

a different **view**

In This Issue

Meet The Team
and Breaking News

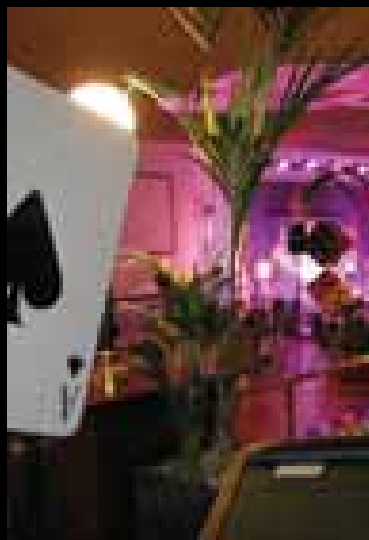
Beautiful Homes For Sale

A Different View
Calderdale placed to move forward

Charnock Bates Ball 2009

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Welcome to the Autumn Edition of our property based magazine which is primarily aimed at promoting our client's property's throughout the West Yorkshire region.

Additionally, we try to give a brief insight into our thoughts on Calderdale and any changes/ improvements that maybe happening in the near future at Charnock Bates.

We believe that the strength in our local economy is the Calderdale area within which we live.

Therefore, this magazine incorporates our thoughts on how this is being achieved plus brief updates on the property market as a whole.

You will also find the contact details of many local businesses , who have seen the benefit of this magazine to them, and we would encourage you to support our local businesses wherever possible.

Throughout this year we have been continually investing into the improvement of our own technology by acknowledging the importance of an efficient but easy to use website.

We are of the opinion that we have achieved this for our client's and have now gone one stage further by displaying this magazine as an "E book" on our website. The magazine is accessed via our homepage to enable you all to not only read this issue but previous issues at your leisure.

I very much hope that you enjoy our new magazine and should you wish to be included within our next issue then please do not hesitate to contact us.

Stewart Charnock-Bates MRICS

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Property Listings



**Back from the left: Kerry Pearce, Leanne Elliott, Amanda Hopkinson, Stewart Charnock-Bates and Beverly Charnock-Bates.
Front from the left: Lydia Baldwin, Rachel Alston-Smith, Carolyn Harris and Sarah Peters.**

Throughout the summer period the economy and the property market has experienced very interesting times. At the beginning of the year many economic commentators were predicting that recessionary times would be here for the next 2-3 years. However, I find it quite remarkable that there has been such a turn round in the property market so quickly.

We have most certainly not returned to the good times of 2006/2007 but during the summer we have experienced evidence that the market place is starting to turn the corner.

As a result of this we have reviewed our compliment of staff to ensure that we have the correct personnel in place to enable us to move forward positively into what hopefully promises to be a better 2010 for both our clients and ourselves.

Unfortunately we have just lost our longest serving member of staff, Elaine Flint, who only in our last magazine I congratulated her on 10 years of loyal service at Charnock Bates. For Elaine it could be she is just now taking a year out in order to do some travelling or just quite simply enjoy home life but whatever Elaine does decide to do in the future I would like to thank her for all her efforts throughout her 10 years of service.

Needless to say when staff move on it provides opportunities for others and we are very pleased to welcome back our youngest member of staff Lydia Baldwin. I say welcome back because whilst Lydia was fulfilling her 6th form duties at school she proved to be a very conscientious and reliable employee for us over a period of 2 years working weekends. We are very fortunate, that after Elaine leaving so suddenly, that Lydia wanted to come and rejoin us fulltime. Lydia's duties presently involve the running of the general office and trying to manage my day to day appointments- which is a difficult job in itself!

With regards to the other staff they all remain with Leanne Elliott assisting myself with valuations throughout the area, Kerry Pearce controlling advertising and brochure production and being very capably assisted by Sarah Peters and Amanda Hopkinson who both provide support by undertaking

viewings and compiling brochures throughout the week.

Carolyn Harris has now been with us for several years and has proven to be a very dependable member of staff. Her duties include the running of the office at weekends and conducting viewings. She also supervises many of our open houses and show homes at the weekend, as a result of which, many of our new homes developers benefit from her pleasant manner and expertise in this area.

Our most recent addition to our compliment of staff is Rachel Alston-Smith. Staffing of our office at the weekend I consider to be very important together with the need to offer an accompanied viewing service to our clients. The reason for this is that many of our clients prefer this service to enable them to be slightly devolved from the sale of their property and benefit from the professional service that we offer. This is one of the main reasons why Rachel has been added to our workforce in order to provide invaluable support to Carolyn by managing the office and undertaking viewings at the weekend.

Finally, my wife Beverly, who not only provides support to myself but an invaluable personnel service to all of our members of staff. She provides a pleasant and homely feel to Charnock Bates which additionally is much appreciated by our clients.

As always the Charnock Bates team provides a thoroughly professional and polished service to our client's whether you are buying or selling from us. Our staff are all experienced property people and reside within the local Calderdale community. As a result of our local knowledge and experience we are therefore always available to offer first class personal advice.

Therefore always feel free to contact any member of our team to discuss your property circumstances at any time.

Stewart Charnock-Bates MRICS



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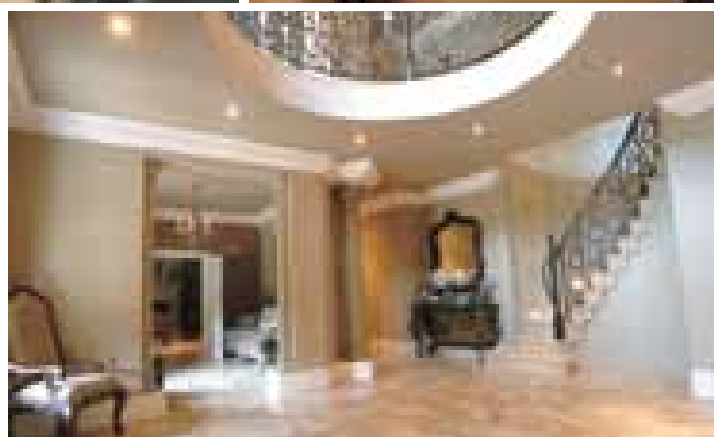
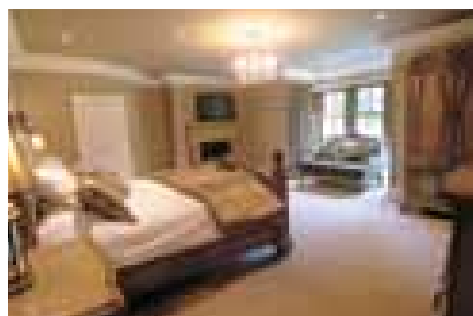
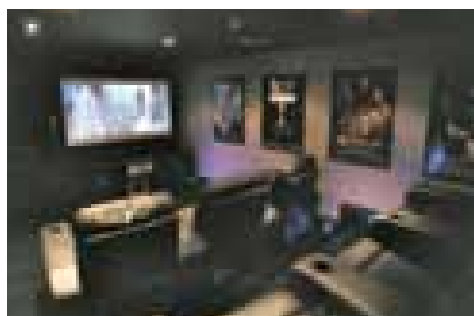
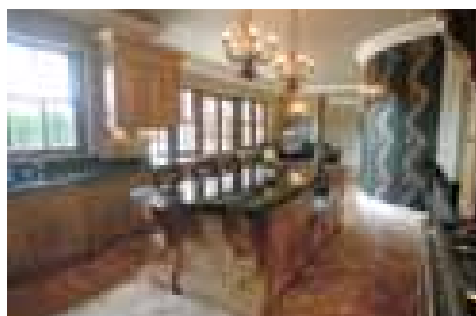
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Watch featured subject to stock availability.



JILLEY ROYD HOUSE FIXBY

A spectacular, interior designed, detached residence with immaculately presented accommodation boasting an impressive 9550 sq ft (approx).

Comprising, grand hall with sitting area, study, drawing room, dining/garden room, cinema, leisure room, living kitchen with family sitting area, utility, 2nd study, 3 cloakrooms, master bedroom with dressing room, en suite and snug, 6 further bedrooms, 2 further en suites, bathroom, gym/bed 8 and a self contained flat. Garages, coach house and gardens. PART EXCHANGE CONSIDERED.

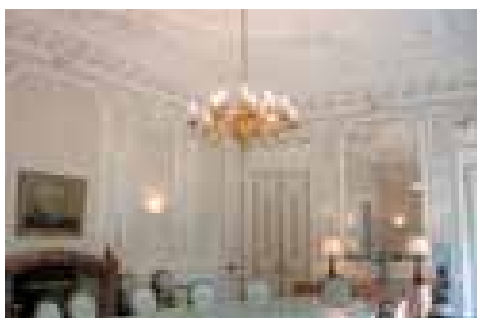
Leeds approx 15 miles. Manchester approx 30 miles.

Guide Price £2,500,000

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CROSSLEY HOUSE **HALIFAX**

Crossley House is one of Calderdale's most impressive property's being Grade II * Listed and originally built for Sir Francis Crossley over a period commencing in the mid 1840s.

The building comprises of approximately 30,000 sq foot (measured to gross internal area) and lends itself to a variety of uses subject to the appropriate Planning and Listed Building Consents being granted.

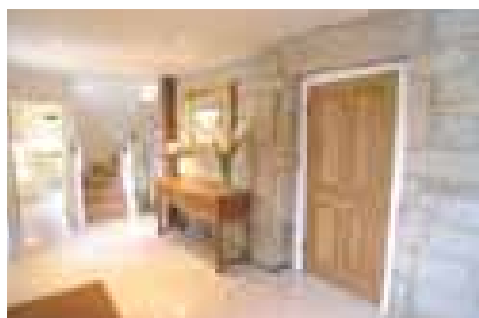
Leeds approx 16 miles. Manchester approx 30 miles. Bradford and Huddersfield approx 8 miles.

Guide Price £2,400,000

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UPPER WATLING FARM NORLAND

An impressive Grade II Listed detached property being one of the original old halls of Norland dating back to the early 16th C. Situated within an idyllic location and set within its own grounds additionally benefiting from equestrian facilities and a detached barn with p/p to convert into a 5 bed dwelling.

Comprising, hall, 3 reception rooms, kitchen, utility, cloakroom, study, cellars, 6 beds, 2 en suites and 2 bathrooms. South facing gardens, approx 18 acres, views, stables, garaging, menage and barn with p/p.

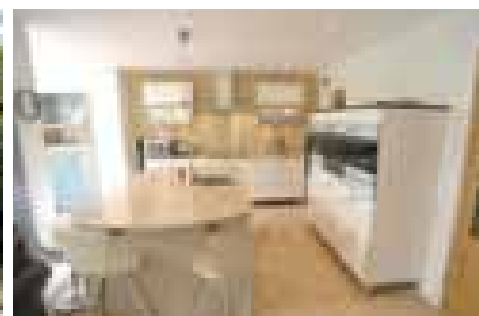
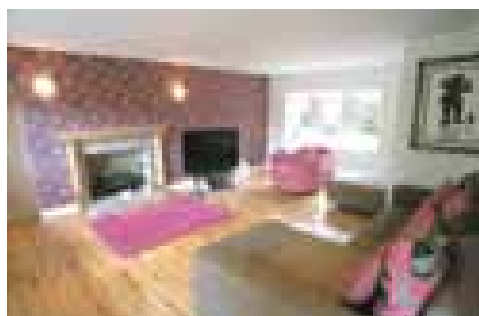
Leeds approx 25 miles. Manchester approx 30 miles.

Guide Price £1,500,000

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ONLY HOUSE NORTHOWRAM

A substantial detached property offering flexible living accommodation set within private grounds enjoying extensive views.

Comprising, entrance hall, 2 receptions rooms, living kitchen/ sun room, cloakroom, study, utility, 5 bedrooms, 2 en suites, bathroom, and gym/ office. Ample parking, garages, gardens, approx 11 acres of land, and a self contained apartment.

Leeds approx 15 miles. Manchester approx 35 miles.

Guide Price £1,250,000

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The barn conversion master bedroom suite

Featuring a sleeping space to unwind and rest, an en suite to relax and refresh, and a dressing room to stylishly dress - this suite is the ultimate grown up space, creating a sanctuary away from the bustle of busy family life.

