

THE Derbeian

Proud of Derby

£1.75 (where applicable)

Winter 2019



Duffield Art Gallery

Win a limited
edition print by
James Preston



Looking to the Future, better
information more choice



IPM Interiors

Bespoke and prestigious
kitchens, bathrooms, home
redesign and renovation



Right at Home

Does having care mean
losing independence?



THE BOOT

Bar / Restaurant / Rooms / Micro-Brewery



Rosette Award for
Culinary Excellence



Gold Award for
Accommodation



Award winning Head Chef, Rob Taylor, proudly creates dishes that follow nature & its seasons and are well thought out to provide the ultimate in taste and flavour. His passion for food is only surpassed by his desire for full customer satisfaction.



The Boot is a traditional pub, serving a selection of fine wines, hand crafted ales brewed in our own micro - brewery, and award winning fresh, classic & contemporary dishes - with a culinary twist.

Voted AA Pub of the Year
AA Pub of the Year 2016/17



We produce our own Boot Beer, in a 6 barrel micro - brewing plant, and offer a series of ales with exciting, dynamic tastes.

Head Brewer, Jon Archer, creates ales to compliment the seasons and the tastes of our customers.



We have nine uniquely designed and furnished bedrooms offering luxury accommodation to ensure your stay is comfortable, relaxing and very enjoyable.

We are ideally situated for business and for touring the Derbyshire countryside.



AA Pub of the Year (Eng) 2016/17
The Boot,
12 Boot Hill, Repton,
Derby, DE65 6FT

t: 01283 346047
e: info@thebootatrepton.co.uk
w: www.thebootatrepton.co.uk



Contents

Winter 2019

Editor

Chris Varty
3 V Media Limited
01332 749187
07841 474758

Advertising

Chris Varty
3 V Media Limited
01332 749187
07841 474758

Graphic Design

Jonathan Horne
JHCreative
07765 404356
jonathan@jhcreative.co.uk
www.jhcreative.co.uk

Print

Buxton Press Limited
01298 212000
www.buxtonpress.com



4 Responsible Equity Release

Why are equity release sales soaring?

6 IPM Interiors

Love your home.

9 The Fireplace & Stove Co

Suppliers and installers of high quality stoves, fireplaces and flue systems.

10 Inspired Show Homes

Inspirational business in Draycott, South Derbyshire.

13 Miller Homes

Couple lay roots in childhood village with first property purchase.

14 Derby Local Studies

Derby and the railway.

22 Else Solicitors

Looking to the future, better information more choice.

24 Duffield Art Gallery

Win a framed, limited edition print on canvas worth £195.

26 Steve Frost

Change your old conservatory roof for a new, all year round Warm roof!

34 Motoring with Syd Taylor

Suzuki Ignis and BMW X3 XDrive 3.0 D.

38 Car Electronics Derby Ltd

A wide range of dashcams fitted.

40 The Old Derbeian Society and Derby School

The 1920's decade.

46 Liversage Trust

The founding of Liversage Trust, Derby's oldest charity.

48 Riverford Home Delivery

Live life on the veg.

50 Paul Gibson

Much to admire in Willington and Repton, Derbyshire's ancient capital.

52 DEKM

Budget 2018 and significant changes.

54 Motoring with Syd Taylor

Vauxhall Astra Ultimate 1.6i (200PS).

58 Right at Home

Does having care mean losing independence?



www.thederbeian.com



@TheDerbeian



@TheDerbeian

THE
Derbeian
Bookstore



Download the **Kindle** edition of the **Derbeian Magazine** at buff.ly/2yhnPcu or search for 'The Derbeian' on Amazon.



Derby City Council

Pick up from
Derby Local Studies & Family History Library
Riverside Chambers Derby

01332 642240

Melbourne News

35-36 Marketplace Melbourne

01332 863156

Darley Abbey Village Stores

7 Abbey Lane, Darley Abbey

01332 551247

Duffield Art Gallery

3-5 Town St, Duffield, Belper DE56 4EH

01332 840845

Holbrook Village Store and Gift Shop

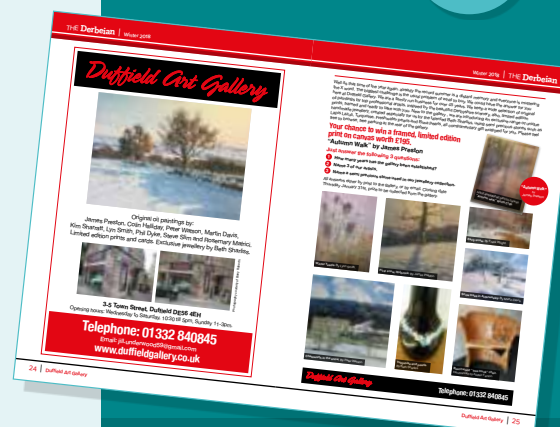
61 Chapel Street, Holbrook, Belper DE56 0TQ

01332 883050

FEATURED ARTICLE

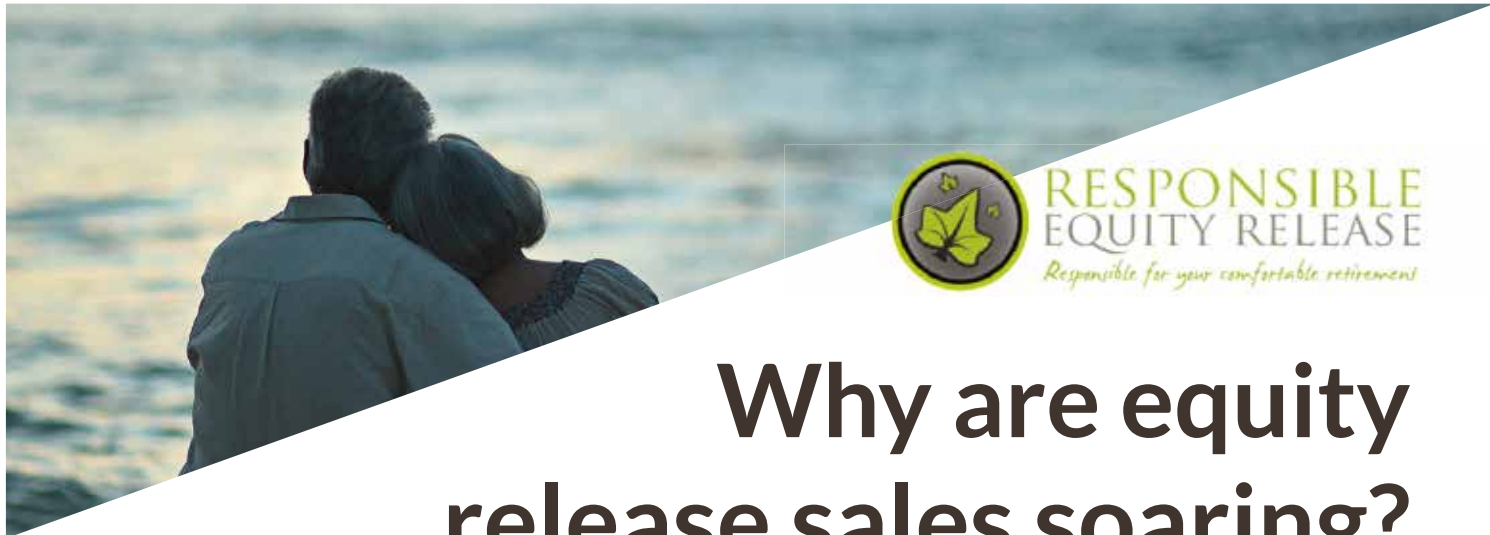
Win a framed
print on canvas

See pages
24/25



All information is correct at the time of going to press.

© Copyright 2018/19 The Derbeian Magazine. All rights reserved.



Why are equity release sales soaring?

More UK homeowners than ever before are using their property wealth to help fund their later life ambitions, tax-free. What's more, modern regulation and built-in safeguards mean that it has never been safer.

Historically low-interest rates, combined with rising costs of living, mean that saving enough for a comfortable retirement can be a challenge. This has led to increasing numbers of over-55 homeowners searching for a way to make the most of their property wealth. Long-term growth in the value of UK property means that unlocking even a portion of their on-paper wealth could completely change their financial outlook. The nation's favourite way to release equity is with a specialist mortgage, known as a Lifetime Mortgage, because it can give them the peace of mind to achieve their later life ambitions.

A Lifetime Mortgage is simply a loan secured against your home with no fixed end date. With a Lifetime Mortgage, unlike other forms of equity release, you retain full homeownership for life. There are no required monthly repayments with the mortgage, plus interest, simply being paid once both you and your partner have passed away, or entered into long-term care. Releasing a portion of your equity now, may reduce your estate's value in time. It could also affect your entitlement to means-tested state benefits. An adviser can recommend the most suitable plan for you with a personalised illustration, helping you choose a plan which can mitigate any unwanted impact.

Here at Responsible Equity Release, we only offer plans from Equity Release Council approved lenders, meaning that you will benefit from the multiple safeguards that these plans provide. This includes the no negative equity guarantee, which means that you will never owe more than the value of your home, nor will you pass any Lifetime Mortgage debt to your estate.

Discussing the common myths about equity release

Despite modern equity release plans being regulated by the FCA, some common misconceptions remain.

Myth 1

Equity release relinquishes your homeownership

Contrary to popular belief, taking out a Lifetime Mortgage does not affect the ownership of your home. Your home remains your own for life. The mortgage, plus the interest accrued, only gets repaid once both deedholders have passed away or moved into long-term care for example.

Myth 2

You can't release equity if you have mortgage debt

False. You can still release equity from your home if you have an outstanding mortgage, provided that the tax-free funds you release or other savings you have are used to pay off the outstanding mortgage balance. The left over funds are yours to spend however you wish.

Myth 3

You can end up owing more than the value of your home

This is completely untrue. The no negative equity guarantee ensures that your estate will never owe more than the value of your property. Once the property is sold, the sale proceeds are used to pay off the Lifetime Mortgage and any interest that has accrued. Once the loan has been repaid, any remaining funds will be paid to your heirs as per the instructions in your Will.

Daniel Sellwood, your local equity release specialist, is on hand to answer any questions you may have. Why not contact him today with no obligation?

Daniel Sellwood

CII, CER

Your local Equity Release Specialist



"From start to finish my adviser, Daniel Sellwood, provided me with a clear and detailed explanation of my options and guided me through the process efficiently. I would not hesitate to recommend him or Responsible for their excellent service throughout."

- Margaret Howes, June 2018



Trustpilot



Could equity release help you?

– Contact me today –

visit: responsible.org.uk/danielsellwood

call: 07377 943 034

JUST.

LV=

AVIVA

**Legal &
General**

more2life

Pure
Retirement
Providing solutions for your future

LOVE YOUR HOME



IPM INTERIORS


OF RADBOURNE


KITCHENS | BATHROOMS | HOME REDESIGN & RENOVATION

Wishing you a Merry Christmas
and a Happy New Year



Discover more at IPM Interiors
Silverhill Farm, Radbourne, Derbyshire DE6 4LY
01332 824407 | www.ipminteriors.co.uk


thesquashedtomatoderby







We are a small, friendly team offering great service alongside simple, but delicious hand prepared food all freshly made.

Our menu changes with every season to keep it new and exciting!

Great coffee and a variety of award winning teas.

Gluten free and vegetarian options available.



16 The Strand, Derby

Tel: 01332 348793

WEBSITE COMING SOON



THE FIREPLACE & STOVE Co.

The Fireplace & Stove Co. is a local, family-run business, with 30 years specialist experience in supplying and installing high quality stoves, fireplaces and flue systems.

Our products range from traditional cast surround fireplaces, solid fuel fires and gas to environmentally friendly DEFRA approved contemporary wood burners. We are an approved

dealership for Morso, Hunter Stoves and Town & Country.

With a passion for great customer care, we offer expert advice and only recommend products and services to suit your property. We take you through the whole process, from initial concept, survey, and product choice, to installation. Our hand-picked team of Gas Safe and Hetas registered engineers

gives you peace of mind that all installations are completed to the highest standards of workmanship, leaving you with a stunning home feature which fully meets regulatory requirements.

Why not visit our showroom to see a selection of fires and stoves working live, or call Stewart or Craig on **01543 480444** to arrange your free home survey.



Showroom Open:

Tuesday-Sunday 10am-5pm Closed Monday.

CALL NOW TO
BOOK A FREE
HOME SURVEY



23, Heart of the Country Shopping Village, Lichfield, Staffordshire WS14 9QR

Telephone: **01543 480444**

Email: **info@thefireplaceandstove.co.uk**

Inspirational Business in Draycott South Derbyshire



Within the multi award winning village of Draycott lies the historic Draycott Mill. The late Victorian lace mill, complete with ghost, has been partly converted into residential units and the rest of the building has become a fabulous shopper's paradise within a picturesque courtyard. There is a designer dress shop, a quaint café serving amazing home cooked food, a hairdressing salon and a foot health clinic. In addition to these is The Emporium, an Aladdin's cave of stunning new and ex-show home furniture, accessories, artwork and home décor items – all at fabulous prices. The shop is the brain child of managing director Maria Beale.





Inspired Show Homes
Interior Design

“ We already have a successful Interior Design business – Inspired Show Homes – based here in Draycott and thought an interiors shop selling off our designer furniture and unusual accessories would fit perfectly with the other businesses here in The Courtyard. We have a loyal and growing clientele, seeking amazing bargains. Brand new for 2019 will be our Design Centre where anyone can pop in for help sourcing individual items, re-designing room schemes or transforming a whole house. ”



Inspired Show Homes creates beautiful Show Homes for new build developments all over the country and have been established over 10 years. In 2015 they purchased their lovely old mill and relocated to Draycott. The purchase included Purple Squirrel Storage offering self-storage for both private and business clients, archive storage and confidential shredding. Draycott is well worth a visit. It was regional winner in East Midlands in Bloom and gold medal winner Britain in Bloom. Visitors to The Emporium or The Emporium website can benefit from a 10% discount, on top of their already amazing prices, using code 'DERB18'. Like them on Facebook and give them a follow on Instagram for all the latest additions and special offers.



Opening Hours

Tuesday to Saturday - 9:30am - 4:30pm



Tel 01332 874789



www.theemporiumderby.co.uk



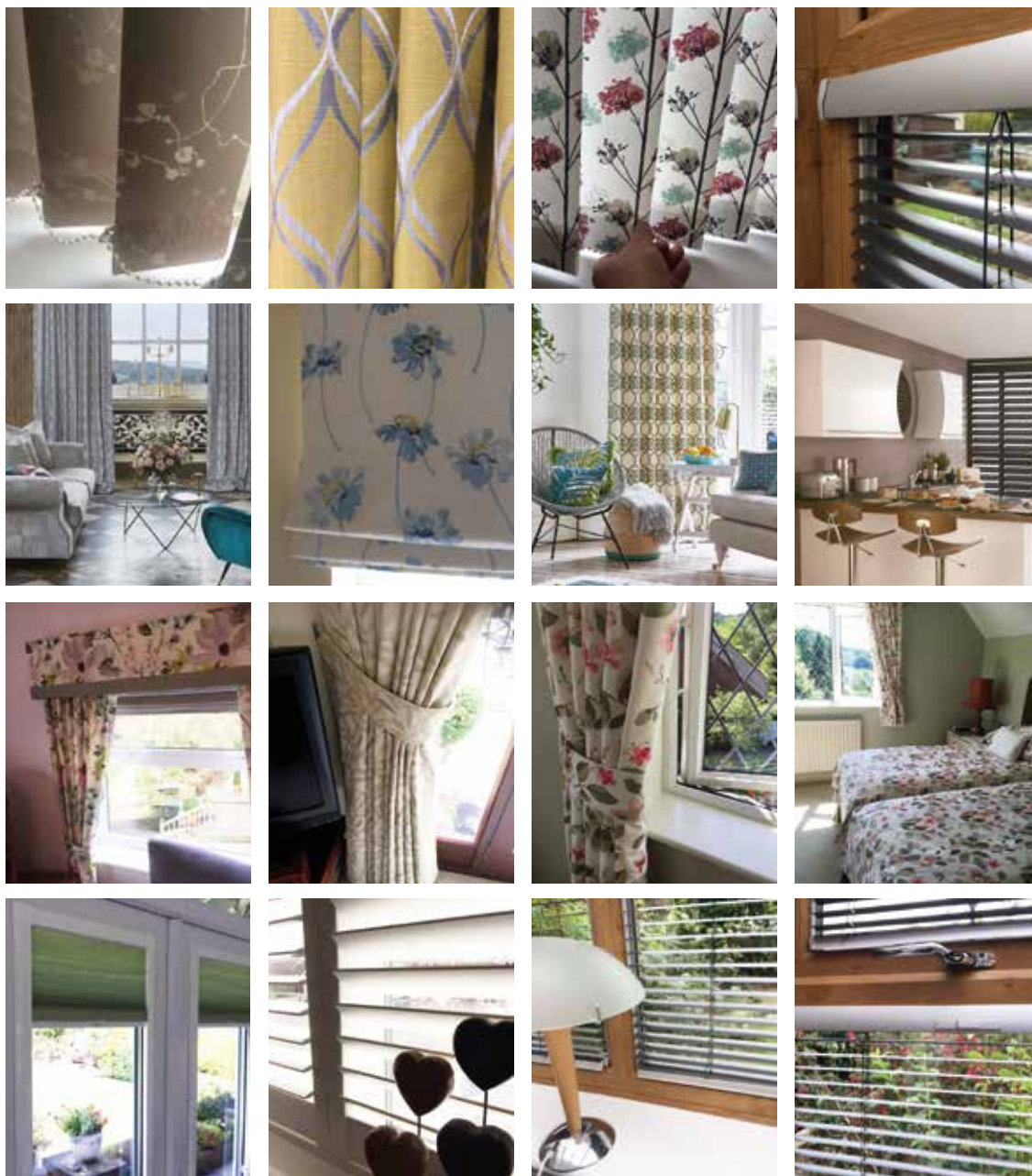
@theemporiumderby



facebook.com/theemporiumderby

premier

BLINDS & CURTAINS



Call: **01773 771457** | Mobile: **07733 184208**

Email: premiersales@hotmail.co.uk

www.premierblindsandcurtains.co.uk

HOME
VISITS

Couple lay roots in childhood village with first property purchase

Dreams of purchasing their own home close to friends and family have come true for a Derbyshire couple, with help from Miller Homes.



