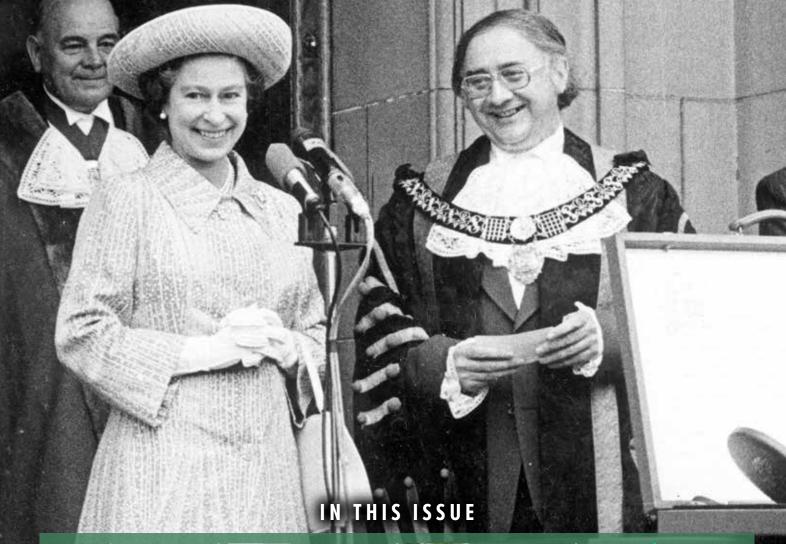
# Derbeian

£3 (where applicable) Spring 2019



**Eelse** solicitors

Do I need a Disaster Clause in my Will?



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You've focused on your business, now let your business focus on you.

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www.buxtonpress.com

01298 212000

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### MEMBER OF East Midlands



#### Spring cover image

Mayor of Derby Jeffery Tillett receives the Letters Patent from Her Majesty Queen Elizabeth II. Reproduced with kind permission of Derby Local Studies and Family History Library

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#### Holbrook Village Store and Gift Shop

61 Chapel Street, Holbrook, Belper DE56 0TQ 01332 883050

#### **Bass Bags**

The Old Brewery, Duffield Road, Little Eaton Derby's DE215DS 01332 840391

#### **FEATURED ARTICLE**

Incite Interiors -Bespoke Furniture **Makers** 







# **Musical Instrument Sales, Hire and Cases**



### Tel: 01332 840391 Email: support@bassbags.co.uk

Nestled in the village of Little Eaton, is a hidden gem for string musicians. Bass Bags was established in 1983 by Tony Morgan, a local double bass and cello teacher. The company now run by his eldest son David Morgan, moved to the Old Brewery at Little Eaton in early autumn 2018.

Bass Bags specialise in double basses, cellos and violins having an established name within the music industry. They are well renowned for their quality instruments and are the recommended go-to place for double basses, cellos and violins. Local teachers and musicians refer students and associates to visit Bass Bags for their musical purchases knowing that they will find exactly what they need. They hire out double basses, cellos, violins and viola to students. orchestras and visiting musicians. Alongside sourcing basses for clients to purchase. They have a wide range of set up, available to buy double basses and cellos at their premises, and are happy to spend time with customers helping them to find their perfect instrument. Customers are able to spend time playing different basses or cellos in their instrument

room, to enable them to feel comfortable with their decision.

All the instruments benefit from having been personally set up by Bass Bags and sound truly amazing when played in their fantastic practice room. David has a wealth of knowledge about all the instruments he has and how to match them best to suit a customer's requirements. You only need to read their reviews to see he has found the perfect recipe.

David has made the most of the fantastic old stone building since moving there from the family home where the company used to be based. When people visit, they are overwhelmed with what he

has done and how he used to manage before moving. They now have a small workshop where setups and repairs to instruments can be carried out, along with the fitting of pickups and new strings etc. And plenty of storage for all the staging, accessories, packaging etc.

Alongside hiring and selling string instruments, Bass Bags has a large warehouse stocked full of cases, strings etc. for string instruments as well as accessories for other musical instruments. All of which are available to purchase from their website.

Customers travel from near and far to visit Bass Bags wanting to purchase string instruments, etc. Bass Bags are open Monday to Friday and Saturday mornings and are happy to welcome customers old and new to see what they have set up their instrument room.



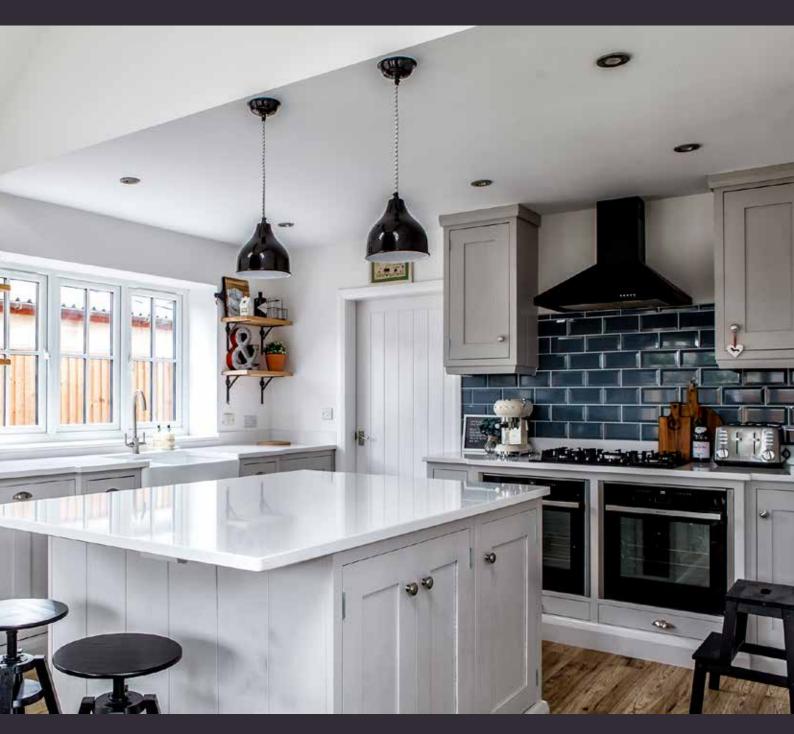
Bass Bags Ltd, The Old Brewery, Duffield Road, Little Eaton, Derbyshire DE21 5DS

Call us on 01332 840391

Email us support@bassbags.co.uk



# No furniture ranges – **Just handcrafted client led furniture design at competitive prices**



Visit us at:

Incite Interiors Ltd, Draycott Mills, by The Courtyard Off Market Street, Draycott Village, Derbyshire DE72 3NB 01332 870 296 - Open for visitors 7 days a week

# What can we make for you?

**Incite Interiors Ltd** 

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#### Bedroom | Lounge | Kitchen | Dining

For those looking to enhance their home with high quality furniture - hidden off Market Street in Draycott Village in amongst the Mill buildings by The Courtyard, you'll find a little gem of a business that manufactures wooden furniture to order for your Home.

Incite Interiors do not sell Furniture Ranges but instead offer the opportunity to buy custom made furniture, handcrafted to individual requirements at competitive prices.

Incite Interiors showroom and office are above their workshop in the mill. They are a cottage industry business that pride themselves in making beautiful custom-made furniture for your Bedroom, Lounge, Dining and Kitchen using time tested tradition woodworking methods. The best way to fully appreciate the extent of the furniture items they have produced is to browse their website.

No Frills, No Celebrity Endorsements, No Brochures, Order Direct and become a proud owner of a beautifully made British bespoke furniture item.























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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.



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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.





**6** 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.



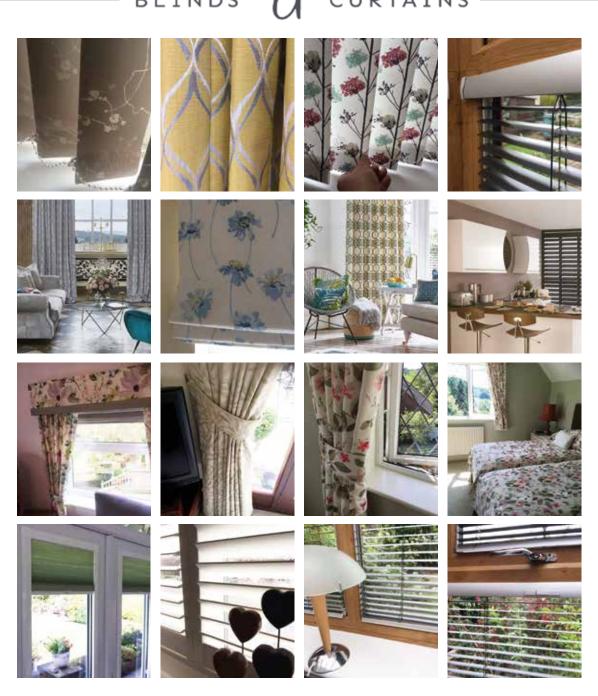


Inspired Show Homes creates beautiful Show Homes for new build developments all over the country and have been established over 10 years. In 2015 they purchased their lovely old mill and relocated to Draycott. The purchase included Purple Squirrel Storage offering selfstorage for both private and business 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

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# momentous



1977 was the Silver Jubilee year of **Queen Elizabeth II. Bunting and Union** flags went up in towns and cities across the nation in preparation for the street parties and other celebrations that would be taking place.

department store, Market Place, decorated for the Silver Jubilee.



