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May 2021

INTERVIEW
**JANE
McDONALD**

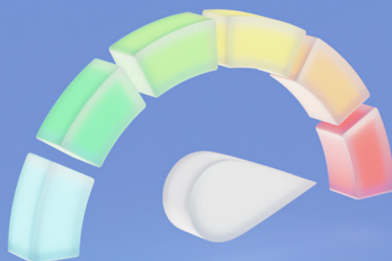
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IoW COUNCIL ELECTIONS

The choice facing the Island

Number of candidates

ISLAND CONSERVATIVES

39

LABOUR

28

← 20 seats - a majority to run the IoW Council

Only the Conservatives or Labour can secure a majority to give the IoW Council a clear direction.

The alternative is a return to a chaotic coalition of "independents" - this time with their Lib Dem and Green allies - prevaricating amongst themselves. Let's not go back to that. The Council must continue to have strong leadership.

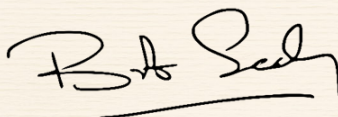
A MESSAGE FROM BOB SEELY

In December 2019, I was re-elected as the Isle of Wight's MP, with Labour in second place. On 6th May, the Island faces the same political choice, in terms of the parties which could run the Council.

Over the past four years, I have worked with the Conservatives at County Hall to help secure investment — including over £100 million extra for health and transport investment. **But there is much more still to do, so that the Island makes a sustainable recovery from the pandemic.**

We must keep up the progress we're making — and a strong Conservative Team on the IoW Council will enable us to do this. I was a councillor prior to 2017 and saw the chaos of disparate "independents" trying to run County Hall. The Island can't afford to go back to that.

If you voted for me in 2019, please support your local Conservative candidate for the IoW Council. These elections are as important as those to Westminster — and will affect the future of the Island. **Let's make the right decision on 6th May.**



✓ Leading the Island to a safe, strong recovery from the pandemic

✓ Protecting our green spaces from development

✓ Working together for the future of the Island

Vote Conservative on Thursday 6th May



Promoted by David Pugh of the Isle of Wight Conservative Association, 58 The Mall, Carisbrooke Rd, Newport, PO30 1BW on behalf of all 39 Conservative candidates standing in the IoW Council elections.



Welcome from the EDITOR

It's time to get outside and hopefully enjoy some spring sunshine. Why not make a cuppa and sit in the garden to read Beacon Magazine.

This month John Hannam interviews singer, Jane McDonald, while we head off for a walk in the south of the Island.

Our history feature delves into the growth of one of the Island's most loved businesses, Grace's Bakery and we bring you a mouthwatering recipe for summer salads...a herb crusted salmon.

We'll also help you fill up your diary once more, as we investigate which Isle of Wight businesses and events are inviting guests back over their threshold — and Ventnor Botanic Garden offers one lucky reader and their guests the chance to enjoy a free day out in the garden.

We hope you enjoy it.

Amy Shephard

Editor amy.shephard@iwbeacon.com



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Beacon

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A day to remember with

JANE McDONALD

There are days in your life that you will never forget. One of mine was September 26th, 2006, when I met up again with Jane McDonald. Her welcoming hug and comforting words were just what I needed

By John Hannam



Our original interview was planned for September 5th at London's Wise Buddah Studio but with my wife, Heather, dangerously ill in hospital, it was obviously cancelled. Sadly, she died two days later.

Jane had made a promise, via her PR lady, that she would arrange another date and I was invited to the Congress Theatre, Eastbourne. It was not an easy day. The Sussex seaside town had been one of our favourite places and we had spent a few short holidays there. I felt so lonely going there on my own and I was in one shop, that we regularly visited, having a difficult moment. Suddenly my phone rang and it was my daughter Caroline. It couldn't have come at a more opportune moment. Suddenly my mood changed for the better.

Within a few minutes I was sat in the Congress Theatre's hospitality room awaiting Jane's arrival. In she came and I will never forget her opening words: "I've been thinking about you. Come here, I want to give you a big hug." That was just the instant tonic I needed to record a 30 minute interview for my IW Radio chat show.

