevant safeguards are met. Arguably a post-nup may be more persuasive because it is entered into without the pressure or distraction of the impending wedding day.

A post-nuptial agreement can be helpful where a couple run out of time before the wedding day but still wish to set out their intentions regarding financial matters should they ultimately divorce. They can also provide couples who have been through slightly rocky times but who have reconciled, with comfort as to what may happen should they find themselves in choppy marital waters once more.

History has shown that during times of upheaval such as war or civil unrest, relationships can be put under pressure but they can also flourish. The Baby Boomer Generation is testament to that. For those loved up corona-couples who have recently become engaged or married, thinking about how to protect their assets is unlikely to be top priority. Arguably it should be today, when so much is uncertain and people are making such commitments later in life, perhaps when they have already built up an asset pot or may be embarking on a second marriage and wish to protect their children's inheritance.

Whilst there is no mask that will protect our corona-couples from the heartache of a breakup, a nuptial agreement may afford them with some financial protection should their relationships not stand the test of time.





MYERSONS  
FAMILY LAW

# Taking care of the detail at every turn

With an outstanding reputation in family law we guide our clients through the legal and financial complexities of divorce, nuptial agreements and children matters.

01534 732500  
enquiries@myersons.je  
4 Broad Street, St Helier, Jersey JE2 3RR

myersons.je



# FAMILY LAW MYTH BUSTERS

✍ Words Jamie Orchard, Partner at Viberts



**Even though we aren't married, we are protected by rights of "common law marriage"**

**FALSE.** Jersey does not provide any additional rights to those who are not in a marriage or civil partnership, no matter how long you have been in a relationship. If you have children you may have a claim for child maintenance under the Children (Jersey) Law, however, if you live together in a property owned by your partner, you do not have any automatic legal right to that property, even if you have been helping to pay the mortgage on it. The best thing to do would be to enter into a cohabitation agreement to protect your rights.

**If my ex doesn't pay child maintenance, they can't see the children**

**FALSE.** Contact and maintenance are two separate issues. If you are the parent of a child, you have a right to have contact with your child(ren) but you also have an obligation to pay child maintenance. If you are not seeing your child (either voluntarily or involuntarily), a court would still expect you to pay child maintenance. Conversely, you cannot stop your ex-partner from seeing the child(ren) solely because they are not paying child maintenance. If you are unable to agree contact or maintenance, then you should speak to a lawyer about how to move it forward.

**Lots of law firms do a "fixed fee divorce"**

**TRUE.** However, you have to be careful as to what those fees cover. In nearly all cases, a "fixed fee divorce" will only deal with the paperwork and procedure to dissolve your marriage or civil partnership. It will rarely deal with the division of the assets which is nearly always the more expensive aspect of a divorce and what comes to mind when people think about "a divorce". Viberts offers various fee structures which enable you to clearly understand what the costs of dealing with the financial aspect of your claim (as well as a fixed fee divorce).

**The court will simply divide our assets in half when we divorce**

**OFTEN FALSE.** The Court will frequently look to divide assets built up during the marriage equally, as typically there are not enough assets to meet parties' "needs" (i.e. capital and income needs to live independently) and therefore, more often than not, there is an unequal split of the assets. This is usually to account for the disparity in one party's ability to be self-sufficient going forward (usually the bread winner) and the other who is less able (usually the home maker).

**Mothers are always awarded primary care of the children**

**FALSE.** There is no presumption that children should live with their mothers rather than their fathers. The court will make orders in respect of where a child should primarily live in the best interests of the child. Not on the basis of what is in the best interests of the parents. What is in the best interests of the child(ren) will vary from case to case and may vary between children of the same family, although that is less common.

**Because my ex committed adultery/caused the breakdown of the marriage, I will get more money**

**FALSE.** The court tries very hard to avoid allegations between the parties as to whose fault the breakdown of the marriage/civil partnership is. There are very limited circumstances when a party's "conduct" during the marriage will be relevant to the division of the marital assets and that is in what the courts term as "gross and obvious" situations. Those situations will also, often, have to have had a tangible financial impact. So, for example, a husband in the UK who stabbed his wife in the hand, was penalized for his conduct primarily because the stabbing limited the wife's ability to work. Conversely, a husband who spent large sums of marital money on prostitutes and cocaine was (perhaps surprisingly) not penalized for his conduct. You should discuss with your lawyer whether conduct is worth raising in your particular case as pursuing conduct can also add a lot of costs.

**"Conversely, a husband who spent large sums of marital money on prostitutes and cocaine was (perhaps surprisingly) not penalized for his conduct."**

**Women always get maintenance, men never do**

**FALSE.** There are two type of maintenance, child and spousal. Child maintenance is generally paid to the parent who looks after the children more than the other (and therefore has the greater costs). This may be the mother or the father of the child. Spousal maintenance is paid where one of the parties to a marriage or civil partnership is unable to meet their own day to day costs from their own income and child maintenance, if payable. As we are seeing more and more households with joint incomes, spousal maintenance claims are less common than they used to be and the court will often try to find ways to avoid parties being "tied" to each other going forward. This can often be dealt with by a greater capital payment as capitalized maintenance or to allow for a larger deposit on a property.



## Turn the page on a new chapter

Life's story is full of twists and turns. With the right support and advice, you can write the story you want.

Recognised as the leading family law team in Jersey, we are committed to handling issues in an expert way that minimises conflict and stress. We take a sensitive and discreet approach when dealing with complex family issues, while providing an effective and efficient service.

Contact our experts: 01534 632267  
[family@viberts.com](mailto:family@viberts.com)

[www.viberts.com](http://www.viberts.com)

 **VIBERTS**

Family Law



# INTERNATIONAL CHILD ABDUCTION

## WHY SEPARATING PARENTS SHOULD BE AWARE OF THE HAGUE CONVENTION

 **Words** Advocate Chris Hillier and Advocate Allana Binnie.



A family in crisis to the extent that a parent feels that they have no option but to flee is a story that we hear of in news headlines. Sometimes those circumstances amount to parental abduction, and The Hague Convention will become relevant. This article gives an overview of the framework and factors in The Hague Convention.

The Hague Convention on the Civil Aspects of International Child Abduction was concluded in 1980. It provides an international legal framework to “protect children from the harmful effects of wrongful removal or retention ... to establish procedures for their prompt return ... to the State of their habitual residence...”

It is no easy task to have a child returned to their country of ordinary residence when they have been abducted, but the Hague Convention (and the Courts in each of its signatory countries) are there to ensure the best outcome for the child.

Importantly, Jersey recognises the Hague Convention and international child abduction via the Child Abduction and Custody (Jersey) Law 2005.

The Hague Convention sets out a number of significant terms which are further explained as follows:

### Central Authority

Each member state shall designate a “Central Authority” which shall discharge the duties imposed by the Hague Convention, whether as the state from which the child has been removed or the state where the child is currently located.

### Location of the child

Each Central Authority shall take appropriate measures to:

*Discover the whereabouts of the child;*

*To prevent harm to that child, to secure the voluntary return of the child;*

*To bring about the amicable resolution of the issues or to institute judicial or administrative proceedings;*

*Any proceedings shall be “expeditious” as possible;*

*In addition (and most importantly) to provide legal aid and advice;*

*To collate and provide to the “other” Central Authority the necessary information about:*

*the applicant;*

*the child and;*

*the person alleged to have removed the child;*

*the location of the child;*

*the law of that country and;*

*other relevant documents.*

### Return (or not)

Circumstances when the Court is making the decision to return the child or not are:

*Were rights of custody active?*

*Was there an agreement (“consent”) concerning the removal of the child?*

*How long has passed since wrongful removal took place?*

*When were the return proceedings commenced?*

*Has the child settled in the new environment?*

*Has there been acquiescence to the removal?*

*Is the position (for the child) intolerable?*

Interestingly, an express article of the Hague Convention provides that any decision regarding the return of the child is not to be taken as an indication of the merits of any issues about custody of the child in proceedings once returned. For example the child may continue to live with the parent who removed them.

### Conclusion

With over 101 nations as parties to the Hague Convention, it is hoped that the focus of such proceedings will always remain on the needs of the child which should in turn avoid the Court in becoming embroiled in the breakdown of the relationship of that child’s parents.

Anyone who has had their child removed from Jersey without their consent should always seek urgent legal advice.

**Advocate Chris Hillier heads the Family Law team at Ingram Advocates and both Chris and his colleague Advocate Allana Binnie appear in all the Courts in the Island.**



Lee Ingram  
Partner



Chris Hillier  
Partner



Danny le Maistre  
Partner



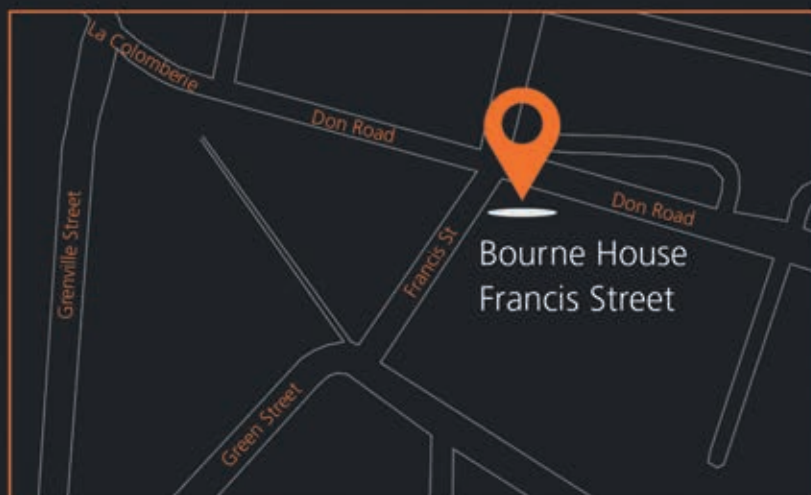
Debbie Corbel  
Senior Associate



Allana Binnie  
Associate



Jane Wise  
Legal Assistant



## Ingram Advocates

Bourne House  
Francis Street  
St Helier  
Jersey JE2 4QE

Tel +44 1534 833888  
Fax +44 1534 833889  
info@ingramadvocates.com  
www.ingramadvocates.com



# Beauty news

## Acupuncture – A Natural Pain Killer

**WORDS** Lorna Jackson 1ST BSc (Hons) MBAcC, AFN

Pain under normal circumstances is an important process to help indicate to us that there is a problem. However chronic pain be it a migraine, period pain, injury or pain resulting from a chronic illness/problem and can cause distress, discomfort, fatigue and insomnia to name just a few.

Many reach for over-the-counter analgesics like paracetamol, anti-inflammatories such as Ibuprofen, or when things get tough, GP prescribed medication such as Tramadol, neuropathic pain relief medication or co-codamol. For some, this might do the trick... for a while, but then the pain always seems to return. Medication side effects such as night sweats, constipation and drowsiness can all add to your pain burden. For many of us, it may feel like a small price to pay for being 'pain-free', but more often than not, the root cause of pain still remains. The body is just learning to cope and adapt to it, without actually ever resolving it. Next thing you know you have not been able to go a single day without Taking a pic 'n' mix selection of pain killers.

*Acupuncture can help reduce pain by;*

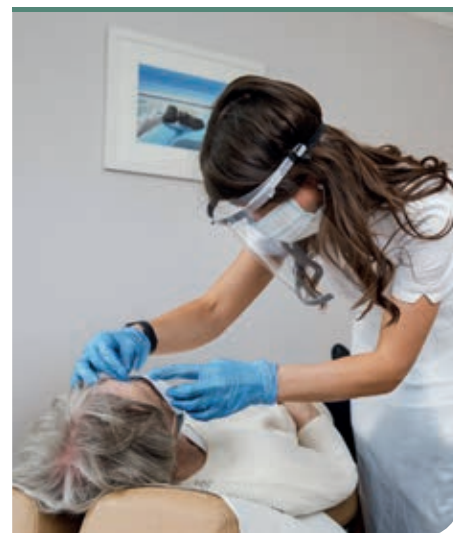
Stimulating nerves located in muscles and other tissues, which leads to release of endorphins and other neurohumoral factors and changes the processing of pain in the brain and spinal cord.

Reducing inflammation, by promoting release of vascular and immunomodulatory factors.

Improving muscle stiffness and joint mobility - by increasing local microcirculation, which aids dispersal of swelling and bruising.

When used, it has been found to reduce the use of medication in certain conditions, which results in a more cost-effective treatment over a longer period of time.

For more information please visit [www.healthpointclinic.co.uk](http://www.healthpointclinic.co.uk)



## Skin Saviours

*Most of us got a lot more sun during lockdown, so take some time this autumn to reverse any skin damage done. Packed with skin-healing goodies these are our top 3 serum recommendations.*



**LA PRAIRIE**  
Triple-action Cellular Hydrating Serum | Available from de Gruchy

Created by Swiss scientists this amazing product helps attract and hold water in the skin for long-lasting hydration, counteracting the drying and ageing effects of sunshine. Not only does it work instantly, but, with use overtime, it heals and promotes your skins ability to hold that all important youth-boosting moisture! This is a real treat product and feels suitably luxurious.



**KIEHL'S**  
Vital Skin-Strengthening Super Serum | Available from Voisins

A brand new skin-strengthening serum targets the appearance of visible signs of ageing by helping to diminish the look of fine lines and reviving tired-looking, dull skin. This super serum penetrates up to 8 layers from the skin's surface, to fortify the skin barrier function. Skin feels suppler, more resilient, and looks younger. Sign us up!



**CLARINS**  
Bright Plus Advanced Dark Spot-Targeting Serum | Available from Voisins

Enriched with plant extracts, this serum reduces the look of dark spots and keeps the skin bright and even, leaving it spotless, fairer and with a healthy glow from within. Smoothing out discolouration is one of the key ways to give a far more youthful look. Well worth a try as the results are so excitingly visual.





# APRICOT

Available on the first floor

de  
GRUCHY

FOREVER INSPIRED



60-52 King Street, St Helier, Jersey JE4 8NN | [degruchys.com](http://degruchys.com)





## A timeless timepiece.

The launch of the first Flagship watch by Longines in 1957 was met with resounding success. Today, this timeless collection can still be found in the brand's range of products, each fitted with a self-winding calibre, these models will enchant lovers of classic, robust watches.

This Autumn treat yourself to a classic Swiss watch that will look as good with woolly cardigans as it will when you have to make the occasional visit to the office! Rivoli Jewellers is accepting the Government of Jersey Spend Local cards so get yourself a discount!

[www.rivolijewellers.com](http://www.rivolijewellers.com)



## Bejeweled Blitz

It may not be the year of celebrations that Swarovski had intended for their 125th anniversary but that hasn't stopped them launching some beautiful new pieces to commemorate the anniversary.

The collection is classic and new pieces have been set with gorgeous sapphire and light blue coloured Swarovski crystal that celebrates the company's heritage and craftsmanship. Our favourite is the Sunshine necklace and matching earrings, perfect for dressing up day and night. They have also announced the appointment of a new Global Creative Director. Instagram star Giovanna Battaglia Engelbert @giovannaengelbert, will lead the product design and full creative direction with her first collection showcasing for Spring/Summer 2021.

125th Anniversary collection is also available in-store at Swarovski Jersey, 21 King Street and online at [www.islandcrystal.co.uk](http://www.islandcrystal.co.uk). All our prices are 15% less than the UK RRP and Swarovski Jersey is offering free delivery and Click and Collect to Jersey customers.



## Hey, baby.

The brilliant George baby range has it all, and most importantly, they have it all at fantastically low prices. When you're buying all the baby paraphernalia that you need, it's so good to head somewhere where you know you'll get good value for money.

Their baby range includes items from newborns to 36 months, from everyday essentials to oh-so-pretty girly fashion items, and of course super cool bits for the little man in your life.

George especially excel at bodysuits, sleepsuits and pyjamas which are key pieces across their girls, boys and unisex ranges, updated each season with fashion led colours and sweet prints. They're also known for their great Disney character products, an obvious crowd pleaser, who doesn't love Disney? Especially now that the kids have been glued to the new Disney+ service over lockdown. It's much easier to wrestle your toddler into a lion king t-shirt than a plain one!

George is located in Liberty Wharf.

Follow George on Facebook & Instagram, or sign-up to receive George emails to be the first to know about the great special offers and promotions.

## ALL HAIL THE SIMPLE SHIRT

GANT started out as a shirt making company in 1949, so they know a thing or two about the perfect shirt.

The story of how GANT started is a lovely one; in 1907 with Ukrainian immigrant, Bernard Gantmacher, arrived in New York, he studied pharmacy and worked as a shirt maker to make money in between his studies. Following the first world war, he started his own shirt making company that went on to be the hugely successful GANT. Rich in history and skills, GANT has been an American and British family favourite for decades, and to this day they still make amazing shirts. GANT's latest collection includes this beautiful light floral inspired women's shirt, its pretty yellow tone makes it so easy to wear with denims, navys and whites, and their mens range has a huge variety of shirt colours, cuts and styles, so you're sure to find your perfect one.