# 1977 Amomentous year for Derby



# Evening Telegraph

CUNNINGHAMS Summer Casual Wear Now in stock MARKET HEAD,

DERBY.

WEDNESDAY, JUNE 8, 1977



CITY status is not given lightly. Since the war, the honour has fallen to only four towns: Cam-bridge, Southampton, Swansea and now Derby.

DERBY is to be a CITY — only the tenth town in the United Kingdom to be granted the honour this century and the third during the reign of our Queen. The official announcement from the Home Office came early on Silver Jubilee Day but the crowning glory will come when the Queen herself confers the dignity of city status during her wight on July 28 visit on July 28.

Soutnampton,
Swansea and now Derby.
Four exception al
places. Cambridge,
beautiful Cambridge with
its great university on
Southampton, the
country's premier passenger port. Swanseat
Dylan Thomas's "ugly,
lovely town" sprawling
up and over the hills
overlooking a bay which
Walter Savage Landor
compared with the Bay
of Naples, Swansea, the
victim of a savage blitz
in 1941 when in three
nights its old heart was
destroyed. But not its
spirit.

The change was made public at 12:30 am yesterday. For Derby it was one of the higgest changes in its 500-year higgest changes in its 500-year higgest changes in the most celebrated year of her reign so far and we are the only townspeople to have the honour bestowed upon us in 1977.

SIGNIFICANT
The date — June 7, 1977
will mark a significant stage in Derby's history long after the buning and the flags have the stage that the significant stage in Derby's history long after the buning and the flags have been taken down, and the stage parties and Silver stage of the significant stage in the significan

DVERWHELMED

And the honour has fallen to lour new May Councillord and the work of the May Councillord and Derby, which had its first royal charter in 1154; which leads the world in advanced technology to do with rail and air transport; the Derby of Joseph Wright and of fine porcelain; a squad method of succour for accident victims. All this and much more of which to be proud.

Crowning glory on Queen's July visit



THE MAYOR of Derby, Councillor Jeffery Tillett reading the city status letter from the Home Office.



31 May 1977

The confirmation of city status, as it appeared in the Derby Evening Telegraph on 8th June 1977.

Derby had previously applied for the honour in the 1930s, the 1950s, and again in 1968 to coincide with the significant extension to the Borough boundaries. Each time the application had been declined.

Then in 1976 the Borough Council petitioned the Queen again, with support from Derbyshire County Council, the District Chamber of Trade and the Derby and Derbyshire Chamber of Commerce and Industry. The petition was successful, and on 7 June 1977 the official announcement was made, with immediate effect.



The Queen is handed flowers on her way to the Council House.

The Queen was scheduled to visit Derby as part of the Jubilee year celebrations. On July 28 crowds of people lined the streets to catch a glimpse of the monarch as she travelled from the railway station to the Council House.



The Queen arrives at Derby Midland Station.

# 1977 Amomentous year for Derby



Mayor of Derby Jeffery Tillett receives the Letters Patent from Her Majesty.



# Exclusive club camping out to see Queen

WEATHER permitting, a group of women will be camping out near the Council House, Derby steps tonight in a bid to reserve a plum Queenspotting position for the royal visit tomorrow.

They belong to the exclusive 51-Club exclusive because the 20-odd members are all the same age as the Queen, and because the same formed in honour of her visit.

### CHEMISTS

6 to 7: Ashley, 4 Cheapside, Derby; Boots, 267
Normanton Road; Buxtons,
56 St Thomas' Road;
Porter, 1225 London Road;
Nickson, 75 Prince Charles
Avenue, Mack Worth
Estate; Allen, 22 Chapel
Street, Spondon.

The organiser is Mrs Lucy Taylor, of Havenbaulk Lane, Littleover, and they have held regular meetings over the past few months.

They aim to dress in red, white and blue with silver hats, and hope to he near enough to the Queen to hand over a bunch of flowers with a note, expressing their. note expressing their respect to her for a job well done.

Mrs Taylor said: "We will also be waving a banner, but the wording hasn't yet been finalised.

"W've also offered to look after a group of handicapped children during the visit."

And the club won't disband after tomorrow is over: "We are plan-ning to meet a couple of

times each year, and we times each year, and we already have events organised, including a dinner later this year, when we hope the restaurant will provide us with the jubilee trimmings, and a trip to Sandringham."

Further details of the club — restricted to

club restricted to women born in 1926 can be obtained from Mrs Taylor (Derby

FARM FARE COOKERY

### Fruit ch

CHEESECAKE and raspberries together make a
very good sweet for dinner
when something out of
cordinary Is expe
Cheeseake is often
with a crushed biscui
but for this dish I t
rich shortcrust is mo
able. The raspberries
a perfectly simple t

After an appearance on the Council House balcony, the Queen reappeared at the entrance, where she handed the City Charter, or Letters Patent to then mayor Jeffery Tillett.

The Derby Evening Telegraph article on the 51 Club, who camped overnight to ensure a prime spot to see the Queen.



# 1977 Amomentous year for Derby



Derby was only the tenth town in the twentieth century to be honoured with city status, and was the only town to be given the honour as part of the Jubilee celebrations. The qualifications for a town to be elevated are not clearly defined. Contrary to the popular notion, a city need not have an Anglican Cathedral; although in Derby's case All Saint's Church had been given Cathedral status almost exactly fifty years earlier. The Cathedral may have been part of the equation, but Derby's population size, history, its industrial record and the contributions of many famous Derbeians are also likely to have been considered.

The cover of the Derby Evening Telegraph special supplement, with the letters patent reproduced.

Whilst becoming a city undoubtedly conferred greater status to Derby, it brought no real benefit in terms of increased autonomy. It would be another twenty years before Derby became a unitary authority in the 1997 national shake-up of local government organisation. **Under the new legislation Derby City** Council took back responsibility for services such as education, libraries, social services and roads, and the city finally became truly self-directing.

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RANT HARLATHI QUEEN STON WANDAU

What new status means to the Mayor

# Top Tips for when you are Petspecting from Scardale Vets

If you are thinking of getting a pet as a new addition to your family there are lots of things to consider, what type of pet is right for your family and you need to make sure you have plenty of time to spend with them. You need to make sure you have all the right equipment to keep them happy and healthy. There are also a few legal requirements to take into consideration as well.

Most Vets will be able to offer advice should you be considering a new pet. Scarsdale Vets also offer a new pet check to help you get the most from your new family member.

#### Cats

#### Vaccination

Vaccinating your cat is very important for their health and for the control of infectious disease, not only for your cat but for the cat population as a whole. The greater the proportion of the population that is vaccinated the lower the risk for your cat, even when they themselves are vaccinated.

#### **Environment**

On introducing a new cat to your household remember that cats need to feel safe and secure. Providing areas where they can escape to and feel safe, especially if you have other pets. There are other treatments that can help to make your cat feel more at ease in a new household.

#### **Toileting**

Cat often toilet train quickly. Providing a litter tray with appropriate cat litter in an environment where your cat can toilet safely and in peace is important. In multiple cat households we often recommend multiple litter trays so that more than one option is available for your cat to toilet. Giving different opportunities should help reduce toileting stress.

Remember there can be clinical issues that can cause inappropriate toileting. Please contact your vet to discuss this with them.

#### Diet

Provide your cat with a good quality cat diet. Many diets are split into "lifestages" such as kitten, adult and mature cat foods. Two to three meals daily is suitable for most cats. Ad lib feeding is possible although weight has to be carefully monitored.

#### Handling

Be gentle with your handling. Although it is good to get your pet used to being held, stroked and picked up. Remember that when cats don't want to be handled they will let you know. Give them space when required. A good tip is to handle them when they come to you rather than go searching for them out. Cats do like their space too.

#### Neutering

It is well known to consider to neuter (spay or castrate) cats as this will help reduce straying. Reduced interactions with other cats helps reduce risk of injury, infection or unwanted pregnancy.