Challenge

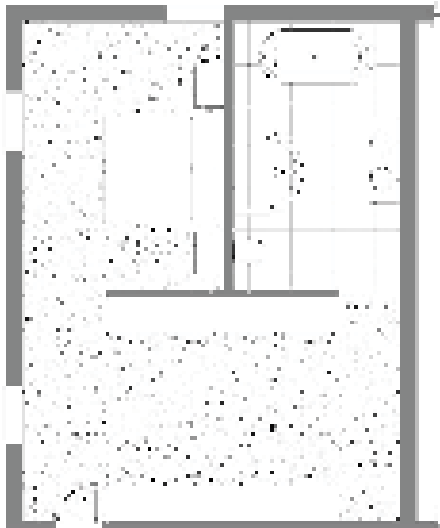
The space was deceptively complex because of the apex barn ceiling at one end that dropped to a lower ceiling.

Features

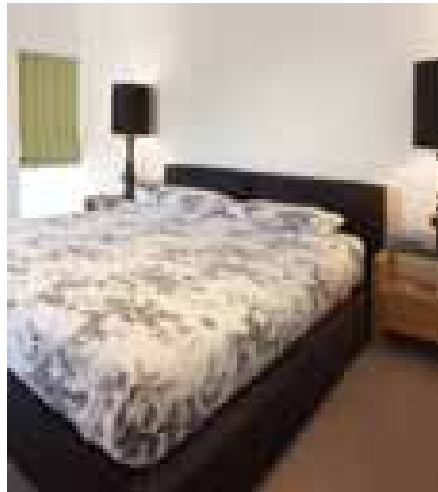
Bedroom: Apex ceiling with natural light. Poliform bedroom furniture including upholstered bed for luxurious comfort and walnut bedside tables to echo natural barn timbers.

Soft furnishing scheme specified including carpet, rugs and blinds.

Dressing room: Low voltage spotlights within lower ceiling. Clean lines of Poliform wardrobes in gloss finish featuring bespoke interior storage spaces planned for client's exact requirements. Nani Marquina handwoven damask rug enhancing opulence and comfort.



Plan incorporates bedroom, bathroom and dressing room. Although distinct zones they flow together as a whole.



Bedroom sanctuary created within the apex area and dressing space (main image above) designed to work perfectly with the lower ceiling.

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The farmhouse kitchen

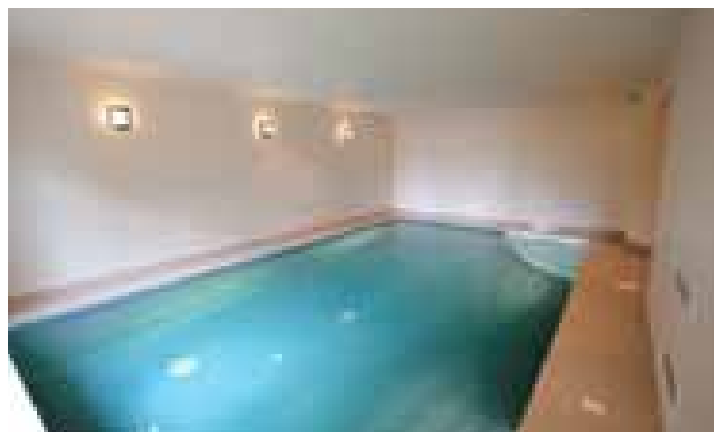
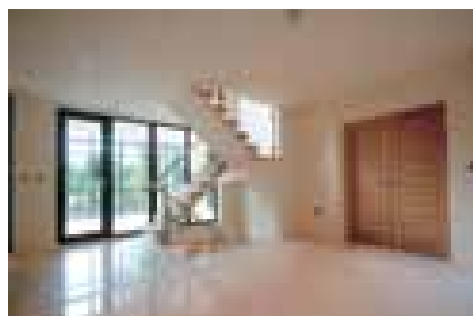
Forget wheatsheafs and pine furniture. This modern farmhouse kitchen is designed with great emphasis on contemporary luxury and style that is sympathetic to the surrounding landscape and versatile for family living.

Challenge

Busy family life requires serious storage, so we needed a solution that ticked all the boxes and was in keeping with the contemporary look and feel. One completely glazed wall showcased the beautiful views, but significantly reduced the available wall space.

Features

Varenna kitchen in two gently contrasting gloss shades with concealed storage including tambour unit. **Corian** flowing seamlessly across all kitchen surfaces. **Varenn**a island unit forming the main storage area and creating the heart of the family kitchen with offset breakfast bar, extensive invisible storage, sunken **Schulte** sockets, moulded Corian sink with steel base and **Dornbracht** tap set, all positioned to take in the stunning views. **Aga** continuing the farm heritage and specified in a contemporary colour. Concealed **Miele** appliances including refrigerator and two dishwashers for entertaining needs. **Refreshment** centre delivering all the features of an American refrigerator without the bulk, combined with wine chiller with separate temperature zones. **Porcelain floor tiles** in modern large format and earthy colour. **Colour palette** balancing modern feel with warm heritage shades to reflect countryside.



CLOUDS HILL ALMONDBURY

A newly built individually designed property benefiting from a high specification throughout having recently being entered into a 'Best new build category'.

Comprising, entrance hall, swimming pool, gym, shower room, 2 reception rooms, cloakroom, sun room, kitchen, utility, 5 bedrooms, dressing room, 2 en suites and bathroom. Ample parking, double garage, gardens and balconies.

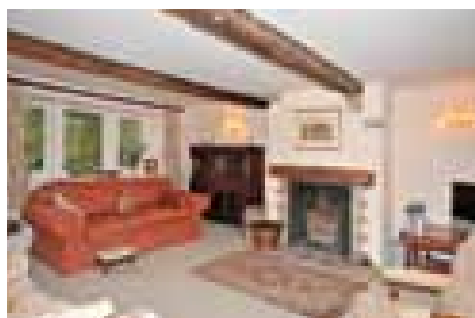
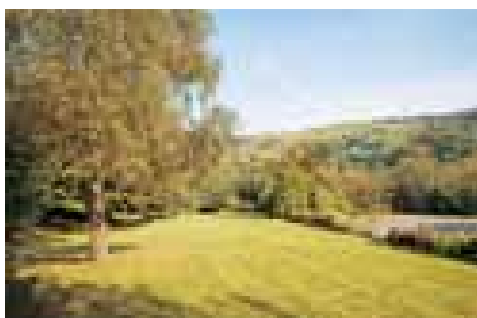
Leeds approx 20 miles. Manchester approx 30 miles.

Guide Price £995,000

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CARR HALL FARM HOLYWELL GREEN

This superb detached residence dates back to the 1700s, situated within approx 8 acres of private grounds approached through a private deer park.

Comprising, hall, cloakroom, 3 reception rooms, utility, kitchen, breakfast area, pool/leisure room, study, 5 bedrooms, en suite and 3 shower rooms. Garage, gardens, pasture and woodland.

Leeds approx 20 miles. Manchester approx 30 miles.

Offers Over £995,000

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JUDITH HARROP - INTERIOR DESIGN



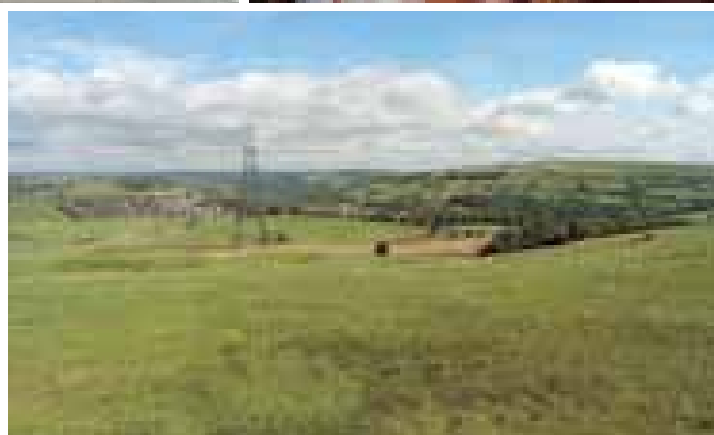
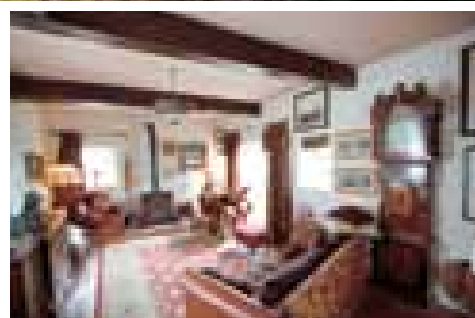
	1980	1985	1990	1995	2000	2005	2010	2015	2020
Population	76.5	80.5	84.5	88.5	92.5	96.5	100.5	104.5	108.5
GDP (US\$)	100	120	140	160	180	200	220	240	260
Life expectancy (years)	65	68	71	74	77	80	83	86	89
Urban population (%)	25	30	35	40	45	50	55	60	65
Female literacy (%)	10	15	20	25	30	35	40	45	50
Male literacy (%)	15	20	25	30	35	40	45	50	55
Infant mortality rate (per 1,000 live births)	120	100	80	60	40	20	10	5	2
Health expenditure (% of GDP)	0.5	0.6	0.7	0.8	0.9	1.0	1.1	1.2	1.3
Renewable energy consumption (% of total)	10	12	14	16	18	20	22	24	26
Fossil fuel consumption (% of total)	90	88	86	84	82	80	78	76	74
Air pollution index	10	15	20	25	30	35	40	45	50
Water quality index	50	55	60	65	70	75	80	85	90
Forest cover (%)	30	28	26	24	22	20	18	16	14
Biodiversity index	10	12	14	16	18	20	22	24	26
Sustainable Development Index	10	15	20	25	30	35	40	45	50

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PIKE END FARM RISHWORTH

An impressive Grade II listed Pennine Laithe farmhouse situated within an elevated position with extensive views over the Ryburn valley and benefitting from approx 12 acres grazing land.

Comprising, farmhouse kitchen, pantry, boot/cloakroom, 2 reception rooms, cellar, study, utility, cloakroom, 6 bedrooms, 2 en suites and family bathroom. Mature garden, ample parking, grazing and various outbuildings. No Vendor Chain.

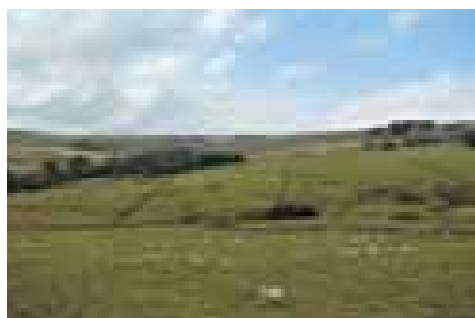
Leeds approx 30 miles. Manchester approx 20 miles.

Guide Price £950,000

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GREAT HOUSE FARM COLDEN, HEBDEN BRIDGE

A detached Grade II* listed residence situated with a rural location with superb rural views and approximately 20 acres of grazing land. Comprising, through passage, kitchen, utility, freezer room, study, 3 reception rooms, cellar, 5 bedrooms, en suite and 2 bathrooms. Gardens, barn and land.

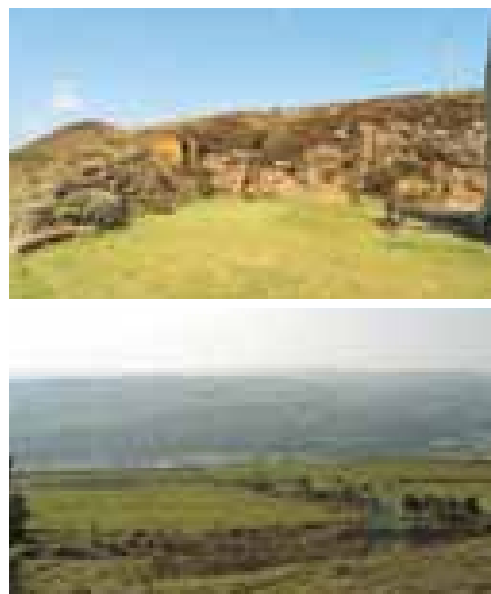
Leeds approx 30 miles. Manchester approx 30 miles.