Dreams of purchasing their own home close to friends and family have come true for a Derbyshire couple, with help from Miller Homes.

After deciding to purchase a property together, Kathryn Horswell and fiancé Ben Kimpton moved to the Priory Grange development in Repton, the village where Kathryn grew up.

The couple, who both work for key local employer Rolls-Royce, chose the three-bedroom Darwin house type,

opting for a new build home to ensure the move was as simple and stress-free as possible.

Kathryn explained: "I've lived in Repton most of my life, and when we were saving up for our first home together, we temporarily moved back in with my parents, who also live there. We have always loved the area and have lots of family and friends here, so we were instantly attracted to the Priory Grange development – it's exactly where we want to be.

"It took us just four months from initial viewing to picking up the keys, and we regularly visited the house at weekends to see the progress that was being made, which was really exciting for us.

"Since moving into our home we've already created lots of memories that will last a lifetime. Ben celebrated his 30th birthday, we picked up our puppy Chester and got engaged in Australia.

It's been a whirlwind couple of months, but we couldn't be happier starting our next chapter together in a place that's so important to us."

Alastair Parsons, sales director for Miller Homes Midlands, added: "We understand that a house means so much more than just a place to live, and are thrilled that Kathryn and Ben are settling in so well in their first home, close to friends and family.

"Deciding to buy a house, especially for the first time, can be an exciting but also a nerve-wracking experience and our team work hard to ensure the whole process goes as smoothly as possible. We wish Kathryn and Ben the best of luck, and a happy future together at Priory Grange!"

Miller Homes was recently awarded a five star rating in the House Builders Federation (HBF) Customer Satisfaction Survey.

All the homes at Priory Grange have now been snapped up but Miller Homes has created new communities throughout Derbyshire including Langley Country Park in Derby, Dales View in Brailsford and Highfields in Littleover. Visit www.millerhomes.co.uk for more information.



Let's get moving to Victoria Gardens.

Victoria Gardens, Melbourne, Derbyshire, DE73 8HN

3, 4 & 5 bedroom homes available from £250,000

Plot 29 – The Beeley

This stunning three bedroom home has recently had a **price reduction of £14,000!** Was £264,000 **now £250,000**. This home is available with **Help to Buy*** so you can purchase it with just a 5% deposit.

Visit our showhome and marketing suite this weekend to find out how we can get you moving. We're open 10.30am to 5.30pm, Thursday to Monday.

the place to be

03300 290 179 | www.millerhomes.co.uk



millerhomes

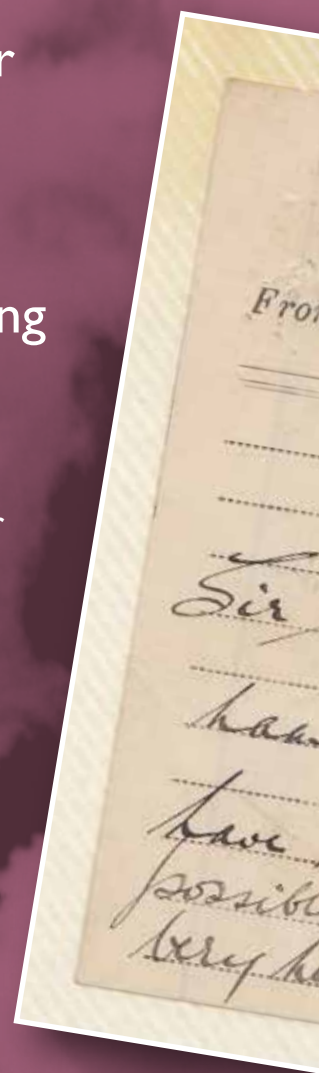
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP THE REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT
 *Help to Buy is available on properties up to a maximum value of £600,000. If you qualify for Help to Buy assistance and you raise a mortgage for at least 75% of the purchase price of your new home from a lender, you can borrow up to the remaining 20% of the purchase price by taking out a loan secured over your new home from the Government's Homes & Community Agency (HCA) over a period of 25 years. A 5% deposit is required by the lender. More may be required depending upon circumstances and your lender's criteria. Help to Buy is subject to eligibility and terms and conditions. For full details visit www.millerhomes.co.uk/help2obuy. Offer is subject to Miller Homes' standard terms and conditions and cannot be used in conjunction with any other incentive or offer nor exchanged for cash. Miller Homes reserves the right to withdraw the offer at any time. Photography represents a typical Miller Homes interior and exterior. Price and availability correct at the time of going to print. Carpets and floor coverings are not included in our homes as standard.

DERBY AND

Derby has a rich railway heritage dating back over 180 years and it has captured the imagination of generations of people since. Here at Derby Local Studies and Family History Library we have a wealth of resources linked to the railways, including hundreds of photographs.

We have recently received a donation of albums full of photographs documenting life and work at Derby Loco and Wagon works. Research for this article allowed the team to explore this collection more fully.

Many of the photographs and documents provide a comprehensive and intimate portrait of working life in the late 1970's and 80's. This invaluable deposit, clearly built up over many years, also contains materials as diverse as documents from WWI relating to a relative of the donor of the collection, a programme commemorating the coronation of George VI in 1939 to bank books and shop receipts. The donor also collected documents from the first half of the twentieth century reflecting work practices of the time.



THE RAILWAY

A note, requesting a replacement for a shop clerk who had died that day. Whilst there was surely no lack of compassion towards the gentleman's family, this is a stark reminder that life goes on.

LONDON MIDLAND AND SCOTTISH RAILWAY COMPANY. P. F. 45.
1/25.

8. 4. 1920

From Shop.

To: Premium Inspector.

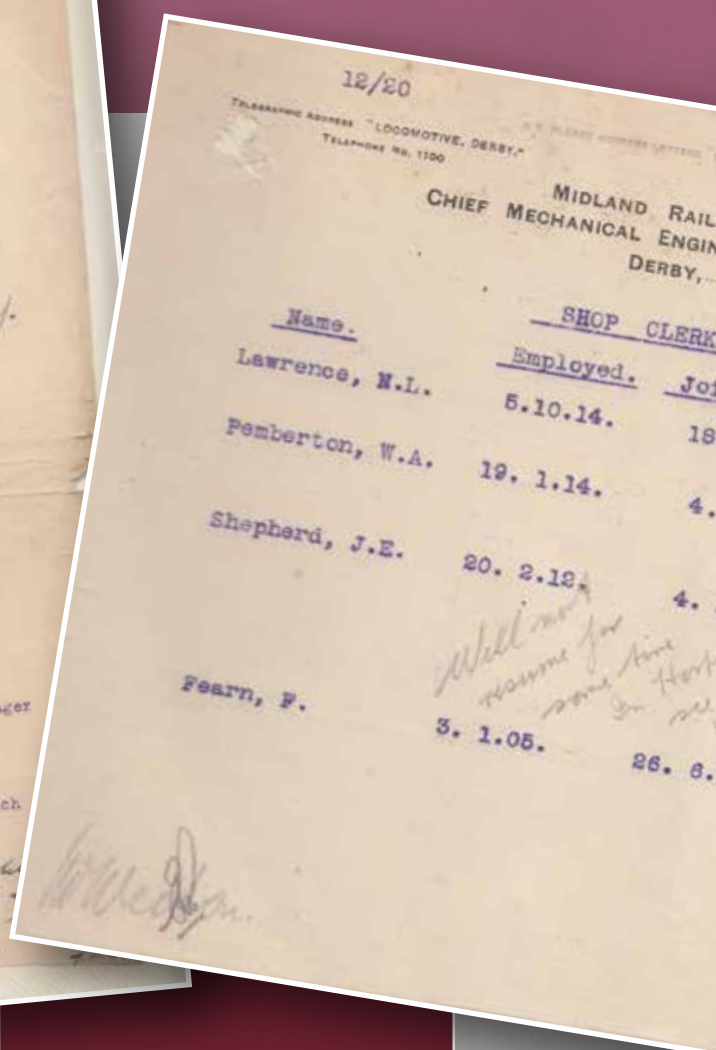
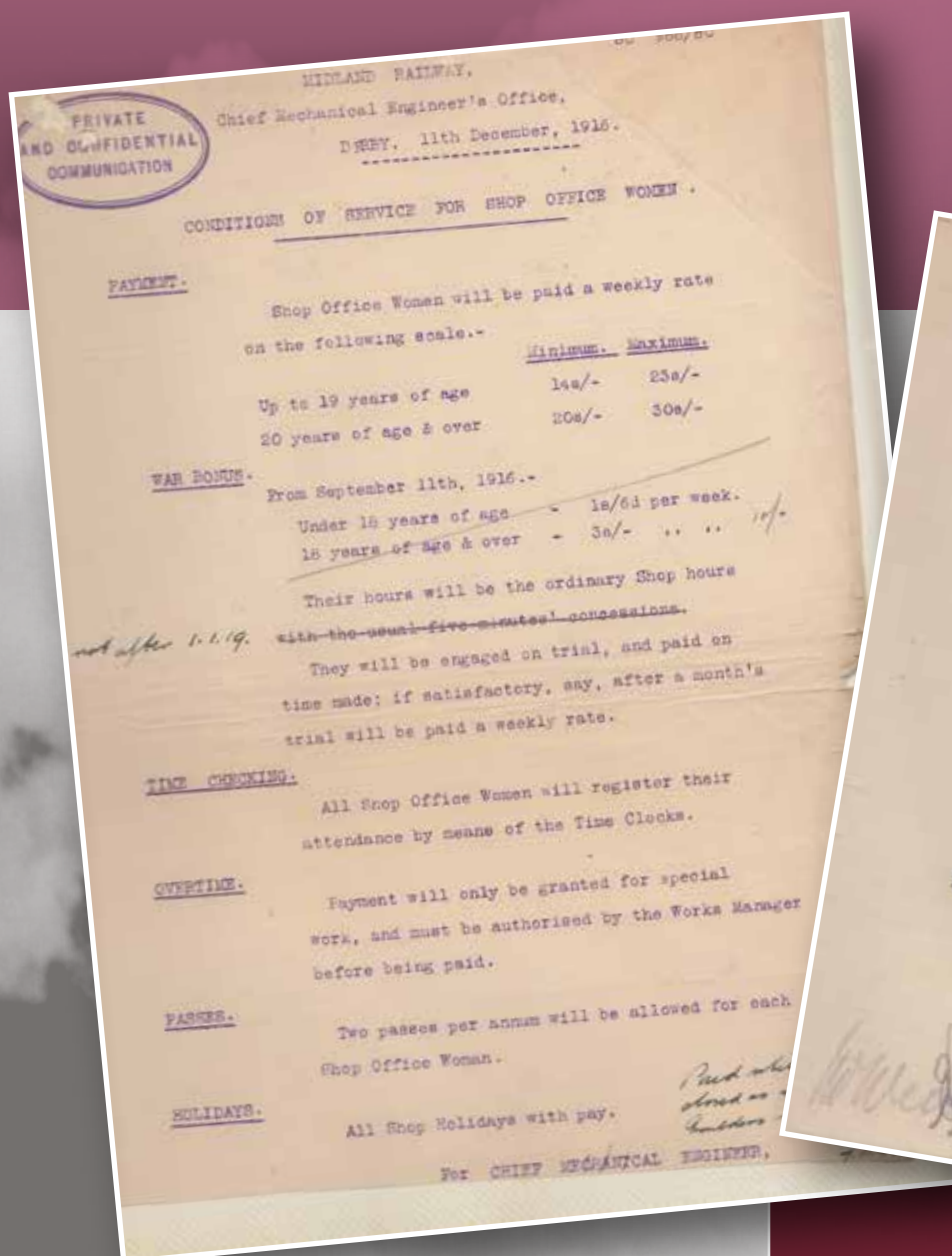
W. G. H. [redacted] Shop Clerk.

I regret to inform you that the above
[redacted] passed away this morning.
I shall be obliged if you would let me
know if you would be so good as to
fill his place as early as possible.
The work he has been doing has got
much behind.

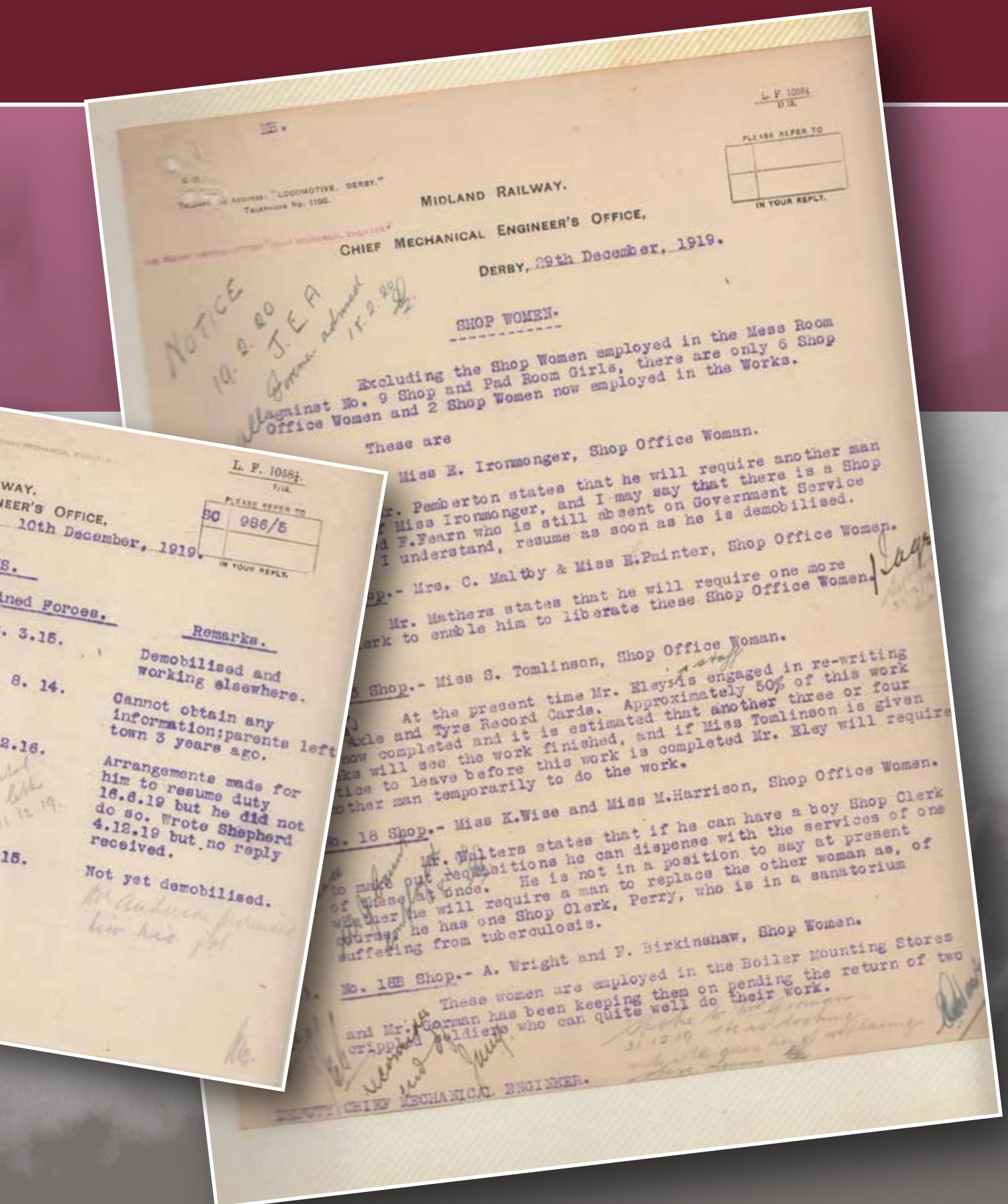
A. J. [redacted]

DERBY AND THE RAILWAY

CONTINUED



Some of the earlier documents offer a very personal insight in to the social history around the First World War; these images show how women were employed in 1916 to replace men who had joined up and the subsequent actions taken to return the men to their jobs in 1919.



DERBY AND THE RAILWAY

CONTINUED



Work

Sparks are flying here, noisy and smelly too probably!!



Lunch

Good to see that tea drunk out of decent sized mugs after a hard morning's work.



