



## Equity release advice tailored to the individual



**Herrington Carmichael**  
SOLICITORS

WITH DECADES of UK property market growth, we are seeing increasing numbers of people wanting to use some of the equity in their properties to help either themselves or loved ones. Equity release proceeds are being

put to numerous uses now - boosting retirement income, home improvements, a trip of a lifetime, estate and tax planning or lending a helping hand to children or grandchildren financially, especially with that first leap onto the property ladder.

The specialist equity release team at Herrington Carmichael are receiving many more questions relating to equity release recently. It is a huge financial decision, one that may not be right for everyone, and it requires advice from reputable professionals. Here's a few common questions:

### Do I have to pay tax on the sum released?

No. How you use the money is entirely your choice and you pay no tax on the amount you release.

### Would I need a solicitor?

Yes - you will require independent legal advice and we would advise you seek financial advice, too.

### What are the costs?

Mostly all payments will be paid on the release

Organise your family life with these lunch box hacks, expert tuition services, specialist classes, back to school musts, financial advice and fun days out

of the equity, so you may not need to pay anything upfront. Herrington Carmichael looks to charge by an agreed fixed fee. Their team is well experienced in dealing with many different circumstances, which means they can usually identify early on whether there is something in any given client's circumstances that may make their application more involved, and therefore more costly.

### What should I do next?

If this is something you are considering, take reputable professional advice. Further information is available online at Herrington Carmichael Solicitors.

[herrington-carmichael.com/money-tax-inheritance/equity-release/](http://herrington-carmichael.com/money-tax-inheritance/equity-release/)

Or call one of our offices:

**London 020 3755 0557**  
**Camberley, Surrey 01276 686222**  
**Wokingham, Berkshire 01189 774045**

## Boost their grades with expert tuition

**LIBRA TUTORS** provides more than just a tutor. Passing exams, attaining good grades, and achieving personal goals are important building blocks for long-term success. Libra Tutors,

however, also works to develop students into confident, enthusiastic and curious young people. They commit wholeheartedly to providing the mentoring needed to nurture academic rigour and self-worth in equal measure.

*"Libra Tutors prepares students to be resilient, resourceful and ready to take on challenges long after leaving school"* says Sonia, co-founder and qualified teacher.

Parents love collaborating with Libra Tutors because they create individual learning plans that put the student at their centre. It is this, clear communication, and a personal approach that means Libra Tutors stand out from the crowd. They are committed to providing excellent tuition, online support, residential holiday courses and free resources for students of all ages across the UK and abroad.

**libratutors.com**  
**07581 213943**  
@libratutors



## Get your little ones classroom ready

**THIS BACK TO SCHOOL SEASON** fill your child's pencil case with the essentials. Pilot FriXion and V5 pens are perfect for smooth, fatigue-free writing for both essays and exams.

### The Pilot V5 Rollerball

A school favourite for over two decades, the V5 Hi-Tecpoint still has the edge on other pens today. The unique nib delivers a precise line of ink which, thanks to the ink flow controller system, flows consistently until the last drop. Your child will never be caught out with an empty pen, thanks to the ink viewer window in the barrel.

### The Pilot FriXion erasable pen

Your child can write, erase and re-write their notes with the Pilot FriXion, available in a variety of colours. Rub out mistakes with the eraser stud,



then write over them with the same pen. Ink refills are available, so you can save money and be green.

Sold in Tesco, Sainsbury's, Asda, WHSmith, Ryman, and local stationery stores.

[pilotpen.co.uk](http://pilotpen.co.uk)

f t i @ pilotpenuk

## Teaching kids how to code for their future

**CREATIVITY AND CODING** day camps for children ages 5-12 can help kids to learn the language of the future.

Elizabeth Tweedale, the founder, has a vision. "We believe that children need to learn 21st century skills to partner with future technology. The more we hear about AI, robots and machine learning, the more we need to nurture what humans are best at - independent thinking, creativity and caring."

Cypher's creativity and coding camps approach learning through hands-on projects that capture children's interests, allowing them to explore architecture, fashion, art and music, linked to programming code. This unique combination helps children become future ready.