GANT is available at deGruchy





# VOISINS Rewards



**DOWNLOAD OUR APP TODAY AND START EARNING YOUR REWARD VOUCHERS!**

Use your voucher throughout our store and departments, including Voisins Home Don St and online [www.voisins.com](http://www.voisins.com)

... plus get exclusive event access, sale previews and free gifts.

**JUST ANOTHER REASON TO SHOP AT VOISINS!**

Available for Android and iOS, just search Voisins Rewards.



VOISINS STORE | VOISINS HOME | [WWW.VOISINS.COM](http://WWW.VOISINS.COM)

\*Exclusions apply, for more information visit <https://www.voisins.com/terms-conditions/>

EST. 1851

## MOSS BROS.

BESPOKE | READY-TO-WEAR | HIRE

**Wedding Suit Hire, Prom Suit Hire, Race Day.**  
Whatever the occasion, Moss Hire will make sure you look the part.



Moss Hire CI will make sure you look the part. Come into store or call to make an appointment with one of our specialist advisors who will be on hand to assist you with all your needs for your special day. We look forward to meeting you!

@MossBrosCI

@MossBros-CI

[www.sandpiperCI.com/moss-bros](http://www.sandpiperCI.com/moss-bros)

Brought to you by SandpiperCI Locally Owned, Locally Managed



# HIGH TECH ON THE HIGH STREET

This month Voisins launches their snazzy new app, so we met up with their Head of Marketing, Sarah Sacriste, to find out more...



## Why did you guys decide to create an app for Voisins?

Well, we actually decided to launch a store-wide loyalty scheme 'Voisins Rewards', and wanted the scheme to be as accessible and easy to use for everyone as possible. No one likes to carry round a load of cards in their wallets anymore so having the scheme available via an app seemed the simplest and best way to launch it. No one goes out without their phone these days. We do still have a card option available for customers who would prefer it.

## What has the process been?

Over the last 9 months we've been making changes and tweaks to our existing loyalty offering and developed a loyalty scheme to suit our store and our customers. It's simple, it's easy to understand and the rewards just keep coming.

Then we went into the development phase, while we hatched our plan of how to launch it. However, the COVID-19 global pandemic got in the way and we had to delay all our plans by four months! Finally the loyalty scheme and the app were both ready, and we went into the testing phase, making sure all the functionalities of the app worked as we wanted them to work, that our tills were compatible with all the elements of the app and also ensuring that the experience was smooth and simple for both our customers and our staff.

We've worked hard on team training to make sure everyone in the business is familiar with the scheme and how it works. Behind the scenes, we've also worked on beautiful new branding for Voisins Rewards and installed Rewards hotspots around the store so everyone can download the app quickly and start earning their rewards. It has been a long process but we're finally live.

## How will users benefit?

So the main loyalty reward is that for every £750 our customers spend store-wide (and online), they will receive a 15% off voucher. The scheme applies in both our King Street and Voisins Home Don Street stores and our website. There's no time limit to reach the £750 threshold, you shop at your pace and earn your rewards as you go. There's no 'points', no confusion, no fuss.

We'll also be using the app for exclusive launches just for our app users, such as sneak previews of exciting new product launches, event invites, limited edition free gifts... the list goes on.

**“No one likes to carry round a load of cards in their wallets anymore so having the scheme available via an app seemed the simplest and best way to launch it.”**

## What's the best bit of the app?

That depends on what you want to get out of it. For some, the best bit will be tracking their spend and their progress towards their next rewards. Others will love that all their vouchers and receipts are in one handy place within the app for quick returns, exchanges and repeat purchased. No more rifling through purses and wallets stuffed full of paper! But I think all customers will enjoy

the news feed, where we will be sharing all of our loyalty-only content about new launches, events and exclusive gifts and offers.

## What have you enjoyed about the process of developing the app?

The most interesting process has been putting myself in our customers' shoes – as a Voisins customer what would I want from a loyalty app? My conclusion was that I'd love more than just loyalty rewards! This app is a place to discover new, exciting, exclusive products, shop (in-store or online), earn rewards, redeem rewards and keep all your receipts.

## - and what has been hard?

The global pandemic certainly made the launch harder, we were basically half way through and everything got paused then we had a really quick window to finalise it for a pre-christmas launch. Also, as a small family business, I have had to learn so much about app development, APIs, how systems talk to each other and work together. Being fully responsible for making sure the app meets our spec and does everything we asked for was a daunting prospect – but such a rewarding one when it did.

## How do people get hold of it?

The app is available on Apple and Android. Just search 'Voisins Rewards' in your app store and get started. If you're in-store look out for the QR code which you can scan to automatically download the app – we've made it simple and easy to download, just as it is to use! Start earning your rewards today, just another reason to shop at Voisins.



Everyone who downloads the app before the end of October 2020 will get a bonus 15% off voucher\* to spend before the end of November 2020.

\*Vouchers cannot be redeemed on some brands, exclusions apply please see [www.voisins.com/terms-conditions/](http://www.voisins.com/terms-conditions/)

# FIX UP LOOK SHARP!



Sharpen up for your smart event or big day with a suit from Moss Bros, Jersey.

You can find your perfect fit and style with their one to one styling service which is completely free of charge with no pressure to buy.

They currently have a brilliant offer where you get the 5th suit free; ideal for sorting out the groomsmen and father of the groom at your wedding. 5th Suit Free is available on their ready to wear, hire and Tailor Me services. They also have the option to take out 'Peace of Mind assurance' perfect if the party gets a bit wild! They've got you covered.

Their collection of suits has been designed to make you look and feel your best at your wedding, prom or black tie event.

Visit the team in store at Moss Bros, Liberty Wharf to find out more, or you can book an appointment online.



5<sup>TH</sup>  
SUIT  
FREE!

01534 747330

Moss Bros, Jersey, Liberty Wharf, St Helier, Jersey

Follow MossBros\_ci on Instagram or Moss Bros, Jersey on Facebook

You can sign-up to receive emails and be the first to know about the great special offers and promotions in-store.



# BIOLOGICAL *Rebellion*



**CREATIVE DIRECTOR & STYLIST**  
TESSA HARTMANN

**MODEL**  
MIA

**MAKE UP**  
SOPHIE CUBBAGE

**HAIR**  
STEPHANIE WHITEHEAD

**PHOTOS**  
DANNY EVANS

**STYLIST ASSISTANT**  
TALI LE SUEUR



JACKET VINTAGE CHANEL FROM  
SELFRIDGES VESTIAIRE COLLECTIVE, POA ■  
CHANEL NECKLACE £875 ■ BLACK TUELLE  
DRESS FROM FASHIONNOVA.COM £70





LEATHER THIGH HIGH BOOTS, PRETTYLITTLETHING.COM £55 ■ DRESS SELF PORTRAIT VOISINS £270.00



SHAKE YOUR POM POMS SHORT SET FROM FASHIONNOVA.COM £54.00 ■  
CONVERSE MISSONI TRAINERS £342 FROM FARFETCH.COM





GANNI BLACK LEATHER SHORTS £311.00 FROM VOISINS ■ GANNI KNIT SWEATER £139.50 ■ LEOPARD PRINT BOOTS FROM GIUSEPPE ZANOTTI £800 ■ GLOVES FROM CHANEL £585.00





ONIKA BLACK DIAMANTÉ FISHNET THIGH  
HIGH BOOTS AT SIMMI SHOES £65.00 ■  
SELF PORTRAIT JUMPSUIT £279.00





RIXO DRESS (ANIMAL PRINT) £284  
FROM VOISINS ■ LOUIS VUITTON  
PETIT MALLE BOX BAG £4235.00 ■  
BLACK PATENT BOOTS SCHUH £174





PINK DRESS FROM OLIVIA RUBIN AT VOISINS  
£495 ■ BLACK PATENT ANKLE BOOTS SAINT  
LAURENT £700 NETAPORTER.COM





PAM HOGG CATSUIT £350 MADE TO ORDER  
PAMHOGGSHOP.COM ■ SHOES, STYLIST'S OWN





## ALLURING ALESHA

**The British Pop Star talks to Tessa Hartmann about her love of Jersey, life in the entertainment fast lane and keeping it real.**

She's a singer, rapper, songwriter, dancer, author, model, tv personality and mother, who graces our screens every Saturday night on Britain's Got Talent – is there anything Alesha Dixon can't do?

The 41-year-old entertainment powerhouse could teach the Gen Z demographic a thing or two about work ethic and commitment today. But with Ms Dixon, who rose to fame with the R&B/garage trio Misteeq in 2001, she serves her character with a slice of sass and charm that most could learn from. And who would have thought that this international pop star would fall in love with our little island of Jersey the way she has.

"The first time I came to Jersey was to work with Ray Hedges, I fell in love straight away with this beautiful island! I was always working so I didn't really get to explore so when I had the opportunity to come back with my family I jumped at the chance," she told me.

Alesha was also the surprise performer at the islands most sought-after red-carpet gala (of course I would say that...) in 2018. Her performance wowed the VIP audience with the entire room vying to get centre stage with the R&B queen. So classic Jersey where there's always one who thinks he can dance better than the performer and jumps onto her stage to join the star...

Alesha, her partner Azuka and their beautiful daughters have fallen in love with Longueville Manor and have returned several times since 2018, notably this summer when she shared her staycation holiday across her social media, taking in the best Jersey has to offer. Frankly we couldn't buy that sort of authentic coverage so Jersey should be very proud.

Alesha said: "Longueville has become a favourite of mine and it feels like home when I stay there. It's incredible that you don't have to travel too far from home to have beautiful beaches, see dolphins, and enjoy the beauty that is Jersey!"

When pressed about why she loves this little gem in the British Isles she raves about the community spirit, amazing food and welcoming hospitality. Most people are gobsmacked by our beaches and she confirmed this was the case. But having spent a lot of quality time with the star, you definitely appreciate that as long as she is with her family, she would be happy anywhere, so we're just lucky that she loves coming to Jersey and sharing it with the world.

No sooner had she left Jersey and she returned to our screens as a judge on BGT each Saturday night. With the continual debate in British media about ageism in television, Dixon has held her ground and I was curious to find out her thoughts on that.

"I think in all areas of business there is some form of imbalance and room for improvement. I think tv and all business should reflect society and society is made up of so many different types of people from different walks of life and of all ages," she said.

Ever the diplomat, it's rare we see an over emotional or short tempered Dixon but with the recent controversy over the Diversity performance on BGT, Dixon held firm. The dance troupe's Black Lives Matter routine on 5th September received about 24,500

*"The first time I came to Jersey was to work with Ray Hedges, I fell in love straight away with this beautiful island! I was always working so I didn't really get to explore so when I had the opportunity to come back with my family I jumped at the chance,"*

complaints. Diversity's routine included a white performer kneeling on Banjo's neck, a reference to George Floyd's death in police custody, and dancers dressed as riot police. It also featured themes about the coronavirus pandemic, poverty and capitalism. The fact that so many viewers complained is perhaps a sad reflection of our British society and Ofcom has since stated that it will not formally investigate their performance, citing that 'its central message was a call for social cohesion and unity'. Dixon was visibly emotional and moved during the performance and quickly jumped to defend her co-star's performance. She said; "As an artist with a platform it's important to use it wisely. Thought provoking and meaningful performances are what makes it all worthwhile. Having something to say in life and wanting things to change for the better should not be something that's contested it should be encouraged, I'm proud of our show." And so she should be!

Dixon takes on the mantle of being a role model very seriously, with her drive, energy and her work as an acclaimed children's author.

"My inspiration to create a superhero called Lightning Girl began with wanting my young daughter to feel empowered. It's been a dream to create a strong role model that any child can look up to – I want my readers to see themselves in Aurora," she explained. She has now written a total of five books and frankly I wouldn't be surprised if they were turned into a children's movie but knowing Dixon, she'll be already hustling those doors!

Like most of us with young children, 2020 has been a daunting time, when we worry for our kids and the world, they are growing up in. Unlike myself, Dixon believes that we have so many brilliant people on this planet and she reserves her faith in their abilities and humanity. Personally, I'm not so sure and part of me is pretty sceptical about the great political powers and in particular their response to the pandemic. There is no doubt that this is a historic moment when the world will change permanently, leaving a lasting

impact on geopolitics globally and the question on even Dixon's lips is how the world will evolve in the post-Covid-19 period?

"Inevitably we all want the same things and that is to be happy, to love and be loved and for our beautiful planet to be taken care of. We all have to do our bit to ensure that the future is a place the next generation can thrive in," she said positively. And who can argue with such positivity.

One thing is for sure, Dixon is one of the rare entertainment birds that is using her platform wisely. She keeps her feet on the floor, puts in the hours, delivers the goods and continues to hustle, exploring the plethora of opportunities that such a position can bestow on her. A girl after my own heart. Keep pushing Ms Dixon for the nation loves you!





## Little plates bring all the joys to The Yard.

We featured Liam and Selda of Cargo fame in our Summer Edition after they bounced back from the Covid oppression and opened their lovely coffee shop up for takeaway during lock-down. Well, it looks like they've got more bounce left, having just taken over the old Tiffin site at Jersey Musuem and opened 'The Yard'.

The Yard officially opened its doors to the public on the 9th September and it's been proving popular so far. Everyone's going to The Yard (Yes, you may insert your own Kelis *Milkshake*-inspired joke, as we did). As big fans of the Cargo menu, we ventured down to check it out. Despite only having been open a few days, they were nailing the service. The menu is 'small plates' based, with the option for a three plate or five plate set-up; the antidote to plate envy. Each dish is perfectly formed, whether a taco, pork bun or eggs benedict. Liam and Selda said: "The Yard will offer all the good things in life – relaxed brunches, the finest coffee, fresh juices, decadent afternoon teas, cocktails and casual evening meals. The new eatery will champion fresh, seasonal, quality ingredients from Jersey, the British Isles and France, and these will be the cornerstone of our menus."

Jersey Heritage are well behind the project and it seems like the perfect fit and something that visitors and locals will find as a welcome addition to any museum visit. "We are very excited to launch The Yard and humbled to be working with Jersey Heritage. Our time spent in Costa Rica, our travels around the world and our careers in hospitality have exposed us to the value of the tourism industry and the benefits of preserving culture and heritage".

There's an alcohol licence on the way for after work drinks too. Get down there and get yourself a fiver-plater to test all the options. It's going to be one of your new favourite places...

👉 FB @theyardjersey



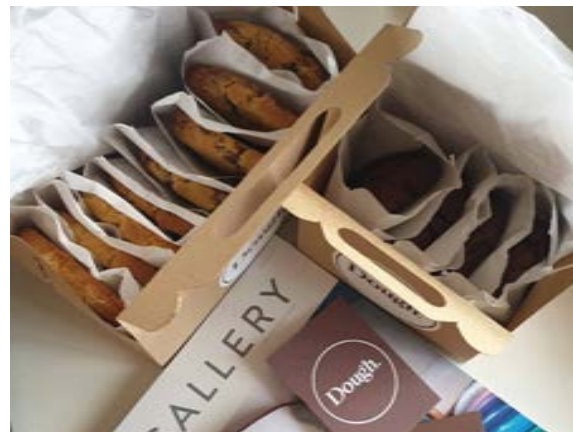
## A Fest of the Best

We were approached in the summer to work with the Jersey Hospitality Association and come up with a Festival style food promotion that could be done at no cost to their member restaurants to help promote themselves in challenging Covid-19 times.

Our 'Savour' festival idea was to take the principal of a set menu, but at a fair price that would enable restaurants to include good, local ingredients. Genuine Jersey have shown that £1 spent locally on Jersey Produce is worth £1.83 to the local economy. Eat out and help out, as they say. It's year one and we know that there are always tonnes of 'fests' in October but we're hoping to unite good venues who have brilliant menus and list them in one place so that you can get a great meal, at the right price and support the hospitality industry.

Oh, and we're giving a meal from each outlet away too, so what do you have to lose? Sign up at [www.appetite.je/savour](http://www.appetite.je/savour).

👉 [www.appetite.je/savour](http://www.appetite.je/savour)



## Homer would be impressed.

When one of our foodie contributors put in an order for a special collection of cookies from London, we had our suspicions they were going to be pretty damn good. The cookies in question came from a place called **Crème**. Yes, they were some of the best we've ever tasted.

We were therefore delighted when the Instagram account 'dough.je' popped up on our feed with some similar looking Fayre. They say 'Delicious and indulgent soft baked cookies.' We say big, gooey and crumbly goodness. It was a definite Friday treat need-to-order scenario. We weren't dissatisfied. All three flavours are solid, but if you're doing triple chocolate, make sure you have a coffee or water at the ready!

👉 Insta: dough.je





## Expert guidance when you need it most.

SEPARATION CHILDREN  
DIVORCE FINANCES

Flexible fee arrangements tailor-made for your case.