#### Dogs

From 6th April 2016 it became compulsary for owners to ensure their dog is microchipped by the age of 8 weeks. Many breeders or rescue centres will automatically do this for you but it is also the owners responsibility that all microchip details are kept up to date. Along with microchipping when a dog is in a public place the Control of Dogs Order states that all dogs must wear a collar and identity tag. This tag must show the owner's name and address (including postcode) your telephone number is optional as is the dog's name. Some people also add the vet's telephone number as well. If both of these requirements are not adhered to, you do risk a fine.

#### Vaccination

Vaccinating your pet is a key step in protecting your pet against life threatening diseases. The diseases it aims to protect your pet against are still seen and thus still pose a constant danger to any unvaccinated animal. This information sheet aims to explain when and why vaccines are required and how one injection a year can prevent your pet suffering from several fatal conditions.

Puppies get protection initially in life from their mother's milk and then as they are weaned this protection wanes and thus vaccinations are required to maintain it. Typically we vaccinate puppies at 8 and 10 weeks old (though can be from as young as 7 weeks old) and then annual boosters afterwards. The primary puppy course acts to stimulate the body's immune system to produce a protective response then the yearly booster afterwards maintains this immunity.

#### **Socialisation**

Proper socialisation with other people and other animals is very important for dogs. We would certainly recommend to book in to a local behavioural course as proper advice and a good start really helps reduce future issues.

#### Diet

It is important to not suddenly change the food for dogs once you collect them. Often food is provided from the breeder to provide a gradual transition (5-7 days) onto the food that you want to feed for the long term. Dogs cannot tolerate sudden food changes as this can cause diarrhoea.

#### **Toilet training**

Don't expect your puppy to be toilet trained on collection. This takes time, patience and training. Many puppies are not fully trained until 6 months old and even after this, accidents can still happen.



# **Vets at Night**

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Pride Veterinary Centre Riverside Road Derby DE24 8HX

# Do I need a Disaster Clause in my Will?

At Else Solicitors we work closely with clients and customers to ensure that all scenarios and eventualities are covered when they are preparing or amending a Will. One topic that we always include on our checklist is the option of including a disaster clause.

A disaster clause outlines what is to happen if all your intended beneficiaries die before you or at the same time. You might think this extremely unlikely, and in truth it is a rare event, but all the same it is worth including a disaster clause especially for couples who have children who are still under 18 or living at home, or where they are likely to travel together as a group.

Couples with children generally want each other to benefit first. and then if they both die at the same time the estate to pass down to the children. But what happens in a disaster scenario

where there is an accident in which the whole family are taken together? An awful thing to contemplate, but not out of the realms of possibility for example if they are all in the same car that is involved in a road traffic accident.

If the Will makes no provision, then the intestacy rules will apply to any part of the residue of the estate where there are no surviving beneficiaries. Given that in the scenario we are talking about there will be no spouse or children surviving, first port of call will be parents (after that other blood relatives, who may be quite distant).

In the case of the estate passing back up to parents, then this can be complicated given two sets of parents. A disaster clause can help in this scenario by ensuring

the estate is split equally between both sets of parents.

Another complication can arise if there is a child from a previous marriage. If there is no disaster clause, then intestacy rules apply, and that child will inherit at least something from the estate, and possibly even a big-ticket item like the house (perhaps against the wishes of the couple).

Other scenarios that need to be considered include divorced parents, family feuds, and individuals who have distanced themselves completely from their not immediate family and do not wish them to be beneficiaries. If there is no disaster clause then these relatives might end up with everything through the rules of intestacy.

The examples highlighted above are just a few of the considerations that need to be addressed by anybody who is making or amending a Will. They also show the importance of getting the right legal expertise and advice. Else Solicitors have a dedicated team of professional specialists in this area. For an informal chat then please contact Kathryn Caple, Head of Wills and Probate at Else Solicitors, on **01283 526230** or kathryn.caple@elselaw.co.uk.



### **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

"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

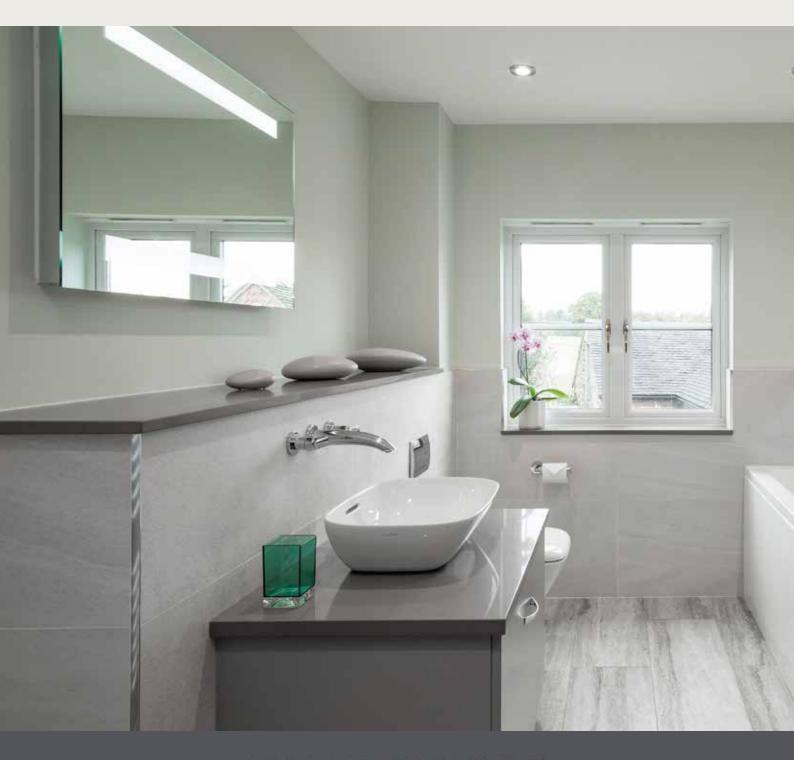
66 Else Solicitors Wills department dealt with my wife and my Will in a sensitive manner which left both my wife and I feeling relieved that at the end of our lives all our intended plans will be carried out. We could have brought one of those do-it-yourself Will kits but we would always have worried 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

66 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

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CONSERVATORIES

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#### Will a Warm roof make my inner rooms dark?

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### 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.









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### 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, 1the 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 a 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!"

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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.



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There is no doubt that given the carrying capacity it truly represents twenty first century space travel. This is not any old estate. This one belongs to the Baron and Baroness of Bravado who - in the politest way - sweep past 'the petit traffickers who curtsey to them and do them reverence'. (As that well-known car pundit William Shakespeare wrote). For readers untutored in The Classics, that is to say that driving such a car puts much of the competition in the shade.

With excellent road manners, comfort and space for anything, I'm pleased to report that the Mazda 6 Tourer gives a thoroughly good driving experience that keeps you feeling as fresh as a daisy and fragrant as a Spring morning.





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# Mazda 6 Tourer

# 2.5 194ps GT Sport Nav+ Automatic

It's a truth not often stated that when car makers set their sights on snaffling a tasty slice of the fleet market, the cars that result are so virtuous in every respect that the family motorist would be unwise not to pay obeisance to them - or so Jane Austen might have written had she been a 2019 motoring correspondent.

For those among us whose eyes glaze over when struggling to read a traffic sign and wouldn't know a conditional clause from a migraine, shall we put it more simply? Respect to Mazda for coming up trumps!

The latest Mazda 6 Tourer stacks up the superlatives so high that a forklift truck and more pallets than Picasso used are needed to clear enough floor space for the rolling out of the red carpet and the brass band of Brighouse and Raistrick to strike up and ring out a welcoming

There's an old adage which tells us

that 'If it aint broke, don't fix it'. In my view this applies most particularly to the estate car (or 'tourer'). A sensible concept if ever there was one.

Many novelty-seeking nomads, having had their heads turned by such exotic novelties as cross-over carriages, are now realising the error of their ways. To put it simply, if practical motoring is your aim, an estate car will take you far along the road to perfection.

One of the latest which portrays serious potential towards being one of the best is the new £31,695 Mazda 6 Tourer: a lively, well equipped estate with sat nav, air con, cruise control, power seats... the list goes on.

Rivalling Ford, Audi, VW, Skoda and others, it's a functional family/ business tourer designed to sweep away the blues. This Mazda is the magic broomstick with magic right down to its rubber souls - it's that nice to drive. 'What's so different about this one?' I hear you ask.

The answer might lie in Mazda's SKYACTIV technology - which is what a well known Victorian scribe once called 'sweetness and light'. Not to be confused with erratic television signals it's a term that encapsulates an exciting design philosophy. A gravity-defying combination of efficiency and levity that lifts the spirits and brings a smile to the face. Vital parts are lightened such as gearbox and chassis, not to mention the body and all without sacrificing strength and structural integrity.



With such a good blend of practicality and performance it manages to be at the top level of this hotly contested market niche - delivering a decisive argument on price, specification and stylishness. It's as elegant as a dapper dandy with the cut and thrust of a rampaging highwayman. The motto is not so much 'stand and deliver' as 'deliver outstanding'.