Offers Over £895,000

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THE OLD QUARRY HUDDERSFIELD

A superior, individually designed newly built detached home with adjoining annex, enjoying extensive views.

When complete will comprise- hall, kitchen, utility, cloakroom, 2 reception rooms, study, 5 bedrooms, 3 en suites and bathroom. Annex comprising, 2 bedrooms, kitchen, lounge and bathroom. Garage and approx 1.1 acres of garden & moorland.

Leeds approx 23 miles. Manchester approx 27 miles.

Guide Price £1,350,000



WOODHALL SAVILE PARK

A Grade II Listed detached Elizabethan residence of true distinction built on behalf of the John Waterhouse family dating back to 1589.

Comprising, hallway, 3 reception rooms, study, cloakroom, kitchen, cellars, 7 bedrooms, 3 en suites and 2 bathrooms. 6 car garage and gardens.

Leeds approx 12 miles. Manchester approx 30 miles.

Asking Price £995,000



LAKESIDE HOUSE TRIANGLE

An impressive, spacious detached residence enjoying a superb lakeside setting and offering flexible living for the future purchaser.

The property comprises- grand entrance hall, gym/games room, shower room, living kitchen, 3 reception rooms, utility/ cloakroom, 5 beds, 2 en suites and bathroom. Adjoining flat with kitchen, sitting room, 3 beds and bathroom. Private grounds and garages.

Leeds approx 25 miles. Manchester approx 25 miles.

Guide Price £900,000



ACKLER HALL FARM SADDLEWORTH

A Grade II Listed detached property set within approximately 9 acres of grazing land with equestrian facilities.

Comprising, hall, kitchen with utility area, 2 reception rooms, mezzanine study, 4 bedrooms, en suite, cloakroom and bathroom. Gardens, parking, stables, grazing land and views.

Saddleworth Villages approx 2 miles. Manchester approx 14 miles. Oldham approx 8 miles.

Guide Price £895,000



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A quick sale for David Peaker

More dream homes were built in the 1930's than in any other decade since and Park Views, Beaumont Park is no exception. Beautifully restored and renovated by reputable local builder and developer David Peaker this 1930's period residence, which once belonged to a local mill owner, is now a desirable contemporary home.

David has successfully introduced modern living to harmonise sympathetically with the character of the original building. A new extension has been added, sensitively built using stone from the local quarry, chosen for having supplied the stone for the original building.

The grand entrance hall leads to an impressive modern staircase innovatively lit with inset lights. Materials from around the world, meticulously chosen for their quality by David, were used in the internal renovation including floor tiles from Dubai which cover the entrance hall and kitchen. The kitchen also boasts exclusive German fitted units and unusual granite work surfaces from India.

The main house bathroom has been totally updated with the introduction of modern fixtures and fittings together with a luxurious free standing bath and features a walk-in shower.

The lavish and tasteful transformation of this magnificent house was achieved with the help of David's son Matthew, who assisted with the exterior and interior works together with an interior designer from Leeds.

Despite the modern and contemporary feel to living at Park Views, David has restored many of the original features by painstakingly cutting samples of ornate plasterwork in order to recreate and replace the original workmanship. Each bespoke double glazed unit, carefully crafted to replicate the original window frame offers a

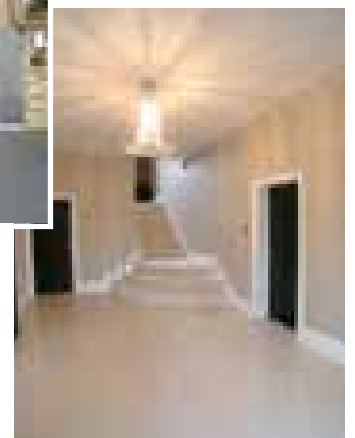
breathtaking view of the landscaped gardens with a vista of the park and countryside beyond.

Externally, the electronic gates lead onto the new driveway passing through the newly developed rockery and redesigned borders which are home to over 350 new shrubs and plants, beautifully complementing the mature trees which offer the property privacy.

The fact that this property was marketed and the sale agreed within six weeks in the current climate is testament to David's expertise and success with this project.

It is on this note in talking about the sale of the property that David met Stewart Charnock Bates from Charnock Bates Chartered Surveyors and Estate Agents in Halifax. The property was marketed locally and

regionally by Charnock Bates and as a result of their involvement with David a sale was achieved extremely quickly at a realistic price in order to reflect the current difficult times in 2009. The mere fact that the property sold so quickly was as a result of targeted marketing by Charnock Bates whilst at the same time David presenting Charnock Bates with a most saleable product to an extremely high specification which resulted in a successful outcome for all concerned including the buyer.

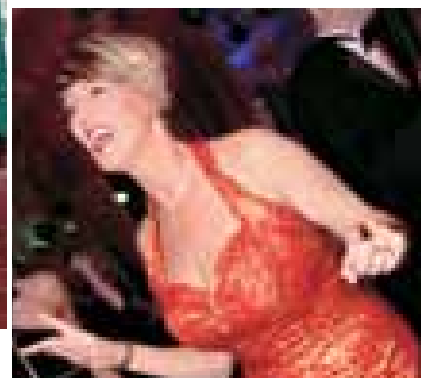


The Ball 2009



Sarah Ashbridge, Francesca Curcio-Rhodes, Amanda Hopkinson, Beverly Charnock-Bates, Stewart Charnock-Bates, Leanne Elliott, Elaine Flint, Carolyn Harris, Sarah Peters

In Spring of this year we held our 6th annual ball at Berties Banqueting suite in Elland which was attended by 160 guests. On the evening we managed to raise over £5000 which was donated to the Overgate Hospice in Elland. Yet again the evening was a great success with a 'circus theme' and all of our guests were entertained by the local band, Psychoslinkys and finally DJ Stephan Brearley. Charnock Bates with the support of all the guests over the years have now managed to raise well in excess of £30,000 for local and regional charities.



Right: Tracey Chapman



Above: Mike and Sandra Wilcox, Sheelagh and Eddie Loftus
Below: Paul and Karen Duncan, Gale and Steve Darcy





Sheelagh Loftus, Paul and Shirley Haw



Above: Beverly Charnock-Bates, John and Mandy Hodgson



Left: Simon and Fiona Gilbert, David Chambers, Belinda Moss, David Smith, Margaret Calvert

Right: Matthew and Alexie Shackleton



Below: Helen Holroyde, Compton and Angela McCallum

Right: Lloyd Helm and Jean Keech

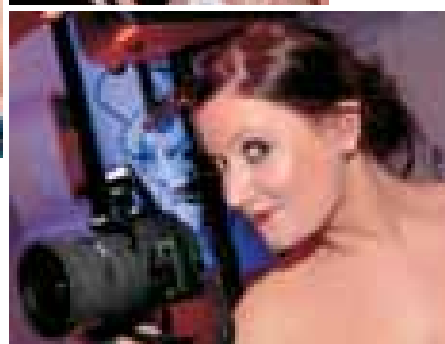


Above: Helen Thewlis, Martin Walker and Karen James



Right: Leanne Elliott

Below: David Chambers

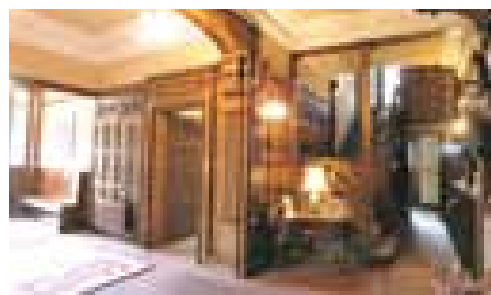
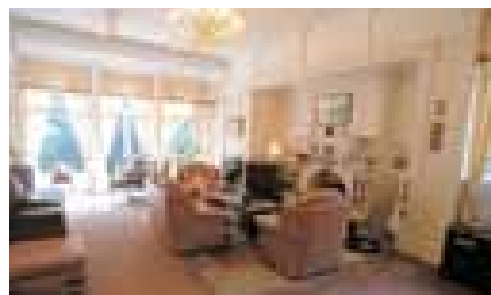


Below: Peter and Dell Sawrig, Colin and Sharron Exley, Jim and Karen Moore, Simon and Tracey Chapman



Nancy and Dennis Bates



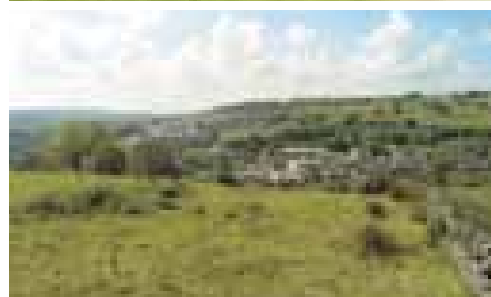


HOLMFIELD HOUSE LONGWOOD

An impressive Grade II listed, link detached Gentlemen's Residence with scope for further improvements and benefiting from flexible accommodation. Comprising, grand hall, 3 reception rooms, 3 kitchens, cloakroom, cellars, 6 bedrooms, 2 en suites, dressing room, 5 attic rooms and 2 shower rooms. Parking, garage and formal gardens.

Leeds approx 20 miles. Manchester approx 25 miles. Close to M62 Motorway Junction 23

Offers Over £895,000



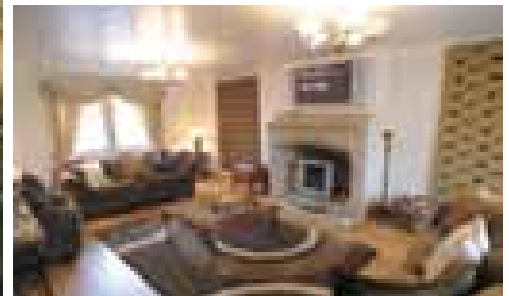
HEIGHT GREEN FARM RIPPONDEN

Farmhouse, barn and mistle located within an idyllic setting, enjoying rural views and approx 12 acres of land.

Farmhouse to be one property and barn/mistle to form second property. Planning for the conversion of the barn and mistle into one dwelling has been approved. 07/01230/con. Gardens, additional outbuildings and land.

Leeds approx 25 miles, Manchester 25 approx miles.

Offers Around £820,000



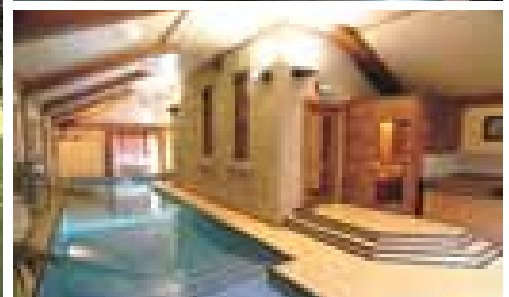
CALDENE CROFT MYTHOLMROYD

An impressive, immaculately presented detached family home set within a premier location.

Comprising, entrance hall, lounge, dining room, sunroom, kitchen, utility, cloakroom, 6 double bedrooms, 2 dressing rooms, en suite, sitting room and 2 bathrooms. Double garage and gardens.

Leeds approx 25 miles. Manchester approx 30 miles.

Guide Price £795,000



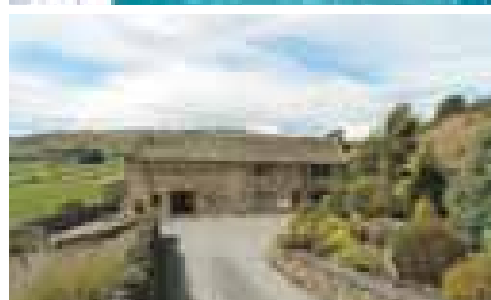
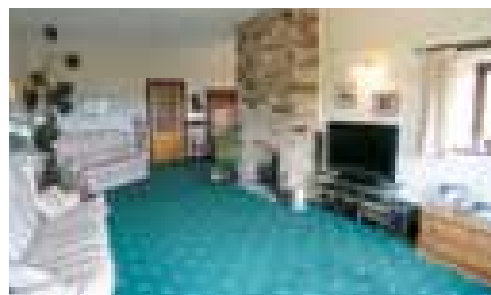
THE PLAINS ELLAND

An impressive, well presented detached property with leisure suite and superb flat gardens.