**CLAIRE DAVIES**  
ADVOCATE

**There are moments in your life  
when you need a family lawyer.**

Sensitive family matters need the right set of skills and the correct approach. With proven expertise and experience we can support you through all aspects of family law and by working together achieve the best possible outcome.

**We focus on what we do  
and we do it well.**

**Call 489589**

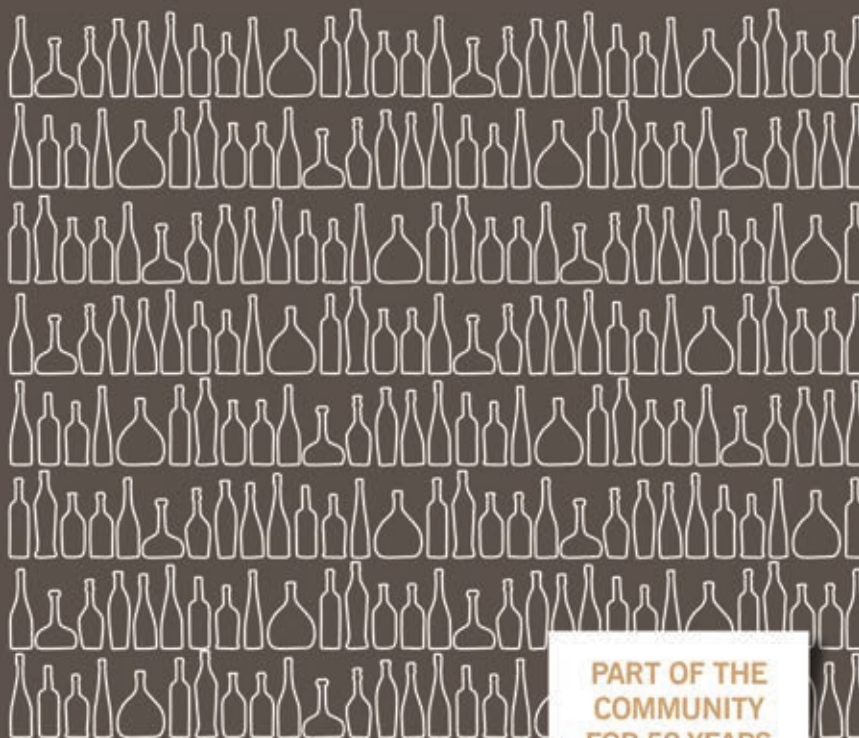
info@jerseyfamily.law



[www.jerseyfamily.law](http://www.jerseyfamily.law)

**EVERYONE'S  
DIFFERENT.  
THAT'S WHY  
WE HAVE 500  
HAND SELECTED  
WINES IN STOCK**

*"Superb choice and value, but  
most of all, expert guidance on  
excellent wines at realistic prices."  
Peter, St Brelade*



**PART OF THE  
COMMUNITY  
FOR 50 YEARS**

*We are located about halfway between  
Ransoms Garden Centre and the  
entrance to Queen's Valley Reservoir.  
Free delivery on orders over £50*

T 636903 E matt@goreywinecellar.com

**GOREY WINE CELLAR**



HAVE YOU TRIED  
**Devil's Peak**  
- BREWING COMPANY -

[goreywinecellar.com](http://goreywinecellar.com)



---

# *A NEW* **FEAST** *OUT EAST*

---



This month sees a change of guard at one of the East's most cherished eateries as Sumas in Gorey welcomes a new head chef, James Gordon. James joins Sumas after spending the last two years helping to plan and establish a new venue, The Falcon Hotel in Castle Ashby for Lord and Lady Northampton. Prior to that he was Head Chef head chef at No.38 The Park, part of *The Lucky Onion Group*, the Cotswold hotel portfolio. We're looking forward to tasting his menu and caught up to say hello >>



&gt;&gt;

**Welcome to Jersey! You've come from Northamptonshire. How does it feel so far?**

Thank you, it's been an amazing start; I've been lucky enough to come during some great weather so have spent my days off paddle boarding, visiting Écréhous and enjoying some amazing dinners on the island.

**You're going to be making moves in Gorey. Tell us about what you have in store for the menu at Sumas...**

My menu will hopefully bring a little difference and excitement to Gorey. Of course, local and seasonal produce is a must, but we'll also be preserving any surplus fruits and vegetables through traditional methods to use them later in the year. My aim is to bring out and present the best flavours I can - I try not to over complicate my dishes or plating but I want it to look good and taste better.

**You're a qualified English teacher!? Tell us how about your route from kitchen to classroom to kitchen.**

I was a chef before I started teaching English A Levels in college. I wanted to do something with my English degree but the kitchen was always calling me back and I spent many a day off back in my chef whites!

**Does that experience help you keep the kitchen discipline in check?!**

Luckily, I've never had to be too disciplinary in either job - I set a certain level of expectation and decorum and if it's not met I'll deal with it calmly. I like order but I don't let being the boss in the kitchen go to my head.

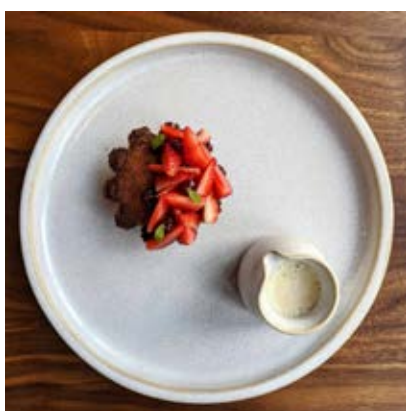
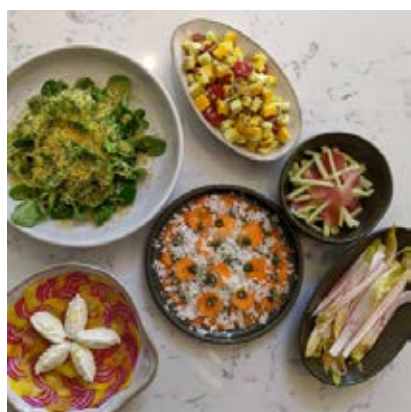
**What would you prepare yourself for your three course perfect meal?**

It would have to be some dishes off my new Sumas menu, Hand Dived Scallops that are served raw with a, burnt Apple purée and pickled Kohlrabi to start - followed by Pan Roasted Turbot which I'm serving alongside braised artichoke in white wine and freshly podded broad beans and a white onion veloute. We use the braising liquor from the artichokes as a base for our dover sole dish. To finish off I would have Fig Choux bun which is filled with Pistachio Creme, a sticky fig compote and Fresh Fig

**Most important moment in my life so far...**

Hopefully the day my ferry docked into Jersey! My life hasn't been boring by any means but I'm hoping my most important day, especially professionally, is yet to come. I've really solidified my style and found my identity as a chef and now I'm ready to start making some noise!

 [www.sumas.je](http://www.sumas.je)



## Make your pound go around

Genuine Jersey is encouraging every islander to think carefully before deciding where to spend their £100 ecard voucher, reminding them that investing in local produce could potentially double its value within the Jersey economy.

The 'local multiplier effect' estimates that every £1 spent on produce grown and sold within Jersey could be worth anywhere between £1.83 and £2.50 to the economy, making our money work harder and recirculating within Jersey. In some instances, research has even suggested that shopping local could have a x3 multiplying effect making a £100 investment worth £300 to local businesses and islanders.

The economic concept is also known as 'sticky money' since it causes cash to stay in the economy for substantial periods of time, supporting local people instead of shareholders.

John Garton, Chief Executive Officer of Genuine Jersey, said: "Now is the time when everybody has it within their power to help the economy recover and to support local businesses in their own small way. We have spoken at some length previously about the many benefits of buying local, but I think these figures really help bring it home how much positive impact we could have as a community if we all make the effort to search out local when we shop.

"For every local producer, there will be local people employed and food supplied to local restaurants or cafes. These businesses are supporting local tourism and ensuring that the land on which our food is grown is looked after and well maintained for the benefit of future generations. Our money spent wisely could help support jobs, employers and generate taxable revenue. We would ask that everyone looks for our distinctive mark to ensure that you are buying local produce and help keep this money on island for as long as possible."

The Genuine Jersey association is home to many local growers and farmers and is a firm advocate of quality Jersey produce.

 [www.genuinejersey.je](http://www.genuinejersey.je)





## Join a prefabrication evolution for the sustainable age

With sustainability and ease of construction both paramount considerations when planning a new-build island home, the new generation of premium prefabricated houses makes a great deal of sense. Following those principles, a new eco-house situated in St Brelade is the first contribution to the Island architecture of the German House builders, Baufritz.

The house building industry is currently undergoing an evolution with the rapid growth of Modern Manufacturing Methods. Pioneering Eco-house builder, Baufritz is at the vanguard of this evolution. The first such addition to Jersey was managed by local architects Godel and Partners, who worked with Baufritz to create a home that met exacting credentials. Plans and building control had been passed for another type of construction but the client had the architects adapt them and work with Baufritz instead, due to their incredible eco credentials. Consisting of an insulated, modular timber framed prefabricated construction, resulting in excellent energy efficiency ratings. Extensive use of triple glazed glass provides outstanding views and an abundance of natural light.

Prefabricated manufactured houses are becoming more sophisticated, and architects are increasingly using this method to create innovative designs. The concept of prefabricated houses has moved a very long way from the cheap and functional prefabs of post-war Britain. Architects are cottoning on to the wide range of high-quality materials and design options available when using a controlled manufacturing process.

Baufritz houses are assembled at their huge Bavarian manufacturing plant, combining advanced computer-

controlled machines and highly skilled master craftsmen. Materials are carefully selected to be both sustainable and durable. Larch and Spruce trees are ideally suited to timber framed housebuilding and have a proven track record, having been used for millennia in alpine buildings.

Baufritz has pioneered a design led approach, which combines their manufacturing knowledge with an excellent customer service wrapper to help you realise your housebuilding vision. Rather than creating pattern houses, Baufritz uses prefabrication to create individual custom designs.

As a first step you meet with Jersey team manager Robert Lumme, to discuss ideas and requirements for your new home. He will assign your project account manager to deliver clear, honest answers from start to finish of your building project.

Experienced house designers prepare drawings for you and submit a planning application for your new self-build home on your behalf. The building contract is signed based on the planning application, drawings and accompanying cost calculation. Now for the enjoyable part. Our architects and engineers will complete the design and calculations for the ground works, structure and building services of



the house. You will be invited to come to our state-of-the-art design centre in Germany to set out your specifications. Here you'll be inspired by our show homes and design centre and make choices regarding floors, windows, cladding, doors, roof tiles etc. with advice from our expert designers. Because Baufritz are house manufacturers rather than builders, all combinations of elements have been designed to integrate perfectly. Although you can select what you desire, our specialists will guide you towards combinations which are known to work. By using a sophisticated quality control process and continuous improvement feedback loops, we are always improving our final product. The controlled environment of a manufacturing plant is better suited to these processes than a building site open to the elements. Your house is now ready for manufacturing.

The groundworks and preparation for your self-build home assembly will be performed by our building partners on-site. All large construction elements will be precisely prefabricated by the joiners and carpenters in our German factory. We deliver all elements to the building site where our specialised team will assemble your Baufritz house. Our teams

of craftsmen will then complete the fit out of your house. There are clear advantages to this process. Houses are erected in days, with a very sophisticated quality control process being implemented, resulting in a better engineered final product.

In the area of climate change mitigation, ecological considerations become important. Baufritz are able to deliver a range of possibilities for optimised energy use - photovoltaic, heat pumps, fuel cells, internal current storage or solar thermal systems. We have also created a number of houses which meet "Passive House" standards for energy efficiency. We are pioneers in the creation of healthy buildings. Natural materials are our main raw materials. Taking them from sustainable sources saves vast amounts of climate damaging CO<sub>2</sub>. Baufritz believes that a house should protect occupants from external influences which may adversely affect their wellbeing. Our work with building biologists and environmental specialists has ensured Baufritz houses provide the healthiest possible living environment, by focusing on only using natural building material.

*Baufritz has pioneered a design led approach, which combines their manufacturing knowledge with an excellent customer service wrapper to help you realise your housebuilding vision. Rather than creating pattern houses, Baufritz uses prefabrication to create individual custom designs.*



## MODERN MODULAR HOUSES ARE BECOMING THE SELF-BUILDER'S PREFERRED APPROACH.

Baufritz have established themselves as one of the top ecological timber framed house manufacturers in Europe. We have over a hundred years experience in the German market and have been in the UK for over a decade. Our houses are constructed using natural local materials, sourced from the sustainable forests located near our manufacturing facility. These materials have been used for millennia to create alpine houses and have shown themselves to be tough and durable in a harsh environment. We have evolved a process using Modern Manufacturing Methods to create extremely well engineered prefabricated modules in our state-of-the-art factory. These modules can then be transported to the client site and erected in a few days. Typically, our houses can go from concept and design to completion in less than 12 months - a significant improvement on traditional construction methods. We believe your house should be free from the harmful chemicals which have become standard in traditional building methods. Climate Change mitigation has placed a focus on the energy consumption of buildings. New builds must deliver significant energy efficiency improvements. Traditional house designs and construction methods simply cannot meet these standards. All of our houses have excellent energy efficiency ratings and we have constructed a number of projects to the Passive House standard. Many clients include PV, Solar heating and Ground Source heat pumps to further reduce energy consumption.

You may be surprised to find out that unlike many house builders, there is no such thing as a Baufritz style house. Our approach is to design and construct houses which meet our clients needs. As a client you can select a shell project, where Baufritz deliver and construct walls and roof, or decide on a full turnkey solution, where all aspects of your build are managed by our in-house teams.

**www.baufritz.co.uk**  
**Phone: 01223 235 632 or e-mail:**  
**enquiries@baufritz.co.uk**



**BAUFRITZ®**  
 WIR BAUEN GESUNDHEIT



# Market Comment

The Jersey property market remains buoyant, with sales taking place at all levels, although higher value transactions and the mortgages to which they are linked, have increased noticeably since the beginning of the year.

## HIGH LEVEL OF ACTIVITY

This high level of activity has taken everybody by surprise and flies in the face of the gloomy forecasts which were being made only a few months ago. Our team at the Mortgage Shop is receiving dozens of enquiries every week from buyers and borrowers who have both the deposit and the sustainable income to enable them to make quick decisions and offers. Due to market pressure, it is frequently the asking price which is agreed upon, although we still occasionally hear of price reductions.

## LATEST HOUSE PRICES

Statistics Jersey have confirmed an increase in property prices of 7% in each of the past two years, with an additional 4% so far this year, which translates into new mix adjusted figures of:

1 bed flat	£268,000
2 bed flat	£439,000
2 bed house	£537,000
3 bed house	£634,000
4 bed house	£1,067,000

This is great news for anybody selling, although First Time Buyers in particular, aren't going to be inspired by these figures. The only consolation being that whilst the official statistics provide an accurate summary of market activity, they do not drill down to show the difference between newly built flats and houses and the much cheaper "second hand" part of the market. Fortunately, the local economy, which is predominantly reliant upon the finance sector, has remained reassuringly busy and this is reflected in the current high activity in the housing market. The key element, however, is that due to potential future demand, prices will inevitably continue to rise, as there may not be sufficient properties coming onto the market to satisfy that demand.

## PAYMENT HOLIDAYS

Mortgage lenders were quick to introduce payment holidays at the start of the lockdown, initially for three months and then extended until October 31. This may have been a saving grace for many families struggling on a reduced income, and it is hoped that lenders will continue to be supportive for those who still need help.

To be added to our monthly bulletin list please send your request to: [kerrie@mortgageshop.je](mailto:kerrie@mortgageshop.je)  
Visit [www.mortgageshop.je](http://www.mortgageshop.je) to find out more.



[www.mortgageshop.je](http://www.mortgageshop.je)   [info@mortgageshop.je](mailto:info@mortgageshop.je)   [f themortgageshopjersey](https://www.facebook.com/themortgageshopjersey)

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Registered with The Jersey Financial Services Commission.

## Best Rates - Market Leaders

(% loan to property value/price)

60%	2 year Fixed	1.14%
60%	5 year Fixed	1.34%
60%	7 year Fixed	2.03%
75%	2 year Tracker	1.00%
85%	2 year Tracker	1.34%
85%	2 year Fixed	1.44%
85%	5 year Fixed	1.80%
90%	2 year Tracker	1.59%
90%	2 year Fixed	1.69%
90%	5 year Fixed	2.09%
60%	BTL 2 year Fixed	1.64%
60%	BTL 5 year Fixed	2.40%

Rates correct as at 07/09/2020   BTL = Buy to let mortgage

## CURRENT MORTGAGE INTEREST RATES

Mortgage interest rates have remained unchanged this month, with some extraordinarily low options available - the market leaders being the 1% tracker for 75% mortgages at one end of the scale and the 5-year fixed option at 2.09% at the other end.