Photobomb

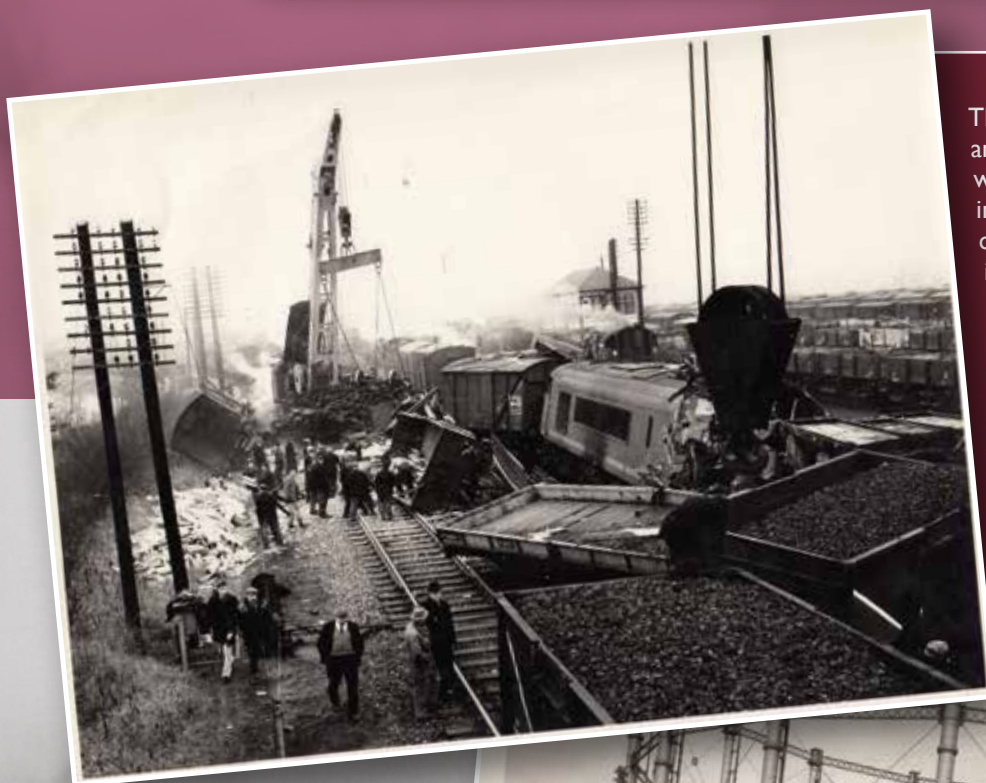
Each generation likes to think that they are innovative and revolutionary but this picture goes to show that photo-bombing is nothing new!!



A large number of photographs come to us with no information at all which leads on to some detective work. This is not always successful as is the case here. We found out that Locomotive 47652 came to Derby in 1948 and worked here until it was withdrawn from service in 1960. Does anybody know how it came to be resting at such a jaunty angle? Please contact us at Derby Local Studies and Family History Library if you have any information regarding this little engine.

DERBY AND THE RAILWAY

CONTINUED



This photograph was amongst a series of photos we received with no information and by looking carefully at the background it became apparent that the photograph was taken at Stanton Gate South. Using our newspaper archive it was traced to an accident that occurred in the early hours of December 6th 1963. Sadly the train driver and the fireman died as a result of the accident.

This last photo shows locomotive no. 10001 – we discovered it was one of only two prototypes, the very first British mainline diesel locomotives and built at the Derby Works in 1947/48. By pure chance, a few days after this discovery, a member of the Ivatt Diesel Re-creation Society visited the library and informed us that both trains were scrapped in the 1960s. The Society has ambitions to recreate one of these historic locomotives.



Derby Local Studies and **Family History Library** is located in Riverside Chambers on full Street. Pop in for a visit, explore the photo collection and see what other treasures you can discover.

Pride Veterinary Centre
Hospital

Vets at Night

❄️ 24 hour ❄️
emergency
service 365 days
❄️ of the year ❄️

At Pride
Veterinary
Centre

01332 678333



Pride Veterinary Centre
Riverside Road
Derby DE24 8HX

Winter Walkies

When exercising your dog in winter it is important for everyone to be safe, it's advisable to walk on well-lit footpaths and if trying a new walk always try it in daylight first.

1 Keep warm

Dress for the weather this is both you and your dog, just because they have a fur coat does not mean they don't feel the cold especially if they get wet.

2 Be seen

For you - carry a torch and consider a reflective jacket. For your pet - LED leads, collars and tags are great as it means your pet is constantly visible. These are better than reflective products that are only visible when a light is shining on them.

3 Salt and grit

This is very hazardous to your dog and prolonged contact can cause chemical burns where pads can become cracked, red, inflamed and blistered and if ingested, it can be very dangerous. It is therefore advisable to avoid your dog walking over gritted areas and wash/dry their feet after each walk.

4 Ice balls

These are uncomfortable to walk on for your dog so always check between your dog's toes if they suddenly become lame after being out and about. If they do occur bathe their feet in warm water to melt and remove them.

5 Frozen ponds

Don't allow your dog to walk on frozen ponds as the ice may not be thick enough to support their weight.

6 Microchip

Since 2016 it was by law necessary to have your dog microchipped it is also essential that you keep all your details up to date.

7 Be safe

Take your mobile phone with you so you are able to ring in case of emergencies.



Looking to the Future

Better information more choice

Imagine you have just found out that you have been appointed as the Executor for the estate of someone who has recently died. You have looked into your duties and responsibilities and decided you might need some legal advice and help – but how would you choose a solicitor? In the past, and to some extent now, many people start with their ‘family’ solicitor, or the solicitor who prepared the Will. Maybe you would ask a friend for a recommendation. You could also shop around a bit – look at a firm’s website, research the solicitors’ skills and expertise and read reviews of the services they offer before making a decision.

For a lot of people, price will also be an important factor, but up until now, the only way you could find out that information is by ringing a solicitor direct. That will all change this December when the new Transparency Rules from the Solicitors Regulation Authority (the body which regulates Solicitors – SRA) come into effect.

To look at why these new Rules have come in, we have to go back to December 2016, and a legal services market study from the Competitions and Markets Authority (CMA). It concluded that there was still a lack of transparency for consumers in the legal services market, especially in relation to price, quality and service. It felt this was putting consumers off.

Following this, the SRA published a consultation paper in June 2018 setting out a need for more transparency in certain areas of legal advice.

The SRA concluded that consumers should have the information they need to make informed choices about the purchase of legal services, allowing them to compare different providers and choose the one that best meets their needs.

As a result, new Transparency Rules have been introduced and will be in force from December this year – the rules require firms to publish on their website, price and service

information for specified legal services. Probate services are one of these, and for individuals also:

- residential conveyancing,
- motoring offences
- employment tribunal
- licensing applications
- debt recovery and immigration (not including asylum).

The SRA have made it clear that this is only the beginning and are encouraging firms to publish service and price information for other areas as well.

What does this mean for you, the consumer?

Solicitors offering the services listed above will (from December) be required to publish cost information clearly and prominently on their websites, including

- the total cost of the service where possible, or if not the average cost or a range of costs – and whether this is based on an hourly charge, a fixed fee or another means (this is likely to be with reference to sample cases only – each case is unique and it will be difficult to give bespoke costs information without meeting the client)
- the experience and qualifications of anyone carrying out the work, and of their supervisors;

- a description of, and the cost of, any likely external fees which may need to be paid – for example in a Probate matter, the Court fee for the application for the Grant of Probate
- details of what services are included in the price displayed, including the key stages of the matter and likely timescales for each stage, and details of any services that might reasonably be expected to be included in the price displayed but are not;

The SRA’s focus is on the impact to the consumer, rather than to the firm, and this will be a significant change to the way legal services have traditionally been marketed and sold.

As a consumer this is intended to give you more help so that your selection of a solicitor is more informed and you have a clearer idea of what to expect in terms of price and services including. For example, on a Probate matter you should expect to see the following:

- estimate of cost for dealing with an administration;
- what services are included; and
- what additional services might be required at an additional cost and how these charges are calculated.

Else Solicitors acknowledge this is a new era for legal services and a massive game-changer for the industry. Else view this development as a great opportunity for transparency allowing professionals to promote specific services, specialist experience and competitive prices which set Else apart from competitors.

For more information relating to Wills & Probate please contact **Kathryn Caple**, Head of Private Client at Else Solicitors, by emailing kathryn.caple@elselaw.co.uk or calling directly on **01283 526230**.



MEET THE TEAM



Kathryn Caple

Kathryn specialises in and heads up Wills and Probate. Kathryn has been working as a private client solicitor since qualification and is also a member of the Society for Trust and Estate Practitioners (STEP).

She is an active member of the Etwall & Hilton Rotary Club and is a keen viola player, having performed with the Nottingham Symphony Orchestra. She enjoys reading and is a board game enthusiast when her children give her time!

Tel: 01283 526230

Email: Kathryn.caple@elselaw.co.uk



Yolanda Ride

Yolanda is a paralegal specialising in Wills & Probate. She has developed her legal experience by working at a number of different law firms acquiring a great working knowledge in several areas of law. Yolanda is in the process

of completing her CILEX Level 3 in Law and Practice Diploma specialising in Private Client Services.

She lives and breathes rugby following her home country of Ireland and is currently an RFC coach for Burton Rugby Club Mini Juniors as well as playing for the Burton Ladies Squad. She is soon to also be manager of a new Under 11s girl's team. She spends her free time reading and swimming, as well enjoying movies starring Tom Hardy her favourite actor, and spending time with family and friends.

Tel: 01283 526203

Email: Yolanda.ride@elselaw.co.uk

TESTIMONIALS

"I have used Kathryn Caple at Else Solicitors for my Estate Planning requirements and would highly recommend her services. She was extremely patient with me and dealt with my rather complex needs. I found her to be knowledgeable, courteous and professional. I am very reassured that she has put in place all that is required."

Susie Owen, Curious Guys

"Else Solicitors Wills department dealt with my wife and my Will in a **sensitive manner which left both my wife and I feeling relieved that at the end of our lives all our intended plans will be carried out.** We could have brought one of those do-it-yourself Will kits but we would always have worried would it be found and would it be written properly. **With Else Solicitors we have complete peace of mind** and would definitely recommend them to anyone else."

Peter and Jane Hodson

"Everything was excellent. The service we received from Yolanda was superb! We would recommend her to friends and relations without hesitation, we now look upon Yolanda as a friend and thank her for her excellent service!"

David and Janet Symonds

Duffield Art Gallery



Original oil paintings by:

James Preston, Colin Halliday, Peter Watson, Martin Davis,
Kim Sharratt, Lyn Smith, Phil Dyke, Steve Slim and Rosemary Mafrici.
Limited edition prints and cards. Exclusive jewellery by Beth Sharliss.



Photography courtesy of Barry Roberts.

3-5 Town Street, Duffield DE56 4EH

Opening hours: Wednesday to Saturday, 10:30 till 5pm, Sunday 11-3pm.

Telephone: 01332 840845

Email: jill.underwood59@gmail.com

www.duffieldgallery.co.uk

Well its that time of the year again, already the record summer is a distant memory and everyone is muttering the X word. The biggest challenge is the usual problem of what to buy. We could have the answer for you here at Duffield Gallery. We are a family run business for over 45 years. We keep a wide selection of original oil paintings by top professional artists, inspired by the beautiful Derbyshire scenery, also, limited edition prints, framed and ready to take with you. New to the gallery , we are introducing an exclusive range of unique handmade jewellery, created especially for us by the talented Beth Sharliss, using semi precious stones such as Lapis Lazuli, Turquoise, Freshwater pearls and Biwa pearls, all complimentary gift wrapped for you. Please feel free to browse, free parking at the rear of the gallery.

Your chance to win a framed, limited edition print on canvas worth £195.

“Autumn Walk” by James Preston

Just answer the following 3 questions:

- 1** How many years has the gallery been established?
- 2** Name 3 of our artists.
- 3** Name a semi precious stone used in our jewellery collection.

All answers either by post to the gallery, or by email. Closing date Thursday January 31st, prize to be collected from the gallery.



Winter Teazle. By Lynn Smith.



First snow, Holbrook. By James Preston.



Early snow. By Frank Wright.



Snow trees in Alderwasley. By Martin Davis.



Chatsworth in the snow. By Peter Watson.



Turquoise and pearls.
By Beth Sharliss.



Beechwood “Tree trunk” chair.
Handcarved by Alistair Farson.

Duffield Art Gallery

Telephone: 01332 840845

Steve Frost

CONSERVATORIES

Change your old conservatory roof for a new, all year round Warm roof!

Most commonly asked questions

Will a Warm roof make my inner rooms dark?

With a 2 year history of fitting Warm roof's, we have plenty of experience in receiving positive feedback. This is ensured by our customers always being more than pleased with their results. It is recommended that the ceilings are interiorly painted with a bright/neutral colour as this ensures the light reflects throughout the rooms and surrounding areas. This can also be reviewed when Steve visits your property as we understand that each individual has different tastes to interior designs. However to aid lighting, we can install skylights but as mentioned it is all dependent upon the property and customers preference's.

Do Warm roofs actually keep me cool in summer and warm in winter?

Due to the amount of insulation and the layout of the Warm roof builds, keeping cool in the summer and warm in the winter is guaranteed. The Supalite Warm roofs provide a solution to the temperature fluctuations that occur in UK weather, ensuring the space can be used efficiently 365 days of the year. This is supported by the feedback we obtain as the fact our customers can use their Warm roof's everyday, is an important factor. Please visit www.supaliteroof.co.uk for more information and if your questions are not answered, Steve will be more than happy to help answer these for you.

How do I know what my Warm roof will look like?

As a company with over 40 years experience, we have discovered the best way to provide customers with ideas and an imagery of what their Warm roof could look like, is with real life pictures and visits, with the support of company brochures and websites. Once we have an idea of what it is you'd like, we can supply customers with pictures of past builds of which may be similar and our previous customers are always willing to let new customers visit and have a look at their own. Alongside this, we have Supalite Tiled Roof System's brochures and access to their website, as do customers, at all times; with each quote, a brochure of Supalite Warm roofs is supplied.

What is the cost implication?

All new customers receive a free quotation from Steve and this is after a visit to your property for measurements and consultation. All prices are individually priced as we always aim to personalize each build as we understand that each customer has their own individual taste and style. As we are a family run business from our own home, we do not focus on financial gains as we believe you are a customer, not a number. We ultimately focus on making your new build/renovation an easy task that you can live in comfortably and love daily all year round.



Tel: **01283 701458**

Email: **steve@villagec.co.uk**

Willington, Derby

www.stevefrostconservatories.co.uk



Before



After



Before



After




Family ran
business with
over 40 years
experience



FREE
10 years
insurance backed
guarantee on all jobs from





Darley Abbey
Village Stores

NEWSAGENT, OFF LICENCE
AND GENERAL STORE

Open
6-9 daily

**An excellent range of wines and beers
and local produce including honey
and ice-cream**

Stockists for

- Darley Abbey Cider Company
- White Peak Distillery,
- Bluebell Dairy
- Derventio
- Shiny
- Derby Brewing Company
- English Wine Project
- Barry Fitch Butchers

**Homemade cakes,
sandwiches and
savouries now available**

**Now serving freshly ground
coffee and hot chocolate**

7a Abbey Lane, Darley Abbey
Tel: 01332 551247

Winter wear
whatever the weather
find everything you need at

Geisha 

Ladies Lingerie & Fashion
5 Firs Parade, Matlock, Derbyshire DE4 3AS

nothing at Geisha?
find more across the road at

Geisha @ N°24

PRE-LOVED & NEW DESIGNER WEAR
AT REASONABLE PRICES
24 Firs Parade, Matlock, Derbyshire DE4 3AS

01629 583153 07434 997 925
geishamatlock@outlook.com www.geishamatlock.com



Goldswan
Home Adaptions

WET ROOMS • BATHROOMS • KITCHENS

- Bespoke adaption of existing facilities to your changing needs.
- Family run business aiming to improve the lives of elderly and disabled people.
- More than 10 years experience in the sector, offering bespoke solutions to your individual requirements.

*We cover any aspect of adaption –
from fitting simple mobility aids, to full
conversion to sealed and safe wetrooms.*

Darren Golding: 07967 638616
Goldswan Home Adaptions
www.goldswanhomeadaptions.com

Classic Painters

Quality where it matters since 1984.

**Professional
decorating service,
with attention
to detail.**

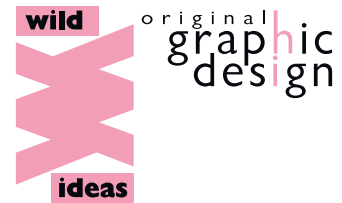
Testimonials available on request.

Call *Richard* on:
07976 240130
01283 535705
or email: classicpainters@btinternet.com

wild ideas



I'm Linda Wild, a graphic designer for almost 30 years. I have the integrity to do things right, a passion for making designs work and a belief in ensuring my clients are happy. At Wild Ideas original graphic design, You get unique design with reliable service at affordable prices.



t : 01283 792015
m: 07773 049254
linda@lindawildideas.co.uk
unique ~ reliable ~ affordable
www.lindawildideas.co.uk

It's not what you do it's the way that you do it - that's what gets results.

Question 1 Hands up who gets flyers through their door?

Question 2 Are you aware of what makes you read them or not?

Question 3 Maybe you are a business owner who has or is thinking about creating your own flyer?

A flyer is a great way to tell everyone about your service or product, but only if it gets read!

I am pretty sure that the one done by a recent client of mine would not have got read at all . . .



Flyers have to be bright and eye catching . . . they need to talk directly to your ideal customer . . . make the person reading it say: "OMG that's me, I need that!"

Many of these guys' potential clients would not even know what a wellness coach would do, and therefore would not recognise themselves as the people he could help.

The way his wording is presented means that they are most likely not even going to read the second side, (It would require a conscious decision to bother).

Fortunately, when my client saw a flyer I had created for a friend of his he realised his error and contacted me straight away.

Oh dear, I agreed, it's no good filling one side with your branding, if no-one has heard of you . . . they won't be impressed. Unless you're Apple, Nike, Harrods, or such no-one will stop and look with just your logo.

You need a Headline they can relate to. So I set to work, and on reading the wording on the second side of his DIY flyer I discovered it was actually pretty good, and some of the wording on his website, well that too was really good.

A prime example of not what you do, but the way you do it . . .

Enter Wild Ideas Graphic Design. In this project I was able to utilise a lot of existing elements and pull them together in a much better way for a fantastic flyer design.

Wording that already asked potential clients the perfect question, but now just presented as an attention grabbing headline.