Comprising, hall with study area, 2 reception rooms, games room, dining kitchen, leisure suite with cloakroom, gym, sauna and swimming pool, 4 double bedrooms and 4 en suites. Triple garage and approx 0.9 acre grounds.

Leeds approx 20 miles. Manchester approx 30 miles.

Guide Price £695,000



SMALL CLOUGH FARM QUEENSBURY

An individually designed farm house and barn conversion situated within an elevated rural position enjoying extensive views overlooking the village of Bradshaw.

Comprising, dining hall, lounge, dining kitchen, utility, snug/study, cloakroom, playroom, 6 bedrooms, dressing room, en suite, bathroom and shower room. Garage, stable, derelict cottage and approx 10 acres of grazing land. NO VENDOR CHAIN.

Leeds approx 15 miles. Manchester approx 35 miles. Bradford approx 6 miles.

Guide Price £695,000



GREAT GREAVE FARM SOYLAND

A truly unique Grade II* Listed property dating back to 1522 set within an idyllic rural location.

Comprising, entrance vestibule, hallway, dining kitchen, utility, dining hall, drawing room, sitting room, shower room, cellar, 5 double bedrooms, 2 en suite and bathroom. Double garage, gardens, outbuildings and approx 2 acres of grazing land. No vendor chain.

Leeds approx 25 miles. Manchester approx 25 miles.

Offers Over £650,000

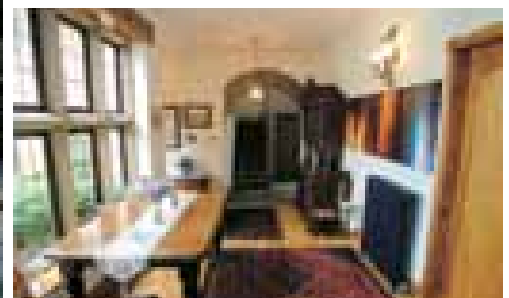
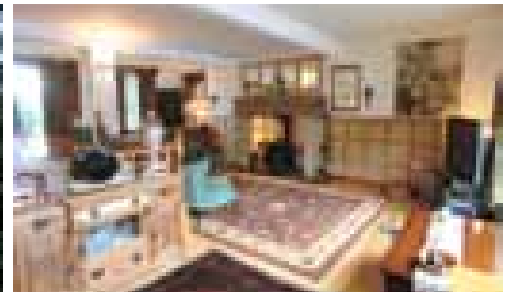


STOTT HALL FARM CLAYTON HEIGHTS

A detached property formerly run as a boarding kennels, offering the opportunity to re establish the business or to create a substantial home. Comprising, kitchen, lounge, 3 bedrooms and bathroom. Adjoining barn, gardens, stables, double garages and land. Full P/P to convert the barn into a 4 bedroomed dwelling. Approx 4 acres.

Leeds approx 15 miles. Manchester approx 40 miles. Bradford approx 4 miles.

Offers In The Region Of £645,000

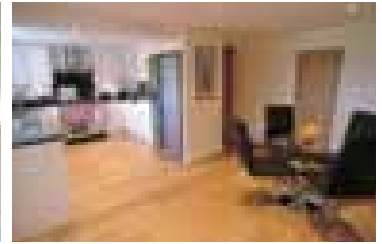
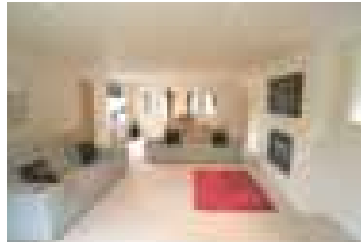


STELLING MINNIS WARLEY

An impressive detached Jacobian fronted residence having been substantially rebuilt and completed in 2002 set within the heart of Warley village. Comprising:- entrance hall, drawing room with dining area, sitting room, kitchen, utility, cloaks/shower room, cellars, 4 bedrooms, 2 en suites, house bathroom and store room/ study in-all encompassing a floor area of almost 3200sq ft with fine high ceilings through out. Parking and garden.

Leeds approx 25 miles. Manchester approx 30 miles.

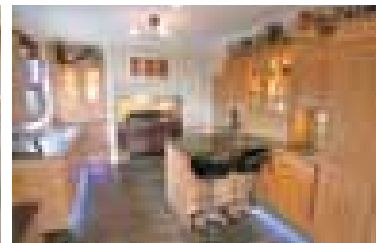
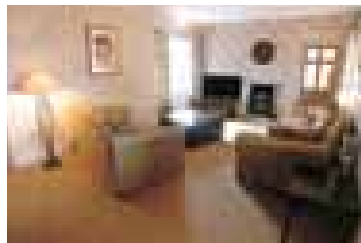
Asking Price £545,000



PARK VIEW FARM SOWOOD

An immaculately presented, detached residence having PP to create 3 further bed creating a 7 bed property and a further 700sq ft of accommodation. Comprising, 3 reception rooms, cloakroom, kitchen, utility, study/bed 5, 4 double bedrooms, en suite and bathroom. Garages, gardens and views. Leeds approx 20 miles. Manchester approx 25 miles.

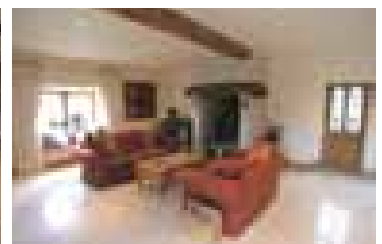
Offers Over £595,000



FIXBY ROAD FIXBY

An impressive, spacious detached property with a self contained 1 bedroomed Annex and extensive views. Comprising, hall, 3 reception rooms, kitchen, utility/cloakroom, study/bed 5, 4 beds, en suite and 2 bathrooms. Double garage, store room and gardens. Leeds approx 15 miles. Manchester approx 30 miles.

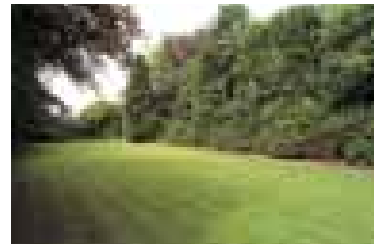
Asking Price £595,000



LOWER BROWN BIRKS TODMORDEN

A superb detached period property situated within an elevated rural position enjoying extensive views. Comprising, entrance hall, cellar, kitchen, 3 reception rooms, cloakroom, study, 5 bedrooms, 3 en suites and bathroom. Parking and gardens. Leeds approx 31 miles. Manchester approx 25 miles.

Asking Price £595,000



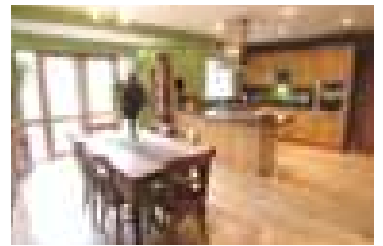
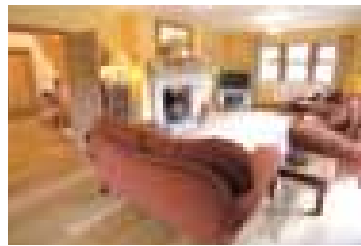
NORLAND SAVILE PARK

A spacious detached family home enjoying superb gardens.

Comprising, hall, 2 cloakroom's, 2 reception rooms, study, conservatory, kitchen with dining area, 4 bedrooms and bathroom. Double garage and gardens.

Leeds approx 15 miles. Manchester approx 30 miles.

Asking Price £595,000



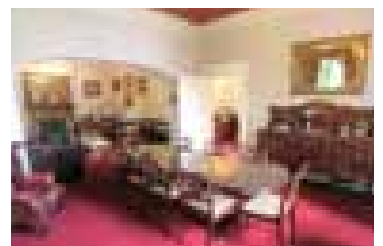
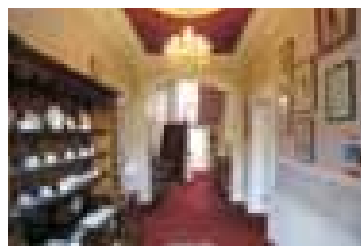
TOP O'TH HILL ROAD WALSDEN

A superb detached property enjoying spacious and well presented accommodation.

Comprising, lounge, dining kitchen, utility, cloakroom, morning room, shower room, 5 beds, 2 en suites and bathroom. Garages, cellar/workshop and gardens.

Leeds approx 30 miles. Manchester approx 25 miles. Rail network nearby.

Guide Price £595,000



HOLME HOUSE HEBDEN BRIDGE

An impressive, detached Georgian residence providing flexible accommodation currently run as a 5* Gold B&B with potential to become offices or dwelling subject to receiving the appropriate change of use.

Comprising, 2 reception rooms, kitchen, 4 beds, 3 guest beds with en suites, shower room, bathroom and self contained apartment.

Leeds approx 30 miles. Manchester approx 30 miles.

Asking Price £575,000

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Toni and Guy Halifax hair and beauty offers the very best of modern hairdressing with cutting edge styles and colours. Complimentary consultations are available with highly qualified members of staff who specialise in cutting, styling, blow drying and hair up. They also have a strong technical team who specialise in the latest colouring trends using only professional products which are the best on the market.



make up artist Sara. A trial is always recommended so an in depth consultation can take place.

Toni & Guy are in their 10th consecutive year as official hair care sponsor at London fashion week. The latest hair trends are 60's and 70's inspired volumised curls and long straight hair with thick centre partings. Colour wise are warm richer tones with blondes favouring a more Honey tone.

New for 2009, Lee and his team are now catering for Bridal parties which include hair and make up. Trial appointments can be arranged prior to your big day to practise different hairstyles and make up techniques. "Some brides are becoming more daring with make up opting for smoky eyes whilst others go for the natural look" say's the salons in house

Toni & Guy Halifax have their own hair care range Label M which is also available for retail sale along with Tigi, GHD and Fake Bake. Opening times at the salon are Monday – Saturday 9am – 6pm with a late night opening on a Thursday until 7pm.

A Different View



‘Calderdale is strategically placed to move forward’

Over the last eighteen months, Calderdale has frequently featured in the media as a result of the much discussed take-over of the Halifax,

now to be incorporated within the Lloyds Group. However, Calderdale has much more to offer than just a mere financial institution, as people from out of the area are now beginning

to understand and appreciate. For example, Calderdale has an abundance of period properties, whether they descend from the superb architectural features within

our town centre, or alternatively, whether it be one of our many hidden gems of cottages, farmhouses and Listed houses scattered throughout our villages.



View of the M62

Although the town centre of Halifax is the main commercial centre within Calderdale, over recent years it is the importance of Calderdale's location to external factors that has been responsible for the area's growth, as opposed to any developments in Halifax town centre.

In considering the importance of an area or for example, a valuation of a property within that area, we have all become familiar with the saying 'location, location, location', made famous of course by the well renowned T.V. property programme on Channel 4. However, if one should look at this phrase in greater detail one can see just how true it is.



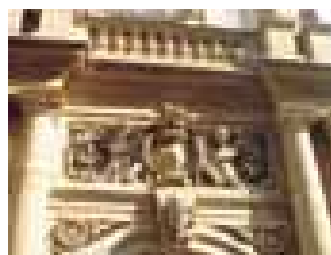
From an estate agent's perspective, there is a direct relationship between the strengths and weaknesses of a town/area in comparison to how one can arrive at a property valuation. Therefore, the thought process that is involved within both of these issues are very similar.

Firstly, a property's specific location relative to nearby issues such as public footpaths, being overlooked by an adjoining property, industry nearby, future development etc...All of these factors can affect a property's valuation because of the way in which these specific points directly affect the privacy and enjoyment of that property.

The second point is that of a property's general location relative to local amenities, communication links and commercial centres.

Finally, the third point is the consideration of all of the above in order to provide an overall assessment of a particular property or location. Hence the importance within the art of valuation of the expression 'location, location, location'.

What has this got to do with Halifax and Calderdale I hear you all ask? Well, the answer is everything! If Halifax relied upon its inner self i.e. its specific location, then we



would not move forward, but when one looks at the bigger picture and consider its specific location relative to the general location then you have Calderdale! This then provides much more exciting opportunities as it is very much the 'area' that brings together two of the most important Northern cities via the M62 network. This provides us all with a way forward for potential capital growth over the coming years as a result of our important general

location. Commuters are able to live in beautiful scenery, symbolic of the Yorkshire Dales, whilst at the same time being within a short travelling distance of either Leeds or Manchester. This therefore, offers many commercial opportunities to the husband or the wife who may want to commute to these places for different reasons at different times.