Nestling beneath the sleek bonnet of this seductively styled machine is a 194ps 2.5litre petrol engine capable of delivering near 140 mph punch - and Judy-pleasing economy of 41.5 mpg. It's clean breathing too - emitting just 156 gm/km of noxious nastiness.

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# Ford Fiesta ST-3 3dr.

The thrill of speed - one of the twentieth century inventions that shines out like a beacon of progress - appears at present to be under threat from many directions. Getting around our crowded island has never been so frustrating. Decades of under investment in infrastructure has resulted in near gridlock. Some say it's scandalous while others would have us dress like colourful insects in helmet and lycra and pedal our way through puddles, oblivious to the queues of cars behind. What is certain is that as cars have got better, the same cannot be said for carriageways.

These reflections were prompted at the wheel of the new 3 Door (You can have 5 doors) Fiesta ST-3 If ever a car deserved to be by speed bumps, speed cameras, fabulous Ford. Give it a decent road and it will turn every journey into a delight. If it proves one thing it's this: that when it comes to motoring machinery the modern driver has never had it so good.

So it is that the Fiesta ST reaffirms a policy of sporting intent long associated with Ford, representing the latest incarnation of that sporting philosophy. It's a hot Fiesta that is significantly better than the previous version.

No wonder it has been voted 'New Car of the Year 2019' in some in its place a cutting-edge 200 PS magic in its capability. You would never know it unless you were told but at less than half throttle and between 1200 and 4500 revs one cylinder shuts down and takes a break. But select sport or even track mode, drop down a gear and floor the throttle and...kaboom! You are on the way to nearly 145 mph. 'Gas guzzler is it?' I hear you

ask. Well frankly it's not. Ford claim over 47mpg overall - but metal, a quicksilver twinkling of dashing performance. But at the as houses but as dynamic as a supple heptathlete, capable of coping with every

Technical types look away now. Yes, there's a superabundance of cutting-edge engineering parcelled in this rapid package. But frankly my dears, I don't give a monkeywrench. For me the proof of the pudding is in the eating - or in this case the treating of the driver to an invigorating dose of motoring ozone. This sharp-looking road rocket makes the years fall away. It's a recipe for rejuvenation if ever there was one. Batman never hopped into the Batmobile with anything like the enthusiasm I felt. Neighbours had never seen me so animated - not even when beating off the bailiffs.

Nestling into the heated Recaro seats in the well specified cabin of the top spec. £23,170 ST-3 version (ST-1 starts at under £19,00) with its 8 inch touchscreen and numerous other adjuncts to comfort and convenience, I fired up that splendid engine and the reverberation of its potency set up an expectant tingle of anticipatory pleasure. A lovely quick throw

6 speed gear change, a wellweighted clutch and we're away. All that was needed was an empty open road - so it was a dawn start.

The difference between old-style and modern performance cars is this: modern cars feel docile and tractable but give them their head and they'll knock the old sort into a cocked hat. (An E Type would be left in this Fiestas dust!). Every now and then there came subtle indications that I was driving something special. Yes it's firmly sprung but with a more compliant ride than the previous model, yes, it takes bends as if on rails. But only when conditions permitted me the licence to thrill myself did I induce an involuntary gasp of astonishment as that wonderful new engine catapulted the ST forward. Oh yes. This is one seriously quick fun car.

At the same time you feel confident that Ford have got it right, for the car always feels glued to the road, subservient to your every need. Soon the straight road ended in a sharp turn. I zipped round the bend, impressed with my own artistry; that is before I realised the car, not the driver, deserved the credit.

With a car like this, compromises are inevitable. Yes, it's a firm ride and no, it won't win acclaim for economy. But it is very civilised, with all the extras todays drivers demand. And for the money you really won't find a better class of performance motoring. All we need now is a better class of highway. The better to ensure that in tomorrows world we aren't robbed of these motoring thrills, courtesy of far-seeing Ford and the Fiesta ST.

As I bobbed along, enraptured by the carefree felicity of the Fiestas road dynamism, I thought 'This is one of the finest handling superminis available today?' And no. I'm not in pay of the manufacturers: just in the service of fine motoring.





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# Dere

# The Calm before World War II

The Winter edition of 'The Derbeian' concentrated on Derby School and its pupils in the 1920 Decade immediately after the 'War to End all Wars' and so in this edition we look at the 1930 decade when countries all over Europe started to darken the peace that then surrounded the world. A time in Derby tself when huge developments took place, first with the demolition of the infamous 'shot' tower and ts surrounding slum properties with the start of the erection of the new Council House and the new Magistrates' Court plus the new bridge over the river, known today as Derwent Bridge, the unique and Art Deco Derby Bus Station architectural masterpiece designed by Charles Aslin plus the extensive River Sardens and the Morledge Open Air Market. A new housing development started in this same decade vith the new Chaddesden Estate covering the areas around Chaddesden Park Road, Beaufort Street and Wiltshire Road areas. One huge new road completed was the construction of the dual carriageway,

complete with cycle lanes and footpaths, known as Raynesway between Alvaston and Chaddesden which was built over both the river Derwent and the main railway line to London and the south, opened in 1937 by Alderman W. R. Raynes (1870-1966), a well-known influential father of Derby Corporation.

During this same decade moves were afoot for Derby School to be moved out to a new site, possibly south to the Alvaston and Boulton Lane area where the Noel Barker Secondary Modern School was eventually built but nothing ever became of that idea prior to WWII. Plans were also drawn up by the then Derby Town Council architects for major extensions to 'B' Block including more classrooms but due to the European political situation nothing ever occurred.

An interesting and important Royal Occasion involving the Derby School Officer Training Corps (OTC)



PRINCE GEORGE inspecting the Derby School O.T.C., which formed the guard of honour at Darley Abbey Park when His Royal Highness opened the park yesterday.

Press cutting taken from Derby Evening Telegraph 1st July 1931.

This occurred on 1st July 1931 when His Royal Highness Prince George (known as the Duke of Kent) visited Derby having been officially invited to open what was to become Darley Park to the people of Derby.

The press photograph from the Derby Evening Telegraph shows Prince George accompanied by the then Commanding Officer Capt. Ernest William Gillard (later to be awarded the MBE for services to the Home Guard organisation during WWII) of the Derby School Officers Training Corps (OTC) inspecting the pupils having been invited as guard of honour. This was a truly unique occasion as the guard were allowed to fix their bayonets to their rifles in order to give the royal salute. The very fact this huge parkland was bought by the Council was certainly a means towards providing the citizens of Derby with a large public open space.

Prior to the royal opening of the Darley Park to the general public it was privately-owned parkland belonging to the owner of Darley Hall owned by the Evans family who were in residence there. An interesting fact is that during the World War II years and immediately afterwards, Darley Hall became the home of Central School for Boys which originally came from Hastings Street School via Abbey Street School for Boys. They eventually moved to the Henry Cavendish School on Breadsall Hill Top, when the name changed to Da Vinci Community School.

Until 1931 therefore this parkland surrounding Darley Hall and extending southwards down towards the Strutt Park which formed the Gisborne and later the Strutt Estate based upon St. Helen's House on King Street. Darley Hall was part of the Evans Estate who owned and built the Darley Abbey Mills complex (often known as the Boars Head Mills) in 1778; Samuel Evans originally bought the waste land on the opposite side of the river, opposite Darley Abbey village, and built the mill originally solely powered by water mill machinery. Originally the Evans family lived in Darley House looking towards the mills but in 1835 they bought Darley Hall with its surrounding acres with the added benefit of bordering the river



The Darley Abbey Mills on the East bank of the river Derwent.

Derwent and the family lived here for many decades. When the last of the family died, an Ada Evans in 1929 Darley House and its parkland was bought by Derby Corporation as a large public open park.

# Derby School Officers Training Corps

This decade under the microscope was a bonus one for the School's OTC in that numbers of pupils volunteering grew considerably and with the formation of a Band section became very popular. Certainly, having the same Commanding Officer, Captain and later Major E.W. Gillard MBE for the whole decade was a wonderful achievement.

Below we have one of the original OTC cap badges which is greatly treasured.



OTC Cap Badge showing the 'Bishop Mitre' from the school's badge plus in two of the quarters of the shield the 'Buck in the Park' emblem of Derby Corporation.



School OTC Band members 1939 outside 'B' Block.

Having a band associated with the School OTC certainly meant that parades including the Annual Parade before a senior representative of either the War Office or alternatively from the town's Sherwood Forester's Regiment plus similar events made marching behind a military band create far much more interest for both pupils and spectators alike.



Derby School 1st XI Cricket Full Colours 1930's era.