The inclusion of images (really important) one new one, yes, but two of them were already on his website!

Testimonials, really beneficial (again already on his website).

Then quite a lot of skill and sparkle (the bit that I do best (and you either can or can't) and hey presto the finished result:



I love creating amazing design results for people, and recently I have also started helping them achieve amazing skin results with my latest venture as an ambassador for Tropic Skincare.

ARE YOU DOING YOUR SKINCARE IN A WAY THAT GETS RESULTS?

A clean beauty brand launched in 2013 by Lord Alan Sugar and Apprentice finalist Susie Ma.

If you are concerned about all the toxins in beauty products, would like safe, clean products that are natural, effective & freshly made in the UK, then you will love Tropic.



f Linda Jean Wild
Tropic Linda VIPs
[facebook.com/groups/TropicLinda](https://www.facebook.com/groups/TropicLinda)

Call me on: 07773 049254
My Shop: www.TropicLinda.co.uk
www.tropicskincare.com





Subscribe now
for 12 months of

THE
Derbeian

at the
amazing
price of

£14.40

Email chris@3vmedia.uk
or call **07841 474758**
to receive printed copies
of the next 4 issues.

(Postage included in the price).

Receive
single editions
for just
£3.60

Murfins
PLUMBING & HEATING

01332 418 538

info@murfinsheating.co.uk

Boiler service still only **£50^{+VAT}**
Two appliances serviced within
same property £80^{+VAT}

We also do beautiful bathrooms
this bathroom supplied and fitted in Allestree for only **£5890** all in



New **Worcester Bosch 25i combi boiler** swap with standard flue, Worcester greenstar filter, Wireless controller and a 9 year guarantee.

£1750
+vat

(existing gas
pipework needs
to be correct
and condense
within 3m)



Murfins Plumbing & Heating
347 - 351 Duffield Road
Allestree, Derby DE22 2DG
Tel: 01332 418538 Mobile: 07739 846114



Made to Measure Bespoke Service



British Made Furniture



Open
6 days a week

Tuesday – Saturday
10am – 5pm

Sunday
11am – 4pm



Old Trinity School
6 Hawkins Lane
Burton on Trent DE14 1PT
Tel: 01283 509369

www.furnituremonkey.co.uk

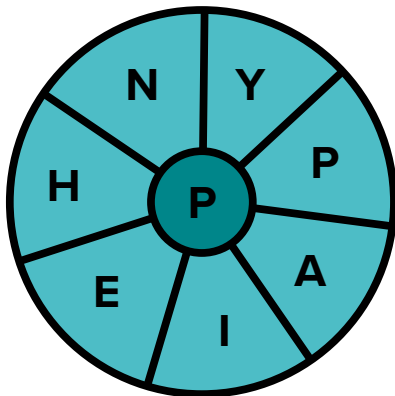


The Derbeian Winter 2019 Puzzle Pages

Welcome to **The Derbeian Puzzle Page**. Solutions for all our puzzles can be found on our website at **www.thederbeian.com** – **Have fun!**

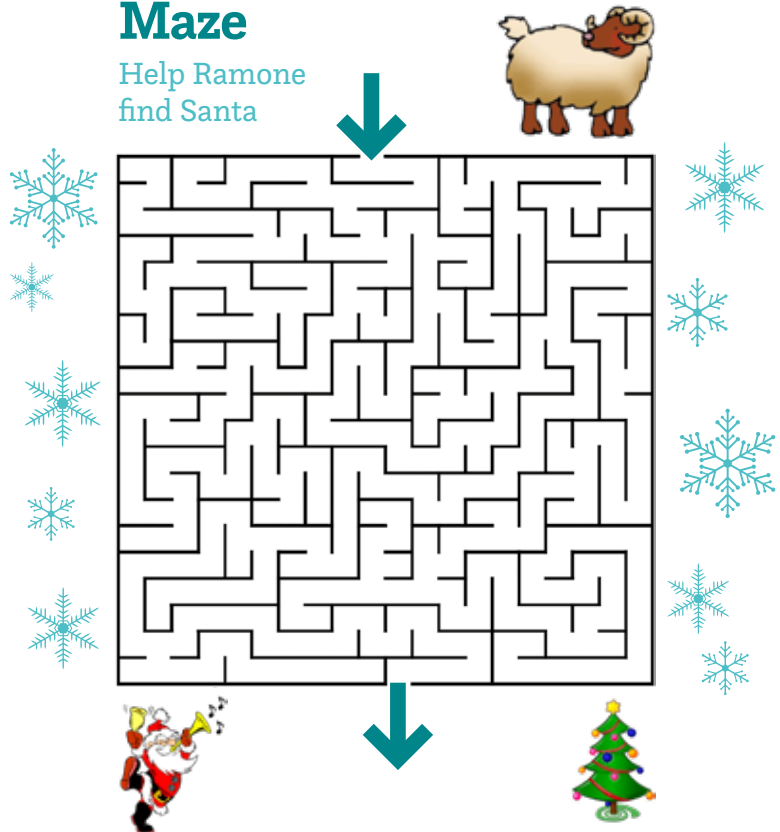
Word Wheel

Create as many words possible with the letters in the word wheel and to find the hidden 8 letter word. You can only use each letter once for every word and every word must include the central letter P. Can you find the 8 letter word? Here is a little clue to help find the word:
A Christian feast day celebrated on January 6th, commemorating the Magi's visit to the baby Jesus.



Maze

Help Ramone find Santa



A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
3				16				7						9					25			2			

[illegible]

Try to determine the quote using the given letters. When you discover the letter for the appropriate number each number will share the same letter. For example, all 25's are T's

Clue:

Quote from a children's book, written by a Doctor.

**More
on pages
62-63**



CARD CORNER

Creative Cards By Jannette

www.cardcorner.org.uk

**I make Cards,
Bookmarks, Calendars,
Fridge Magnets etc.**

10%
of sales go
to Charity

The Charities are
Derby Breast Unit
and Macmillan.



With over 50 years combined experience in the Financial Services Industry, we provide Expert advice for MORTGAGES, PROTECTION (Life, Critical Illness, Income Protection), and BUSINESS INSURANCE (including Tax Efficient Life Cover)

www.home-fs.co.uk

Home Financial (UK) Ltd

The Old Vicarage
Market Street, Castle Donington
Derbyshire DE74 2JB

Tel: **01332 561000**

Home is a trading style of Home Financial UK Ltd, an Appointed Representative of Life & Easy Ltd, which is authorised and regulated by the Financial Conduct Authority under number 462298 in respect of mortgage, insurance and consumer mediation activities only.



ML Tree & Garden Solutions Ltd

Local - Based in Hilton
NPTC and Lantra Qualified,
CSCS Certificated

**18 years experienced Tree Surgeon
and Countryside Conservation Worker**
Diplomas in Countryside Care and
Countryside Conservation

- Tree & Hedge Management
- Felling
- Reductions
- Pruning
- Hedge Trimming
- Tree Planting
- Hedge Laying

General Garden Maintenance
Including Mowing and Fencing

Stump Removal Specialist



Whether your job is large or small...

Just give me a call on:
07811 361811



Suzuki Ignis

Voltaire held that it was plain daft to express certainty about anything. But you know what? The great French writer and intellectual just might be wrong. For evidence just look at the new Suzuki Ignis.

Having lived with this charming amalgam of the compact SUV and the contemporary hybrid vehicle, I can categorically state that Suzuki are definitely on the right track with the Ignis.

How so? Because it represents, perhaps, for the first time, what a certain Mr. Fawlty of Towers used to refer to as the 'bleedin' obvious'. I refer to the fact universally accepted but rarely acknowledged

that in this small imperfectly formed land of ours, there are two principal types of environment - and that the great majority of people, perforce, have dealings with both. I mean, of course, TOWN and COUNTRY.

Like oil and water they are not supposed to mix but, of course, in practice they simply have to co-mingle. And yet how many cars can you name that suit both equally smartly? Lightweight economical town cars now, almost as a matter of course, depend upon systems of electrical propulsion either in support of traditional internal combustion engines or as stand alone 'unplug and go' units.

Such vehicles are rightly seen as necessary for the promotion of healthy urban environments and as such are clearly here to stay.





By contrast, gum-booted, wax-jacketed country types go for the durability, convenience and utilitarian imperatives of gutsy off-rovers. And despite the hoary old jokes about 'Chelsea Tractors' it's obvious that Town and Country simply don't join hands motoring wise in a rhapsodic waltz down the aisle.

Until now that is - for the Suzuki Ignis is nothing if not a very sensible town car: at the same time it's just as much at home in the 'mangle-wurled, furrowed wonderland' of our peerless countryside.

It's a family-friendly car of the world that doesn't shirk when the going gets tough. Or to put it in a terminology that Monsieur Voltaire himself would comprehend, the Ignis represents the best of all possible worlds.

Certainly where the discerning eco-conscious motorist is concerned. We are talking about a driver who needs to go city driving but also has a requirement to get down and dirty now and again on the slippery country lanes where only a couple of parallel hedgerows on either side offer protection against wild sheep, bleak moorland, wild weather, ice or snow - or on the other hand nose-to-tail traffic, flat white aromas, nail bar nirvanas and sleeve-tabooed pedestrians: for the Ignis it makes little difference.

External dimensions belie the room inside: you can even slide the rear seats forward to give a bigger boot or vice versa to give more rear legroom. Comfort and practicality go hand in hand and you never seem to be compromised in any situation. The £14,000 SZ 5 specification gives all the luxuries plus a large multi function screen that includes a reversing camera. Needless to say

there's keyless entry and starting.

Powered by one of the best small engines, the 1.2, 89bhp 4cylinder unit is a jewel, driving through a slick 5 speed gearbox to the front wheels normally - but cleverly bringing in 4WD electronically when needed. Top speed is around 106 mph and acceleration is lively - helped by the 'mild' hybrid system that deploys stored electric power when it would help: for example, when accelerating hard. Fuel frugality is good too with a claimed 65.7 mpg overall and a realistically achievable 55mpg in normal use. All this with lovely sweet and secure handling and a comfortable ride makes driving a joy again.

Variety is the spice of life for this perky little Suzuki. It's the sort of car that offers you a cheery drive no matter how or where or when you take to the road.

A.R. GRIFFITHS CLASSIC AUTOMOBILES

UNIT 1: Darley Abbey Mills, Darley Abbey, Derby, DE22 1DZ



Est 1988

We offer a full workshop facility to the discerning MG owner. All aspects of vehicle maintenance and restorations undertaken including.

Routine Servicing	3 phase spot welding
Mechanical modifications and upgrades	Interior trimming & hood fitting
Conversions, 5 speed, PAS, V8 etc	Car sales
Full or part body restoration	Courtesy car by appointment
Low bake paint oven	Good Selection of everyday parts stocked
Highest quality paintwork	



www.argriffithsclassicautomobiles.co.uk

Email: a.r.g.classic@outlook.com

TEL: Derby 01332 331618



BMW X3

XDrive 3.0 D

It comes in a big box, wrapped up in shiny ribbons with a name on the label. That's all you need to know. Bar one detail. Make sure that the name on the label is yours. Oh, yes. Inside the box is the 2018 BMW X3 X Drive 3.0 D. And frankly if you want an all purpose car for todays pell-mell and pressured public highways you owe it to yourself to sit head and shoulders above the rest. Don't tell me you disagree. The car in question? Well you know already what car I'm talking about.

Tear off the ribbon and rip away the re-cyclable, bio-degradable enshrouding material of the big box and what can you see? Quite simply a stunner of a carriage that seems to sit on its own personal poetic pedestal of power. A regal presence that holds sway over the ranks of lesser metal. There is no bravado or bluster evident in the styling; just good taste coupled with the right dash of uncompromising but always understated assertiveness. But always, always, the BMW X3 radiates that subliminal message that compels one to want to drive it. Now. One feels the irresistible urge to place ones hands on the door handle, get in and go. Anywhere. With a car like this it doesn't matter. The destination is in the driving. In other words it's called LIVING THE DREAM. You won't need a flyover to fly high in a crossover like this.

And once you get behind the wheel the twin emotions of admiration and wonder overcome all else. Admiration for the torque-propelled might of the straight six 261 bhp 3.0 litre diesel that could waft you to near 150mph yet return a claimed 49mpg overall. Admiration too

for the richly upholstered security of the exquisitely designed and proportioned interior; for the tenaciously grippy four-wheel-drive and confidence inspiring handling; for the smoothly transitional automatic gearbox and drivetrain that never wavers in its positive adjustment to the exigencies of the moment seamlessly linking a thousand variables a minute into a silken thread of certainty. Inevitably admiration of such quality is succeeded by a sense of wonder at the incomprehensibly complex design and manufacturing processes that reward drivers so abundantly - and for the price of £47,670 this is a bargain.

The hard edges of reality have a habit of intruding into THE REALM OF THE IDEAL. Not long after your correspondent had torn away the ribbons of his gift box and had already relished moments of motoring excellence in the X3, a call was received from a friend of a friend. Modern artist Daisy Bargo's autumn exhibition of edgy art, expressed in tall installations, was being held in



Somerset amid the seasonal apple harvest and murmurations of starlings. Impedimenta needed transporting to the West Country. Cue a call to yours truly. What better opportunity to assess the X3 and its versatility.

As someone whose idea of HIGH ART is a reproduction of The Boyhood of Raleigh on the wall of a barbers shop, I was not qualified for such a close brush with progressive members of the art establishment.





But one is nothing if not adaptable. So, one fresh morning I caught the twinkling dew-covered sward of my landscaped estate garden and hopped into the X3. The first test was the long motorway drive: I felt that I was in the best car on the carriageway - and there were many cars on the motorway that morning. With power aplenty and a badge and grille that command respect, there was never any doubt that this car has no peer.

Exiting the motorway, stressful moments on congested A roads were more tolerable in the X3 with extraordinary comfort that spares driver and passengers anatomical agonies. This is a rare car that refreshes body and mind in a constant rhapsody of refinement.

I never did take a tape measure to the boot but once we loaded the car with objects necessary to artistic sublimity it became clear as I juggled a stuffed rhinoceros

into place that the X3 had plenty of that extra capacity. Daisy Bargo accompanied me. As an eco-warrior she professed to dislike cars. I pointed out that without one like this she would be in the... What is the polite term? She was forced to agree and when we encountered the first tractor she was a true convert to the proper spirit of modernity as epitomised in the exquisite blend of engineering plus aesthetic excellence that is the BMW X3 X Drive 3.0 D





Car Electronics Derby Ltd



Radio replacements available for most vehicles

Featuring:

Apple CarPlay & Android Auto - view & control Nav, music, phone and messaging in your car while driving with excellent voice control

Sat Nav built in and/or using your phone

DAB Digital Radio

Bluetooth hands-free and music streaming

USB, iPod and **HDMI** options available

Add reversing camera, Rear Seat Entertainment, upgraded audio, dash cameras and much more



Blackvue & Mio Dash cameras available to supply and fit.

Options for:

Front only or front and rear

Use while driving only or driving and parking mode

All cables hidden without using your existing cigarette lighter socket

Smartphone playback, control and remote viewing available on select models



Car Electronics Derby Ltd

13 Ashbourne Road, Derby DE22 3FQ

Tel: **01332 332546**

Email: **www.carelecderby.co.uk**



www.carelecderby.co.uk



DASHCAMS

Wide range available

£130-£630 fitted including VAT



Dash cameras are known under a variety of names:

- DVRs
- Crashcams/crash cameras
- Dashcams/dash cameras

Some popular brands which we stock include:

- Mio
- Blackvue
- Road Angel
- Garmin

Dash cameras can be either **forward facing, or front and rear**. Some rear facing cameras have an extension to see out of the rear window, others look back at the driver.

Dash cameras can come with or without a display. Models with a display are easier to use and setup, while models without a display are smaller and easier to hide. We prefer models with a display, as they sometimes include special features (like Safety Camera info) and act as a visual deterrent.

Some models also have a Parking Mode, which records movement in front of the camera while the engine is turned off. Some models may need extra parts for recording while the ignition is turned off, these cost £40-£170 depending on manufacturer.

All devices are portable, although most of our customers prefer to have all cables hidden away inside the dash. We can also install units purchased from elsewhere, although your labour charge will be higher than if you have purchased the dashcam from us.

All models are checked to not interfere with FM, DAB or GPS, unlike some devices purchased from elsewhere.



Car Electronics Derby Ltd

Tel: **01332 332546** Email: www.carelecderby.co.uk



THE 1920'S DECADE

THE OLD DERBEIAN SOCIETY AND DERBY SCHOOL

WITHOUT ANY DOUBT THIS PERIOD IN WORLD HISTORY FOLLOWING THE GREAT WAR AND THE SUBSEQUENT SPANISH FLU PANDEMIC OF JANUARY 1918 TO DECEMBER 1919, WHERE IT HAS TO BE REALISED MORE PEOPLE DIED AS A RESULT OF EFFECTS OF 'FLU IN ALL CONTINENTS THAN WERE KILLED BY BULLETS, BOMBS AND EXPLOSIONS DURING 1914-1918. ONE FIGURE THAT IS AMAZING TO RECALL IS THAT IN THE WORLD THERE WERE ESTIMATED TO HAVE BEEN OVER 50 MILLION DEATHS.