Ever since I opened Charnock Bates in 1992, after many years experience in Harrogate, I recognised the importance of Calderdale and the need to promote the area to a larger audience. In those days I noticed that Halifax in general, promoted itself to Halifax people, without firmly recognising the strength of not only the beautiful places to live and visit in Calderdale, but the strategic strength of its location relative to the imminent growth of Leeds and Manchester.

When I was located in Harrogate I became aware that people were living in Ilkley, York, Skipton and Wetherby and then commuting to Harrogate for work. Alternatively they were living and working in Harrogate and visiting the areas mentioned at the weekend.

In the early 1990's it became evident to me that only a small proportion of the population in Calderdale were travelling from Manchester and Leeds and vice versa. This had to change! I can also remember in those days asking local Halifax people about such places as Soyland, Heptonstall, Coley etc...and they would say 'that's out in the sticks, we don't go there' or 'where is it?' Thankfully this has now all changed. The way that we now run our lives is such that we are a little less parochial and as such, the vast majority are well aware of these beautiful places and the ways



Upper Wat Ing Farm



View across Scammonden

in which they contribute to the overall external public perception of Calderdale.

The town's mentioned above are all very nice to visit on a Sunday afternoon of course, or equally to live in, as they are located in beautiful surroundings which are comparable to Calderdale. However, when it comes to the commercial viability of such towns and the potential for commercial growth then one does have to ask the question where will these towns be in 10 – 20 years? Whilst these towns remain the same

distance from Leeds and Manchester as from their evolution, the travelling time between these places grows every year as car usage increases and motorways /A roads become more congested. In my opinion these are areas of real concern for the future development of such towns and as such this has to restrict their economic development in the future.

Calderdale maybe less developed and the centre of Halifax town less attractive than these places at the moment, but life is all about the



Shay Sports Stadium



Halifax Train Station

future/tomorrow and in that regard we are perfectly placed to take full advantage.

Over the years then since I established Charnock Bates, Calderdale has been rubbing shoulders with and benefiting from living next door to these two very important cities, both of which have grown out of all proportion over the last decade. Unfortunately this growth has

temporarily been halted due to the economic climate, although I am sure this is short-lived. However, in these uncertain times it is more important than ever that Calderdale continues to promote itself with the natural beauty and excellent location that it has to offer to both regional and national commuters. With much discussion over many individuals jobs within Halifax, as a result of the regrouping taking



Development at Broad Street

place within the Lloyds group, we must continue to develop our infrastructure and amenities within the town centre whilst not forgetting that the way forward for future growth is Calderdale.

We are of course now eagerly awaiting the opening of the new direct rail route from Halifax to London. This significantly strengthens

our already impressive rail service, which offers direct trains to Leeds and Manchester from Halifax and from many other places in the Calderdale area. This I am sure will prove to be a major asset in being able to promote the town and the area outside of the locality.

The only way for an area to move forward is just as if one was running

your own business. The more attractive the business and the more products the business has to offer at competitive prices, then this will ultimately retain existing customers whilst at the same time making it more attractive to new ones!

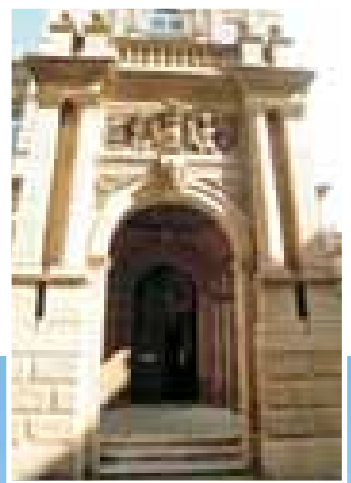
This is my message for Halifax and Calderdale - if we rest on our laurels and rely upon our existing customers we will not move forward. We must improve and develop quickly for those customers who are already here. For example, by significantly improving leisure facilities, new swimming pool, showcase style cinema, completion of a stadium for football and rugby and consciously supporting local businesses, such as the fine cuisine on offer within local public houses and restaurants.

Whilst developing and improving these facilities it is to be hoped that when these projects are completed correctly and quickly, that they will not just receive support from existing customers but of course from new ones. Therefore, if we are not to stagnate, it is quite obvious

what we all need to do - promote our products and services and continually increase the number of people who are wanting to buy them/live in our area from outside of the area. Inevitably this will lead to an increase in people's spending power throughout the area and as such all local businesses will potentially benefit.

We must remember the message though, and that is to promote the beautiful location of Calderdale and its strategic position, hence 'location, location, location'.

Stewart Charnock-Bates MRICS



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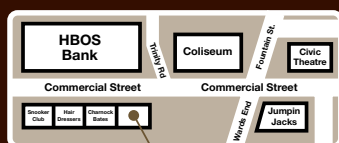
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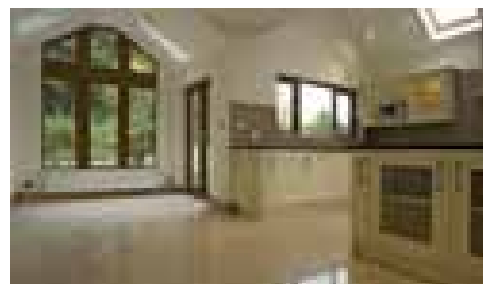
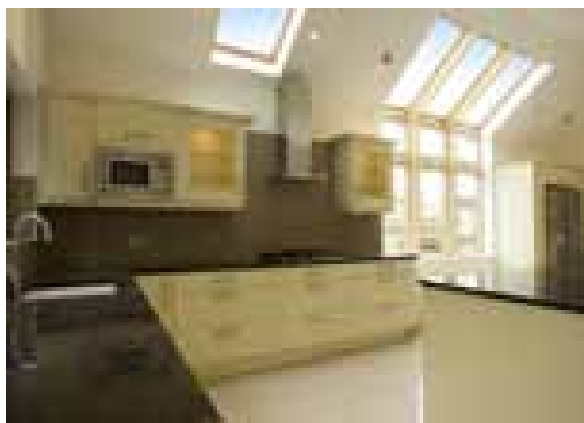


Plot 11 is a 5 bed detached (3000 square foot) high specification, luxury home, surrounded by green belt with its own private paddock to the rear. The ground floor comprises a beautiful open plan kitchen and breakfast room with granite worktops and high quality fixtures and fittings. There is also a separate utility room, study, dining room and impressive lounge.

Our handmade glass and oak staircase is illuminated by a stunning 1.6metre feature chandelier and leads to a floating galleried landing where you'll find the master bedroom - complete with dressing room, fitted wardrobes and en-suite. All bathrooms come with Villeroy and Boch sanitary ware as standard. There is a generous family room or further bedroom over the double integral garage (with electrified door).

All properties on this development will be fitted with the latest energy efficient gas central heating.

In addition to the high specification detailed above the price also includes fully fitted carpets, high quality tiling and oak doors and skirting boards, plus wardrobes to three bedrooms.

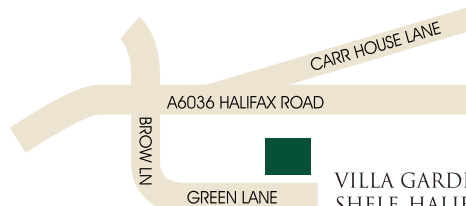


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Cassons flower studio

Home of the West Yorkshire School of Floral Design



Wedding Flowers



Seasonal Gifts



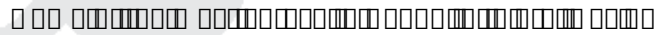
Funeral Tributes



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www.cassonsflowerstudio.co.uk



In 2008 Cassons Flower Studio relocated into much larger premises which has allowed owner Roger Pendlebury to use his teaching qualifications and open The West Yorkshire School of Floral Design. The first courses, which were a great success, were held in December 2008 when eight students attended a Traditional Christmas workshop. Courses now take place on a regular monthly basis where there is always something of interest. So far students have been able to choose from a range of full and half day courses covering topics such as, Basic Beginner Weddings, Designer Structures, Summer Party Tables and Indian Summer. Course fees cover all teaching, materials, equipment, tea and coffee. On full day courses lunch is also included. Your tutor, Roger, will demonstrate each design and guide you through the construction methods before making sure everyone receives one to one tuition. Students are encouraged to bring along their cameras to photograph the progress of their work, before taking home the finished designs they have made. Workshops at the West Yorkshire School of Floral Design make excellent unique gifts and for 2009 limited places on the following courses are still available;

October 25th Happy Halloween

A half day class for the complete beginner to learn some simple ideas to create fun Halloween designs. You will use pumpkins as containers and weave “wire cobwebs” to cage the two bold orange and black finished designs before taking them home.

December 13th Noel Nostalgia

Learn how to use willow, raffia, pinecones together with a variety of natural materials and foliage to create a selection of decorations with a traditional festive flavour. This one day workshop is aimed at individuals with little or no experience of floral design. During the day you will produce 3 pieces of work for you to take home; a traditional door wreath, a table arrangement and a Christmas wall decoration woven in willow.

December 20th Contemporary Christmas

For the individual who likes things that bit different this full day workshop offers a modern and contemporary interpretation on seasonal designs and ideas. Throughout the day you will construct a bauble wreath as well as using a variety of stylish flower and foliage together with crystals, wire and glass containers you will be shown how to create 2 designs with an icy winter wonderland wow factor.

Cassons Flower Studio and **The West Yorkshire School of Floral Design** are committed to making sure students receive tailored tuition therefore class numbers are limited to 12, so early booking is essential

For further details and a booking form please call **01422 352253**
Cassons Flower Studio, 15 George Street, Halifax HX1 1HA



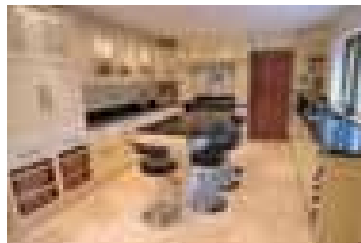
RAW END FARM LUDDENDENFOOT

A superb Grade II Listed property dating back to 1627, set within an idyllic position enjoying far reaching rural views.

Comprising, hall, 3 reception rooms, kitchen, cellar, 4 bedrooms, en suite and bathroom. Approx 1 acre of garden land.

Leeds approx 25 miles. Manchester approx 30 miles.

Offers Over £575,000



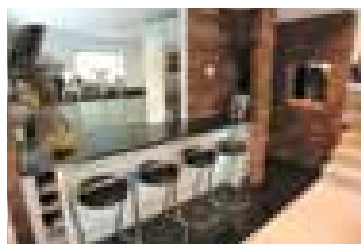
NORDENE CLOSE MYTHOLMROYD

A selection of 7/8 exquisite properties (4 currently available), from 4 bed to magnificent 6 bed mansions within the picturesque village of Mytholmroyd.

Each house can be tailored to meet the individuals requirements. From bespoke fixtures and fittings to intelligent lighting systems, audio visual systems.

Leeds approx 26 miles, Manchester approx 22 miles.

Prices Between £275,000-£575,000



DAISY ROAD BRIGHOUSE

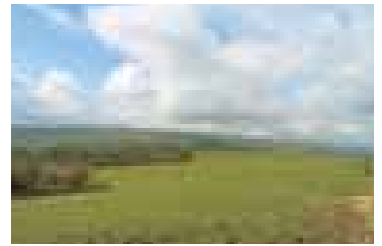
A home of true distinction offering spacious living in a private yet convenient setting.

Comprising, playroom, study, dining room/kitchen, lounge, 4 bedrooms, en-suite and bathroom. Approx 1 acre of woodland gardens and double garage.

Leeds approx 15 miles. Manchester approx 30 miles.

Guide Price £565,000

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DRYER HOUSE, WESTFIELD, WARLEY

A detached residence situated within an idyllic hamlet setting with immaculate grounds, far reaching views and approx 5 acres of grazing land.

Comprising, hall, 3 reception rooms, cloakroom, kitchen, utility, 4 bedrooms, en suite and bathroom. Garage, gardens, grazing land and woodland.