## FIXED RATE COMING TO AN END?

If your mortgage rate is coming to the end of its fixed term, it is worth seeing what is available from other mortgage lenders before committing to a new option from your current lender. The team, at the Mortgage Shop receives many enquiries each week and, whilst we cannot always offer a better solution, it is still very rewarding to see how much we can save some of the borrowers who contact us, whilst at the very least providing others with the assurance that they have already secured the best option.

The Mortgage Shop continues to interpret and analyse the full range of mortgage products that are available from every lender in the Island, ensuring that buyers and borrowers are matched to the best options that are available.

Tel: 789830

**WADDINGTON**  
people-centred design



**let's start a conversation?**

ARCHITECTURE  
INTERIORS  
LANDSCAPE

If you've got a project in mind,  
we'd love to hear from you.

Get in touch with our interiors  
team on **01534 280100**

[waddington.je](http://waddington.je)

**Radisson BLU**  
WATERFRONT HOTEL  
JERSEY

**SPEND LOCAL  
OFFER**

**SAVE £'S**

GET MORE FOR YOUR BUCK AT BLU.  
PAY WITH YOUR "SPEND LOCAL CARD" AND  
RECEIVE A 15% DISCOUNT ON YOUR TOTAL BILL.

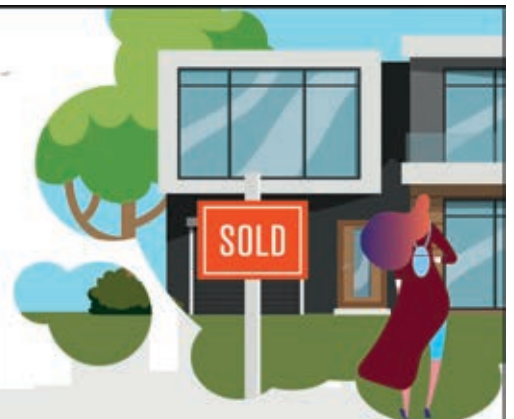
MINIMUM SPEND £40.00  
FOOD MUST BE PURCHASED

***The market is moving  
quickly...are you ?***

Down to Earth advice on what every  
bank on the island has to offer  
Just email or call our team

**30**  
YEARS

CELEBRATING  
THIRTY YEARS  
GREAT ADVICE



the mortgage shop

Registered with the Jersey Financial Services Commission

Telephone: 789830

Email: [info@mortgageshop.je](mailto:info@mortgageshop.je)

Website: [www.mortgageshop.je](http://www.mortgageshop.je)

Find us: 31 Broad Street, St Helier

Your home is at risk if you do not keep up repayments on a mortgage or other loans secured on it.







WORDS Russ Atkinson

Take a mountain of granite, a small forest of beautifully sculpted wood, one portion each of those staple classics; a fine fireplace and an Aga. Mix, and then sprinkle over a small handful of contemporary features and you have yourself a recipe for contemporary living with a classic touch.

Built in the sixteenth century, The Gables on Rue Fliquet started life as a coachhouse and has since been lovingly crafted into a family home that blends contemporary and original features along with a few hand-crafted elements that complement the original features perfectly. It's a showcase of attention to detail on an impressive scale, with the refurbishment having been carried out by the current owners working with the guidance of Jersey Heritage to ensure faithful recreation of historic features where appropriate.

It's a house that appears relatively unassuming from the roadside, with a typically local granite wall and mature garden sporting palms and hedging for privacy, with a paved driveway leading to a set of wrought iron gates - a classic touch. Directly behind the gates is a novel feature; a car port that doubles up as a decked area extending alongside the upper floor of the house, accessed via a set of stairs from the yard. It's a functional touch that provides picturesque views over the surrounding agricultural land.

With such a rural outlook, you may be surprised to read that The Gables actually has its foundations firmly set conveniently within the parish boundaries of St Helier. You'll be able to enjoy the tranquility of cattle grazing away and vast expanses of green grass yet still walk to work if you're based in town. The ability to walk to work is especially true if you now work from home, although that isn't a particularly unique feature of the property, of course.

On the subject of working from home, scaling the stairs of the double garage will bring you to a room that'd make the perfect office or study, free from the distractions of home life. However, if you're not into Zoom calls you could easily convert it into a gym, or a safe haven for all of your most coveted treasures.

CONTINUED...



---

## CONTINUED...

---

Below your potential next home office / study / gym / playroom / safe-haven for those things your partner isn't aware you've bought, is a generously-sized garage that'd be perfect for a cherished car and any additional toys you may want to stash away; such as pushbikes or motorbikes. For the serial tinkerer, there's also an separate workshop to hide yourself in, and outside there's space to park four or five vehicles.

The gardens are an elegant combination of grassed and stone-sprinkled areas, as well as mature planted beds, paved and terraced areas - a visually variable outdoor sanctuary with myriad sides to enjoy, whether you're an adult looking to sit in peace or a child looking to run around on an energy-packed rampage alike. There's also a lovingly restored well, complete with feature lighting.

Inside, beautiful beams abound, yet the interior spaces feel bright and airy rather than claustrophobic and overbearing, as huge, dark slices of wood positioned overhead often can be. Rather than opting for a modern, or even the country farmhouse kind of kitchen units you might expect, the current owners have chosen door panels

made of planed planks that look as if each has been cut straight from a single tree. Stark, but both incredibly beautiful and effective. The kitchen itself is open plan for a nod toward contemporary life, yet retains the all-important Aga (with the matching electric oven and hob unit, so you won't be swelteringly hot during the summer months yet won't have to forfeit hot meals).

**“Rather than opting for a modern, or even the country farmhouse kind of kitchen units you might expect, the current owners have chosen door panels made of planed planks that look as if each has been cut straight from a single tree. Stark, but both incredibly beautiful and effective.”**

Gather around the island for pre-dinner drinks or enjoy your breakfast atop a generously sized plank hewn straight from a tree - bark left intact and varnished for a hard-wearing finish that doesn't look out of place against the backdrop of natural wood cabinetry. Off the kitchen is a generously-sized dining room which leads on to a lounge that features that period-correct fireplace briefly mentioned earlier. To the other side of the dining room is a study that could easily be adapted into a fourth bedroom complete with ensuite if required, and at the rear of the kitchen is a large utility room. It's an adaptable living space that contrasts cosy against the more contemporary rooms on the remaining floors.





Upstairs, the three bedrooms set over two floors, with the gigantic master bedroom, his-and-hers dressing rooms and adjoining ensuite bathroom dominating the first floor. The bathroom is a marvel, with its raised wooden platform with subtle lighting at floor level making a feature of the free-standing bath, statement tiles covering the walls and what was once a granite fireplace cleverly repurposed into a vanity unit made of a thick beam of wood (what else would you use in a house like this, after all?). Ascend one more floor and you'll find the remaining pair of bedrooms and a shower room. Generous dormer windows allow an abundance of light to stream into these rooms, which - as is the case throughout this house - are also generously-sized.

It's a home that wants for nothing but a new family to move in and enjoy it, so if your family might be the right fit for a three or four bedroom house with a rural outlook on the outskirts of town, plenty of outside space and a detached garage and workshop, this one's well worth a look around.

## The Gables Rue Fliquet, St Helier

**£1,695,000**

**RED PROPERTIES**

redproperties.je

01534 710710

**3** beds / **2** baths



## Finishing Touches

# Stay out after dark

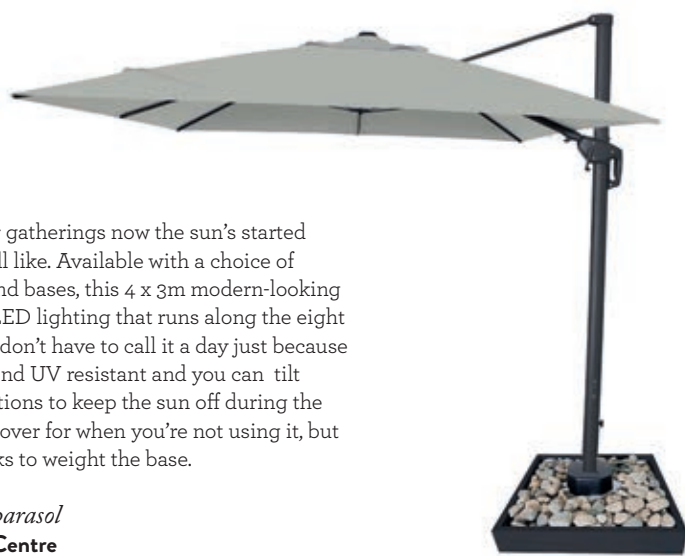
*Under cover, at darkness...*

Shine a little light on your outdoor gatherings now the sun's started making an exit sooner than we'd all like. Available with a choice of freestanding wheelable or in-ground bases, this 4 x 3m modern-looking parasol features battery powered LED lighting that runs along the eight ribs running overhead so that you don't have to call it a day just because it's nighttime. The fabric is water and UV resistant and you can tilt and rotate it in all manner of directions to keep the sun off during the daytime. It comes with a weather cover for when you're not using it, but you will have to find your own rocks to weight the base.

*Westminster Moonlight LED parasol*

Available from **Beaumont Home Centre**

[www.beaumonthomecentre.com](http://www.beaumonthomecentre.com)



*If you can't stand the cold, get in front of the heater.*

Featuring built-in cable storage and rollers for ease of stowing when you've really, really had to call time on staying outside, this infrared heater kicks out 3000w and is IP55 rated so you can rest assured that it'll be adequately weatherproof. There are three heat settings and a remote control is supplied, plus it comes with a cover for when you're not using it. Turn it up to 'toasty'... We'll drink to that.

*Alpina's Apollo Infrared heater, available to order*  
£495 from **Romerils** - [www.romerils.je](http://www.romerils.je)

*Cambridge is cookin' with gas.*

It's still stonking-hot as we go to press, but living in the northern hemisphere we're all acutely aware that cold weather could strike at any time, even if it's still actually sunny. Fear not, Gallery reader - you can still take full advantage of your outdoor space by gathering around a table in the most British way possible by grinning and bearing it while warming yourself courtesy of a gas-powered fire pit in the centre of said table. It'll provide six to seven hours of heat per 7kg bottle of propane (which is neatly stored inside the base). If you talk technical, it'll crank out 50,000 British Thermal Units - which sounds like a lot, and trust us Brits to come up with a unit for measuring heat. Powdercoated for longevity, the set includes a corner sofa, rattan firepit table, two rattan benches, the firepit system including firestones, a glass surround, lazy Susan, grill plate and shelf. Phew.

*Cambridge Royal Corner Dining Set with Fire Pit*  
£2,555 from **MyPad** - [www.mypadci.com](http://www.mypadci.com)



# AGENDA



## ON THE AGENDA THIS EDITION: **INVESTING**

We speak to key figures locally, to find out more about both them and the investment industry.

**Plus movers, shakers and business news .**



# Relative *Values*

This month we met up with Jodie Le Cornu and Tom Hiles from Quilter Cheviot Investment Management.

Jodie joined Quilter Cheviot in March 2020 as an Investment Administrator. She has over 5 year's industry experience and is currently studying towards her Investment Advice Diploma.

She is part of the Career Development programme at Quilter Cheviot with a clear pathway towards becoming an Investment Manager. Her primary responsibility is to provide administrative support to the Investment Managers and Business Development Team. Jodie attended school at Jersey College for Girls then Hautlieu. When Jodie isn't working or studying, you'll find her either by the beach or training Muay Thai.

Tom is originally from the UK and moved over to Jersey three years ago, joining the grad scheme of a trust company. Having joined the investment team in March, it has been a fascinating few months, providing great insight into the behaviour of different investments in the wake of a global crisis.

Tom has been working closely with the more experienced members of the investment team to construct and review investment portfolios, ensuring they adhere to the investment objectives and risk profiles of our clients. Having completed his ICSA Diploma, he is now working towards the final two exams of the IAD qualification and hopes to have completed these by the end of the year.

JODIE

TOM



## JODIE

## TOM

I am never without a pair of gold hoop earrings or sunglasses	<b>Favourite possession</b>	My Skis – I'm very protective about them
I like the colour green	<b>Favourite colour</b>	Blue
I have a miniature dachshund called Winston. He is so little but has such a big character and cheeky personality	<b>Favourite animal</b>	Our family dog, Smudge – by far what I miss the most from the UK
A bakery. There surely can't be anyone in the world who doesn't love the smell of freshly baked croissants?	<b>Favourite smell</b>	A full English breakfast in the morning
Out on a boat with a picnic	<b>Favourite way to spend a weekend</b>	A long game of tennis in the sun followed by a few lagers/beers
Goodness how do I choose just one? I'll have to go with Sushi	<b>Favourite food</b>	I stayed in Botswana for a couple of months, a number of years ago and survived almost exclusively on biltong - haven't been without a packet since
White chocolate and Salted Caramel – if anyone hasn't tried it yet, you must!	<b>Favourite ice cream flavour</b>	Pistachio, although I tried curry flavoured ice cream in India last year which was surprisingly pleasant
As long as it involves being outside or by the sea then I am happy	<b>Favourite pastime</b>	I love sailing and windsurfing and I'm looking to take up kite surfing soon as well
Embarrassingly, I absolutely love the Harry Potter movies	<b>Favourite film</b>	Thunderball
I recently read 'The Couple Next Door' by Shari Lapena and it was a great read	<b>Favourite book</b>	I recently read 'Billion Dollar Whale' which was brilliant
Unwritten – Natasha Bedingfield. I have absolutely loved this song since watching 'The Hills' as a teenager and spending years wanting to be Lauren Conrad	<b>Favourite song</b>	I listened to a lot of my old music over lockdown so at the moment it's Sonnentanz by Klangkarussell
My boyfriend	<b>Favourite person</b>	Impossible to pick one, but I haven't seen my family for a while now so one of them
I like Fearne Cotton. I find her really funny and respect what she does to give back. She created a podcast 'Happy Place' which aims to break the taboos that still surround mental health	<b>Favourite celebrity</b>	Still Jonny Wilkinson
Shoes, shoes, shoes	<b>Favourite thing to splurge on</b>	Holidays
Probably spending my summer holidays at my family's house in the Algarve when I was younger. Those holidays are unforgettable	<b>Favourite memory</b>	Summiting Kilimanjaro a couple of years ago with my brother



# How Can We Inspire The Next Generation?

Dan Jolliffe joined Quilter Cheviot Investment Management as an Investment Director in November 2019, having moved to Jersey over five years ago. Following lockdown Dan was involved in developing tailored Continued Professional Development (CPD) sessions which were so popular that it led him to create a brilliant and invaluable Investment Education Programme which will be available to a number of local schools and businesses. We met up with Dan to find out more...



## How did this all start?

During lockdown, we became aware that Advisers and Trustees were besieged with offers to attend presentations with Investment Management Companies, with little or no control over either the topic or content and as such were becoming frustrated. Therefore, Quilter Cheviot started to run informal Continued Professional Development (CPD) sessions with individuals and small groups, with the content of these sessions being dictated by the intermediary and the uptake was fantastic.

Financial education is a topic that is extremely important to me. I am surrounded by teachers in my life; both of my parents are teachers, as is my wife, her parents and her two sisters. Whilst I have never wanted to be a teacher, (being privy to too-many war stories put me off) I have always appreciated how rewarding it must feel to watch individuals develop over time. I am astonished that financial education does not play a more significant part in the curriculum adopted by the vast majority of schools in the Channel Islands.

Everyone is aware of the significant wealth that is present on the island and, at some point, younger generations will begin to inherit this wealth and not have any idea about how to cope with it. With this in mind, and due to the success of our recently adopted one-on-one CPD sessions, I developed the Investment Education Programme that will be adopted in a number of schools and businesses over the coming months.

## What part do you enjoy most?

As an individual, I want to enhance my own knowledge of ESG Investing and am currently revising for the Certificate in ESG Investing via the CFA UK. So this is something I've enjoyed incorporating into the programme.

One way to engage this next generation is to frame investment conversations around the causes they care about – millennials have shown vocal and active interest in investing to address the world's social and environmental challenges.

I have witnessed the surge in demand for Environmental, Social, and Governance (ESG) related investing first-hand. At this moment in time, I would say that about 40% of all investment proposals requests include an ESG requirement of some form. It really helps that investing in an ethical manner and engaging with companies and funds regarding their ethical, social and governance practices forms a core part of our investment process.

## Why is the programme helpful?

I am all too aware that, from an outsiders perspective, our industry can be perceived as highly technical and confusing and that, in turn, this can create an intimidating environment for those who do not have a significant level of investment or financial knowledge. The aim of the programme is to remove the stigmas associated with both the financial world and investment management, and to make a vast number of subjects more understandable.