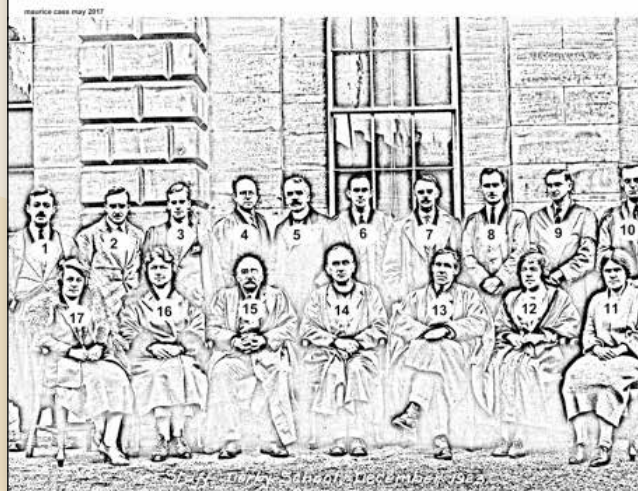
Whilst of great importance within the timeline of Derby School we have decided not to include further details of both the design, the public subscription, the building, unveiling and dedication of the School's War Memorial in front of St. Helen's House. Suffice to enclose a post card made available after 11th November 1921 which shows clearly its position originally in relation to the house.



Postcard of St. Helen's House with 'B' Block and new War Memorial situated where the Strutt fountain used to be, not dated, but thought to be in late 1920's



1 - Vincent Humphrey Gately, 2 - Joseph Cumberland Taylor, 3 - Arthur Raymond McIntyre Tranter, 4 - John Daulby Peake, 5 - Edwin Gordon Cruikshank, 6 - Claud William Wilson Gibson, 7 - Samuel Ernest Sadler, 8 - Percy Hastings, 9 - Allan Godfrey Grime, 10 - Ernest William Gillard, 11 - Constance Emily King, 12 - Edith Katherine Hill Trubshaw, 13 - Arthur Spencer Gosset-Tanner, 14 - Angus Clifton Knight (Head), 15 - Leslie John Fuller, 16 - Nelly Blair, 17 - Muriel Barnett



Staff photograph taken in 1923 shows Angus Clifton Knight the current Headmaster and the four Housemasters

One of the interesting facts shown with this 1923 staff photograph was that it showed the then current four Housemasters – namely Gately, Fuller, Tanner and Cruikshank, who at that time held that position. The House system was adopted by the majority of fee-paying private schools by creating healthy competition within the schools particularly on the sports fields where Cricket, Football, athletic field sports together with swimming sports engendered a healthy rivalry between boys.

As far as Derby School was concerned this idea was originally developed at the end of 1913 and by the 1920's was in full swing. No better indication of its good development is from an early report in "The Derbeian" and an extract is given below:

"In our last issue of The Derbeian we announced that a House System had been introduced into the School for the purpose of promoting keenness in sports, particularly amongst the smaller boys. Several of those at the top of the School are members of one of the Elevens, but others had formerly little opportunity of taking part in well organised games of a fairly high standard. To these the House System must prove a great boon, for it enables several of them to compete in a higher standard of football and cricket than

UNCOVERING THE PAST – A MOST UNUSUAL DEVELOPMENT TOOK PLACE IN THE 1920'S



Parker's Piece Sports Ground was the subject in 1923 of a special Hypocaust dig to identify where there were Roman building remains.

heretofore, and it is safe to say that the new system enjoys the popularity of practically the whole School. The House System should do much to raise the athletics of the School to a high level, as it has done in most of our public schools. When the system has been perfected and fully developed it is intended to promote House rivalry in running and swimming besides football and cricket."

Well documented is the fact in this area of Derby, known as Chester Green, there is much evidence of

a Roman Camp and fortifications, forts, streets and roads. Much of these remains being well documented and stored within the Derby Museum and Art Galley in the Wardwick. To bring this right up to date only a few years ago in 2013 further digs were authorised on Parker's Piece to ascertain further matters prior to the latest Government's Environmental Departments huge multi-million pound 'Flood Alleviation Scheme' for Chester Green. Several deep and long trenches were cut as shown here.



North - South trench showing Sports Pavilion in the background – April 2013.



East - West trench cut in April 2013.



Derby School Staff and pupils in front of School Chapel in May 1928.

A quick count of the pupils on this panoramic photograph indicate that in May 1928 there were at least 244 pupils and in addition the number of Masters, including three female teachers from the Preparatory Junior School total 16 with 2 auxiliary groundsmen staff.

This decade was one of rebuilding after the trauma of WWI and it's so interesting to recall that it was at the time when post-cards were the main form of communication, telephones were not as available and used as they are today? The school joined this trend and

created at least a dozen such cards and from a historical point of view tell amazing stories of how things actually were in this decade. Finding new ones at car boot and 'bring and buy' sales makes for an interesting past-time. Obviously because in 2017 we lost the school



Entrance Hall to St. Helen's House.



An enlargement of the teaching staff including members of the Preparatory Junior School – centre is Rev. Angus Clifton Knight MA (Oxon.) The Headmaster from 1909-1931.



A typical Classroom – this one for Geography.



Playground with School Chapel as background.



Inside the School Chapel before the hand operated organ was installed.

chapel for new development it would be nice to see just how in looked and a further one of pupils playing in the school yard with the chapel as background.

An interesting addition in the entrance hall recently uncovered on the very left of the picture is the captured German mortar from WWI. Sadly, this appears to have mysteriously disappeared and recent searches have not uncovered its whereabouts. As an archivist so sad indeed!

Derby School Cadet Corps interesting revival – It is pleasing to recall that despite the tragedy and ravages of WWI that the school's cadet corps started to attract goodly numbers of recruits from amongst the newer pupils, no more so that the band became a great source of pride at parades both on the school's parade grounds (normal playgrounds at other times) and also down on the school's playing fields down on Parker's Piece at Chester Green and City Road by the river Derwent. Nothing attracts the crowds but a military band playing whilst the soldiers go marching by all in step.

In this decade they were called the Officers Training Corps (better known as the OTC) and the fact so many ex pupils took up the forces as a career made the discipline, knowledge, keenness, pride and smartness so important.

Annual School Plays – Derby School was no different to many senior educational premises in that teaching using the media of historic plays was included in the school's curriculum annually. These plays usually took place at the end of the Autumn Term just prior to the Christmas holidays. Often, they involved a large cast of over 30 or so pupils, plus many extra stage hands – for example, painting or constructing the scenery back drops, assisting with electric lighting spots plus of course involving several masters



1 - Raybould; 2 - Utting; 3 - Pailthorpe; 4 - Bowler; 5 - Frearson; 6 - Gaurney; 7 - Whitehead; 8 - Daniel; 9 - Tatlow; 10 - Moulk; 11 - Clemmison
12 - Swain; 13 - Gambell



Officers Training Corps Band in 1926 – all named.



Cast on stage of School Play 'Merchant of Venice' February 1924.

as stage manager, director, prompters plus of course make-up and costume designers and dressers. Naturally this brought about a huge camaraderie and teamwork. Usually certain pupils developed a huge artistic talent that took them into later life and several are known to have taken up a career in both play writing and as actors.

Another point worthy of noting is that this 1924 school play entitled 'The Merchant of Venice' written by William Shakespeare saw a large cast of twenty-one pupils taking all the various parts written for this play.

Annual Sports Day on Parker's Piece

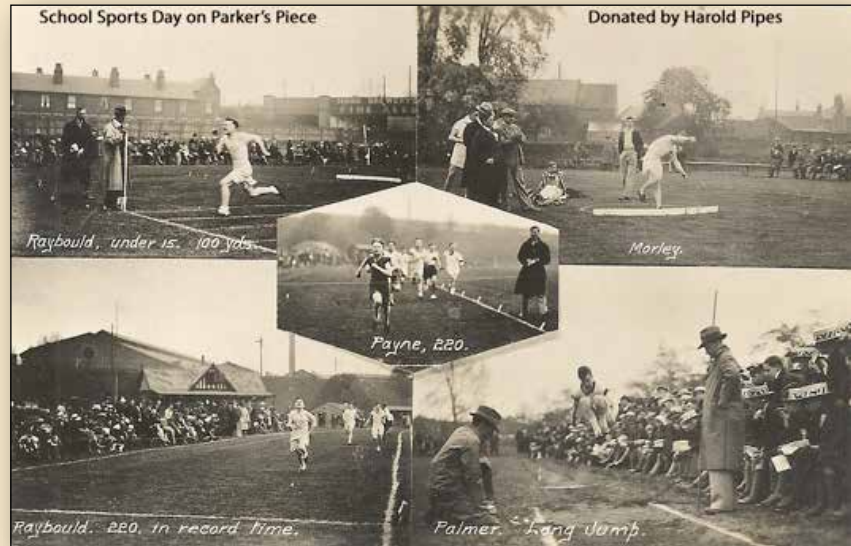
- Another well recorded part of the School Curriculum was Sports Day, usually taking part in the Summer term over a couple of days and because the School had its own Sports Ground called Parker's Piece was a good example of competitive Sports. Writing this almost ninety years after the decade one realises how people then used to use the post office to send post cards, like today we use the mobile phone. Two good examples of Sports Days within our archives are shown here, two marked up 1928 and 1929 respectively, and show the width of events that took place.

In addition, if one looks closely on the top left-hand top corner of the 1928 post-card in the background are the houses still there today on City Road and then on the bottom left hand corner one can see the large factory, (currently derelict) plus the LNER railway embankment and the school's changing pavilion in the centre of the post card. It certainly indicates that in 1928 Raybould was a good runner.

Sports Day always involved all the sprinting type of races the 100, 220 and 440 yard races, then the half mile and one mile races, followed by various relay races such as the 440 yards, half mile and mile where a team of four

each raced 440 yards each. In addition, 'throwing the cricket ball', the javelin and also the shot-put along with both the high jump, long jump and the 'hop, skip and jump'. Because the School had a system of Houses, as already mentioned called Gatelys, Fullers, Tanners and Cruikshank (in the 1930's this House became Grimes), the shouts for one's individual House colours ensured competition, not forgetting the triumphal final award of the House Cup known as the Weston Kettle for the overall Day's winners. History is ensured as even today this same special Weston Kettle is competed for at Derby Grammar School.

These trips down memory lane, have been a true and interesting journey and made possible by the fact that the archives of Derby School, with its unique history, have hundreds of memorabilia of all sorts mostly provided by past pupils or their families. Without their help and assistance this would never have been possible.

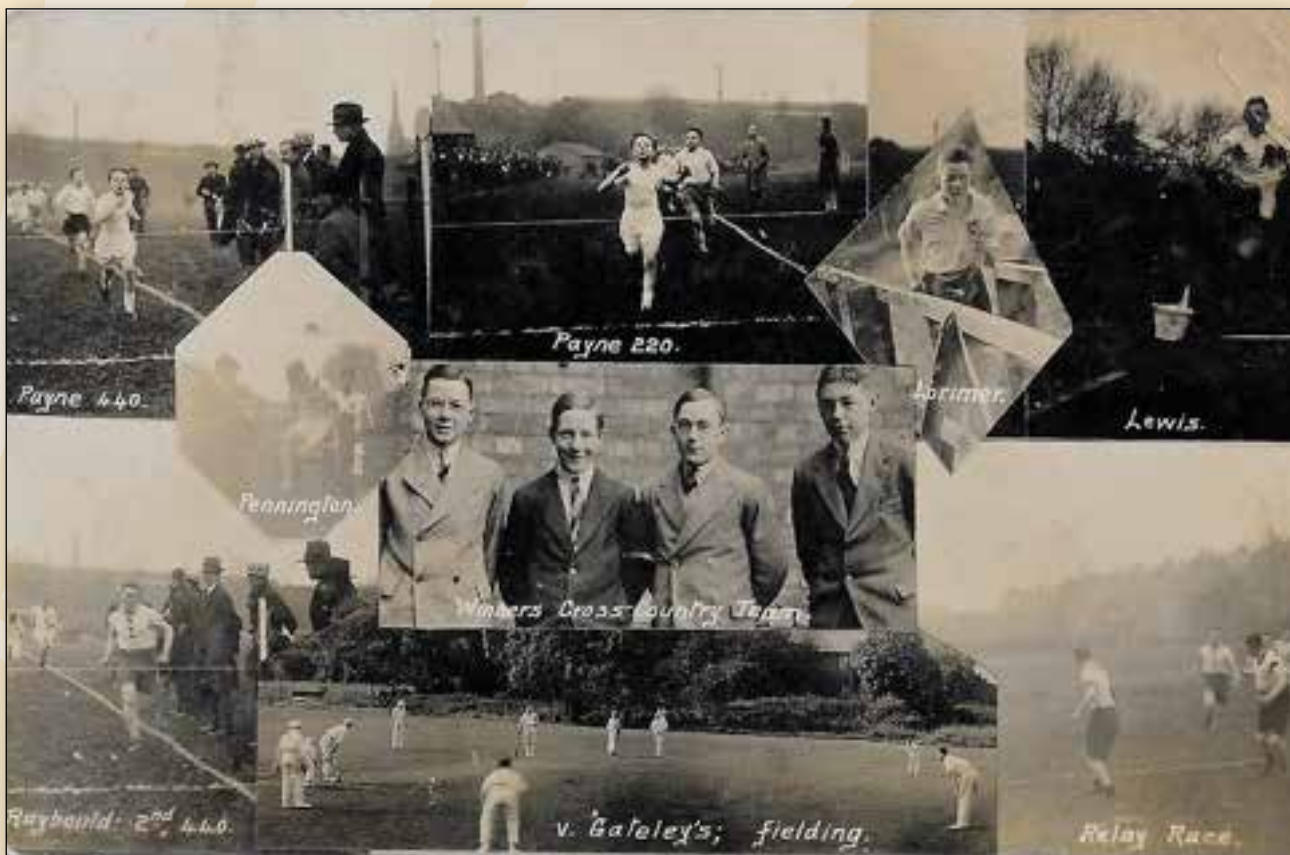


Post Card of School Sports Day dated 1928.

I should certainly like readers of this article who may have been at the School themselves, or have family who were there, to remember the door of the Archivist is always open. So, a telephone call, an email or even a letter would always be very much appreciated. Perhaps you too may have that shoe box or even an old photo

album with some mementos?

Written by J. Barrie Sheard –
archivist to Old Derbeian
Society (at Derby School
himself from 1945-1950)
Telephone 01332 841452;
email jbhygiene1@gmail.com
or 3 Village Court, Town Street,
Duffield, Derbyshire DE56 4EG.



Similar montage – 1929 Sports Day – Payne and Raybould again!



The founding of Liversage Trust, Derby's oldest charity.

Liversage Trust was established in 1529 through the will of their founder Robert Liversage, as he worked to aid those living in poverty in Derby. Almost 500 years since the formation of the charity, the team and Trustees remain united in their commitment to continuing the mission of their founder in supporting the people of Derby.

Liversage had built his fortune as a dyer of wool and a businessman. Upon his death he granted William Collyer, Clerk and Vicar of St Peter's Church and seven others, a number of properties including eight messuages (properties with land), three cottages, and twenty acres of arable land to fulfil his will.



He asked that Ralph Ley, his priest and his successors, should say mass daily in his honour, and on Fridays invite thirteen poor men and women

to be present at the mass, and each receive one silver penny. Arbitrators of his will award that a yearly sum of £3 was to be employed to the sustenance and relief of thirteen poor persons dwelling in that parish.



Largely due to the land Robert Liversage left, and careful management by a board of trustees, today Liversage Trust are able to help 661 people and have a grant assistance budget of £45,000 annually.

Trustees weren't established until over a century after Robert Liversage's death and on 12 June 1722, they ordered that twelve houses should be built to house twelve poor people on the edge of St Peter's Churchyard.



These were the first almshouses of Liversage Trust. The Charity now houses some 260 residents across Derby.

Header image: It shows a weekly allowance being paid out in 1930, which echoes the silver pennies paid out under Robert Liversage.

To read more about the Liversage Trust, or find out how you can support the charity as they enter a new era.

Just visit their website: liversagetrust.org



Liversage Trust
For the people of Derby
Since 1529

PST Joinery Ltd

PST Joinery Ltd provides over 25 years joinery experience and is proud to be a member of the Guild of Master Craftsmen. Offering a wide variety of joinery services with the assurance of City and Guilds Advanced Level of Joinery and Carpentry qualified craftsmen.

Based in the centre of Derby, we deliver nationwide quality work that has been hand crafted to your specific requirements. We are continually working with manufacturers, commercial and domestic clients, developing their ideas and turning them into reality.

Our services include;

- **Manufacturing joinery contracts**
- **Gates both manual and automated**
- **Kitchens**
- **Staircases**
- **Bespoke items of furniture**
- **Windows**
- **Doors**
- **Conservatories**
- **Skirting, flooring & architrave**
- **Porches**
- **Fencing**
- **Decking**

Over the years we have established and developed good relationships with our clients through regular communication from the onset of their project to completion so that the end result is just as they had dreamt.

Versatility makes PST Joinery Ltd the perfect choice for a wide range of customers, whilst our excellent reputation, craftsmanship and experience have provided assurance and confidence to our long list of loyal clients.

Please visit our website, Facebook, LinkedIn, Instagram and Yell pages to view our gallery, read reviews from our customers and discover more about our offering.



“Making Wood Work”



“Our aim is to deliver a comprehensive quality joinery service, competitively priced with a guaranteed professional and yet personal approach from beginning to end.

Take advantage of our FREE Quotation service and contact us today to discuss your joinery requirements.”