In this decade great emphasis was placed upon inter-house competitive sport of all types by the pupils, this ranged from cricket, football and

respective 'houses' and school teams was considered a great honour and sought with determination. An example shown is one for a pupil who had achieved 1st XI Cricket Full Colours.

#### **Education Week Brochure** 1937.

In the year 1937 Derby Corporation organised a special Education Week and produced a special souvenir handbook for its Secondary Level Schools in the Borough. The page shown from within this brochure shows a montage of photographs taken of sports activities within one of the four 'houses' of Derby School.





Winner's Silver Badge awarded to Eric Joseph Capel in 1930 with obverse side on

on the front row many as second formers to older boys either in the Upper Fifth or even sixth formers.

Writing this exactly 80 years on in 2019 makes one realise just what has happened since that photo was taken - another World War involving the great majority of countries throughout the world, the rise and fall of many dictatorships, the collapse of the British Empire and the creation of the British Commonwealth, the invention of the computer and all its subsidiaries like lap-tops, iPads, mobile phones, the huge advances in medicine and surgery techniques plus the creation of many anti-biotics to fight disease.



### **Mediterranean School Trip** with a difference in 1932

When researching this article about the 1930's Decade one always expects to find reports about Sports Days, the Cadet Corps, the Swimming Gala, the School's Rowing Club and trips to Youth Hostels; one surprise was to find that in 1932 pupils would be taking part in a Mediterranean Cruise along with hundreds of pupils from other senior schools.

From 17th August to 29th August 1932 a group of eleven pupils from Derby School who were part of this whole cruise organised through the White Star Line and what was entitled the "Scholars' Summer Cruise". The cruise was under the auspices of The Incorporated Association of Headmasters (Division XI) and involved 19 separate Boys' Schools with just 9 pupils from one school and up to 40 from another school, plus another 41 small groups of boys' schools.



DERBY SCHOOL: A "JIG-SAW" PHOTOGRAPH SHOWING SOME OF THE ACTIVITIES OF ONE OF THE "HOUSES."

Copied from Souvenir Handbook for Education Week Derby 1937 Donated by I Donated by lan Methven

hockey during their respective seasons, to cross country races for both junior and senior pupils, then to all the normal field sports of running, jumping and throwing, plus swimming sports in the recently opened Queen Street Baths. During that same decade the award of both half and full colours to pupils who were finally chosen to play for their

### School trip to the Lake District at Easter 1939

An interesting old photograph taken at the end of the 1930 decade showing a large group of Derby School pupils that took place during the Easter vacation of 1939. Staying up at a Youth Hostel in Keswick it shows a great range of pupils, Girls were also included in the total passengers and these included 19 small groups of girls' schools plus just one school (County High School in Oldbury) where 8 girls came along with 21 boys in the same party. The days of coeducational schools certainly were the exception in 1932.

The ship they travelled on was the S.S. Adriatic was a steamer, with a displacement of 25,000 tons gross register and a gross displacement of 40,790 tons, with a draught of 30 feet. Its length was 726 feet and its breadth was 76 feet, and had a cruising speed of 14 knots. The port of embarkation and also return was Liverpool, with the first stop, anchoring just off Gibraltar for 10 hours before proceeding to Algiers in Morocco. Then the ship started its homeward journey making for the city of Lisbon in Portugal. Shore excursions were available at all ports and cities for both pupils and their escorts and fellow travellers.

Interestingly their travel was via the LMS station on Midland Road where all scholars must arrive by 9.25 a.m. The train leaves Derby LMS at 9.45 a.m. for Liverpool Riverside Station. Packed lunches will not be required as all scholars will have a hot luncheon on arrival on the ship. All luggage, preferably just one large case must be labelled with name of scholar, cabin and deck number.

#### Other information states

- "Messages home from the ship will be on Monday 22nd August, Wednesday 24th August and Saturday 27th August will be read out from the BBC Midlands Regional Station on Children's Hour and again on the News Bulletin. Lewis's Birmingham store will receive a daily bulletin which will be displayed in their store."
- Passengers' fares are £9.10s.Od (£9.50) for all scholars – boys and girls. – gratuities included

- Teachers, masters and other adults £15.Os.Od (£15.OO)
- School teachers, masters in charge of groups of 25 scholars are free;
- Adult passengers can cover the question of steward gratuities themselves
- School girls will be only accommodated on Deck 'E'

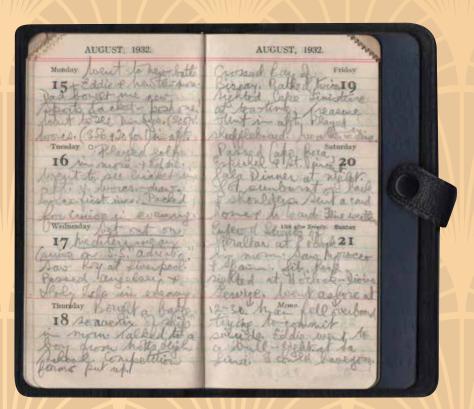
Great emphasis is made within the brochure relating to the ship being fitted with the latest Marconi wireless transmitters and receivers, plus that the ship also had the very latest radio compass (known as a wireless direction finder) and that two of their lifeboats were also equipped with radio transmitters and receivers operated from their own generating plant in the lifeboat.

Our archives have an actual diary extract from one of the pupils and this is shown below:

#### **Derby School Rowing Club**

This interesting photograph was presented by a previous sixth former by the name of Mike Gollin. It certainly illustrates what a wide selection of sports all pupils had access to during their stay at Derby School. Certainly if ball games of cricket, football, hockey and tennis weren't their choice they had easy access to swimming at the nearby Queen Street Baths and for those able to swim well and over the age of 14 (lower fifth, upper fifth or six formers) they had access to the school's rowing club which was closely allied to the Parker's Piece Sports Ground on City Road in Derby.

In hindsight I always find it so interesting to recount the way all pupils used to have to walk to the sports ground from the St. Helen's School site. First by walking out the side entrance into and along Edward Street, at the T junction turn left into North Parade and where the LNER railway tunnel came from under that street a short turn right down a falling incline narrow tarmacadam footpath that carried over the river Derwent Bridge (known by all locals as Handyside's Bridge) using a cantilevered



Detailed diary entries for first week of cruise.



Footpath used by pupils walking from St. Helen's School site to Parker's Piece. North Parade can be seen in the background. Picture Credit - taken from book 'The Friargate Line' by Mark Higginson

iron footpath on the downstream side of the railway bridge, safely partitioned off from the actual LNER Railway line and passing traffic, then once over, an immediate sharp turn right down an earth and clinker footway turning right under the railway arches and into the rowing clubhouse.

Research into The Derbeians for 1939 has revealed the names of the crew members shown in this photograph are as follows. During the whole year of 1939 they proved to be an almost invincible crew winning 6 out of 8 races.



Derby School First Rowing Crew outside Clubhouse. July 1939

From left to right Morgan (bow), Campbell (No. 1), Methven (Cox), Lewin (No. 3), R.L. Scotherm (Captain and stroke).



Derby Rowing Clubhouse on banks of river Derwent near Handyside's Railway Bridge.

Always of great interest throughout the 2Oth Century were the annual Panoramic School Photographs usually taken in the Summer Term, this one shown is dated May 1938. Mr T.J.P. York the Headmaster commenced his duties at the start of the decade under review in 1931 and on 1st September 1939 he was deeply involved with the evacuation of the school out to Overton Hall in north Derbyshire. After completion of

the special camp in 1940 they moved to the newly built Amber Valley Camp at Woolley Moor. For the record Mr York retired in 1942 when Mr Les Bradley MA (Oxon) started his term of office until he too retired in 1961.

Having now completed both decades since the end of World War One as archivist it has been a true pleasure to complete the research because our archives today truly reflect well over a thousand three hundred photographs all that has so kindly been donated.

It is nice to be able to write that everyone's donations, kind help and assistance has made it so easy and practically possible. Obviously, we would certainly appreciate further help with new donations including other memorabilia as and when time allows.



1938 School Panoramic Photograph – in left background the Seven Stars Public House.



Enlargement from same Panoramic photograph concentrating upon Masters' Row. The Headmaster Thomas John Pinches York MA (Cantab) is in the centre.