The Investment Education Programme is designed to provide individuals with a free, personalised financial education service that will develop and enhance their understanding of the financial world and all it encapsulates. All meetings will be relatively short (30- 45 minutes long) and will be carried out with individuals and small groups, providing a relaxed, non-pressurised environment where questions can be asked and answered freely. The benefit of the programme is that it is largely driven by the requirements of the individual and caters for all levels of financial expertise.

**“One way to engage this next generation is to frame investment conversations around the causes they care about – millennials have shown vocal and active interest in investing to address the world's social and environmental challenges.”**

The 'end goal' is that participants will be up skilled over time and will become more aware of the nuances involved within the financial world. Over time, this will hopefully result in younger generations becoming more knowledgeable and ultimately comfortable in discussing investment issues.

**To find out more about Quilter Cheviot's Investment Education Programme call Allie McMahon on 01534 506105 or email [Allie.McMahon@QuilterCheviot.com](mailto:Allie.McMahon@QuilterCheviot.com)**





# PERFORMING FOR GENERATIONS

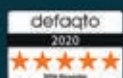
For more than 240 years Quilter Cheviot has provided bespoke investment management to generations of clients.

We are proud that our team in Jersey still provide the same, award-winning service to our clients internationally.

Find out more about investing with us by contacting Tim Childe, Head of International & Jersey office on 01534 506070 or visit [www.quiltercheviot.com](http://www.quiltercheviot.com).



**QUILTER CHEVIOT**  
INVESTMENT MANAGEMENT



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

Quilter Cheviot Limited is registered in England with number 01923571. Quilter Cheviot Limited is a member of the London Stock Exchange, authorised and regulated by the UK Financial Conduct Authority and regulated under the Financial Services (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business and funds services business in Jersey and by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law, 1987 to carry on investment business in the Bailiwick of Guernsey. Accordingly, in some respects the regulatory system that applies will be different from that of the United Kingdom.



# High Flyer Profile

**James Culshaw, Director at Saltgate.**

Joined Saltgate: April 2008-July 2013 and again in April 2020

Education: BA French and Hispanic Studies, University of Nottingham

Interests: Golf, tennis, triathlon, CrossFit, cars, travel



I grew up in Jersey and left the island to study at Nottingham university.

Through my programme of study, I was fortunate enough to travel and experience living in diverse cultures. It was during my time abroad that I had the opportunity to connect with a variety of people and I benefited from being able to build a number of long-lasting relationships. I always knew I wanted to return to Jersey to start my professional career, and I chose to work in Jersey's finance sector, specifically in the funds industry, where I saw potential for growth and opportunities to partner with clients and build relationships with them for the long term.

Saltgate is a company that puts trust in its employees.

At Saltgate the culture is: we hired you, you are qualified, now go and do your job. I feel that my role is entrepreneurial and engaging because I am trusted to build and develop key relationships. My team and I have responsibility for delivering exceptional service to our clients.

Saltgate has a deeply embedded culture of values that runs through the heart of the organisation.

After working at Saltgate for several years, I was given the opportunity to join one of our clients and work directly for the investment manager, which gave me valuable insights into our industry and how important it is to truly partner with our clients. It was Saltgate's culture of prioritising client service and the commitment of its employees that brought me back to the business earlier this year.

I re-joined Saltgate during lockdown and the level of connectivity among staff blew me away.

Rather than feeling disconnected from my new colleagues I have never felt closer to colleagues across all three of our office locations. We have benefitted from top class technology to enable us to operate effectively remotely. I have also been impressed with how Saltgate has really embodied its 'People First' strategy and found so many different ways to bring teams and people together. We even had a Saltgate fitness session and Q&A with Joe Wicks during one of our virtual company offsites. As someone who enjoys a work out and an opportunity to step away

from the desk and decompress, I found this a great way to re-energise while sharing the experience with colleagues from across the Saltgate group.

**"I re-joined Saltgate during lockdown and the level of connectivity among staff blew me away"**

Covid-19 has forced us to operate in new and innovative ways.

At Saltgate there is definitely a desire to be open to new learnings about how best to operate. The ability of the company to respond with agility and to drive future change to continually meet the ever evolving needs of both our people and our clients makes for an exciting and dynamic working environment. I feel engaged and excited to be part of this forward-thinking leadership team.

We are on the cusp of an important milestone in the financial sector.

The next 6-12 months remain uncertain with regard to the pandemic and we will undoubtedly see further changes in the way certain firms operate. At Saltgate we have been able to continue to deliver an exceptionally high level of service to our clients in line with our core business values and we are now looking to the future. We are preparing and planning to work with our people to offer them more balance and greater working flexibility without detracting from the clear value we see in our offices as central hubs of collaboration and partnership. It is certainly an exciting time to be at an organisation like Saltgate.

Consciously Independent.



    Follow us

Fairway Group is a registered business name of Fairway Trust Limited, Fairway Fund Trustee Services Limited, Fairway Fund Services Limited and Fairway Pension Trustees Limited. Regulated by the Jersey Financial Services Commission (JFSC).



**FAIRWAY**  
GROUP

**Your partner of choice for trusts,  
funds and pensions.**

At Fairway Group, we keep our clients' best interests at heart.

As a truly independent fiduciary group, we are nimble enough to react to changes and understand the individual needs of each relationship through a director-led, dedicated team. We can be trusted to get it right every time.

Find out how.

+44 (0)1534 511700

[GetInTouch@fairwaygroup.com](mailto:GetInTouch@fairwaygroup.com)

Visit [fairwaygroup.com](http://fairwaygroup.com)

Make your next move your **best** move.



Get in touch at [opportunities@saltgate.com](mailto:opportunities@saltgate.com).

#EPIC



# Terrific Tech

**WORDS** Chris Clark, Chief Executive Officer at Prosperity 24/7

Technology plays a fundamental role in Wealth Management & Investment, historically this focused on the operational needs of the business, providing colleagues a 'tool' to undertake a task consistently. With the advent of modern working practices, as well as the impact of Covid-19, the recent and obvious shift has been to deliver 'anywhere access' that empowers colleagues to deliver expedient outcomes, but how can this access be extended to deliver exceptional client outcomes?

The revolution that occurred some years ago, transitioning legacy on-premise 'behemoth architectures' to cloud enabled agile platforms has enabled businesses to adopt rapid innovation.

This shift empowered modern businesses to take significant strides forward, to enhance their colleagues experience, which in turn has a positive impact upon both client delivery, influencing the culture of the organisation through trust, empowerment, and permission.

With Covid-19 leaders had to trust their colleagues during lock down and colleagues have repaid this trust in spades of productivity, often whilst challenged with their home situation with regard to work space, family commitments or pets making impromptu appearances during video calls.

This, more than any other recent event, has introduced a constant dimension to the work / life blur – accessibility – this accessibility however goes beyond the borders of your business. Your clients want access to insights as well, without the need to travel.

Beneficiaries expect more insight, honesty, transparency and oversight in the decisions being made that ultimately impact their investments and thus their financial wellbeing.

They will also no doubt want access to your ESG performance, to ascertain how their investments are linked to EU Sustainability Goals and tracking against key, public KPIs, to demonstrate ethical investment that is genuinely 'for good'.

For this level of access, you need an accessible, easy to use portal that delivers up to date insights for your investors to derive comfort regarding both financial performance and the ESG dimensions to ensure that they will reap rewards far greater than simply 'financial' but also ethical returns too.

Below I have provided three simple prompts for you to consider going forwards.

## Communication and your relationship

What type of relationship does your client want? Adviser led, technology led or a combination? It is no longer difficult to provide clients dynamic, immediate, and detailed access to their portfolios and ESG metrics securely, whilst having diverse methods to communicate with you, when and where they want to.

## Insights and reporting

Achieving a full view of not only the financial performance of a portfolio but also the sustainable impact investments are having aligned to the EU Sustainability Goals has historically been challenging but is possible today through modern platforms and open architectures. Having the classic 'single pane of glass' view, is no longer a thing of science fiction, it is the client's expectation of transparent, modern, wealth management.

## Products and investment opportunities

If you have access to your Clients portfolio and their ethical interests, the ability to offer relevant products and investment opportunities to increase wallet share is not a leap at all, in fact you could leverage artificial intelligence as your 'robo-advisor' to at least 'open the door' at scale to your advisory team with greater efficiency and qualified leads through 'customer insights' to positively impact your new business conversion rate.

To conclude, from your client's perspective, modern technology is bringing a better wealth management experience. It is more client centric and far more cost effective which empowers your colleagues and your businesses performance, whilst improving the trust of your client through transparency.

**“Having the classic ‘single pane of glass’ view, is no longer a thing of science fiction, it is the client’s expectation of transparent, modern, wealth management.”**





# Great Minds, create great futures...

## Evolve to thrive

### Evolution

"In nature, organisms arise and develop through the natural selection of small, inherited variations that increase the individual's ability to compete, survive, and reproduce" Darwin.

In business we are often faced with opportunities to evolve, pro-actively, which we resist through fear of the unknown or through historical poor experiences which colour our ability to pragmatically assess a change as being positive.

At Prosperity 24/7 we know what works. We know how to help your business evolve, through experience and certified technical and business capability. We help organisations through change to ensure they can compete and thrive during an unparalleled period of uncertainty.

If you feel you need some support, whether to go through comprehensive Digital Transformation or if you simply require greater insights, technology 24/7, data stewardship or a digitally empowered workforce, we are here to help.

### Helping you to evolve

You can use your phone to complete our 10 question confidential digital transformation assessment.



For further information or quite simply, our help:

[www.prosperity247.com](http://www.prosperity247.com)

+44 (0) 1534 877247

+44 (0) 1481 700247

[advice@prosperity247.com](mailto:advice@prosperity247.com)



**Prosperity 24/7**

Great Minds, Always...



Great Minds, Always... **On. Evolve. Innovate. Inspire.**





## Time to think differently about Life Assurance

✍ Words Michael Barney, Managing Director and Partner, HBFS – your independent financial adviser

*Imagine this. You have worked out that you would need to leave your family £250,000, so they won't suffer financially should you die. How long would it take for you to save this amount? A life cover policy would give you this amount immediately.*

If there has one thing Covid has taught us, it is to look at life differently. The 'new normal' means many of us are still working from home, using new technology and juggling family life at the same time. And, instead of holidays abroad we are taking staycations.

Many people have been affected by the pandemic financially, all of us need resilience and a good effective strategy to get through this atypical model of living. The challenge can present opportunities, we need to find them and use them to our advantage so we can arrive at a better place than before.

Take financial planning; we believe life assurance should be your base point, the place to start. Maybe you haven't thought about this kind of cover or see the point of making life assurance a priority. Besides, there are many different types of contracts available which can appear complex, especially if they involve an investment structure. Don't be fooled, Life Assurance is an extremely valuable tool used for succession, tax planning and family protection.

We encourage people to take a different perspective. It's like taking a walk backwards, or a different route to work, your brain starts to recalibrate. We've been looking at all kinds of policies for decades and we'd like to share this considerable experience and expertise with you. Our priority is to make sure your family is financially protected.

Here are a few initial considerations about Life Assurance: it is unsurprisingly inexpensive - coverage starts with as little as £5 - £10 a month, which goes a long way to protecting your family - cover can be for your whole life, so you can be assured that whatever happens to you, those you care about will be okay - you can cancel your cover at any time, giving you flexibility.

**"We encourage people to take a different perspective. It's like taking a walk backwards, or a different route to work, your brain starts to recalibrate"**

We can't stress enough; Life Assurance is an often overlooked part of financial planning but is one of the most important considerations we make. It is a favourable way to leave money to the next generation. Life Assurance gives you valuable peace of mind knowing that your loved ones will receive a lump sum when you die.

Have a chat with us in more detail and on a personal level, it's hard to convey everything in a short article. This too can be a sensitive subject for some people. One of the team will be happy to talk about what might be a potentially different thought process with you.

---

**For a confidential consultation please give us a call on T. 754444, we will be happy to talk more Life Assurance and about your own financial future planning. We can help devise the best plan for you.**

INVESTMENTS  
SAVINGS  
RETIREMENT PLANS  
LIFE COVER  
CRITICAL ILLNESS  
MORTGAGES  
SMALL BUSINESS

# Reassurance for *you & your Family.*

– FREE –  
FINANCIAL  
REVIEWS  
CALL 754444  
TO ARRANGE



## Life cover to protect those you care about.

HBFS have over 30 years experience helping protect families. Our flexible plans are explained simply and are able to change to suit your circumstances.

In a complex and uncertain world, we are here to guide you through your decision making by listening and taking time to find out your goals and expectations.

Whether your questions are simple or complex, we can help make sure you and your family have the right family protection you need.

**We make your financial security our concern.**

T +44 (0) 1534 754444  
E [admin@hbfs.co.je](mailto:admin@hbfs.co.je)  
[www.hbfs.co.je](http://www.hbfs.co.je)



Your independent  
financial adviser





### Skipton Invest in People

Skipton International is a finalist for a 2020 Investors in People Social Responsibility Award. The Guernsey based savings and mortgage bank has been recognised for its efforts within the community, earning its place as a finalist for this prestigious Award.

The Award searches for organisations that don't just focus on the impact they're having on themselves, but on society in general, positively impacting both people and the environment. Skipton has built a reputation as a bank with big heart, committed to a programme of giving through its Skipton Community Fund and the ongoing support of ArtHouse Jersey's projects.

This year to accompany its structured CSR programme the bank released its first Sustainability Report communicating clear goals to improve, protect and nurture the communities in which it operates. Skipton International aims to be known as the Channel Islands' best employer, committing to a programme of continuous training for its employees and encouraging its team to meet their professional goals through a dedicated Talent Management Programme. The results from its 2019 Annual Team Survey showed 9 out of 10 employees would recommend Skipton as a great place to work.

### Sam Sturrock to Collas Crill

Collas Crill has welcomed new Group Partner Sam Sturrock to its Corporate Finance and Funds team. Sam is a funds, regulatory and corporate lawyer and will lead the Funds practice in Jersey.

He has experience of advising on a broad range of complex and high profile international transactions for institutional clients particularly in relation to corporate and investment funds matters, real estate holding vehicles, private equity, listings of debt and equity as well as general banking and finance issues.

Sam joined the firm from Jersey Finance where he worked in the Legal and Technical team assisting on a wide range of legal issues to help ensure the continuing development and success of Jersey's finance industry. Having qualified as a Scottish solicitor, Sam went on to qualify in England and Wales and as a Jersey advocate in 2010. He has held Senior Associate posts at Mourant and Ogier and has been previously referenced in the Legal 500. Sam is a main committee member of the Institute of Directors in Jersey and chairs the Industry sub-committee.



The smile when you sell your business! Kenny Manson, Glenda Rivoallan & Connor Thorne.

### Want to work out at night? Now you can!

Glenda and the team at Soulgenic have sold the gym to serial entrepreneur father and son duo Steve and Connor Thorne. The club will be added to their *Anytime Fitness* 24 hour gym brand.

Glenda Rivoallan Founder and CEO of Soulgenic said: "I am immensely proud of Club Soulgenic and the time was right for myself and my management team to re-adjust our focus on our other businesses. COVID has taught us all so much and on a personal note one goal for me is to spend more time with family - I am fortunate that I now can."

Connor told us how they'd been eyeing up Jersey and Soulgenic was perfect; "the location was perfectly suited to our vision we felt it necessary to reach out to Glenda and her team to discuss the possibility of acquiring the business."

Club Soulgenic has an amazing community of members with varying goals and needs, which aligns perfectly with the Anytime Fitness mission statement of 'Making Healthy Happen'. No matter what someone wants to achieve, whether it be prepping for an athletic competition or just improving general health. We will be there to help and support each and every member throughout their health and fitness journey.

This will be achieved by preserving Club Soulgenic's supportive ethos and high-quality standards whilst introducing additional benefits such as 24-hour access, inclusive classes (instructor lead and virtual), a wide variety of fitness equipment plus access to over 4,000 fitness clubs worldwide."





## Celebrate *good times*

Fairway Group celebrates its 20th anniversary at the end of November 2020 and what a 20 years it has been.

Started as Fairway Trust by Louise Bracken-Smith and Alistair Rothwell in 2000, the company has now grown to service a wide range of international and domestic clients through its pension, funds and trust departments.

Louise continues to lead the trust teams alongside Directors Mark Andrews, Christian Falle and Darren Toudic and Senior Trust Managers Emma Craggs and Jackie Highfield. Together with their teams, Fairway Group's Trust department now has assets under administration of over £2 billion including high net worth individuals, families and charities.

Ever since day one, the focus was always on providing a personal touch through Director-led teams and without private-equity involvement, clients were safe in the knowledge that their solutions remained Consciously Independent which has become the Fairway Group motto.

The current team are highly qualified and have a huge diversity of experience in terms of jurisdictions and asset classes such as real estate, retail and natural resources as well as marine and aviation specialties.