Paul S Taylor

PST Joinery Ltd,
Unit 9 Perkins Yard,
Mansfield Road,
Derby, DE21 4AW

Telephone:
07538 836322

Email:
pstjoinery@sky.com

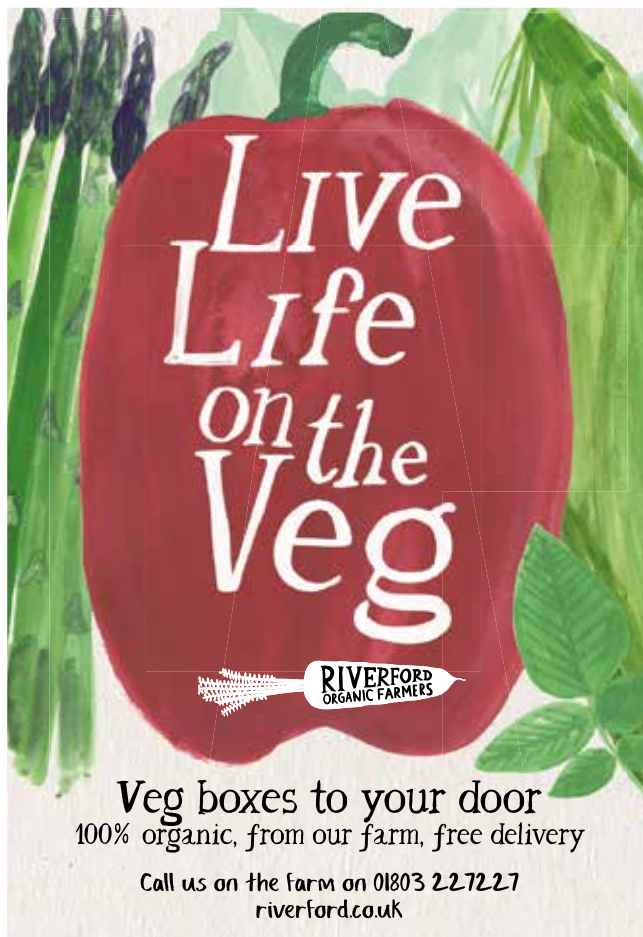
www.pstjoinery.co.uk

Live life on the veg

A seasonal, 100% organic Riverford veg box, fresh from the farm, will inspire you in the kitchen and make you feel good. Fresh, colourful and full of variety, the veg changes with the seasons and comes with recipes and ideas on how to get more of the green stuff into

your life. You'll soon be enjoying beautiful, veg-filled meals every week.

Keen to cook, but less time to plan? If a veg box isn't for you, Riverford's recipe boxes have everything you need to cook healthy organic meals from scratch – seasonal organic produce, step by step recipes and measured ingredients. It's all delivered to your door, makes week nights really



Live Life on the Veg

RIVERFORD
ORGANIC FARMERS

Veg boxes to your door
100% organic, from our farm, free delivery
Call us on the farm on 01803 227227
riverford.co.uk



Choose family farmers. Choose seasonal. Choose organic. Choose veg grown for flavour. Choose bees and butterflies. Choose less plastic. Choose top animal welfare. Choose fruit that hasn't flown. Choose palm oil free. Choose wonky veg. Choose a fair deal for all.

CHOOSE RIVERFORD.

 Trustpilot
★★★★★
Best rated organic shop

The farmers who deliver
Ethical organic veg boxes
riverford.co.uk 01803 227227

RIVERFORD
ORGANIC FARMERS



We'll collect your packaging
riverford.co.uk/thoughtful-packaging

RIVERFORD
ORGANIC FARMERS



We're ditching single-use plastics in favour of home compostable bags & punnets

RIVERFORD
ORGANIC FARMERS

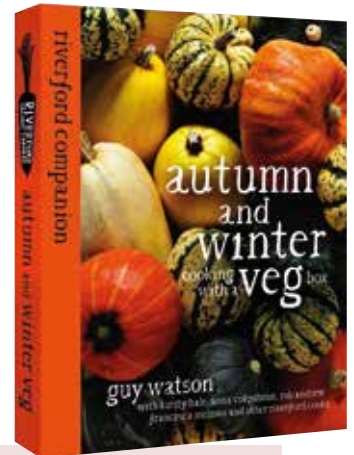
easy and avoids waste. No more last minute dashes to the shops or wondering “What’s for dinner?”!

And Riverford has more to offer besides. As well as their award-winning veg boxes and recipe boxes, you can choose from a range of organic essentials like meat, eggs, milk, cereal and storecupboard items. It’s 100% organic and delivered free to your door by your friendly local veg team – no need to be home for delivery.

Riverford have been growing organic veg since 1987, choosing varieties for flavour and looking after the soil, wildlife and birds. They promise unrivalled flavour:

the carrotiest carrots and potatoes like your grandad used to grow. They never spray unnecessary chemicals – it’s 100% organic, always. So you get real, healthy food at its best, fresh from the fields.

To find out more about living life on the veg, visit www.riverford.co.uk or call 01803 227227.



Guy's kale hash

(serves 4)

This is a real treat on a cold day. You can use any cabbage or sliced Brussels sprouts in place of kale here. To make a complete supper, top with a poached egg.

300g kale, stripped from its stems (cavolo nero or curly are best for this recipe, but you can use red Russian too)
1 tbsp olive oil
300g chorizo, chopped
1 onion, chopped
500g cooked potatoes, cut into 2cm dice
2 garlic cloves, crushed
salt and black pepper

Please credit all recipes to www.riverford.co.uk/recipes

Blanch the kale in a large saucepan of boiling water (1–2 minutes for curly, 2–3 minutes for cavolo nero; 30 seconds for red Russian). Drain well, refresh in cold water and drain again. Squeeze out excess water and chop roughly. Heat the oil in a large frying pan, add the chorizo and cook over a medium heat for 5 minutes, until just starting to brown. Remove the chorizo with a slotted spoon and set aside. Add the onion to the chorizo fat in the pan and cook gently for 10 minutes, until soft. Add the potatoes and garlic, turn up the heat to get some colour on the potatoes, and cook for 5 minutes, turning the potatoes until browned all over. Return the chorizo to the pan with the kale, reduce the heat and cook gently for a further 5 minutes, until well mixed and thoroughly heated through. Season and serve.



Leek and smoked cheese macaroni

(serves 4)

An invigorating winter dinner, this goes well with salad or a generous helping of wilted greens. Make more than you need, as this freezes well either before or after it is baked.

400g macaroni
drizzle of olive oil
40g butter
4 small leeks (about 400g), washed and shredded
4 heaped tbsp plain flour
800ml milk
200g smoked Cheddar, grated, plus extra for topping
2 tsp Dijon mustard, or to taste
4 tbsp breadcrumbs (optional)
salt and pepper

Please credit all recipes to www.riverford.co.uk/recipes

Heat the oven to 200°C/Gas 6. Boil the macaroni in a pan of salted water until nearly cooked, about 8 minutes. It should be slightly too al dente to eat. Drain and toss in a little olive oil to stop it sticking together. While the pasta is cooking, melt the butter in a small pan on a low heat. Add the leeks and cook gently until soft, about 7 minutes, stirring now and then. Add the flour and stir over a low heat for 2 minutes, then gradually stir in the milk (a whisk helps avoid lumps). Add the cheese and heat gently, stirring, to thicken the sauce and melt the cheese. Season to taste with mustard, salt and pepper. Combine the pasta with the leek mixture and transfer to a baking dish. Sprinkle over a little more cheese and the breadcrumbs, if using, and bake for about 20 minutes, until golden on top.

Variation

- Add some leftover cooked chicken or fried bacon pieces to the leek mixture before baking.
- For extra veg, stir through some blanched and chopped kale, cabbage, spinach, chard or broccoli.

Much to admire in Willington and Repton, Derbyshire's ancient capital

I caught the Villager bus from Derby bus station which conveniently stops in the centre of Repton, once the capital of Saxon Mercia. Alighting at The Cross, I walked past the historic buildings on Repton High Street, before ascending Pinfold Lane to start at the **Mount Pleasant** on the road of the same name. The semi-rural, roadside inn, which once boasted of having Britain's longest bar server, majors on food, with the Sunday carvery particularly good value. The pub has been run by the same family for a quarter of a century and hand-pulled Marston's Pedigree is offered with opening hours limited to: 6 to 9 evenings and 12 to 2 Sunday lunchtimes.



Heading back down to the High Street the Georgian, stuccoed **Bulls Head** hoves into view. Occupying a large site, considerable investment has seen a large, tented conservatory erected and a pizza oven for freshly baked pizzas. Gentrified with a rustic feel within, and an attractive terraced garden to the rear, the Bulls Head has much to offer with Pedigree and a guest on the bar. Trevor Harris of Derby Brewing Company ran the pub in the 1980s when it sold the superb and sorely missed Ind Coope Draught Burton Ale which won

CAMRA Champion Beer of Britain in 1990.

Near The Cross, I found the **Red Lion** which has a large, modern, opened-out interior with Pedigree and a Wychwood beer vying for attention on the bar. Outside the rear extension, there's a pleasant veranda with decked flooring.

The **Shakespeare** was demolished long ago but the **Boot** on Boot Hill has revived in spectacular fashion thanks to Bespoke Inns whose on-site brewery produces Boot beers carefully nurtured by head

brewer, Jon Archer, and these can be sampled along with guest beers. Nine luxury letting rooms are available if you wish to stay over in this well-heeled part of South Derbyshire. Since reopening, the Boot has won many awards including the AA's Pub of the Year in England for 2016/17 and has gained CAMRA Good Beer Guide recognition.

Heading out of Repton, I passed Repton School founded in 1557. The ancient seat of learning has spawned some notable sportsmen,





including cricketer, Chris Adams, and former Rams' footballer, Will Hughes. And, a while back, the public school was graced by the presence of the great West Indian cricketer, Gary Sobers.

Crossing the 5 arch, former toll bridge that straddles the Trent, I'm soon in Willington where the

inaugural CAMRA Good Beer Guide in 1974. Originally three houses known as the Rising Sun Cottages, this place has been licensed since 1940 and likes to source its beers from various parts of the Marston's empire, hence there's Ringwood Boon Doogle from Hampshire, together with Burton brews, Old Empire, and the ubiquitous Pedigree. The integral Rumours restaurant is a popular destination for foodies.

You'll never go hungry at the **Dragon**, the one-time Ind Coope house, serving food between 8am and 9pm, which is another Bespoke inn. The extended pub is the composite of old, adjoining cottages

brickwork, church style pews and distinct areas which were packed during my visit. There was a pleasing selection of draught beer with Boot beers prominent and a couple of guest ales. The Toyota car manufactory and Marina are nearby, and the Dragon's garden, which reaches down to the canal, was frequently packed during the remarkable summer of 2018.

A new addition is the glass fronted garden room which enables diners to eat al-fresco all year round. In the 1980s, proprietor, Heidi Taylor, worked in catering in the House of Commons and even brushed shoulders with royalty. Heidi's influence is apparent in the fresh produce that is always integral to the menu.

So, there you have it; seven attractively located pubs in neighbouring south Derbyshire villages, all offering a satisfying customer experience.

Paul Gibson



Mercian Marina attracts 800,000 visitors a year to its lavish retail development, complete with bar/bistro.

The three pubs here are within a stone's throw of one another and the low slung **Green Man** was my first destination. Photographs of old Willington adorn the walls of one long elongated room which features extensive use of natural materials, and half a dozen real ales including a brace of changing guests are available. There's a cobbled forecourt for drinkers, and diners can take advantage of homemade food at very reasonable prices.

On the opposite corner sits the **Rising Sun** which featured in the

and is, at once, traditional and contemporary. The cavernous, beamed interior has exposed



Budget 2018 and significant changes

The Chancellor gave his budget speech on 29 October 2018 and announced the following proposals which are subject to alteration when the Finance bill passes through Parliament.

Personal allowance and higher rate limit increased early

The Government's manifesto pledge back in 2015 was that the personal allowance would rise to £12,500 in 2020 and the higher rate tax threshold to £50,000. However, the Chancellor has decided to bring forward these increases one year early from 2019/20, taking an estimated one million taxpayers out of higher rate tax.

Note that up to 10% of the personal allowance (£1,250 from 6 April 2019) may be transferred from one spouse or civil partner to the other if unused and the transferee is a basic rate taxpayer. As announced last year, this transfer is now

available on behalf of deceased spouses and civil partners.

No changes in tax rates

The basic rate of income tax and higher rate remain at 20% and 40% respectively, and the 45% additional rate continues to apply to taxable income over £150,000.

There had been rumours that the dividend rate might be increased, but dividends continue to be taxed at 7.5%, 32.5% and then 38.1% depending upon whether the dividends fall into the basic rate band, higher rate band or the additional rate band. Note that only the first £2,000 of taxable dividend income is now tax free.

The annual ISA investment limit increased to £20,000 from 6 April 2017 and remains at that level for 2019/20. Dividends on shares held within an ISA continue to be tax free.

The much rumoured further restriction in pension tax relief failed to materialise.

Class 2 National Insurance

As announced in September 2018 the government will not now abolish

Class 2 NIC during this Parliament.

Employment Allowance

The eligibility for Business for employment allowance will alter from April 2020 and only be available to smaller businesses whose Employers National Insurance contributions bill is below £100,000.

IR35 "off-payroll" rules to be extended to private sector

Very controversially, the Government have decided to extend the rules for personal service companies in the public sector to workers in the private sector from April 2020.

This follows a consultation in Summer 2018 on how to tackle non-compliance with the intermediaries legislation (commonly known as IR35) in the private sector. The legislation which has applied in the public sector since April 2017 seeks to ensure that individuals who effectively work as employees



are taxed as employees, even if they choose to structure their work through a company. There will be further consultation on the detailed operation of the rules, and small businesses (yet to be defined) engaging such workers will be excluded.

This will represent a significant administrative burden on large and medium-sized businesses who will be required to decide whether the rules apply to payments to such workers and deduct tax and NICs.

Capital gains tax Entrepreneurs' relief changes

The Chancellor has announced that the minimum qualifying period for CGT entrepreneurs' relief will be increased from 12 months to 24 months for disposals on or after 6 April 2019.

There are further changes affecting shareholdings in personal companies. In addition to the individual holding 5% or more of the ordinary share capital and voting control they will also now

be required to be entitled to 5% or more of the company's distributable profits and assets in a winding up. As now the individual must also be an officer or employee of the company concerned; and the company must be a trading company or the holding company of a trading group.

Annual investment allowance increased to £1 million

The Annual Investment Allowance (AIA) which provides businesses with a 100% write off against profits when they acquire plant and machinery has been temporarily increased from £200,000 to £1 million for two years from 1 January 2019. This will again mean that the timing of expenditure will be critical. It may be advantageous to delay capital expenditure until after 1 January 2019 to get full benefit in certain circumstances.

However, the current enhanced capital allowance for energy efficient plant will be abolished

from April 2020. A further change is that the writing down allowance for special rate pool equipment, broadly long-life assets and fixtures in buildings, is being reduced from 8% to 6% from April 2019.

If you would like more information on the above or any other tax matter, please call DEKM on

01332 293396

or e-mail

enquires@dekm.co.uk

8 Vernon Street, Derby DE1 1FR



Vauxhall Astra

Ultimate 1.6i (200PS)

A certain patrician post-war politician took some stick once upon a time for daring to suggest that 'we had never had it so good'. Readers with teeth capable of raking up dead leaves from the lawn (i.e. long in the tooth) while they take a turn around the autumnal garden will know who I mean. The rest, if curious enough to bring their Smart phones into play while moistening their palates with flat whites creamy with goats milk, may find out soon enough. The point is this. Today's motorists - to borrow the venerable phrase from the past - have never had it so good. I've said this before but it's true. It's as true as the fact that you would have to offer me riches untold before I would even consider giving up the keys to the new Vauxhall Astra Ultimate. And do you know what? Give me those riches and what's the first car I would buy? Guess.

And no, I'm not wearing a jesters cap tinkling with bells. I'm simply making a sensible case for pleasurable and practical motoring but with enhancements jazzed up in the white heat of twenty first century technology and soot-suited in a style guaranteed to pep up each and every occasion. The Astra Ultimate is impossible to resist. Who would want for more?

This Astra is a five door hatchback given the five star treatment. The result is a driver's delight and a passengers pleasure - a perfect marriage of good sense and sensual delights. Vauxhall's reassuringly rorty performance priorities come guaranteed to pack the under bonnet spaces with beefsteak benefits. Three engine choices are yours: two petrol and one diesel. Automatic transmission is available too. The unstated assumption I guess is that most buyers will want manual transmission - the better to extract that driver-friendly dynamism from a chassis tuned

to the finer things in life. Tested here is the £27,235 1.6 200PS six speed manual transmission version.

Just looking at the way it sits in repose is to be reminded of a swift runner on the blocks. It radiates subliminal messages of readiness, an apprehension of tautness, of power contained, of unfathomable energies about to be unleashed. And yet it looks so normal, like a sports person in city garb shoulder to shoulder with the common herd in the daily commute. For me this is the appeal of such a car and the primary reason why it represents the car of choice for those who want quality motoring without invidious ostentation.

Inside you get comfort, of course - plenty of it including perforated leather seat trim and sports style seats, plus a heated steering wheel - in a neatly set out cabin that does the business without looking busy. No redundant flash, just function with flair.



There is a communications system called On Star whereby instant assistance is available at the touch of a button. In the event of an accident the cavalry is automatically summoned to the scene - already furnished with all the data todays information technology can transmit via the magical ether called 'progress'. You will never feel less than cosseted, even though some old timers may resent the thought of someone constantly peeping over their shoulders. Joyriders will get no joy here because BIG BROTHER ON STAR is there to track a stolen Astra's every ultimate move. Owners though, will have every right to feel lucky as they manipulate the responsive controls and allow this beguiling machine to do what it is designed to do - deliver transport that transports the soul.

Brother...It's quick. And quicker than any sensible hatchback truly has a right to be. But that's alright because it's a beautifully balanced and responsive car that serves the driver well. Smooth swiftness is the hallmark. And before the bhp bores get going about supercar parameters and performance and all that, I have to say, Dear Sirs, that a car like this is all the car anyone needs for todays roads.. Just think, going back in time, what Seventies motorists would have made of a car like this. They could be dribbling superlatives like incontinent commentators at a topless darts tournament. (For those likely to be offended by the preceding remark, it was the Seventies remember).