Leeds approx 25 miles. Manchester approx 30 miles.

Offers Over £550,000



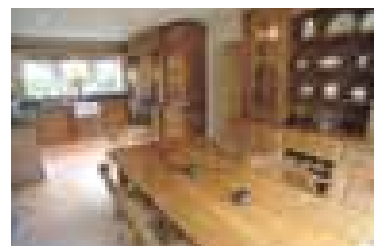
WHITELEY LODGE RIPPONDEN

A superb, detached property situated within the select development of Staningden Rise, formed from a secluded enclave on the Stones Estate.

Comprising, hall, cloakroom, 2 reception rooms, kitchen, 5 bedrooms, 2 en suite's, dressing area and bathroom. Double garage and gardens.

Leeds approx 25 miles. Manchester approx 25 miles.

Guide Price £550,000



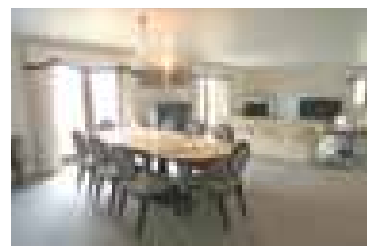
UPPER LONGLANDS HOUSE LIGHTCLIFFE

A superb individually designed property situated within a sought after location of Lightcliffe.

Comprising, hall, 3 reception rooms, cloakroom, kitchen, utility, study, 4 bedrooms, en suite and shower room. Garage, gardens and woodland.

Leeds approx 15 miles. Manchester approx 35 miles.

Guide Price £479,950



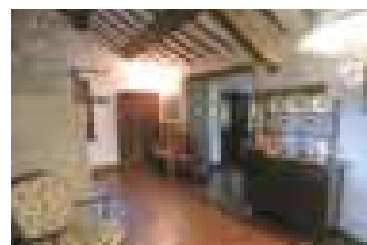
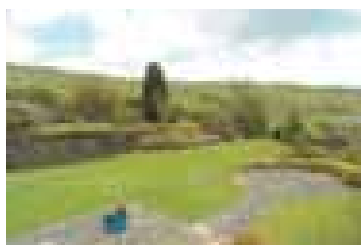
THE PENTHOUSE NORLAND

One of Calderdale's most unique and superbly appointed duplex apartments situated within a semi rural location overlooking Ryburn Golf Course.

Comprises, kitchen, breakfast area, drawing room, 3 double bedrooms, 3 bathrooms/shower rooms and a dressing room. Superb sun terrace.

Leeds 20 miles, Manchester 27 miles, Halifax 4 miles.

Asking Price £495,000



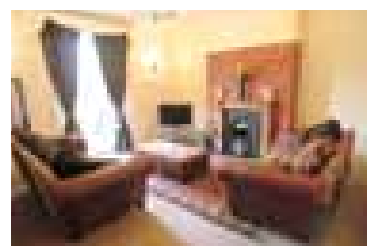
SHUGDEN FARM QUEENSBURY

A detached Grade II Listed property enjoying extensive far reaching views and approx 10 acres of grazing land.

Comprising, dining hall, cloakrooms, kitchen, lounge, sunroom, 3 bedrooms, en suite and W.C. Double garage, gardens and land.

Leeds approx 15 miles. Manchester approx 35 miles. Bradford 6 miles.

Asking Price £495,000



ALPINE MOUNT GRIMESCAR

A superb, spacious well presented family home situated within a popular location.

Comprising, 2 reception rooms, sun room, kitchen, utility, cloakroom, study, 7 beds dressing room, 2 en suites, shower room and bathroom. Garage and gardens.

Leeds approx 19 miles. Manchester approx 29 miles.

Guide Price £495,000

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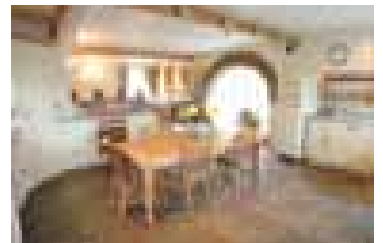
GREEN LEAVES NORTHOWRAM

A detached property in need of modernisation set within approx 2/3 of an acre of mature, private grounds.

Comprising, 3 reception rooms, kitchen, breakfast room, utility, 3 double bedrooms, en suite and bathroom. Two storey garage and private gardens.

Leeds approx 15 miles. Manchester approx 35 miles.

Asking Price £495,000



DEAN LANE HEAD THORNTON

An impressive deceptively spacious Grade II Listed barn conversion enjoying open views to the rear.

Comprising, hall, cloakroom, lounge, living kitchen, utility, 6 bedrooms, en suite and 2 bathrooms. Parking and gardens.

Leeds approx 20 miles. Manchester approx 40 miles. Bradford approx 7 miles.

Asking Price £495,000



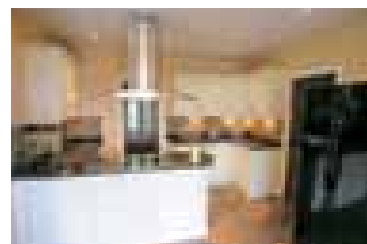
ACRE HEAD FARM PECKET WELL

A delightful detached property set within approx 1 acre grounds and situated within a rural location.

Comprising, 3 reception rooms, study, conservatory, dining kitchen, cloakroom, 5 bedrooms, 2 en suites and bathroom. Parking, gardens and views.

Leeds approx 30 miles. Manchester approx 35 miles.

Offers Around £495,000



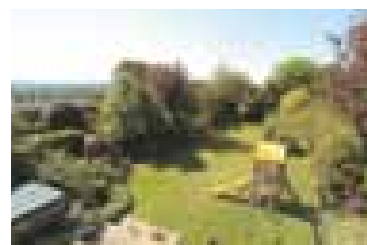
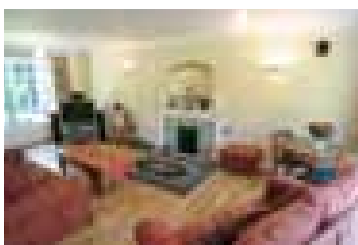
OAKWOOD SAVILE PARK

An impressive detached property enjoying far reaching views and situated within a premier location.

Comprising, hall, 2 reception rooms, cellars, kitchen, utility, cloakroom, bed 4/ office, 3 further bedrooms, W.C and bathroom. Gardens and garage.

Leeds approx 15 miles. Manchester approx 30 miles.

Guide Price £475,000



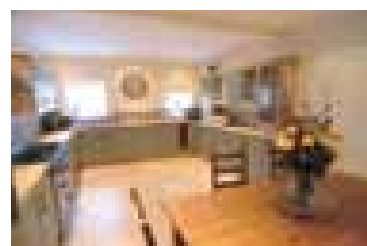
WOODSIDE LANE FIXBY

A delightful detached residence enjoying spacious accommodation set within approximately 1/2 acre gardens.

Comprising, hall, dining kitchen, lounge with dining area, cloakroom, 4 bedrooms, en suite and bathroom. Double garage and gardens.

Leeds approx 15 miles. Manchester approx 30 miles.

Guide Price £450,000



BLACK MOOR BARN OXENHOPE

An impressive barn conversion with approx 1 acre of land enjoying extensive views.

Comprising, cloakroom, 2 reception rooms, dining kitchen, utility, study, 4 beds, 2 en suites and shower room. Parking, garage, approx 1 acre of land and gardens.

Leeds approx 24 miles. Manchester approx 41 miles. Bradford approx 10 miles.

Asking Price £425,000



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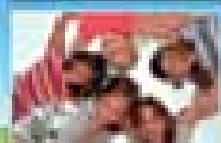
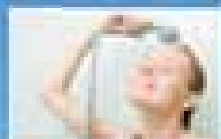
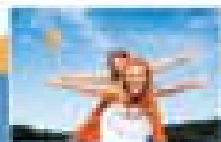
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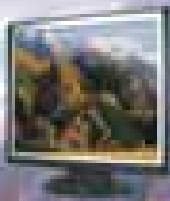
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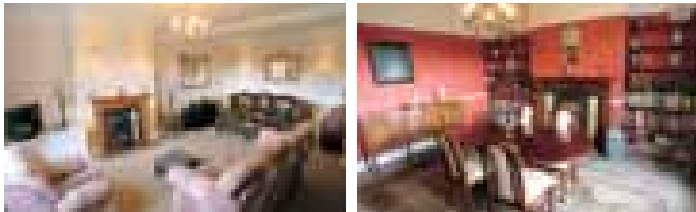
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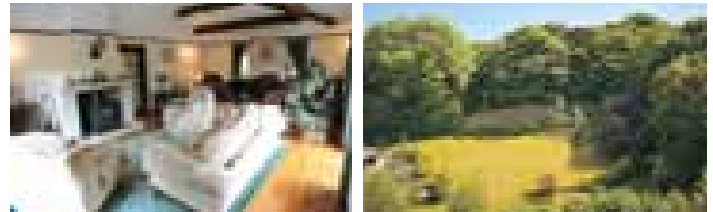
WELLANDS FARMHOUSE CLECKHEATON

An impressive Grade II Listed farm house dating back to 1840 set within approximately 1/3 acre grounds.

Comprising, hall, 3 reception rooms, dining kitchen, cloakroom, 5 bedrooms, en suite and bathroom. Double garage and gardens.

Leeds approx 10 miles. Manchester approx 35 miles.

Asking Price £445,000



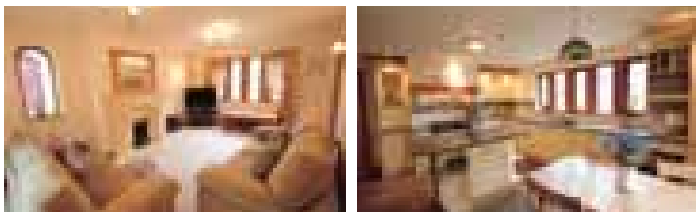
CHAPELFIELD BUNGALOW RIPPONDEN

A detached property in need of some modernisation situated within private grounds, having the potential to extend to create a substantial home.

Comprising, hall, utility, kitchen, 3 reception rooms, conservatory, WC, 2 bedrooms, bathroom, study. Gardens, garages/ workshops.

Leeds approx 25 miles. Manchester approx 25 miles.

Guide Price £439,950



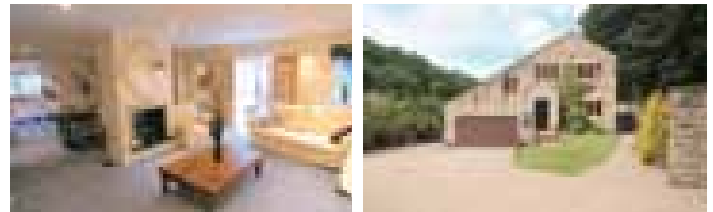
ELMET MYTHOLMROYD

A spacious, well presented family home located within a prestigious development.

Comprising, hall, 2 reception rooms, dining kitchen, utility, cloakroom, 4 bedrooms, en suite and bathroom. Double garage and gardens.

Leeds approx 25 miles. Manchester approx 30 miles. Rail network nearby.

Asking Price £425,000



WOODLANDS RIPPONDEN

A detached property set within an exclusive hamlet surrounded by beautiful woodland and streams.

Comprising, kitchen, lounge/ dining room, cloakroom, conservatory, 4 beds, en suite, dressing room and bathroom. Double garage and gardens.

Leeds approx 25 miles. Manchester approx 25 miles.

Guide Price £425,000



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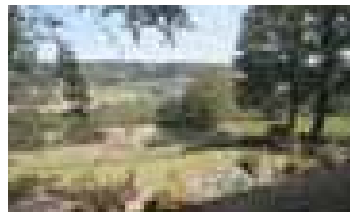
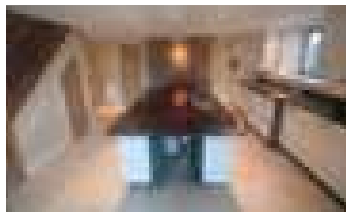
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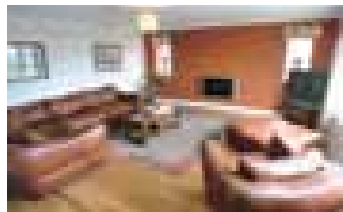
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MILNER ROYD HOUSE WEST NORLAND

A superb, renovated conversion property situated within an idyllic countryside. Offering flexible accommodation over 3 floors, hall, cloakroom, 2 reception rooms, kitchen with dining/ sunroom, 4 bedrooms and 3 en suites. Garage, gardens and views.
Leeds approx 25 miles. Manchester approx 30 miles.