Through Fairway Group's depth and breadth of experience, clients are able to access a substantial global network of leading professionals. This network combined with tried and tested expertise in managing high-value assets means that the company are extremely well-placed to provide bespoke solutions which help to protect the assets that mean the most to our clients.

The group employs nearly 100 people at its Bath Street headquarters in the iconic Le Gallais building having worked remotely through Jersey's Covid lockdown thanks to substantial investment in technology during 2019. Due to this ongoing push for digitalisation, clients have received

seamless levels of continued service through one of the toughest times in recent history. Technology also allows the business to be scalable as it continues its organic growth year on year.

As well as looking after its clients, Fairway Group looks to be part of the community and create a positive future for all. The company supports local triathlon star Ollie Turner and has developed a new cricket tournament, the Fairway Super Series, to help children

**“Through Fairway Group’s depth and breadth of experience, clients are able to access a substantial global network of leading professionals.”**

transition to the adult game. In 2020, colleagues chose The Shelter Trust as charity partner and have helped the charity throughout the year with payroll giving, volunteering and applying the specialisms within each Fairway Group department to provide support.

With all challenges, there comes opportunities and 2020 has illustrated that successful companies need to remain agile, capable and focussed on the needs of clients. Fairway Group has put these solutions at its core for the last 20 years and will continue for many more years to come.



# The changing *world of work*

Working from home during lockdown transformed the way many of us work, breaking the link between offices and productivity, and opening new pathways for working remotely.



During the first month of lockdown figures from the UK Office for National Statistics show nearly half of those who were still actively employed (46.6%) worked from home.

This figure began to drop as the lockdowns eased, with 33% of people working exclusively from home by mid-May, and 23% by mid-August. At the same time, the number of people who travelled to work rose – from 29% in mid-May to 48% by mid-August.

This shows that for many of us, offices will remain an important part of our working day. However, whether you are working primarily at home or primarily in the office, there's a good chance you will not be working in the same way as before the Covid-19 pandemic.

When it comes to meetings, many of us are now adept with Zoom or Teams, conducting business through a webcam. However, for those of us based close enough to the people we want to meet, physically distanced in-person meetings are making a comeback.

Previously, this may have been a question of 'your office or mine', however, in an environment where we are still living with Covid-19, safe neutral meeting spaces, where you are not exposing colleagues, or indeed people you live with, to people you meet, are increasingly important.

Located in the centre of St Helier, the Santander Work Café is being designed to fill this gap, providing a place where entrepreneurs or people who work from home, and people who work in different offices, can conduct meetings, enjoy a good cup of coffee, or simply find a quiet spot with free wi-fi to open up a laptop.



An artist's impression of the new Santander Work Café in Charing Cross

"When we began planning the Santander Work Café in Jersey, we had no idea Covid-19 would happen." James Pountney, Chief Executive Officer, Santander International, said.

"The Santander Work Café concept had been a big success before the pandemic in locations across Europe, the UK, Central and South America. The Channel Islands are highly interconnected and we felt that a banking hub in Jersey would serve the needs of the community, providing a good place for people to meet, and for those who travel here, a welcoming place to work before or after meetings."

While inter-Island travel may now be more complicated, and the days of someone hopping over from London and back in a day for business may be numbered, the needs of local entrepreneurs to meet with new clients or contractors are as strong, if not stronger, than before.

"It's important not to underestimate the power of face-to-face for building relationships." James said. "While we can carry out a significant amount of business remotely, there are times when it's more helpful to get a few people together in a room and speak to people directly rather than through a computer screen."

The Santander Work Café is about facilitating business for everyone in Jersey so we can all have the benefit of a safe environment for meetings and work outside private homes and offices."

When the Santander Work Café opens in January 2021, the building will host five free meeting rooms which can be booked online, fully equipped with state-of-the-art conference facilities, and co-working stations that can be used on a first come, first serve basis. The barista area will include freshly prepared food, and sustainably sourced coffee to fuel your day.

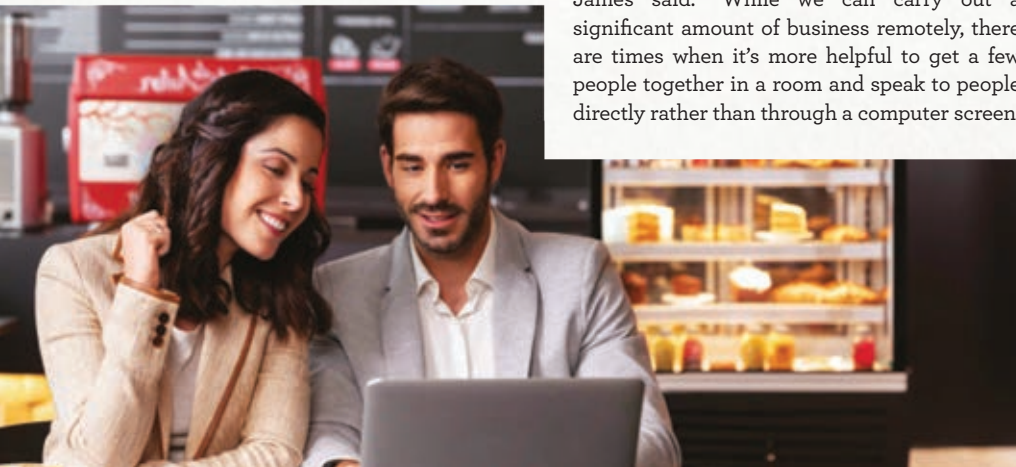
When paying with a Santander International debit card there will be a 30% discount on hot drinks and 15% on food.

The renovations of the Charing Cross site take the building up to the highest standards, offering spacious, well ventilated rooms, accessible bathrooms, and easy-to-clean surfaces.

Santander has over 50 Work Cafés in eight countries around the world. As well as the meeting rooms, co-working space, and full café experience, Santander International's banking customers will be able to meet relationship managers in the building, open and manage accounts, and withdraw money by using an ATM.

Just as the pandemic has changed the way many of us do business, the economy of the future will rely on greater innovation for the Islands to thrive.

"Start-ups need support to become small businesses, and small businesses need space to grow into larger businesses." James said. "This is about helping business do business, and we are developing the Santander Work Café to be part of this process."







# More than a Café. More than a Bank.

Opening January  
2021

We are whatever you'd like us to be...

We're proud to announce the launch of our new Santander Work Café, adding a whole new banking experience to the St Helier business community. The Work Café reflects our commitment to innovation and investment and offers ATM banking facilities with free co-working spaces and meeting rooms for local businesses and entrepreneurs. We want to create a vibrant hub for nurturing new business ideas and fostering collaboration, along with serving exceptional coffee in a relaxed and creative atmosphere.



Free  
Wifi



Free  
Workspace



Bookable  
Meeting Rooms



Exceptional  
Coffee



ATM



**Santander International**

13-15 Charing Cross, St. Helier. | [Workcafe.je](http://Workcafe.je)

Santander International is the trading name of Santander Financial Services plc, Jersey Branch. Santander Financial Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Santander Financial Services plc's Financial Services Register number is 146003. Santander Financial Services plc, Jersey Branch has its principal place of business at 19 - 21 Commercial Street, St Helier, Jersey JE2 3RU, Channel Islands and is regulated by the Jersey Financial Services Commission. [www.santanderinternational.co.uk](http://www.santanderinternational.co.uk) Santander and the flame logo are registered trademarks.





# Our finance industry — *a force for good?*

Tax haven, self-serving, secretive. You have probably heard these words at some stage in the media or closer to home. Are these fair assessments of Jersey's international finance centre? What does the industry do and why do some people continue to hold these views?

Sixty years ago, the industry was born and as the industry adapted and grew, there were certainly cases of people using Jersey for criminal activity. Nowadays, this is an extremely rare occurrence and Jersey's finance industry is robustly monitored - such is the level of policy and regulation put in place through the finance firms, the regulator and government in partnership with international authorities, to protect Jersey and keep criminal behaviour at bay.

So, what is a tax haven? A tax haven is a secretive, poorly regulated centre that tolerates financial crime. What our finance centre does is not secret, being one of the best regulated finance centres in the world. What's more, it is a criminal offence to facilitate or engage in tax evasion in Jersey and it has been this way since 1999. We are a tax neutral jurisdiction, which means we do not add another layer of taxation to investors. By law, investors here report their tax affairs to their home country, and Jersey's industry by law, reports financial activity to around 100 countries. This ensures the right amount of tax is being paid to the correct party at the appropriate time.

Ordinary hard-working people use Jersey as they look for better returns, more options, flexibility and expertise, not just the widely reported super wealthy. Did you know for example that around 58 million people benefit from Jersey's administration of pension funds? Jersey's finance industry also offers security for those people who are experiencing economic, social or political turmoil in their home countries. Others also need privacy. Secrecy means that you can hide things not only from the public, but from legitimate authorities, like governments investigating crimes. Privacy is something quite different. Privacy means that the names of a company owner for example, are not routinely published, but if a legitimate authority demands them as part of an investigation, Jersey duly provides this information.

There are almost 14,000 Islanders working in our industry, proud to support both the prosperity of Jersey and global communities. £1 million a day is spent by the industry

on local good and services and the tax revenue from its employees could support other Island services such as health and social services. Aside from the range of community and charity-based initiatives that run all year round, this workforce has worked even harder supporting the Island during the pandemic to help improve lives locally and support things they care about. The ripple effect of their hard work reaches shores further afield too. For example, Jersey companies have been establishing close business ties with Africa over many years, with Jersey acting as a bridge between capital raising in Europe and investment in Africa. Jersey currently accounts for around £15.5 billion in deployed capital across Kenya, Uganda, South Africa and Egypt. And a third of all Jersey Foundations are being used by people and families the world over to support local and international philanthropic activity.

**“So, what is a tax haven? A tax haven is a secretive, poorly regulated centre that tolerates financial crime. What our finance centre does is not secret, being one of the best regulated finance centres in the world.”**

Our finance industry is something we should all be proud of as it plays a vital role in the Jersey narrative. It's important we celebrate how far it has come since 1961 when City merchant bank M Samuel set up a branch in Jersey. Our rich culture, heritage, natural beauty and our sense of community are what makes Jersey special, but it is also important to consider the positive impact, both locally and globally, of our award-winning finance centre and its contribution to this story.

At almost sixty years old, the industry is older and wiser. It continues to evolve and create an even more positive impact on the future. So, when asked about the industry, be proud and take the time to reflect on the many reasons why it acts as a force for good that positively contributes to our unique Island.





**Proud to Support the  
Future Prosperity of  
Our Island**

[jerseyfinance.je/our-island](https://jerseyfinance.je/our-island)



**Jersey Finance**

Delivering Insight • Driving Innovation



# Diversity at Dominion

When we think of diversity, aspects including age, gender, cultural background and race spring to mind, yet there is far more to creating a diverse workplace than hiring individuals who fit these characteristics alone.

Everyone brings different qualities to the table, which is one of the reasons diversity at Dominion is so important. Hiring people with varied expertise and personalities enables us to foster creativity and offer a wide range of perspectives and ideas. To offer insight into what it's like to work for a company that embraces a diverse workforce, we interviewed two of Dominion's female Board Leaders, Joanne Manser and Helen Morrison...

*'At Dominion, we value diversity and firmly believe that it gives us the opportunity to access a greater pool of talent as well as better servicing the needs of our international clients. I personally believe that commitment to diversity has given Dominion a competitive advantage as well as making our company and all we do more effective whilst at the same time enjoyable and fun.'*

Mirek Gruna, Managing Director at Dominion.



## Joanne Manser

Executive Director at Dominion

### Career path?

I have worked in Trust since the age of 17 and have been with Dominion since 2008, prior to Dominion I spent 9 years at UBS Trustees.

### What do you do in a typical day?

That's a difficult question to answer as typically no day is the same! Some days I may spend my time working closely and providing guidance to our three senior managers who oversee our Private Client and Corporate Teams, working on various projects and client transactions, other days may be spent working on new business opportunities with Mirek Gruna our MD.

### What do you love about life at Dominion?

First and foremost, I love the people I work with. I am surrounded by an amazing team that work extremely hard, from the assistant client officers right up to the board. Everyone is tremendously supportive of each other and willing to help each other out as and when the time may arise to ensure the job gets done. We also have quite a young office so inevitably the staff have developed friendships over the years which is nice to see, whilst everyone works hard, there is still a liveliness within the office which I think is important for morale.

### Best part of your job?

Whilst I may have been in the industry for a long time, life is never boring at Dominion! With the expansion of the business over the past few years through the development of our Corporate and Fund service lines and the opening of additional offices in jurisdictions such as Abu Dhabi and Cayman, it has been an exciting time and I am proud to be part of that. Alongside the growth of the business has come a natural growth in personal development which has been amazing, and whilst it's not always 'easy' the knowledge I am gaining on a daily basis is invaluable.

### Hardest part of your job?

People management and maintaining motivation within the teams, which I am sure has been difficult for most business' this year in light of COVID. However, as a firm we were extremely pleased with how quickly the staff adapted to working from home, whilst there is no doubt it was a difficult time for everyone it also reminded us what a great work force we have here at Dominion.

### How do you relax outside of work?

Spending time with my side kick, Doug (a Tibetan Terrier) and obsessing over plants for the garden (how times have changed)!



## Helen Morison

Executive Director at Dominion

### Career path?

School educated till Highers and A levels. University degree - BSc - Mathematics, Statistics, and Finance, and a Postgraduate diploma in Software Engineering. I went straight into a job upon graduating, working as a trainee accountant in a small, male-dominated accounting firm in Glasgow.

When a friend decided to leave her role at Deloitte, I applied for the job, and ended up being interviewed in Jersey (not knowing where the island was, I arrived in May wearing a wool suit) I got the job!

I left Deloitte after qualifying, went to UBS as a Financial controller then fell into the Funds space. It was super exciting, and I've never looked back. The different asset classes are extremely interesting, especially ships and apps. I then worked at a competitor firm, followed by JPMorgan, heading up the Funds team, then for a boutique PE backed Fund Administrator.

I joined Dominion as the Fund director to set up the funds team, I then took over the Accounting team and I'm now a Board Director of the Jersey regulated business.

### What do you do in a typical day?

This is why I work in Funds; no day is the same, which I love. It varies from Company Secretarial duties, to Capital Calls and Distributions to signing off financial statements and investors statements. Not forgetting CDD checks! And new investments in some very interesting areas. My job is all about being proactive and delivering on time to the client, and meeting LPA deadlines.

### What do you love about life at Dominion?

My role is varied, I work on private clients, Funds, Corporate and now Board related activities, it's great. The staff are young and vibrant, the board is open to listening to new ideas, open to change and I have a fabulous team. I enjoy going to work every day. It's also the first job I've had that follows through on the work life balance, the Chairman is very insistent on this. Work during the day, and evening and weekends are for family.



### Best part of your job?

My team

### Hardest part of your job?

Not knowing what is going to happen when I log on. One email can change your whole day with no notice! I love it!

### Who inspires you and why?

My dad, a lawyer and judge originally, now retired, but he instilled a very good work ethic into me and my sisters, so we have all been successful. He taught us how to respect our seniors, that hard work pays off, and to never give up.

### Best piece of career advice you've ever been given?

Get an education and professional qualifications, they can never be taken away from you, and then the world is your oyster.

### How important is diversity to you and what value does it bring?

Extremely, I have worked at male dominated firms before, only to miss out on promotions. It's great that Joanne and I make up 50% of the board, it shows how seriously Dominion take diversity and that they value our input and opinion. I couldn't work for a firm that didn't take this seriously.

### How do you switch off outside of work / where will we find you at the weekend?

Spending time with my family and close friends, always at the beach or outside. I love to play tennis and recently tried to take up surfing again. Epic fail, but I love trying!

**DOMINION**



# APOCALYPSE SOON?

Living in Jersey, it's often hard to remember that there's a pandemic still in full flow here on planet Earth. Sure, things *are* a little different now, but we do seem to have escaped comparatively lightly so far, on the whole. However, if the much-feared second wave does hit and we're locked down again, it might pay to be prepared...



## SURVIVING ON SOUP, COCKTAILS & ICE CREAM

When the actual apocalypse arrives, we're all going to be spending a lot of time indoors again. At home indoors, rather than at work indoors. The struggle will be real, and there'll be hungry mouths to feed. Those two hours outdoors we savoured earlier in the year? It's going to be raining, so unless your kids are under five and still into pulling on a pair of wellies and jumping in puddles, you'll be stuck inside. Either way, warming meals will be the order of the day - so why not have a load of fresh local produce delivered and make yourself a load of soup? Just to cover all bases though, if there happens to be a spectacular Indian summer you can also use it to keep the family both entertained and satisfied on the sweet-treat front by making your own ice cream, too. And smoothies. And nut butters. And blend anything else you might want to - ice for cocktails, misbehaving family members' appendages, the limit really is your own imagination.