Written by J. Barrie Sheard – archivist to Old Derbeian Society (at Derby School himself from 1945-1950)
Telephone **O1332 841452**; or a letter to 3 Village Court, Town Street, Duffield, Derbyshire DE56 4EG.
Alternatively, an email to **archivist@oldderbeians.co.uk** – please note this is a brand new email address,

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.

iversage 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. weekly allowance being paid out in 1930, which echoes the silver pennies paid out under Robert Liversage



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

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



# **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.

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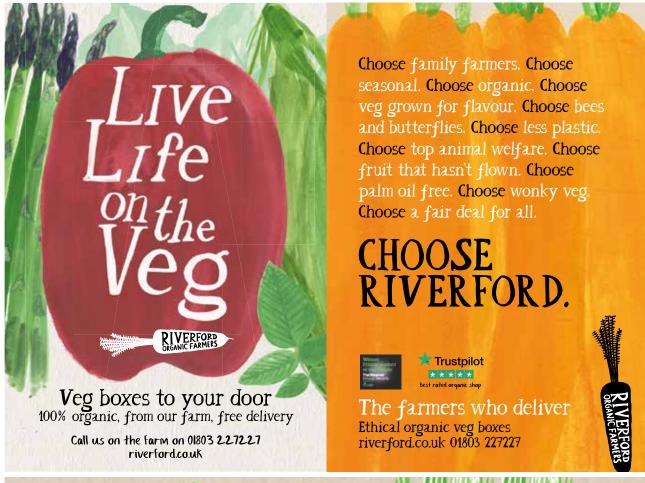
www.pstjoinery.co.uk

# 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





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.





Parsnip, cauliflower and chickpea korma (serves 2-3)

Curries are a really good way to use up vegetables. This mild, warming spicy curry transforms parsnips into a creamy, comforting cold-weather dinner in less than half an hour. The Indian flavours of ginger, coconut and fresh coriander work beautifully with parsnips. Eat with boiled rice or warm naan bread, and pickle or chutney.

- 1 onion, finely chopped
- 2 garlic cloves, very finely chopped
- 2.5cm piece of fresh ginger, peeled and finely
- 2 tsp medium-hot curry powder
- 2 tsp ground cumin
- 2 parsnips (about 300g), peeled and cut into 1cm chunks
- 400ml can coconut milk
- 400ml can chickpeas, drained
- 50g ground almonds

1 cauliflower (about 850g), cut into large florets juice of 1 lime

1 bunch fresh coriander, roughly chopped salt and black pepper

Heat the oil in large heavy-bottomed pan then add the onion and fry, stirring occasionally over a medium-low heat for about 10 minutes, until soft and translucent. Add the garlic and ginger and cook for a minute then add the curry powder, cumin and a good pinch of salt. Gently stir in the parsnips and cook for a further minute. Add the coconut milk, chickpeas and ground almonds, cover with a lid and cook at a gentle boil for 10 minutes. Check the seasoning, adding more salt and pepper if needed. Add the cauliflower, then cover again and cook for a further 5 minutes or so, until the cauliflower is just tender. Sprinkle the lime juice over the curry and stir in the coriander.

www.riverford.co.uk/recipes



**North African** spiced beef and root vegetable stew

(serves 4)

Ras el hanout is a complex North African spice mix. If you can't get hold of it, mix a large pinch each of cumin, coriander, cinnamon, ginger, turmeric, cardamom, chilli or cayenne and black pepper. Cinnamon sticks can vary in strength, so taste at intervals and remove when the flavour reaches your liking. Serve this stew with couscous or bread to soak up the juices.

- 3 tbsp olive, sunflower or vegetable oil 450g beef braising steak, cut into 4 similarsized pieces
- 1 large onion, sliced
- 2 garlic cloves, crushed or finely chopped 2cm piece of fresh ginger, peeled and grated (or add 1 rounded tsp dried ginger to the ras el
- 1 rounded tbsp ras el hanout (or see above for alternative)
- 800g mixed root veg (e.g. parsnips, carrots, celeriac and swede), peeled and chopped into
- 1 large glass of red wine (optional; you can use more stock instead)
- 400ml beef stock
- 1 cinnamon stick
- 1 x 400g can chickpeas, drained
- 100g pitted prunes

handful of chopped parsley and/or coriander seeds from 1 pomegranate (optional) salt and black pepper

Heat a tablespoon of the oil in a heavy-based pot or casserole and fry the beef over a medium-high heat, turning it over so it browns on both sides. Remove to a plate.

Add the remaining oil to the pot, turn the heat right down and add the onion. Fry gently, stirring often, for 10 minutes to soften without colouring. Add the garlic, ginger and ras el hanout and cook, stirring, for a couple more minutes. Return the beef and add the vegetables and wine (if using). Bring to a simmer and bubble for a couple of minutes. Then add the stock and cinnamon stick, cover and simmer gently for an hour. Stir in the chickpeas and prunes, re-cover the pot and simmer for a further 15 minutes, until the meat is totally tender. Sprinkle over the herbs and pomegranate seeds if using.

#### Variation

Replace the beef with diced lamb shoulder or lamb leg steaks. In this case, add a half teaspoon of turmeric and/or a pinch of saffron along with the ras el hanout and substitute dried apricots for the prunes.

www.riverford.co.uk/recipes

# John Thompson Led County's **Brewing Revival**

There are upwards of sixty breweries today, so it hardly seems plausible that for much of the 1970s Derbyshire was bereft of commercial brewing. The last coppers to be fired were in brew pubs - the Exeter Arms, Derby and the Nags Head above Belper Market Place, circa 1970. All this changed, however, when John Thompson (pictured) launched JTS XXX to celebrate the Queen's Silver Jubilee at his eponymous pub in Ingleby over the Whitsuntide weekend of 1977.

John was a market gardener who sold his wares on Derby's Morledge market and, ever the entrepreneur, the converted ground floor of his 15thC farmhouse home was granted an on-licence in 1969. Also pictured is John's wife, Ann, who inspired a continental style, bottom fermented Lager named after her, and this, too, was brewed in an outbuilding on the site. It was, therefore, apt that John should be invited to open the inaugural Derby City Charter Beer Festival in April 1978 and the fruity, full bodied, medium strength bitter went down well with the King's Hall punters. A couple of years later, city dwellers were able to sample the tasty brew at Saddlers, Sadler Gate.

Today, John is 91 years old and still active, whilst his son, Nick, runs the country inn and John Thompson beers are still brewed here.

Extensive gardens allow plenty of room for children to roam and there are some chalet style self-catering lodges for vacations. Inside the pub there are all the accoutrements one would expect from a building of this age, so beware of the low

beamed ceiling! There's a splendid side room and a tiny snug with illustrations of many Nottingham pubs. A family atmosphere prevails and children are most welcome in the large conservatory. The culinary offering includes hot plate specialities.

There are, of course, other pubs in this part of south Derbyshire worth seeking out and we'll start on the High Street in the charming old village of Ticknall, close to the National Trust property, Calke Abbey. The Wheel had a brace of real ales on when I called in on a Saturday and the front bar has been opened out in contemporary style with log and coke burning stoves radiating warmth in winter. Outside, to the rear, is a well-tended, multi-level, decked garden which can be accessed via patio doors from the L shaped bar.

Around the corner, on Ashby Road, is the grade 2 listed Staff of Life, a tall, Georgian building once named the Loaf of Bread, and a huge baking paddle (shovel) prominently displayed attests to its former bakery. There's a large room with extensive wainscoting and beamed ceiling but it was the smaller, dog





friendly room (pictured) which really caught my attention. This featured a high-backed settle and a striking, quarry tiled floor laid by the owner, Christopher Nix. On the bar is a constantly changing quartet of real ales and those who prefer the grape to the hop are not forgotten either. An enticing looking menu included vegetarian options and a specials board. The stables have been converted to good quality accommodation, ideal for visitors to the area.

Further along Ashby Road is another grade 2 listed pub, the 17thC brick and stone built **Chequers** which is the most characterful of Ticknall's pubs and of the three rooms it's the small, main bar with cosy corners which merits most attention. Here is an inglenook fireplace with seats either side having headroom scooped out of the breast beam. The late Ted Mather served the revered Ruddles

County here in the days when it was frequently cloudy and always excellent, before Watney's takeover of the Rutland brewery in 1986 imbued mediocrity. Today, Doom Bar and a nice drop of Draught Bass are served.

A couple of miles away in Milton, is the homely, Good Beer Guide listed **Swan** on Main Street, run by Kevin and Tracey Richards along with partners Shaun Richards and Rio Memmory who have been

busy restoring this old village Inn. They are keen to use local micro-brewery ales and have a great range on the pumps all the time. This is a friendly local inn that's well worth a visit as Kevin and Tracey are experienced pub operators.

My last port of call was the unmissable **Crewe and Harpur** next to the

13th century Swarkestone Bridge and causeway, over the River Trent, which has twice been the focus of pivotal historic events. Firstly, in the Civil War (1643), this important crossing place was unsuccessfully defended by the Royalists against the Parliamentarians. A century later, in 1745, Bonnie Prince Charlie turned back to Culloden on hearing that the English Army was advancing. There's been an







inn here for 800 years and the present Georgian pub was built as a coaching inn on the estate of the Harpur-Crewe family whose seat was Calke Abbey.