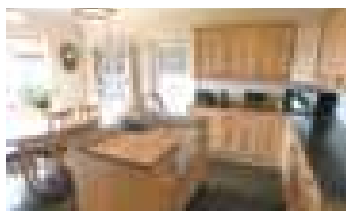
Offers Over £425,000



LONG LANE QUEENSBURY

A spacious detached family home enjoying extensive far reaching views. Comprising, hall, cloakroom, 2 reception rooms, dining kitchen, utility, 5 bedrooms, 2 en suites and bathroom. Double garage and gardens.
Leeds approx 15 miles. Manchester approx 35 miles. Halifax approx 2 miles.

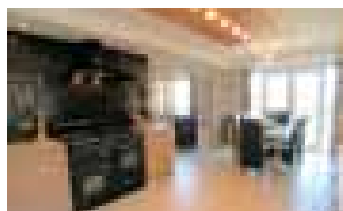
Guide Price £425,000



RESTFIELD SHELF

A traditional family home constructed in the late 1920's on a plot of 0.39 acres providing superb private gardens. Comprising, hall, 2 reception rooms, dining kitchen, utility, W.C, 4 double bedrooms, en suite and bathroom. Garage and gardens.
Leeds approx 15 miles. Manchester approx 35 miles.

Guide Price £410,000



BRYAN ROAD ELLAND

A deceptively spacious detached bungalow situated within an elevated position enjoying far reaching views. Comprising, hall, dining kitchen, lounge, 4 bedrooms, en suite, shower room and bathroom. double garage/ stores, utility and gardens.
Leeds approx 20 miles. Manchester approx 30 miles.

Guide Price £400,000

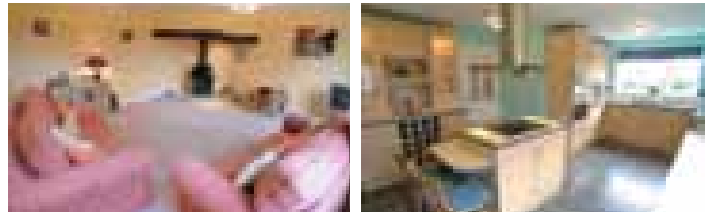
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TOOTHILL COTTAGE BRIGHOUSE

A rare opportunity to purchase a delightful Grade II Listed semi detached property forming part of the prestigious Toothill Estate. Comprising, hall, 3 reception rooms, kitchen, 4 bedrooms, en suite and bathroom. Parking, stables and gardens. Leeds approx 15 miles. Manchester approx 30 miles.

Offers Over £399,950



HALIFAX ROAD BRIGHOUSE

A delightful detached family home situated within a popular and convenient location. Comprising, cloakroom, study, 2 reception rooms, conservatory, kitchen, utility, 4 beds, en suite/sauna and bathroom. Garage and gardens. Leeds approx 15 miles. Manchester approx 30 miles.

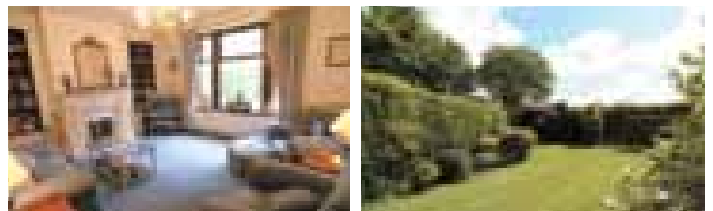
Asking Price £395,000



HARTSHEAD COURT LIVERSEDGE

A substantial, detached family home offering spacious accommodation in a popular location. Comprising - hall, cloakroom, study, 2 reception rooms, kitchen, utility, 5 double bedrooms, 3 en-suites and shower room. Garage and gardens. Leeds approx 10 miles, Manchester 35 miles.

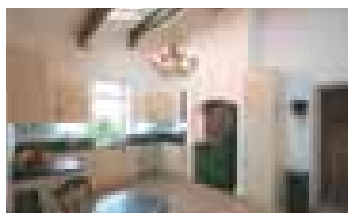
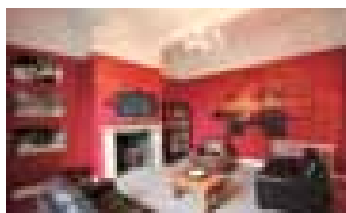
Asking Price £375,000



YEW MOUNT HOVE EDGE

A deceptively spacious family home with delightful gardens having the potential to create a self contained annex. Comprising, hall, 3 reception rooms, shower room, kitchen, utility, 2 bathrooms, W.C and 6 bedrooms. Garage and gardens. Leeds approx 15 miles. Manchester approx 30 miles.

Guide Price £375,000



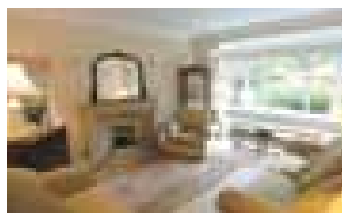
NEW GRANGE HOUSE BRADSHAW

An imposing, Georgian residence, offering spacious and immaculate accommodation, enjoying rural views.

Comprising, hall, 2 reception rooms, kitchen, cloakroom/utility, 4 beds, 2 en-suites, dressing room and bathroom. Double garage and gardens.

Leeds approx 20 miles. Manchester approx 35 miles.

Guide Price £395,000



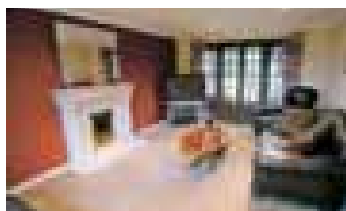
HIGH TREES FIXBY

A delightful detached property situated within a popular and convenient location.

Comprising, hall, 2 reception rooms, kitchen, 4 bedrooms and bathroom. Gardens and garage.

Leeds approx 15 miles. Manchester approx 30 miles.

Offers In The Region Of £385,000



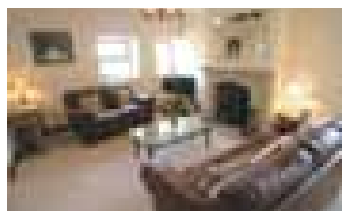
LANGPORT CLOSE QUEENSBURY

A detached family home set within approximately 1/2 acre of lawned gardens.

Comprising, hall, 2 reception rooms, conservatory, cloakroom, study, kitchen, utility, 4 bedrooms, en suite and bathroom. Garage and gardens.

Leeds approx 15 miles. Manchester approx 40 miles.

Guide Price £349,950



MARSH VIEW SOUTHOWRAM

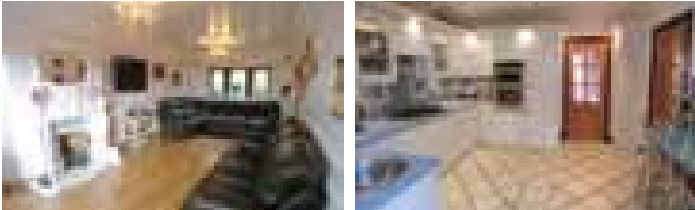
A charming semi-detached, Grade II Listed barn conversion enjoying extensive far reaching views.

Comprising, dining hall, lounge, kitchen, cloakroom, 4 bedrooms and bathroom. Parking and gardens.

Leeds approx 15 miles. Manchester approx 30 miles.

Asking Price £310,000

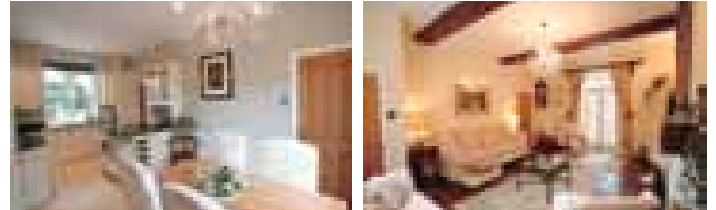
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THE CHATSWORTH GREETLAND

A detached family home set within an elevated position enjoying far reaching views.
Comprising, hall, 2 reception rooms, cloakroom, kitchen, conservatory, 4 bedrooms, en suite and bathroom. Double garage and gardens.
Leeds approx 20 miles. Manchester approx 30 miles.

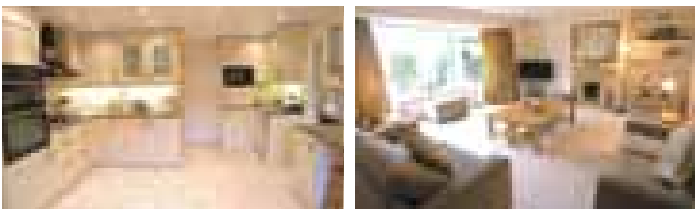
Asking Price £365,000



COACHMANS COTTAGE DENHOLME

An immaculate period property situated within the grounds of the exclusive Whiteshaw Estate.
Comprising, lounge, conservatory, dining kitchen, utility, study, shower room, 3 double bedrooms, en suite and bathroom. Garage and garden.
Leeds approx 20 miles, Manchester approx 40 miles.

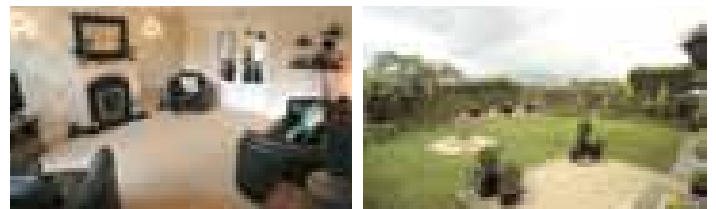
Asking Price £350,000



WOODLANDS WARLEY

A delightful, detached property enjoying well presented accommodation situated within a convenient location.
Comprising, hall, 2 reception rooms kitchen, cloakroom, morning room, study/bed 4, 3 bedrooms and shower room. Garage and gardens.
Leeds approx 25 miles. Manchester approx 30 miles.

Offers Over £299,950



MICKLETHWAITE DRIVE QUEENSBURY

A well presented detached family home situated within a convenient location.
Comprising, hall, cloakroom, lounge, dining kitchen, utility, 5 bedrooms and house bathroom. Garage and gardens.
Leeds approx 15 miles. Manchester approx 35 miles. Halifax approx 2 miles.

Guide Price £249,950

Downsizing

By Robert Brear BSc(Hons) Dip PFS IFA



Downsizing, at or about retirement, continues to be a popular option for many - even in the current economic environment.

Formal pension provision can simply not be enough to sustain previous and future lifestyles. Downsizing and investing your surplus funds for income can be a successful strategy. I would argue that this simple and straightforward process remains an economic method of maintaining lifestyle, whilst reducing outgoings at the same time. For lots of people whose children have left home to pursue their own independent lives they simply do not need the space afforded by their existing property anymore.

For those that are considering downsizing or are actively marketing their properties now, serious decisions about their future financial planning are just around the corner.

Appointing an independent financial adviser (IFA) could be a very worthwhile exercise in order to ensure the best chance of a strategic solution for your surplus assets. Such firms will use a mixture of software systems, experience of the market, industry training, such as fund manager seminars to construct investment portfolio's which successfully match a clients attitude to risk. Most importantly though they do not work directly for any of the companies they may recommend so hold a completely impartial view, acting on behalf of the client to source the best solutions.

Our company Bentley Brear Ltd established in 2002 is a private family owned business, locally based in Ripponden. We are part of the Sesame network of IFA's and specialise in running bespoke investment portfolio's on behalf of individual and private clients and provide pension and retirement advice.

A recent independent study, conducted by NMG Financial Services Consulting, was undertaken among 534 clients of Sesame advisers over 12 months and found that 97% of clients are 'definitely' or 'likely' to use an IFA again.

Financial advice is provided by myself Robert Brear, Aged 38 and with over 16 years as a financial adviser, 10 of which as an IFA I am highly qualified and well placed to help prospective clients achieve their financial objectives.