**THE VITAMIX A3500 ASCENT BLENDER COSTS £591 (EX-VAT, INC. GST) FROM AMAZON.CO.UK**



## DROWN OUT THOSE UNNECESSARY NOISES

If you've managed to escape your home back to the relative normality of an office or other more sociable workplace but work in an industry where the threat of being sent to work from home again is very, very real, being able to effectively ignore your family (in the name of productivity, of course) will be advantageous. Sony's latest in-ear offering will also come in handy when you've managed to escape the home for a peaceful walk, run or ride. With industry-leading noise cancellation features and an eight hour battery life - the the case providing a further three charges before requiring charging itself, for over a full day of non-stop bluetooth audio, just ten minutes of charging will provide ninety minutes of playback, so you'll never have to listen to anyone or anything you don't absolutely want to. Perfect!

**SONY WF-1000XM3B  
EARBUDS COST  
£159 AND ARE AVAILABLE  
FROM THE POWERHOUSE**





### KEEP YOUR CONSUMPTION IN CHECK

The end of the world may be nigh, but just like the inevitability of death and taxes, if you're able to and have to work from home your energy bills are going to increase as a result. If your household budget has also tightened you might be able to rein in your electricity consumption with one of these smart little home energy monitors. It'll help you better manage and track your energy consumption over time and requires no specialist knowledge or skills to install. There are two types, depending on your electricity meter, but if you pop up to the Powerhouse and speak to a member of staff they'll surely be able to advise you accordingly. If you act on the data it'll provide, you'll not only save money but also the environment - and what's not to love about that?!

**THE GEO MINIM+ COSTS £35  
AND IS AVAILABLE FROM THE POWERHOUSE**



### OPENING DOORS FOR YOU

If a trip into the real world beckons and your germ paranoia is real, with no amount of hand sanitizer is cutting it for you, consider one of these little widgets to open door handles and touch pin pads or lift buttons without actually touching them. Sure, anything you're trying to avoid touching will then go into your pocket and probably still find its way onto your hand, nose, mouth, in you eyes... But it's better than nothing.

**SEARCH 'DOOR OPENERS' ONLINE  
TO FIND RETAILERS**

### IF YOU CAN'T STAND THE HEAT...

Get out of the... Hang on, getting out isn't an option, and no room in your house will necessarily be safe from potential sanity-reducing situations if there's a temperature swing in either direction. On the subject of swinging in different directions, this little beauty will take care of both heating and cooling your room with its oscillating top section - with the option of focusing the stream of air from its bladeless-fan technology or projecting it wider. It'll also work in conjunction with existing air conditioning and heating systems but circulating the air further around the room if you're smart about where you place it. It's the first fan heater to have received 'Quiet Mark' accreditation too, so those noise-cancelling earbuds on the page opposite will be optional when it comes to staying sane *and* at a comfortable temperature. If it tips over, it'll cut out automatically and there are no exposed spinning parts so you can rest assured that it's child and pet safe, and its smart thermostat will maintain a temperature just under the level at which dust burns, so there'll be no dodgy smells to contend with either. Well, not as a result of the fan itself, that is...

**THE DYSON AM09 HOT & COLD FAN COSTS  
£349.95 AND IS AVAILABLE FROM FORTUNA**





# A NEW PLAYER *has entered the game.*

WORDS & PHOTOGRAPHS Russ Atkinson

**Burning petrol. It's bloody brilliant, isn't it? The noises, the smells, the drama - thousands upon thousands of parts moving together in harmony to form an engineering marvel fit for everything from commuting to work or taking the kids to school, to getting your kicks at over 200mph. It's a bit old-fashioned though, and apparently it's having an adverse effect on climate change.**

Whether you genuinely enjoy driving or just enjoy the convenience of it, whether you're already an electric vehicle convert or still prefer burning the remains of ancient rainforests and dinosaurs, you might as well come along for the ride if you've read this far.

Let me be entirely up-front - I've always struggled to get excited about electric cars even though I know they're the future of motoring. I was disappointed by the first generation Tesla Roadster, despite plenty of people chucking bundles of dollars at Elon Musk for their chance to get hold of one even before they'd been built. Yes, the acceleration was instant, but there was no *drama*. It just wasn't what a sportscar was supposed to feel like. Give me petrol any day of the week.

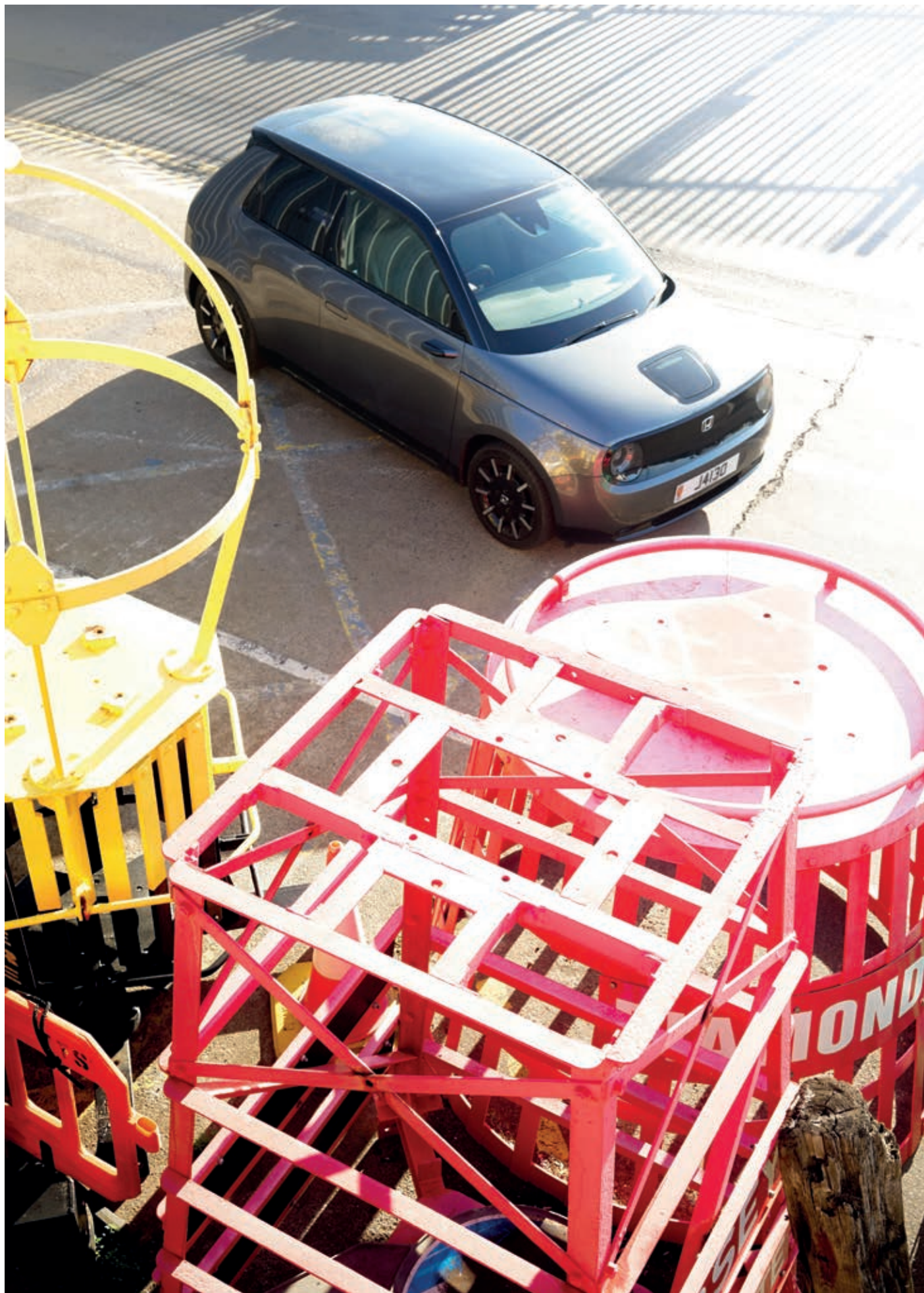
Nonetheless, the Honda e has been one of my most highly-anticipated new releases - along with the Suzuki Jimny and new Land Rover Defender - purely because all three look like they've been plucked from a child's toybox and plonked into full-sized reality. Collectively, they're undoubtedly the three coolest cars you can buy right now, although as far as I'm aware, Honda's offering is the only one that comes with an aquarium on the dashboard.

Inside, the satin, ultra-widescreen display spans the entire width of the car and handles all but the basic controls for a super easy to use, minimalistic look. The wooden-effect dash is a beautifully tactile, retro-looking touch

which, despite not even pretending to be made of wood, looked spot-on against the copper-brown seatbelts and stitching in the model tested. They've managed to achieve a look that feels utilitarian yet premium, keeping buttons and knobs down to the bare essentials in a way that's so carefully considered it's artful. If I'm being critical, some of the central buttons are a bit of a stretch to reach, but the cabin all looks so perfect that it's a gripe that's very easy to overlook. Tucked neatly under the dash side-by-side are USB and HDMI ports, as well as a three pin UK plug socket. Yes, you read that correctly. Why? Imagine you're on a longer journey and need to take advantage of a service station fast charger that'll get the e's battery back up to 80% charge in just half an hour and you need to keep your kids (or fellow alleged grown-ups) entertained while doing so. You *could* watch a film or episode of your favourite series, but if you happen to have also taken along your games console of choice you can plug it in, sit back and play using the dashboard as a screen. It's a bit out-there, and might make the charging process take a little longer, but at least you'll be entertained in the meantime.

The side mirrors, well, aren't. They're cameras instead, relaying the outside world to a smaller screen each side of the dashboard. It's weird at first, because you're used to looking outside to see what's behind you, but you soon get used to it and there's the obvious bonus of having less stuff to smash off of the side of the car driving down tighter lanes, as well as the car being a bit more aerodynamic. They've also added a rear-facing camera for both reversing and displaying your surroundings on the hybrid optical and electric rear view mirror, so even with a full-house you'll never struggle to see what's coming up behind. It doesn't suffer the 'magic eye effect' of the Defender's rear view mirror either (see Gallery 173), which is a bonus.

CONTINUED OVERLEAF...





...CONTINUED



A few paragraphs ago, I mentioned that I thought the original Tesla Roadster didn't feel like a sportscar and it probably seemed wildly irrelevant, but bear with me. You see, here's the thing; the Honda e *isn't a sportscar*, yet in my eyes it *is a driver's car*. Looking at its friendly, simple exterior which looks as if a Honda Civic from the seventies has been crashed into Eve from WALL-E (in a good way, of course), you have little in the way of expectations when it comes to driving it. It's a city car, after all - point A to point B, right? Wrong. This thing absolutely rips.

With this rapidly turning into the third gushing motor review in a row I'm beginning to worry that people might think I'm insincere, but while I wanted to drive one of these just because they look so damned cool (a lad on a scooter slowed down to shout '*your car is f\*\*\*\*\* sick mate!*' and a bloke fixing a set of traffic lights excitedly mimed for me to drop the window so that he could fire off a handful of enthusiastic questions while I was out and about in it), the driving aspect more than exceeded expectations.

Put it into a corner at speed, load up the suspension and it handles unbelievably solidly. With the ancillaries housed under the bonnet, taking care of the power steering and water-cooling for the batteries - which are underneath the cabin - and the engine not only in the rear but also powering the rear wheels, they've achieved 50/50 weight distribution - and it shows. Add in the motor's 315Nm of linear torque for a respectable amount of instant punch and regenerative braking that'll begin decelerating the moment you to begin to lift the throttle and, once you get used to it, it's an undeniably fun little hatchback to drive spiritedly. Pro-tip: what look like gear-selector paddles either side of the steering wheel - which is confusing at first for a car with only one gear - actually change the amount of regenerative braking force applied when the system is activated - it's almost as if they fully intended for it to be used during a B-lane blast without having to move your right foot between the pedals as well as to actually recharge the battery. I never thought I'd get excited about an electric car, but this one's a game-changer.

Whether you're leveraging its near silent operation and cute looks to get away with driving a little quicker than you probably should be or just pootling around, Honda's e just makes you feel *nice* driving it. It's hard to explain, but while driving around aimlessly at night something suddenly struck me; I haven't just gone out and enjoyed driving around aimlessly for around eighteen years, when I was first let loose with a driving license. It's a beautiful place to be, simple and uncluttered, yet *different* enough to make it feel special. It just isn't pretending to be anything it isn't, I guess. Make no mistake - cut me and I bleed BMW, but there's no way I'd choose an i3 over one of these - and that's before you even take into account the significantly lower cost of the Honda.



**“A lad on a scooter slowed down to shout ‘your car is f\*\*\*\*\* sick mate!’ and a bloke fixing a set of traffic lights excitedly mimed for me to drop the window so that he could fire off a handful of enthusiastic questions while I was out and about in it”**

With a range of around 135 miles, a flat cabin floor and centre console design that allows you to easily slide between driver and passenger sides without having to clamber over anything, plenty of headroom and legroom all round for all but the tallest of tall people and an insanely impressive turning circle thanks to the rear engined, rear wheel drive layout negating the use of any CV joints on the front it might just be the perfect city (or small island) car. Plus, if you're rubbish at parking it'll take care of that for you at the press of a button. Granted, it took four times as long for it to park itself than it would've taken me to do on my own, but it does it with pinpoint accuracy and without any further driver input once you've chosen one of the parking spaces it's identified for you on the dashboard. It's unnerving at first, but works flawlessly. Yes, the boot is a little small, but the cabin is spacious enough to make up for that in

my eyes. I'm already doing my bit by cycling to and from work to offset the carbon emissions from those filthy, petrol powered toys tucked away in the garage, but if I drove every day, I would have to have one of these parked in there instead. There, I said it.

The *Honda e* is the car that everyone wanted when they envisaged the future, be that in the seventies, eighties, nineties or noughties - knockout looks, beautiful use of lighting inside and out, packed with innovative technology - the only thing we wanted that it can't do is fly, but I'm sure they're working on that. And anyway, where we're going we actually still *do* need roads... ●

**The Honda e starts from £27,075**

**Derek Warwick Honda**, Longueville Road - [www.derekwarwick.com](http://www.derekwarwick.com)

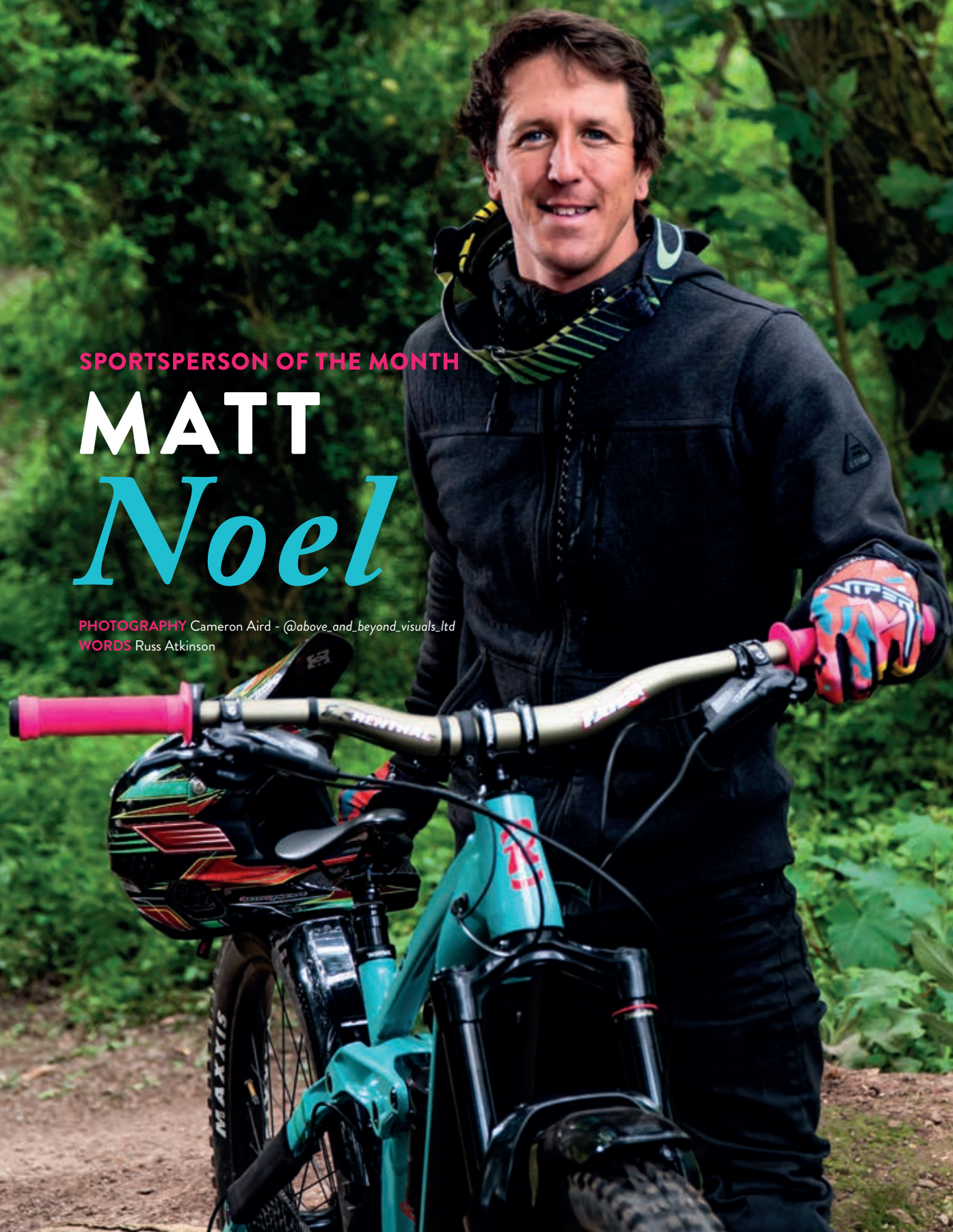


SPORTSPERSON OF THE MONTH

# MATT *Noel*

PHOTOGRAPHY Cameron Aird - (@above\_and\_beyond\_visuals\_ltd)

WORDS Russ Atkinson





*When does a pastime become a passion? When congregating turns to competition? When killing time changes to making time? Or is it simply a measure of commitment to your hobby over a number of years – decades, even? For local mountainbiker, personal trainer, retained firefighter and surf photographer Matt Noel, I suspect it's a case of all three.*

What started out as a hobby, hanging out with his mates after school, soon began to snowball thanks to a bit of healthy competition between friends and before he knew it they'd all found themselves partaking in an arms race, saving to buy better components and build more capable bikes with a view to going faster and jumping higher than one another.