The pub's vast, contemporary interior is split into distinct areas, one of which is a children's play centre; inclusivity is the theme here with drinking and eating in a family friendly environment. Adults may choose from various beers which come under the Marston's umbrella, and accommodation is available. Across the side road is a grassed garden area leading down to the water's edge which is bound to be busy in summer.

Pleasingly, in the past forty years, this rural district has bucked the trend of pub closures, apart from losing the Sir Francis Burdett and the Saracen's Head at Heath End, on the Derbyshire border with Leicestershire, near Calke Abbey. The gabled pub with a long driveway was purchased by the Harpur Crewe family in the 1950s, and served jugged Draught Bass, but sadly closed around 2000.

**Paul Gibson** 

# chartered accountants



# 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 noncompliance 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

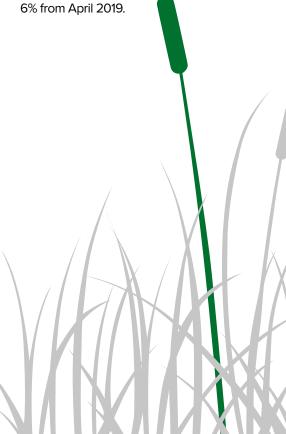
be required to be entitled to 5% or more of the company's distributable profits and assets in a winding up. As now the individual must also be an officer or employee of the company concerned; and the company must be a trading company or the holding company of a trading group.

# 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

a quickbooks.

8 Vernon Street, Derby DE1 1FR













### Beautiful floral arrangements that are kinder to the environment

With a growing concern about the disposal of plastic, the Posy Patch is addressing the issue by offering floral arrangements that contain no floral foam or plastic.

At the Posy Patch we aim to provide the perfect floral arrangement for your loved one, using locally sourced and British grown flowers whenever possible, in order to reduce the air miles associated with imported flowers.

Our natural, meadow-style arrangements are perfect for anyone looking for a more personal alternative to the traditional formal style of funeral flowers.

Lynne Bramwell, from the Posy Patch, explains: "It is an honour to work with families to provide the perfect tribute for their loved one. Throughout the year I am able to include foliage or flowers from my own garden and I'm often asked to include flowers from the bereaved family's garden making it truly personal.

By not using any floral foam, which is a single-use plastic, my designs are 100% biodegradeable and eco-friendly."

The Posy Patch also creates beautiful flower arrangements for couples looking for more rustic style weddings.





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



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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 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 vour 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 UKs most trusted care companies. Our local team of friendly, reliable carers specialise in assisting people who may need a helping hand with dayto-day tasks in their own home.

#### Our services include:

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- Light housekeeping
- Help with washing, dressing and personal care
- Young adults with disabilities
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- 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



#### **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 longlasting 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".

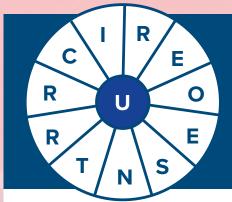
What I did learn though instead of taking the provided care company, the lady could take a personal budget which gives her the money to use on care instead. She could choose her own company, choose her carers, and choose how long she wanted care for and at what time.

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.



# Welcome to the Derbeian Spring 2019 **Puzzle Pages**

Created by Lisa Varty with help from Jenny Orme.



## **Word Wheel**

The goal of a word wheel puzzle is to create as many words possible with the letters in the word wheel. You can only use each letter once and every word must have the letter U in the centre of the wheel and to find the Hidden 12 Letter Word.

Clue: (New Testament) the rising of Christ on the third day after the Crucifixion

Write any words you find here:

## Spring 2019 Word Search

П	L	М	С	I	С	В	В	F	N	Н	Q	S	С	Z	Υ	J	Р	Υ	G
С	Т	U	N	Υ	U	Е	Е	L	ı	В	U	J	R	Е	٧	L	I	S	L
G	Υ	Α	В	н	Α	G	Z	М	Q	U	Α	N	G	С	М	L	Α	М	S
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D	Υ	G	0	V	Е	В	Р	J	K	U	Т	Z	В	V	L	Υ	Z	Α	В
V	Н	V	В	Υ	S	М	U	М	Е	Н	Т	N	Α	S	Υ	R	Н	С	Т
J	В	F	Υ	Т	L	Α	R	U	U	Z	М	Υ	U	V	W	F	V	М	U
V	F	R	F	V	0	L	T	Т	S	D	Н	K	Α	V	Υ	0	Т	D	V
J	F	N	S	Υ	D	w	J	N	N	Υ	0	В	S	D	Z	G	F	V	0
S	Е	T	Т	М	G	J	N	Α	Α	Р	В	R	Α	Н	D	w	Н	Н	Z
D	Е	R	W	Е	N	Т	Р	С	F	Α	Α	Υ	Z	S	I	w	Q	Q	R
Е	Е	0	D	G	N	В	I	W	U	С	N	С	٧	I	R	S	Q	0	0
Р	Е	N	K	Х	Х	N	Т	F	Κ	Н	D	V	N	V	Υ	U	S	S	K
S	0	G	R	Х	Т	U	Н	Q	Х	Р	Е	Т	V	L	Е	Е	D	G	Q
X	R	Α	L	Н	L	Α	R	D	Е	Н	Т	Α	С	Е	S	R	I	F	R
F	R	Т	U	T	В	С	G	Р	W	Т	Р	Т	N	F	В	Α	G	Z	W
Н	N	Е	Р	Х	K	N	0	0	В	Υ	0	Α	Н	Α	X	Е	L	R	Α
G	R	S	N	D	F	G	D	V	н	Е	С	w	Q	Α	G	Т	н	N	L

Where in Derbyshire would



These puzzle pages were created by Lisa for The Derbeian Magazine ©

Locate the given words in the grid, running horizontally, vertically, or diagonally and backwards:

**ABBA** 

Cathedral

Chrysanthemums

City

**Daisies** 

**Derwent** 

**Elvis** Hyacinth

Irongate

Lambs

Queen

Roses

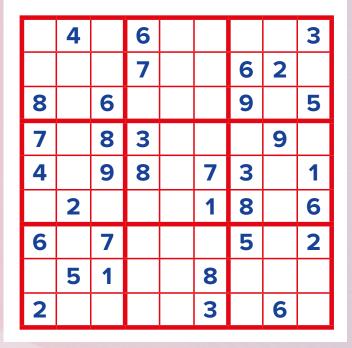
Silver Jubilee

**Town** 

**Tulips** 

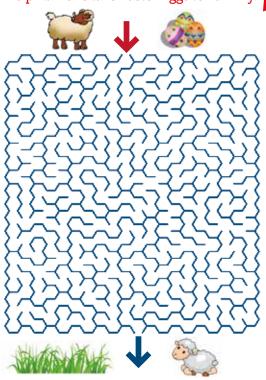
## Sudoku

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.

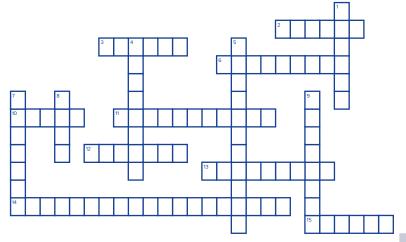


## Maze

Help Ramone take Easter Eggs to Lammy.



## The Derbeian Spring 2019 Crossword



#### Across

- 2. Spring flowers, famous in Holland. (6)
- 3. On April 2nd, 1977 jockey Tommy Stack won the Grand National with this horse. (3,3)
- This Derby born woman was the first Western woman to take ordination in Tibetan Buddhism in 1972. (5,4)
- 10. This king died on June 6th, 1977. (5)
- This Derby born British composer and arranger of light music died on 6 September 1979. (6,5)
- 12. Occurs in the spring and in the Autumn. (7)
- 13. Eggs laid by Frogs. (9)
- 14. On March 2nd, 1977 ABBA hit the charts and stayed at the top for five weeks with this song. (7,2,7,3)
- 15. A short, brief rain in April. (6)

#### **Down**

- 1. Season after winter. (6)
- 4. Yellow spring Flowers. (8)
- 5. This manager of Derby County F.C. resigned in 1973. (5,6)
- 7. This American city suffered a 25-hour Blackout on July 13th, 1977 (3,4)
- 8. Derby was awarded \_\_\_\_\_\_ status on 7 June 1977 by Queen Elizabeth II to mark the 25th anniversary of her ascension to the throne. (4)
- 9. On December 27th, 1977, This Box Office film was released in the UK after becoming a Box Office record breaker when it was first released in America on May 25th, 1977. (5,5)

#### **Brain Teasers**

- 1. When can you add two to eleven and get one as the correct answer?
- First I threw away the outside and cooked the inside, then I ate the outside and threw away the inside, what did I eat?
- 3. You play with me at night before going to sleep. You can't get caught fiddling with me at work. You only let a select few people touch me. What am I?
- . I start with a "p" and ends with "o-r-n," and I'm a major player in the film industry. What am I?