We offer a highly personal service concentrating on face to face meetings to ensure the best possible outcome and can accommodate potential new clients at our offices or in the comfort of their own homes whichever they would prefer.

We are happy to work on a fee basis as well as traditional methods of adviser remuneration.

A wide source of generic information and testimonials can be found at www.bentleybrear.com



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Talk to an independent financial adviser for help deciding:

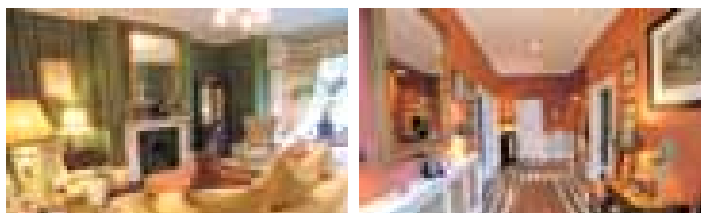
- which financial steps to take;
- the best products available in the market to meet your needs;
- your priority needs for your personal circumstances.

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Web: **www.bentleybrear.com**



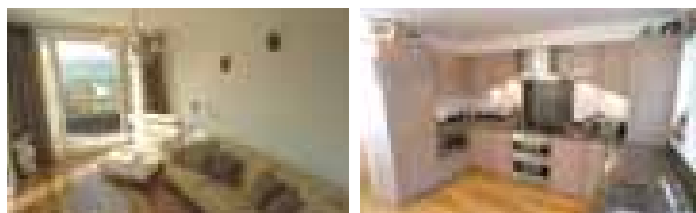
FLAT ONE, INGLEWOOD SKIRCOAT GREEN

A superb ground floor apartment situated within a detached Edwardian Gentleman's residence in the heart of Skircoat Green.

Comprising:- Grand entrance hall, kitchen, cellars, lounge, 2 double bedrooms and bathroom. Shared garden, private driveway and garage.

Manchester approx 30 Miles Leeds approx 15 miles

Guide Price £295,000



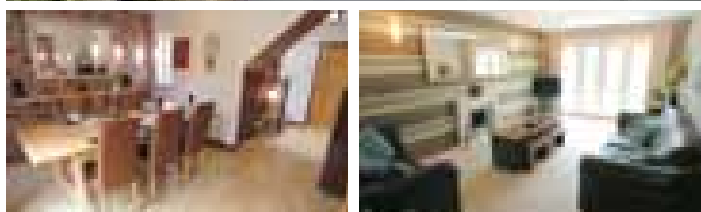
MARTIN GREEN LANE GREETLAND

A superb semi detached property set over 4 floors with a contemporary style throughout.

Comprising, hall, cloakroom, open plan lounge/dining/ kitchen, study, 4 bedrooms, dressing room, en suite and bathroom. Garage and gardens.

Leeds approx 20 miles. Manchester approx 30 miles.

Guide Price £295,000



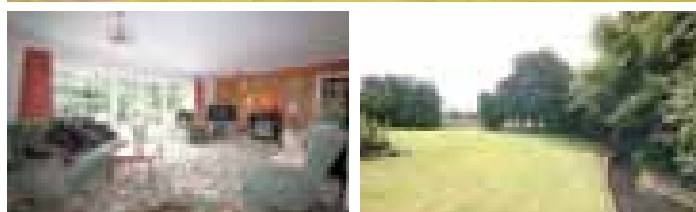
MOORGATE SAVILLE PARK

A Contemporary style detached property situated within a popular and convenient location.

Comprising, dining hall, lounge, kitchen, WC, utility, 4 bedrooms, en suite, bathroom, loft room. Gardens and garage.

Leeds approx 15 miles. Manchester approx 30 miles.

Offers Over £275,000



CROFT SIDE LIGHTCLIFFE

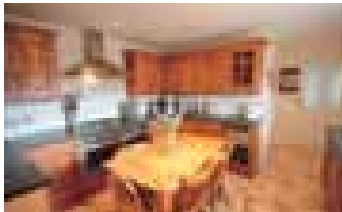
A detached 'True' bungalow set within delightful gardens in need of modernisation.

Comprising, sitting room, utility, kitchen, open plan lounge/ dining room, 4 beds, shower room and bathroom. Garage and approx 1/2 acre of gardens.

Leeds approx 15 miles. Manchester approx 35 miles.

Offers Over £295,000

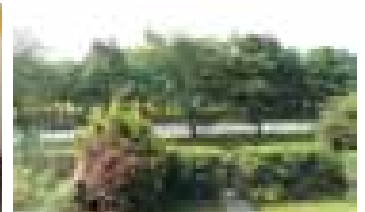
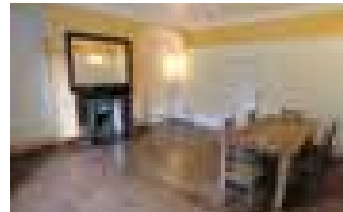
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MEADOWLANDS WHEATLEY

A individually designed detached home situated within a convenient location. Comprising, hall, lounge, kitchen, utility, study/gym, cloakroom, 4 beds, en suite and bathroom. Double garage and gardens.
Building plot with full p/p for 2 detached dwellings by separate negotiation.
Leeds approx 20 miles. Manchester approx 35 miles.

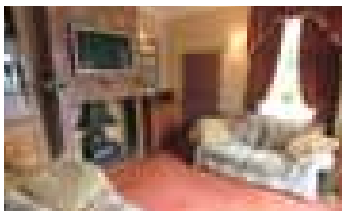
Guide Price £295,000



SAVILE PARK SAVILE PARK

An impressive semi detached period property in need of some modernisation situated within a highly sought after location. Comprising, hall, 2 reception rooms, kitchen, utility, cloakroom, basement, 4 beds, 2 en suites and shower room. Garage and garden.
Leeds approx 15 miles. Manchester approx 30 miles.

Offers Over £295,000



WOODFIELD LODGE HIPPERHOLME

A delightful detached bungalow dating back to 1860 situated within a convenient location. Comprising, hall, dining kitchen, lounge, 2 bedrooms, dressing room and bathroom.
Leeds approx 15 miles. Manchester approx 30 miles.

Guide Price £250,000



HIGHFIELD COTTAGE SOUTHOWRAM

A superb, character cottage enjoying panoramic views situated within a convenient location. Comprising, hall, dining kitchen, lounge, cellar, 3 bedrooms and bathroom. Decked garden.
Leeds approx 15 miles. Manchester approx 30 miles.

Overs Over £215,000

Regular Editorial from
Richard Mathias at Fusion Hips



It is now over 2 years since Home Information Packs (HIPS) were introduced into the market place and now any residential property placed on the market, must have a Hip before marketing can commence.

Whilst there is still plenty of debate as to whether Hips are of benefit or not, many legal professionals are finding that they are indeed making their lives easier and are in fact improving the conveyancing process.

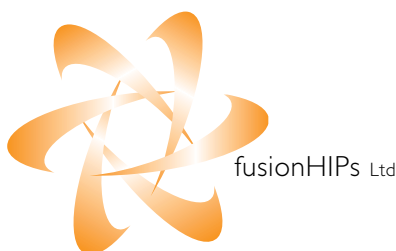
As with all products in life, not all home information packs are the same. We at Fusion pride ourselves in providing the very best quality, accurate information in order to speed up the process of selling your home.

As a seller you can provide us with any additional documentation such as guarantees or ground rent receipts and we will be happy to include them within your pack free of charge. Fusion will also email you an online property information questionnaire which is now a compulsory part of the pack and you can complete this in the comfort of your own home and submit it back to us via our dedicated website.

Whilst there have been several changes to packs over the last 2 years, as far as we are aware the government does not intend to change the contents anymore during this parliament. Of course what will happen to Hips beyond June of next year is any ones

guess, but the basic principal of providing buyers with as much information as possible at the outset of your transaction remains a good one. No matter what the future holds, sellers should always consider instructing their conveyancer as soon as the house is put on the market and providing them with as much information as possible at the outset in order to avoid delays later in the transaction.

Richard Mathias
Fusion Hips



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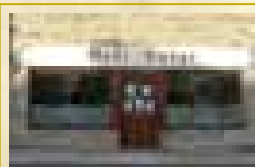
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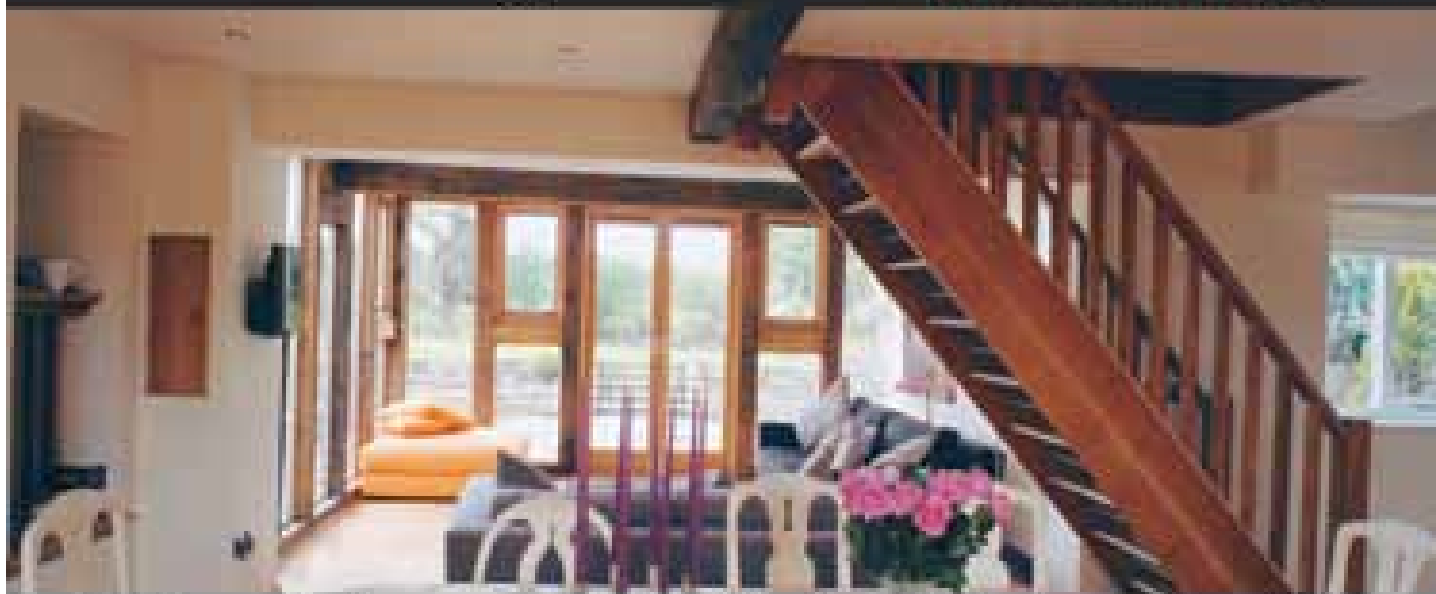


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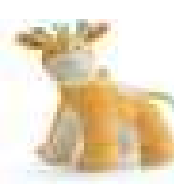
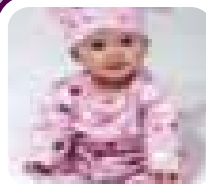
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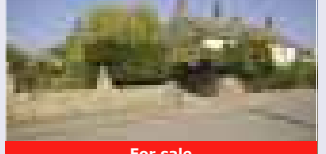
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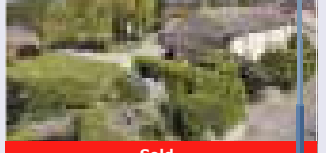
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†On the road price includes 3 year Alfacare Dealer warranty, 3 year AA cover, 12 months road fund licence, vehicle first registration fee, delivery, number plates and VAT. Figures are correct at time of print. Vehicles must be registered before 30th September 2009. Offer subject to status, a guarantee and/or indemnity may be required. Further charges may be made subject to the condition of the vehicle if the vehicle is returned at the end of the finance agreement. Offers may be withdrawn or amended without prior notification. Alfa Romeo Financial Services, PO Box 108, Leeds LS27 0WU. Prices correct at time of going to press.

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