From the dirt jumps and downhill runs where he cut his teeth, to turning his hand to trials and refining his craft with pinpoint accuracy and onwards to performing in stunt shows and demonstrations, he eventually competed at a national level in Australia before his return to Jersey, even picking up a few sponsors as his two-wheeled journey progressed.

Fast-forward a couple of decades from where this story began and Matt's gone full-circle, returning to downhill. He's become more sensible as time has passed, he says. I'm not sure I believe it personally - launching yourself over gaps and pulling whips at high speed is hardly crochet, after all! Speaking of whips, Matt rates those and a good old tabletop as his favourite downhill stunts, with the feeling of landing a 360 from of a drop right up there when it comes to riding a trials bike.

**“It does make me wonder if he might be the kind of guy who wouldn't struggle to fall asleep on a rollercoaster, such are the scope and pace of his interests”**

Bike technology has evolved significantly since he first became involved in the different disciplines, but without a doubt the biggest game-changer for him has been the introduction of dropper seatposts that allow the rider to adjust their saddle height at the press of a button to get it well out of harm's way during steep descents. Coming a close second in his eyes, however - and he seemed almost ashamed to say it - is the eBike. Truthfully though, it makes perfect sense - the ability to get an extra few runs in over the course of a full day's riding without destroying yourself on the uphill leg, combined with the additional weight teaming up with gravity to expedite your descent seems like a no-brainer to me. Despite all of the technological advances he's seen though, some things never change - and

for Matt the one constant has been the Renthal handlebars he's been fitting to his bikes almost since day one.

These days, Matt's all about riding for fun and tries not to take things too seriously, although he hasn't fully retired since his competitive racing days in Australia, having taken part in a few of the local downhill rounds, although he tells me there haven't been any held in a while. In light of that, I couldn't help but wonder where his favourite place to ride was. Without hesitation, it's the French Alps and neighbouring resorts Morzine and Les Gets in particular. There, he says, you'll find a huge variety of terrain to choose from; riding the ski lifts to hit the downhill runs one day, riding trials and soaring over massive boulder gaps the next. When he's there you'll probably find him channeling his inner Andreu Lacondeguy (Catalan rider and Matt's biggest influence) who is famed for his aggressive riding style and mind-blowingly huge airs.

On the subject of huge airs, you don't grow confidence or refine your talents by taking things easy, and going big inevitably results in the occasional big slam. Matt's worst? 'Probably getting blown sideways on a tabletop jump and trying to hang onto it, landing on my head from a good twelve feet up' and resulting in 'a pretty good concussion, winding up in hospital for a few days'. Maybe that's the difference between something being a mere hobby and becoming a passion? Taking such big hits for your sport without hesitation requires a certain mindset, but that's what it takes to succeed, and ultimately to continue to gain satisfaction whether that's on race day, after work on a weekday or during a holiday.

No stranger to an adrenaline-fuelled life both at work and in his spare time, Matt's also a keen surfer, seemingly only taking time out to rest by photographing other surfers (*you can see some of his work on page 28 of this issue*), and it does make me wonder if he might be the kind of guy who wouldn't struggle to fall asleep on a rollercoaster, such are the scope and pace of his interests.

My final question for Matt probably holds the most significance before the imminent arrival of autumn; Maxibon or Twister? Naturally, his answer was 'Maxibon for the win'. Clearly he's a man of exquisite taste.





# GREEN *Machine*

**We meet the man who made a surfboard from sea lettuce.**

*Having seen the huge problem in St Aubins Bay with the sea lettuce and the way it is being tackled, Charlie Cadin wanted to see if it was possible to make something constructive and positive out of it. I have seen that people are currently researching ways to try and convert it into a bio-fuel as an alternative to petrol, however that is a long complex process.*

Through shaping boards from polystyrene, he has seen how much waste is produced; almost the same amount of material as that which goes into the board. Instead of taking a large block of material and carving and shaping down, the aim of the project was to build up from scratch, only using the minimum amount of materials required. We asked him a little more about it.

## **HAD YOU ANY EXPERIENCE OF THIS TYPE OF CONSTRUCTION BEFORE?**

A couple years ago I did another environmentally sustainable surfboard project, creating a board from 2500 recycled wine corks collected from six local restaurants over seven months. The board came out looking pretty cool, however the finished board was a little heavy and the shape wasn't very refined. This time the aim was to create a board that functioned as well as a standard board, whilst being fully sustainable. I have also been shaping boards from recycled wood and insulation from houses, which each feel completely unique in their own way.

## **“THE SEA LETTUCE DOES SOMETHING REALLY COOL AT THIS POINT WHERE THE INDIVIDUAL LEAVES BLEND AND LITERALLY MERGE TOGETHER, CREATING ONE LARGE SHEET”**

### **WHAT CHALLENGES WERE THERE TO OVERCOME?**

The main challenge was to take something soft, wet and flimsy and turn it into a rigid material that could be shaped and cut. To achieve this the sea lettuce was placed in a rocker mould and left to dry in the sun. Once dry, a similar process to paper-mache was used, creating a solid material. The sea lettuce does something really cool at this point where the individual leaves blend and literally merge together, creating one large sheet. The aim of the project was to create an environmentally sustainable surfboard, and to do this I set myself the goal of using the exact same amount of fibreglass as a standard production board. We managed to pull it off, so the sea lettuce completely replaces the polystyrene or polyurethane foam of a normal board, both of which are derived from oil, a non-renewable fossil fuel.

### **HOW DOES THE RESULT COMPARE TO WHAT YOU'D IMAGINED?**

Pretty good actually! When the resin was added to the glass fibre the reaction heated up a bit, which caused the bottom to warp a little bit, but once in the water this isn't noticeable. As with most hollow boats and boards I was expecting a little leak but it actually held pretty well. The rails are quite sharp and angular at the moment, so next time I would try to give them more of a flowing curve. I heard it once said that good art isn't how it looks but how it makes you feel. To create something that feels good as well as functions, whilst fulfilling a visualisation is something special in my books. This is by no means a solution to an industry-wide problem, but sparks the idea of laying a stepping stone in the right direction.

### **I'M GUESSING YOU'RE PRACTICAL. WHAT DO YOU DO FOR A LIVING?**

I have just started studying Marine Engineering at Plymouth University. It's all about how all different types of craft react with the water, and the different systems required to let them function at their best. I have spent most of my life on or around boats, and have picked up loads of different skills and tips about repairing to keep them going, or improve them completely. After university, I hope to find a more practical, hands on role as an engineer with race-boats pushing them to the limits.

### **HOW DOES IT RIDE?!**

Really well! As I originally wasn't sure how well it would work, I had opted for a user-friendly design with loads of volume and float which makes it super easy to catch waves. It has a large single fin which gives it a more smooth cruising feeling, similar to the vintage boards from the 80s, as opposed to the twitchy three-fin shortboards of today which is a nice change. A standard shortboard weighs in at about 3.5 kg; our sea lettuce board weighs in at 4.2 kg. This extra weight is only slightly noticeable on land, but once you are in the water you can't feel it, which is pretty cool considering. There is a short film on instagram @charlie.cadin showing local surfers Will Masterman, Archie Mason, Lily Newstead and Charlie Mossop and others ripping it in the water.

**WORDS** Ben Davies

**PHOTOGRAPHY** Danny Evans







## IAN PALLOT ARCHITECT

RIBA Chartered Architect committed to delivering high quality creative design solutions that are practical, environmentally efficient and value for money. I can assist you at every stage of your project, from initial concept sketches to on site supervision, and always with enthusiasm and a willingness to do that little bit extra. If you have a project that you would like to discuss with me please call or e-mail to arrange a consultation and see how I can help.

### IAN PALLOT ARCHITECT

Tel: 485320 or 07797 814 723  
Email: [studio@ianpallotarchitect.com](mailto:studio@ianpallotarchitect.com)  
[www.ianpallotarchitect.com](http://www.ianpallotarchitect.com)



## SALON ESSENTIALS C.I.

Set near Millennium Park at 19 Oxford Road, Salon Essentials C.I are the only Hair and Beauty Professionally owned wholesaler in Jersey. Bringing new trends and exciting products hot off the production line, we stock brands such as L'Oréal, Wella, GHD, NanoKeratin, SknHead, Revlon and more. You will receive a knowledgeable service, our advice is only a phone call away! Nothing is too much trouble, we are here to help, pop in and see us or call us.

Tel: 638878  
Facebook: Salon Essentials C.I  
Instagram: [salonesentialsci](https://www.instagram.com/salonesentialsci)  
Website: [www.salonesentialsci.co.uk](http://www.salonesentialsci.co.uk)  
Email: [jessica@salonesentialsci.co.uk](mailto:jessica@salonesentialsci.co.uk)



## RIVOLI BESPOKE JEWELLERY DESIGN

A range of design services from remodelling of existing jewellery to complete new commissions of engagement or wedding rings and other jewellery. With 20 years experience on the jewellery bench undertaking repairing as well as making and designing jewellery, our in house designer, Deb Macklin, is well placed to advise you on the best course of action. Whether you want to create your dream piece of jewellery or bring new life to a sentimental item we'll help you realise your ideas.



**RIVOLI JEWELLERS**  
41/43 King Street, St Helier  
Tel: 01534 601930  
[www.rivolijewellers.co.uk](http://www.rivolijewellers.co.uk)

**RIVOLI**  
Jewellers & Silversmiths



## JERSEY ORTHODONTIC / BRACE CLINIC

Enjoy straight teeth with orthodontic treatment by our Specialist Orthodontist and Dental surgeons who can offer a full range of treatment options at great affordable prices. From Invisalign to all types of modern orthodontic treatments, we can offer you any option to suit. We offer great painless treatment, fantastic cost effective solutions within your budget and there's no waiting list for treatment. Open 6 days a week with early and late opening times.

### @SMILE DENTAL CLINIC

14 Gloucester Street  
Tel: 745467  
[www.jerseybraceclinic.com](http://www.jerseybraceclinic.com)



# OH, HI.

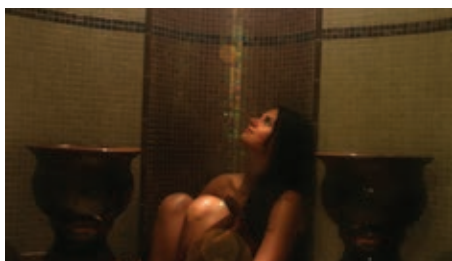
## THERE'S A LITTLE SPACE HERE THAT COULD BE ALL YOURS.

YOU COULD TELL THOUSANDS OF PEOPLE ABOUT YOUR BUSINESS FROM JUST £78 PER MONTH.

YES, IT'S NOT MUCH AT ALL.

REACH OUR READERS IN THE MATRIX\*.

\*KEANU REAVES NOT INCLUDED.



## THE CLUB SPA

Visit the Club Hotel's Spa for a decadent morning of luxury. Why not treat someone (and yourself) to our Restful Resolutions Spa Day: A Rasul mud experience for two and a Stress Busting Back, Neck and Shoulder Massage, Fresh Essence Facial and full use of our spa facilities for the day all with a one course Spa lunch in Bohemia Bar and glass of Prosecco. £95 per person  
*Mention Gallery magazine when booking for a 10% discount!*

### THE CLUB SPA

Green Street, St. Helier, JE2 4UH  
01534 876 500  
[www.theclubjersey.com](http://www.theclubjersey.com)  
Email [spa@theclubjersey.com](mailto:spa@theclubjersey.com)



## BONITA HAIR AND BEAUTY

### HOTEL DE FRANCE

Based at the beautiful Hotel de France on the fringe of town, Bonita is a salon with an excellent reputation. We offer a wide range of hair and beauty services, in our state of the art salon. We are stockists of Philip Kingsley, The Knot Dr, GHD, Nanokeratin straightening and Moroccan Oil, plus many more. With plenty of parking, come and see what our customers in the west have been enjoying for years!

### BONITA AT THE HOTEL DE FRANCE

Tel: 720081  
Facebook: Bonita Hair and Beauty  
Instagram: [bonitahairandbeauty](https://www.instagram.com/bonitahairandbeauty)  
Email enquiries@[bonitahairandbeauty.com](mailto:bonitahairandbeauty.com)



## CALM, CARING & GENTLE CARE

We offer great care from our team of expert clinicians together with the use of the latest equipment and techniques. We are considered one of the leading dental practices in Jersey offering a full range of treatments from Cosmetic makeovers, Specialist Orthodontics and General care. Your dental needs will always be affordable with many payment options available to give you the great smile you deserve. Open six days a week with early and late evening appointments.

### @SMILE DENTAL CLINIC

14 Gloucester Street, St Helier  
Tel: 745467  
[www.at-smile.co.uk](http://www.at-smile.co.uk) FB: [smilejsy](https://www.facebook.com/smilejsy)  
[www.instagram.com/smiledentaljsy/](https://www.instagram.com/smiledentaljsy/)





# Future Connect

The forum for future finance professionals



Hear from  
expert industry  
speakers



Build  
relationships  
and network  
with your peers



Learn more  
about our  
contribution  
to the Island



Earn Continuous  
Professional  
Development  
points



Get involved  
with exciting  
initiatives

**Future Connect is a forum launched by Jersey Finance in 2018, which is aimed at young professionals and those starting out in their careers in the finance industry.**

Jersey Finance believes it is important to engage with the next generation of finance professionals and Future Connect provides the ideal platform for networking, learning more about the industry and sharing ideas.

#### **Got a Question?**

If you have a question about the programme or are a Jersey Finance Member interested in joining our Future Connect forum, send us an email on [futureconnect@jerseyfinance.je](mailto:futureconnect@jerseyfinance.je).



Follow @jerseyfinance



**Jersey Finance**

Delivering Insight • Driving Innovation



**£150**  
welcome bonus  
T&C's apply

Often, the simplest things  
can be the most rewarding



## Effortlessly switch to an HSBC current account

Move to HSBC with the Current Account Switch Service (CASS). With a choice of accounts, we'll help you choose one that's right for you. And for a limited time, you'll also receive £150 welcome bonus<sup>1</sup>.

### Make the switch.

 Ask in-branch about 'Switching to HSBC'

 **03456 006161**

 **[ciiom.hsbc.com/switch](https://www.ciiom.hsbc.com/switch)**

### Limited-time £150 welcome bonus<sup>1</sup>

- ♦ Automatic, hassle-free transfer with CASS in seven working days<sup>2</sup>
- ♦ Choice of eligible current accounts

<sup>1</sup>When you successfully open an HSBC current account and fund your relationship to a minimum of £1,750 a month into the account. Welcome bonus may only be claimed on one new account. Terms and conditions apply.

Limited-time offer until 30/10/2020.

<sup>2</sup>If applying by phone, your branch will require documentation to be supplied either in person or by post, once your details have been completed.



Together we thrive

Issued by HSBC Bank plc, registered in England and Wales number 14259. Registered office 8 Canada Square, London, E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business. HSBC Bank plc, Jersey Branch, is a participant in the Jersey Bank Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the scheme and banking groups covered are available on the states of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs), or on request. 200827/IC/359