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# 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.

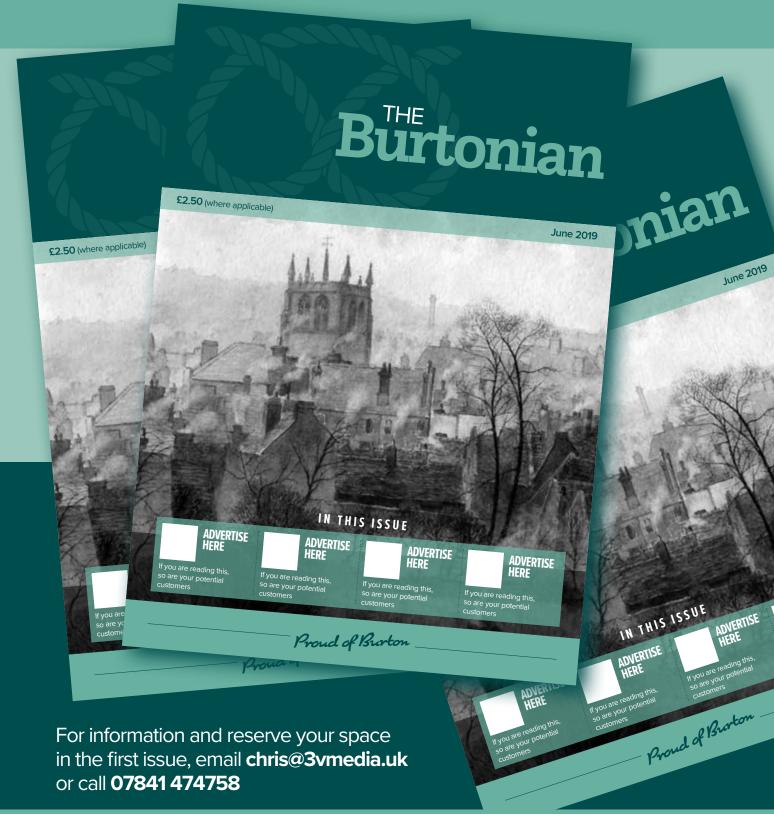
Medium sized, good for parties, weddings, wakes, birthdays, etc. ....in other words, not like most pubs where the guests seem miles away. I would personally recommend The Paper Mill from previous experience. In my opinion, one of the finest local establishments I have had the pleasure to frequent.

Chris Varty editor Derbeian Magazine.



# New for 2019

# Burtonian







# 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 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.

"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."





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.rachaelssecrettearoom.co.uk** for available dates or email me at **yummy@rachaelssecrettearoom.co.uk**.

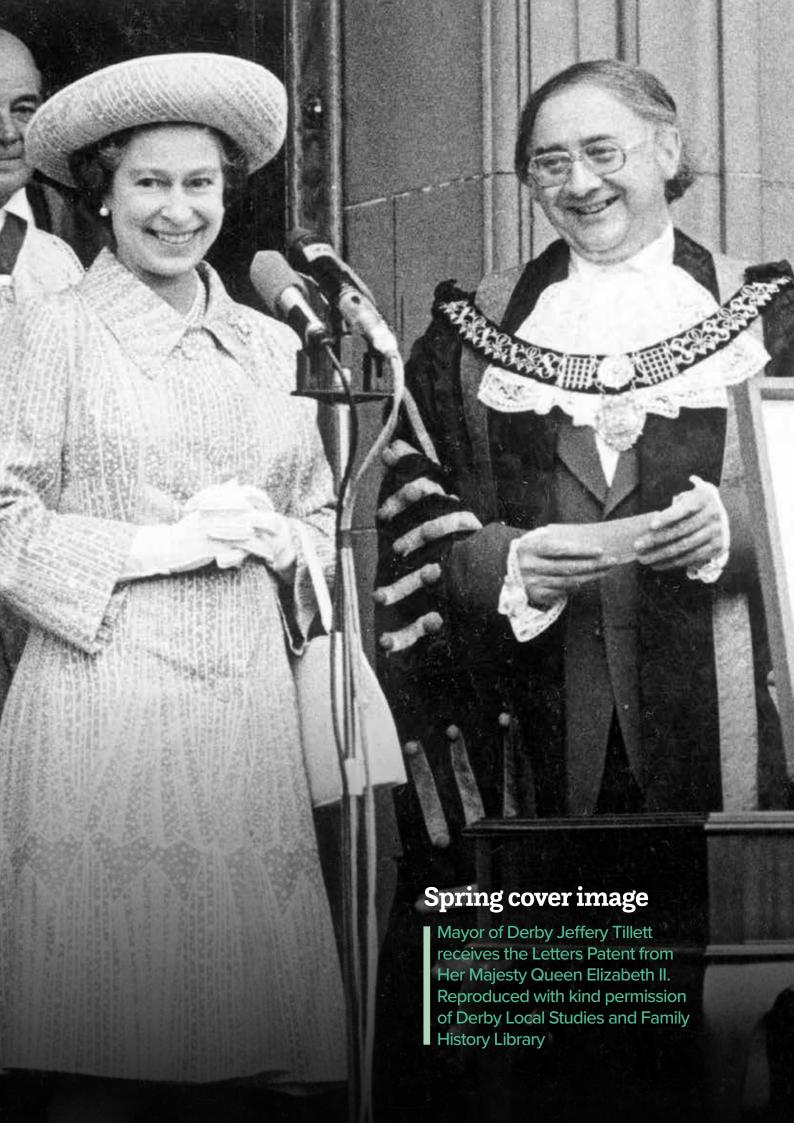
I look forward to hearing from you.



# Rachael's Secret Tea Room

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# YOU'VE FOCUSED ON YOUR BUSINESS, NOW LET YOUR BUSINESS FOCUS ON YOU



## It's never too early to start considering your business exit strategy and future wealth plans

As a successful business owner, you have a detailed understanding of what is required to make your business succeed. You, your employees and business advisers are focused on ensuring your business continues to create value for your customers, maintains your competitive advantage and exploits market and competitor opportunities.

However, successful business owners tend to focus their time and energies on their business, sometimes at the expense of their personal needs and requirements. One of the key challenges facing any business owner is how you convert your enterprise into wealth – or, to put it another way, how you can extract the rewards for the many years of hard work and personal sacrifices that have been made in building your business, to create financial independence for yourself and your family.

When considering exiting your business, it is always best to plan as far ahead as possible. Close examination of your business to understand its strengths, as well as the areas where you could improve operations, can considerably increase the value you can achieve. If your business has, or can demonstrate, a track record of strong, growing profits it will be of great value and interest to potential purchasers. Knowing where your expenses are being incurred, where savings can be made and demonstrating a good track record of expense control all help.

To maximise your exit value, the business must be able to stand alone without your

involvement. This will mean recruiting a strong management team to whom you can delegate the running of the business.

Your products and services should also be scalable and your business should have unique selling points, whilst you keep an eye on competitors.

A strong client base is needed with measures established to protect it. Set up long-term contracts with key customers but also reduce dependence on key clients. Similarly, you should have appropriate commercial contracts with key suppliers, employees or any individual or entity that could impact your business. Ultimately, you should consider the issues that may arise with any potential purchaser who will conduct his or her own due diligence prior to a sale.

DECISIONS MADE
IMMEDIATELY
BEFORE, AND AFTER,
EXIT ARE CRUCIAL
TO YOUR POST-EXIT
WEALTH PLAN.

When considering your options of what to do with the proceeds of so many years of hard work, you will need to take advice and consider the taxation consequences of the variety of options open to you; and where to invest your wealth.

While it may be practical to delay any investment decisions until you have become accustomed to the funds you have at your disposal, it will increase the tax-efficiency and flexibility of your options if you decide, before you sell the business, what you are going to do with the profits.

As part of this process we will work closely with your existing professional advisers, ensuring you make the most of your business assets. At the same time, we will be working with you to do exactly the same for your personal assets. We believe you should plan for your financial security as rigorously as you plan for your business success. To achieve this, you need an adviser who understands you and your business and will work with you to ensure you obtain the maximum benefit from all your hard work.

The value of an investment 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.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

Succession planning may include referral to a service that is separate and distinct to those offered by St. James's Place.



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# THE RETIREMENT REVOLUTION

Ever-increasing life expectancy means larger retirement pots are now needed. This means the age-old practice of stopping work at 65 is being replaced by phased retirement; many are reducing hours or responsibility, but extending their working lives by several more years, bringing with it a host of new financial considerations.

So, for the generation now contemplating retirement, the trick is to plan ahead so that pension provision meets both your financial needs and wider hopes for personal fulfilment.

Contact us for further information.



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