Over the summer, Cypher camps have engaged hundreds of kids with coding and computational



thinking, through wonderful themed weeks: Future You, Big Blue Adventure and Commotioneering! Creative projects include 3D printing rings and shark teeth, making games to clean the oceans, digital art inspired by Jackson Pollock, flying drones, racing lego and so much more.

This autumn and winter, Cypher are inviting children to explore future realities - the worlds of augmented and virtual reality.

Activities will include: making virtual reality goggles to immerse themselves in a virtual world, using augmented reality to see the stars, making hologram histories, coding a game, flying a drone and helping to develop an app.

Cypher camps can be found across West London.  
**cyphercoders.com**  
**020 7713 2944**

**CYPHER**



"Coding may look hard but it's seriously fun at Cypher." Jack, 8

## Make school lunches exciting again



**GET READY FOR** back to school with the Sistema range of colourful lunch and hydration products. Perfect for snacks, sandwiches, salads and, of course, for keeping your children hydrated at school. The Sistema range is made in New Zealand, is BPA and Phthalate free and suitable for the dishwasher. Available in most major retailers, including Amazon, Asda, Tesco, Sainsbury's, Dunelm, Waitrose, John Lewis and Robert Dyas.

For more information visit:  
**sistemaplastics.com**

**sistema®**

## The classic notepad

**DESPITE THE WORLD** becoming increasingly digitalised, the need for notepads, especially in a school and university environment, won't disappear any time soon.

Studies have found that taking down notes on a pad during lessons can help you to learn better and retain information for longer. This is because the areas of the brain associated with learning and memories work far better when you physically write something, compared to when taking notes digitally.

At Rhodia, we have believed in extraordinary notepads with exceptional paper quality since 1934. For over 80 years, our books and pads have featured the iconic super smooth, brushed vellum satin finish paper, loved by fountain pen fans around the world.

[exaclairlimited.com/rhodia](http://exaclairlimited.com/rhodia)



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## How much can your family escape with?

**CHALLENGE YOUR FAMILY** or your friends at Enigma Quests and be the first to pull off The Million Pound Heist! For just one hour's work, you could go home with a cheque for £1,000,000.

Okay, so the money might not actually be real, but the mission certainly is. You will need to break into the vault of a notorious criminal gang and steal as much money as you can. Become the hero you have always wanted to be, and make a tidy profit on the side. Who hasn't dreamt of stealing £1,000,000? Well, now is your chance at Enigma Quests.

Escape rooms have been popping up everywhere, you may have heard of them or even played one! They are perfect for bringing everyone together and



getting everyone to work as a team. But we do things a little bit differently here. You won't just be locked in a room and left on your own with a bunch of puzzles. Instead, you'll be placed in a world unlike your own and challenged to pull off the mission of a lifetime.

You can play as teams of two to six at this 5 star rated adventure, located right next to Liverpool Street and Moorgate station in London.

Plus, all readers of The Times will get an exclusive discount of 30% off their heist when booking before 30th September. All you have to do is use the code **TIMES30** when you're prompted at checkout.

**enigmaquests.london**  
**020 7377 9220**  
**2-12 Wilson Street, London, EC2M 7LS**

## Show off your signature dish at a cooking contest

**ONE OF THE BEST KNOWN** and most trusted cookware brands is encouraging keen home chefs and young cooks to showcase their culinary skills and gain recognition in their national cookery competition.

Recognising excellence, the Teflon™ Diamond Standard Awards is an established and well-respected initiative amongst industry leaders. Supported by gourmet cookware brand Anolon, the national finals are held at the Waitrose Cookery School in London and judged by an esteemed panel. Headed up by celebrity chef Lesley Waters, this competition is an exciting opportunity for the whole family to get cooking and win some fantastic prizes.



National finalists at the Waitrose Cookery School

So, why not get competition-ready by perfecting your culinary skills at home? Yes, cooking for the whole family can be stressful, but that's where you can rely on Teflon™ non-stick coated cookware and bakeware. They make it easy to make quick and healthy dishes using little or no oil, butter or fats, and without compromising on taste. Dishwasher tested and proven safe for effortless cleaning, the Teflon™ branded seal of approval assures the highest standards in the kitchen and at home.

For more information, recipes and to enter the competition, visit the Teflon DSA website. Deadline 31st October 2018.  
[teftondsa.co.uk](http://teftondsa.co.uk)