As for me sitting comfortably and relishing the on-rush of highway as I gave the Astra Ultimate its head

on the open road, I felt no need for excess of adjectives to describe the sensation. A mere 'very nice' sufficed.

When you step out, shut the door, stand back to admire the car with its bi colour alloys and reflect on the driving experience, one thought presses constantly. This car, capable of nudging 150mph, capable of zipping up to 60mph in the time it takes to zip up, is basically an ordinary hatchback that can return a claimed near 46 mpg - and that's what makes it extraordinary. This confirms my belief in what I was saying earlier. We motorists have never had it so good. A car like this fulfils the old dream. This is indeed a family friendly car that can nonetheless banish boredom with a deft dab of the throttle. The Astra Ultimate represents the culmination of every sensible motorists dream.

A perfect marriage of good sense and sensual delights.



We're here for you in your time
of need day or night...

Murray's

Independent Funeral Directors



Our new office in
Findern serving Derby
and South Derbyshire
is now open.

For help and guidance
please telephone
01332 425022 in the
first instance.

All your needs catered for
by our qualified staff
Pre-Payment plans designed
to suit you. Monumental Mason
Service Available



25 Main Street, Findern, Derbyshire

Telephone: 01332 425022

Also at: 23 York Street, Burton upon Trent, Staffordshire DE14 2LX

Telephone: 01283 562299

www.murraysfunerals.co.uk

As a Funeral Director I am often asked about changing trends in funerals.



As a nation we are now more inclined to look at a funeral as a celebration of someone's life, and because of this transport arrangements are also changing. A fairly recent development is the opportunity to be taken to your own funeral by Motor Bike Hearse.

You may think this would be the preserve of the young but it actually appeals to all age groups and genders. It is seen as a fitting tribute to send your loved one on one last ride. We are able to offer custom built motor bike and fully enclosed sidecar hearses. Whether your favourite was a British Triumph, a classic Harley or a Suzuki Hayabusa, (I am told it is the fastest). I have taken part in previous Motor bike funerals but now like to leave it to the younger members of my team as seen here, Funeral Director Daniel Barke who rode pillion on the Suzuki Hayabusa.

The dream machine does not suit every one and the majority still favour the traditional Hearse and following limousines but we are also able to offer other forms of transport including a beautiful Victorian Horse drawn Hearse or a Shire horse and dray. Perhaps the strangest request I have encountered to date would have to be a fire engine which we used to carry the coffin, complete with flashing sirens. As an independent funeral director we are able to source this and can accommodate most requests, we rarely say no and will always do our best to make the final journey a fitting tribute to your loved one. We are situated in Findern serving the Derby area and also have an office in Burton upon Trent. For information please call 01332 425022.

Sue Barke



Does having care mean losing independence?

Every week we will receive at least one call from a worried daughter (or son) to say that they would like their parents to have some support but their parent says they don't need it. Often they are right – they don't need home care services.

Needing care

Need is a strong word. If you replace it with "would benefit from" then it is quite different. Many people only see the negative connotations of care, as something that signifies the end of independence. The reality is that good care should support you to maintain your independence, help you to enjoy life and only support you to do the things that

you would not be able to do on your own.

Our clients have been unsure about receiving support initially but, after a couple of weeks, have been delighted with the new friends they have found in our amazing CareGivers. Sometimes it takes a change to realise that actually the support they can receive will give them a new lease of life and give them back their independence.

Re-discovering independence

We have been able to help many of our clients go back to doing the things that they had given up. This could include a lift in the caregiver's car to get out to the hairdresser or for shopping trips or even just to meet friends for a coffee.

The great thing about home care is that it is very flexible, if the timings, lengths or number of visits are not working out for you then a good care agency will review the support plan and make changes for you.

If you are having difficulty persuading your parent to accept a bit of help then there are a few tactics you could try.

Quality care and Companionship in the comfort of your own home



Right at Home is one of the UK's most trusted care companies. Our local team of friendly, reliable carers specialise in assisting people who may need a helping hand with day-to-day tasks in their own home.

Our services include:

- Companionship
- Transportation and errands
- Meal preparation
- Light housekeeping
- Help with washing, dressing and personal care
- Young adults with disabilities
- Post-operative support
- Holiday and respite cover
- Specialist dementia care
- Managed live-in care



To find out how we can help care for you or your family, call



01332 91 32 32

or visit <http://www.rightathomeUK.co.uk/Derby>

Registered with the Care Quality Commission. Each Right at Home office is independently owned and operated



Emergency treatment:

- ✓ **Try it out.** someone is unsure, it may be easier to persuade them to trial the care. If they agree to a short trial of care, they are likely to see the benefits after a few short weeks.
- ✓ **What if.** Quite a few of the care enquiries that come into a care agency are an immediate need and in that situation it can be very stressful trying to find the right care. You may well be limited for choice as many agencies will not have capacity to take on new clients at very short notice. If you can persuade your loved ones to have some

care in place then, if there is an emergency you already have a relationship with a care agency you know and trust.

- ✓ **You don't want to be a burden.** Most people do not want to be a burden on their children but sometimes it just happens without them realising. It might be a bit of a tough approach, but talking to a loved one about this may encourage them. It does not even mean that when the care is in place you need do any less; it perhaps just allows you to spend time with your parents again in a more social way, rather than just caring for them.
- ✓ **Peace of mind / Do it for me.** Sometimes asking them to accept the support as a favour to you can work. Explain how you worry about your loved one and that by accepting a little support would give you great peace of mind.

None of the above are a definitive answer to the challenge.

The great thing about home care is that it is very flexible, if the timings, lengths or number of visits are not



working out for you then a good care agency will review the support plan and make changes for you.

If you have any questions then feel free to get in touch.



Continued **Overleaf**

Right at Home Continued



So, what inspired me to start a care business helping people to live in their own homes?

It certainly wasn't a long-lasting plan that I finally managed to achieve.

The journey began much closer to home.

After a successful career which unfortunately meant long weeks and time spent away from my family, the opportunity arose to step back and to spend more time in my local community and to do things that mattered to me.

With a young family of 5, whom at the time ranged from age 3 to 12, I spent more time doing the school runs and walking our newly gained dog. It wasn't long before I was elected onto the local Parish Council and got involved in many community events.

It was during this period that I was introduced to a lady who was reliant on care services. She asked me to picture her current life being reliant on carers coming in.

I lie in bed in the morning, not knowing what time, or which carer is going to come to help me out of my bed. When the carer arrives, which I may never have seen before and which could be as late as 11am, they are lovely but incredibly rushed. They do their best to help me, help to shower me and assist with my tablets, but they have to get their tasks done to get to their next service user.

At night time, I wait for them to arrive to help me into bed. They could arrive between 630pm and 9pm. The girls are lovely as they are often the only people that I see each day, I just wish they could stay longer and that I could have regular people that I know.

The picture she created stuck with me and it made me think about my family members who also receive care. I wonder if it is the same for them. I therefore decided to look into her care provision but unfortunately discovered that due to pressures on the social care system, "abc Care Company" were only the same as "xyz Care Company".

What I did learn though instead of taking the provided care company, the lady could take a personal budget which gives her the money to use on care instead. She could choose her own company, choose her carers, and choose how long she wanted care for and at what time.

And that is where the journey began. We researched the market, brought in industry leading personalisation experts to develop training programmes that focussed on what was "important to" the person and not just what was "important for" them.



It was “important for” the lady in my picture that she had help getting out of bed, help with medication and personal care. However, what was “important to her” was that she was up before 9am, with a familiar carer who stayed for an hour so they had time to have a cup of tea and a chat each morning. It was “important to” her that her cup of tea had the milk poured in first and that before the carer left they ensured she was comfortable in her chair with a remote control, walking stick, drinks and her phone nearby. It was “important to” her that the evening carer didn’t arrive before 9pm as she was a fan of the soaps and ideally, she would like the carer to have a similar interest so they could chat about the dramas.

So, that is how Right at Home (Derby) started and how we focus on what is “important to” the person, as much as what is important for them. Our Caregivers are the ones that make a difference as they are often the only people that our customers see that day. It is our Caregivers who are “important to” our customers.



The Derbeian Winter 2019 Puzzle Pages

Continued...

Fill each square with a number from 1 - 9. Each number can only appear, once in the same row, column or 3 x 3 box.

8	7				3	1		
							8	9
2	3			5	9		7	
			1	9		5	6	
7			5	6	4			3
	9	5		3	2			
	4		9	2			3	8
		6	3				1	4

	6						7	2
9		7	1		3			8
	3	5						
	9		6	1	4		3	
			3		9			
	1		7	5	8		9	
		2				7	8	
6			5		2	1		3
1	8						2	

Winter 2018/19 Word Search

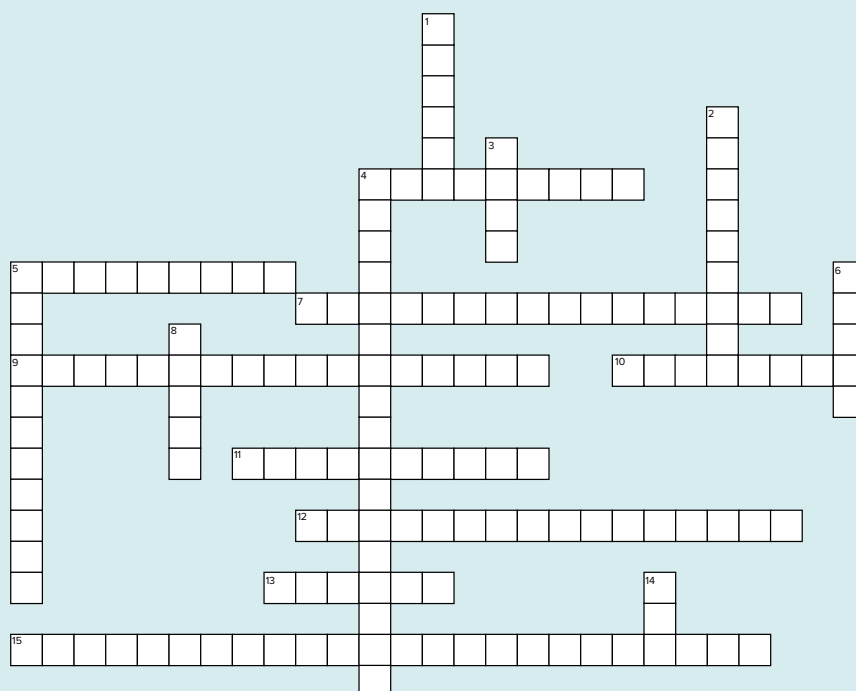
S	N	O	W	M	A	N	D	H	F	U	Y	X	Y	F	N	J	O	I	X	R	D	K	Y	S
A	C	H	G	Y	B	N	R	V	U	Y	R	B	J	H	R	G	N	G	X	R	K	P	G	T
V	W	T	G	M	K	K	A	A	E	W	Y	A	O	F	F	S	C	D	D	Z	N	M	I	N
A	H	Q	R	E	W	G	E	O	R	G	E	S	T	E	P	H	E	N	S	O	N	N	C	E
G	P	N	B	L	C	I	G	F	L	J	Y	R	W	M	I	R	R	I	A	E	O	H	E	S
L	G	H	K	S	Z	W	S	G	D	N	X	H	L	Z	W	D	D	X	L	X	R	T	A	E
W	P	O	Y	Z	Z	V	V	I	S	H	B	U	D	R	O	P	H	J	S	C	V	E	Z	R
E	X	R	O	F	D	T	Q	P	S	F	L	V	E	A	N	W	S	L	I	E	F	A	J	P
I	C	I	C	L	E	S	E	Z	L	I	E	O	Z	R	S	F	S	P	K	B	H	K	Q	S
D	O	C	R	J	O	S	W	L	E	G	M	Z	R	N	Z	U	S	D	N	M	P	T	U	P
N	B	Q	A	A	T	F	U	Z	G	O	I	U	P	B	Q	E	E	C	J	A	Q	G	P	X
A	X	C	Z	Z	S	S	V	G	A	N	V	V	W	O	X	N	K	Z	A	A	I	L	O	Z
L	R	Q	H	X	R	W	X	J	I	R	U	N	W	M	I	I	A	E	X	S	Z	O	Q	B
D	H	A	J	N	M	T	M	N	R	Y	S	Q	C	B	I	G	L	R	B	H	X	C	G	P
I	F	I	C	V	J	E	M	O	R	Z	Y	M	R	A	Z	N	F	H	B	J	H	O	H	Z
M	H	D	U	D	E	Y	F	I	A	S	O	L	W	R	V	E	W	B	G	R	C	M	U	I
Y	Y	M	Q	E	B	N	V	T	C	Z	H	S	J	D	B	Y	O	K	U	J	H	O	Q	C
B	V	B	D	E	Q	R	P	A	A	C	D	L	K	I	I	F	N	G	B	E	I	T	V	J
R	C	C	C	H	R	I	S	T	M	A	S	H	I	E	F	R	S	M	J	S	N	I	M	M
E	B	T	Q	O	H	T	E	S	T	V	Y	P	A	R	K	R	O	W	K	U	E	V	U	X
D	B	Y	Y	N	A	N	S	T	N	D	I	B	N	Q	C	R	U	T	Y	S	N	E	W	P
Z	K	S	A	N	T	A	N	C	X	Q	Q	U	C	E	T	P	K	C	U	C	O	T	A	G
F	R	Q	N	M	T	P	W	J	A	C	K	F	R	O	S	T	C	Q	G	G	A	M	Z	O
A	Y	Q	C	H	T	B	D	I	Y	G	Z	X	R	F	E	N	Q	J	H	U	Z	P	D	A
U	S	M	Y	M	P	X	D	G	C	P	C	X	Y	M	Q	M	E	O	N	Q	Z	K	K	B

Bombardier - Carriage - Christmas - Derby Midland - Engine
George Stephenson - Ice - Icicles - Jack Frost - Jesus - Locomotive
Presents - Santa - Snow - Snowflakes - Snowman - Station

Brain Teasers

1. You are in a cabin and it is pitch black. You have one match on you. Which do you light first, the newspaper, the lamp, the candle, or the fire?
2. I do not have any special powers, but I can predict the score of any football game before it begins. How can I do this?
3. What is hard and hairy on the out-side, soft and wet on the inside, begins with the letter 'c' ends with the letter 't' and has the letters 'u' & 'n' in the middle?
4. You are a cyclist in a cross-country race. Just before the crossing finish line, you overtake the person in second place. In what place did you finish?

The Derbeian Winter 2018/19 Crossword



Down

1. Locomotion No. 1 was the first steam locomotive to haul a passenger carrying train on a public railway, what was it originally called? (6)
2. A single piece of snow. (9)
3. Precipitation in the form of small white ice crystals that form inside clouds. (4)
4. The Nation's Favourite Locomotive. (3,6,10)
5. First Mayor of Derby. (5,6)
6. Snow that partially melts as it falls (5)
8. Ice crystals on a frozen surface; "Old Jack _____." (5)
14. Thick water vapor that makes it hard to see (3)

Across

4. This book was adapted as a twenty-six-minute animated television special, by Dianne Jackson for the fledgling British public service Channel 4 and first aired on the 26th of December 1982. (3,7)
5. To spend the winter dormant. (9)
7. In 2009 American rock Rage Against the Machine outsold Joe McElderry's song "The Climb" and topped the UK Christmas number-one chart with this song (7,2,3,4)
9. This Cornish-man built the first full-scale working railway steam locomotive. (7,10)
10. The period of celebration of a pre-Christian festival associated with the (northern) winter Solstice, later absorbed into the festival of Christmas. (10)
11. Indigenous Mexican plant used in Christmas floral displays. (10)
12. This man is renowned as the "Father of Railways". (6,10)
13. This Country has the largest wild reindeer herd in the world. (6)
15. What was the first railroad built in Great Britain that opened in 1825? (3,8,3,10,7)

COMPETITION TIME!

Want to win a full page of advertising within The Derbeian
RRP £638.00?

Checkout our pinned post on our Facebook page at:
www.facebook.com/TheDerbeian, tell us what was the
3rd edition of our fabulous magazine we published, like our
page and share the link for your chance to win, the winner's
advert will be published in our spring 2019 edition.

The closing date for our competition is 31/01/2019 the
winner will be announced on our website and Facebook
page on 04/02/2019. *T&C's apply and can be found on
our website at: www.thederbeian.com/t-c-s



Want to win a full page of
advertising within

THE
Derbeian

Check out our Facebook
page at!

[www.facebook.com/
TheDerbeian](https://www.facebook.com/TheDerbeian)

Brown & Earnshaw

DECORATORS



Tel: **01332 415660**
Fax: **01332 292908**

The name for quality Painting and Decorating

- Domestic, Commercial and Industrial
- Internal and External Painting
- Paper Hanging
- Pattern Book Service
- Spray Painting
- Coving
- Floor Coatings
- Fire Protective Coatings



Rest assured, we only employ fully trained staff and we guarantee our workmanship and customer service is of the highest standard

We are included on the Derbyshire County Council Listed and Historic Buildings Register

brown.earnshaw@btconnect.com

www.browneandearnshaw.co.uk

17 Stockbrook Street, Derby DE22 3WR

FREE ESTIMATES
ALL AREAS COVERED
Est 1980



naturalearth
P R O D U C T S

- natural stone tiles
- hand carved fire surrounds
- wooden flooring
- multi-fuel stoves
- fireplace restoration
- big green egg's

Suppliers of
CLEARVIEW STOVES
Lining & installation service

01433 631333

info@naturalearthproducts.co.uk
www.naturalearthproducts.co.uk

Showroom at:
Eyam New Road, Grindleford
Hope Valley, Derbyshire S32 2HW



rightmove 

Zoopla.co.uk

 PrimeLocation



RF&O Properties

...all your property needs, under **ONE** roof!

- RF&O are a family run independent agent.
- We pride ourselves on offering a reliable and efficient service to all of our clients, always recognising the importance of customer care.
- We deal with a wide variety of properties in all price ranges, with specifically tailored services to suit your needs in both our Sales & Lettings departments.
- For Landlords we offer our fully managed service at **7%** (subject to a minimum charge of £35)

Landline: **01773 609 446**

Mobile: **07530 298 948**

Email: **enquiries@rfoproperties.co.uk**

www.rfoproperties.co.uk



The Paper Mill

Looking for somewhere cosy?

Why not try The Paper Mill. With a friendly, relaxed atmosphere and a great selection of craft beers, it is ideal for the connoisseur, especially when booking a venue for your next event.



Dog friendly I know because we have taken our dog there after a good stroll in Darley Park, unlike most local pubs that won't accept mans best friend.

Medium sized, good for parties, weddings, wakes, birthdays, etc.in other words, not like most pubs where the guests seem miles away. I would personally recommend The Paper Mill from previous experience. In my opinion, one of the finest local establishments I have had the pleasure to frequent.

Chris Varty editor Derbeian Magazine.



Opening times
Monday–Friday: **15.00–23.00**
Saturday–Sunday: **12.00–23.00**



Everybody
welcome

Darley Street, Darley Abbey, Derby DE22 1DX

Tel: **01332 551344**

New for
2019

THE
Burtonian

£1.75 (where applicable)

June 2019

THE Burtonian

£1.75 (where applicable)

June 2019

IN THIS ISSUE

ADVERTISE HERE

If you are reading this, so are your potential customers

ADVERTISE HERE

If you are reading this, so are your potential customers

ADVERTISE HERE

If you are reading this, so are your potential customers

ADVERTISE HERE

If you are reading this, so are your potential customers

Proud of Burton

Proud of Burton

IN THIS ISSUE

ADVERTISE HERE

If you are reading this, so are your potential customers

ADVERTISE HERE

If you are reading this, so are your potential customers

Proud of Burton

For information and reserve your space
in the first issue, email chris@3vmedia.uk
or call **07841 474758**



"Fiona did a marvellous job tracing our family histories. It was something we had been meaning to do for some years but never had the time. We discovered interesting connections and stories, like the relative who was an artist and exhibited in the Royal Academy. Following the information led us to old quiet country churches in tucked away villages, beautiful places we did not know we had connections to. We are grateful to Fiona for giving us this window into our past."

Mr and Mrs Sadler, Norfolk.

Time to unpick those family mysteries!

Is there an unknown person in your family tree?
The soldier who went to war and didn't return?
The wife who left her husband and was never heard of again? The orphaned child who went into care?

Lots of people wonder where and how their ancestors lived, or what they did for a living, but don't know how to find out. That's where Fiona Boardman of FPB Family History Research can help.

"My interest in family history was sparked by a great-grandfather who vanished without trace, leaving a young family behind. After lots of false leads and many years of puzzling I discovered that he didn't die of TB as his "widow" claimed - in fact he lived for another 35 years!

"Having thoroughly researched my own ancestry I now help others to make their own exciting journey into the past. I can carry out research for you, using online sources, local records and archives in Derbyshire or elsewhere. You will receive a full report, with photographs, maps etc to illustrate the story, and/or a family

tree chart to display on the wall.

"Or if you prefer to do your own research but need some help, I can advise you on how and where to find information, how to avoid common errors, and provide support if you get stuck."

Gift certificates are available, in multiples of £25, which make a perfect gift for Christmas, or a special birthday/anniversary, allowing the recipient to explore their own family's story.

"Fiona dealt with looking into many positive leads along with many frustrating dead ends in a very professional way, always looking at how she could achieve the best result for me with a keen eye for important detail."

I found Fiona to be well organised, reliable and she consulted me all the way, producing an excellent family tree of many generations from 1620 to present day. I would wholeheartedly recommend Fiona to anyone who is considering research into their family ancestors and history."

Mr Bailey, Derbyshire.

"Fiona has carried out two sets of research into our family background. We were impressed with her depth of knowledge, her professionalism and her attention to detail. We would have no hesitation in asking her to carry out further research into our family histories."

Mr and Mrs S, Repton, Derbyshire."



FPB

Family
History
Research

For help with all your family history puzzles

Contact Fiona on:
01773 822819

or visit
fiona@fpbfamilyhistoryresearch.com

For more information, or to discuss your research needs, contact Fiona on **01773 822819** or email her at: **fiona@fpbfamilyhistoryresearch.com**

Rachael's Secret Tea Room

how it all began...

Back in February 2012 whilst sat in the hairdressers I read an article in Prima magazine about a lady who had opened a secret tea room in Leeds – this grabbed my attention and immediately thought 'I could do that'. At this point I had not heard of a secret tea room and was naturally curious, as I am sure you are! The idea is that the location is kept a secret until guests' book and then directions are emailed. I contacted her, and she very kindly came back to me and said go for it, try it out on friends and family. So that is what I did and over the coming months I busily set up my secret tea room whilst still working full time.

I had my first guests in September 2012 and initially opened once a month on a Saturday but quickly people were asking for other dates and as time has gone on I am now available most days of the week. You can book in as a couple or a group of 12 and anything in between. For any larger groups, I can easily travel out to you and host a tea in your own home, perfect no washing up!

If you love a new experience, good company, great food and vintage china then you need to book! Your afternoon starts around 3pm where on arrival you will be welcomed with a soft drink whilst you choose your tea or coffee (I have quite an extensive list)! You will be invited to sit around a large dining table, where you will be served 3 different sorts of sandwiches on white and brown bread, 2 savouries and 4 different cakes including a heart-shaped scone with jam and cream and a macaron.

I love meeting new people, baking and making my guests feel welcome in a homely environment.

If you are interested, go over to my website www.rachaelsscrettearoom.co.uk for available dates or email me at yummy@rachaelsscrettearoom.co.uk.

I look forward to hearing from you.



Enjoy a delightful afternoon with friends in a tranquil, secret Derbyshire setting... only Known to those who book! Escape the stress of everyday life for a few hours.

*Contact me for more information
Rachael x*

 [facebook.com/RachaelSecretTeaRoom](https://www.facebook.com/RachaelSecretTeaRoom)

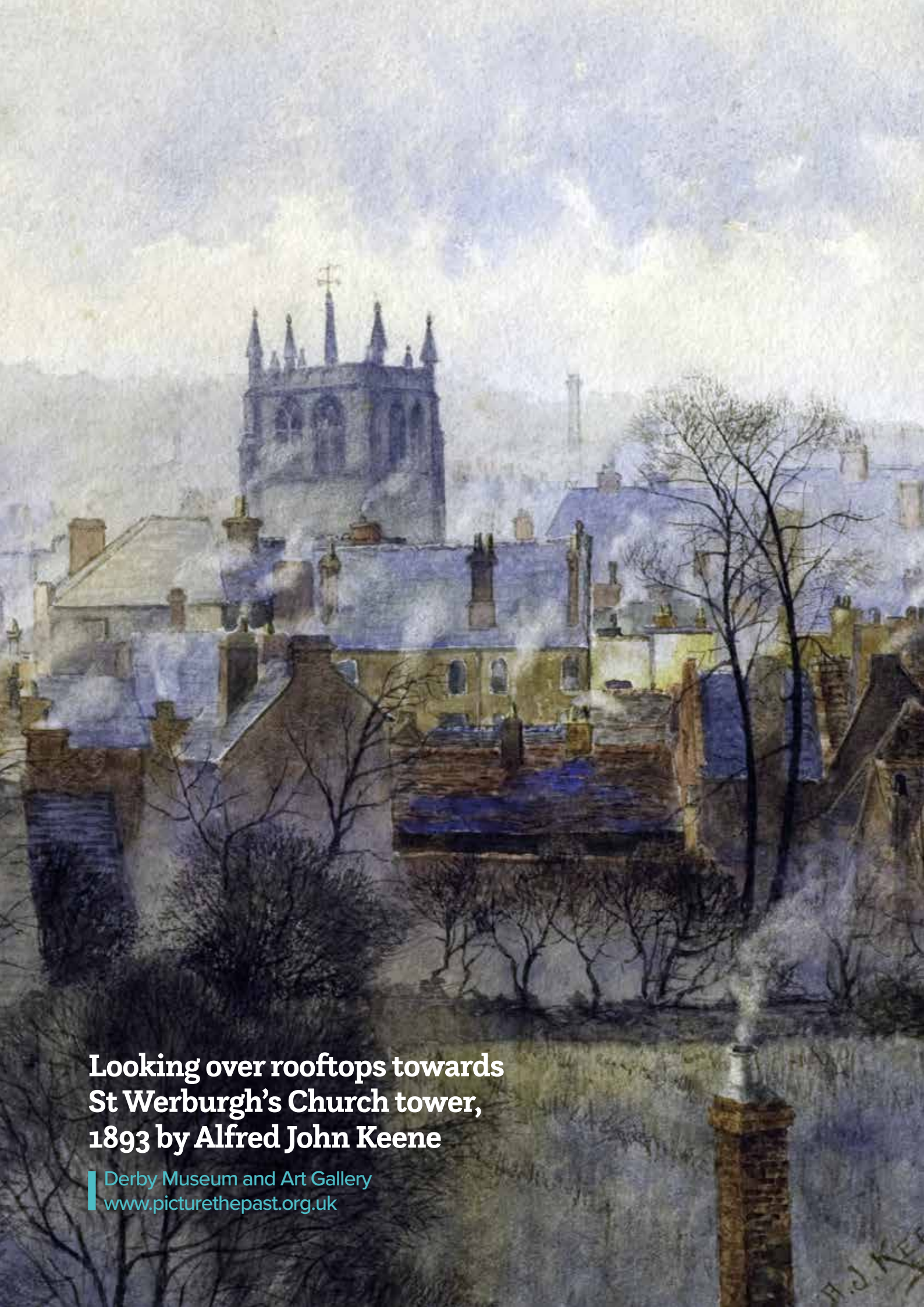
 twitter.com/RachaelSecret



Rachael's Secret Tea Room

www.rachaelsscrettearoom.co.uk - yummy@rachaelsscrettearoom.co.uk

Tel: 07931 611485



**Looking over rooftops towards
St Werburgh's Church tower,
1893 by Alfred John Keene**

Derby Museum and Art Gallery
www.picturethepast.org.uk

Are you running the risk of outliving your savings?

In a world of low interest rates, ever-changing legislation and increasing life expectancy, Cedars Wealth Management Ltd offers some useful guidance on retirement planning.

Figures published by The Pensions Regulator in July 2017 reveal that the proportion of individuals who forgo advice and take a 'DIY' approach to managing their pension pot in retirement has risen from 5% to 30% following the introduction of pension freedoms legislation in 2015.¹

Indeed, concerns continue to grow for those who choose to draw on their pension savings without taking advice. Drawdown demands a different mindset to that needed by those who retire with an annuity, as it requires individuals to plan their own investment strategy and ensure that withdrawals are sustainable. And while the majority are taking a sensible approach, the minority are withdrawing pension funds at rates that would see their money run out in a decade or less, if they are reliant on it as their main source of income. And if they're relying solely on the state pension to see them through their later years, they will have to accept that their standard of living is going to drop significantly.

The State Pension provides a limited income (currently £164.35 for a single person, per week, based on a full NI record), which falls

drastically short of what is really needed to fund a comfortable lifestyle. So how do we avoid poverty in retirement?

First, decide how large a fund you will need. One method is to multiply your target retirement income by 25. For example, if you think you'll need £25,000 a year, aim for a fund of £625,000.

Next, select the most appropriate investment vehicles to achieve your goal. Property, investment bonds and ISAs have all proved popular over recent years but don't offer the same degree of tax breaks as a pension. If your retirement is imminent you will obviously want to maximise your income from the money available.

Retirees opting for drawdown pensions should seek professional help to calculate how much money they can withdraw each year without running out. While selecting a balanced and well-diversified investment portfolio is critical, knowing how much money to take from a drawdown policy is arguably of greater importance.

For further information or to request your complimentary guide to retirement

Cedars Wealth Management Ltd

is based locally and is inviting The Derbian readers to discover the simple yet highly effective steps you can take to protect your wealth and stay in control - helping the right amount of it pass to the right people at the right time.

Call **0115 905 1470** for more information or your complimentary guide to retirement planning.

planning, please contact Cedars Wealth Management Ltd of St. James's Place Wealth Management. Paul can be contacted by phone on 0115 905 1470 or by email on paul.white@sjpp.co.uk.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested. An investment in equities does not provide the security of capital associated with a deposit account with a bank or building society.

The levels and bases of taxation and reliefs from taxation can change at any time and are generally dependent on individual circumstances.

¹Retirement Outcomes Review Interim Report, The Pensions Regulator, July 2017



CEDARS WEALTH MANAGEMENT LTD

Partner Practice of St. James's Place Wealth Management

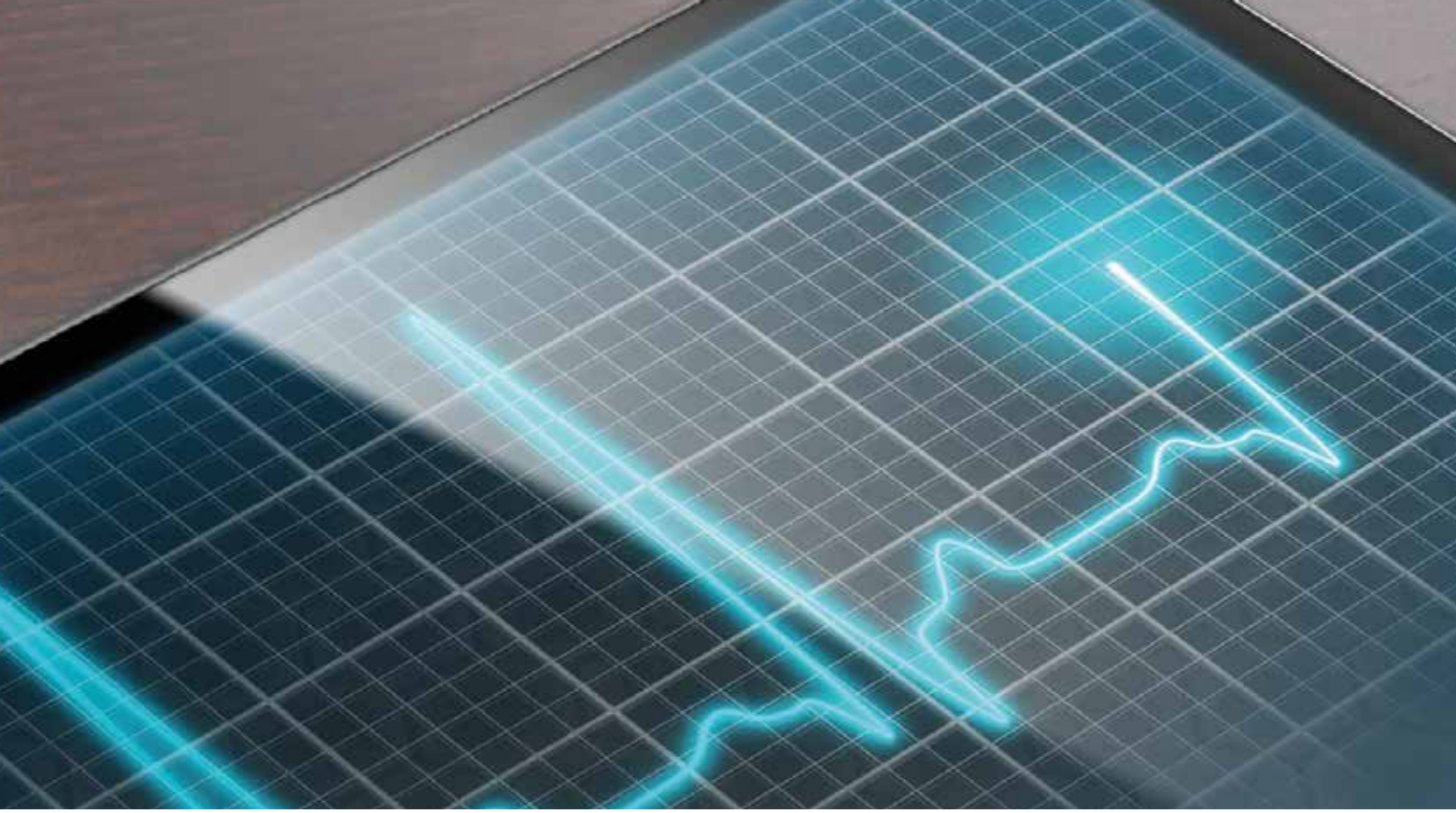
Tel: 0115 905 1470

Mob: 07860 476015

Email: paul.white@sjpp.co.uk

Web: www.cedarswm.co.uk





BUSINESS FINANCIAL HEALTH CHECK

We understand that managing a successful business takes time, commitment and determination. We also understand that every business is different, with individual goals and aspirations for you, your company and your employees.

We have the experience to help you successfully secure and enhance your business's financial future by offering advice in a wide range of areas, including business assurance and protection, employee benefits, group pensions and commercial lending (not regulated by the Financial Conduct Authority). Contact us for further information.

The value of a pension with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

CEDARS WEALTH MANAGEMENT LTD

Partner Practice of St. James's Place Wealth Management

Tel: 0115 905 1470 | Mob: 07860 476015

Email: paul.white@sjpp.co.uk

Web: www.cedarswm.co.uk



The Partner Practice represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website www.sjp.co.uk/products.

The title 'Partner Practice' is the marketing term used to describe St. James's Place representatives.