I had been an admirer of Jane McDonald since I first saw her in that

brilliant 1998 series called *The Cruise*. Our first meeting was back in 2003 in London's Berkeley Square and, luckily, she was the only nightingale in sight. I quickly realised just how nice a person Jane really is. She simply lights up a room when she walks in. No airs and graces. Just an everyday Yorkshire lass, who is not full of her own importance. I love her stories from the early days when sometimes she struggled to make an impact in the clubs. Some audiences expected more than just singing.

In Eastbourne I just had to tell her how great she looked, eight years on from *The Cruise*. I expected a quick answer and I got one: "John, I reckon your eyes are going."

I was also fascinated by the fact she originally played an accordion on her chest, a subject I'd briefly touched upon a year or two earlier. Would she expand on the story?

"I was in the Wakefield Accordion Band and was rather good until I grew a bust and the accordion always seemed to be caught up in my jumper. That's why I switched to piano," teased Jane.

That Sussex one-nighter came during her British tour. Suddenly she was in great demand and since then she's enjoyed phenomenal success with huge sell-out tours. On one she played to 150,000 people.

To my mind, Jane is a 21st century Dorothy Squires. She's working class, very gutsy, a supreme entertainer with a powerful voice and she simply gives it

her all. Unbeknown to me, she'd been a fan of the amazing Welsh legend and was flattered by my comparison.

In a way Jane's career has followed the path of Cilla Black, who also began as purely a singer before becoming a great television presenter.

Jane's advisors were shrewd enough to broaden her horizons and add a new direction to her career. Suddenly she acquired thousands of new fans via her appearances on *Loose Women*. Even I would switch on just to watch her. Don't tell anyone. Mind you, at my age I don't really have any street cred!

A few of my male showbiz friends have been tempted on to *Loose Women* and a few may have regretted it. I asked Jane if she had a theory?

"When guys came on to the show I found their body language was hilarious. They either crossed their arms or covered up their bits. What were they expecting us to do — attack them?"

Channel 5 producers also realised the potential of Jane as a television presenter and very quickly millions were tuning in to *Cruising With Jane McDonald*, of which there were six series, *Holiday With Jane McDonald* and *Jane McDonald And Friends*. They all showcase her as such a natural presenter.

Lockdowns permitting, Jane is all set to start her *Let The Light In* British tour in June. It's going to just over 30 venues, including the Congress Theatre, Eastbourne, which is where we began this *A Day To Remember*. ☺

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SERVES

4

INGREDIENTS

4 x 150g (5oz) salmon fillets (skinned and boned)
100g (3oz) low-fat garlic and herb soft cheese
Drizzle of vegetable oil
Pinch of salt and black pepper

Topping

30g (1oz) fresh white breadcrumbs
30g (1oz) mature Cheddar cheese, grated
2 tbsp fresh flat-leaf parsley, chopped
1 lime, finely grated zest

To Serve

Lemon wedges
Flat-leaf parsley sprigs

METHOD

1 Place the salmon fillets on a lightly oiled baking sheet and season with salt and pepper. Spread the soft cheese on the top of each fillet keeping it away from the edges.

2 Mix together the topping ingredients, add salt and black pepper seasoning to taste, then sprinkle on the top of each salmon fillet. (This can be prepared ahead and kept covered in the refrigerator for up to 12 hours.)

3 Pre-heat the oven to 220°C (425°F, Gas 7) and bake for 15-20 minutes until the salmon is cooked through and flakes easily. Garnish with slices of lemon and fresh parsley.





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By Amy Shephard

Start in Godshill. If you're driving, you can park in the car park opposite The Griffin, or if you're coming by bus, there's a stop just along the High Street.

You'll find a footpath behind The Griffin which heads towards Stenbury Down (it's to the right of the pub, turning left round the back of the beer garden).

Follow the route through woodland and farmland until you reach a set of steep steps directly in front of you which head up to the Worsley Obelisk. This route is incredibly steep so if you'd



rather avoid the section which includes the obelisk, take a left before the steps.

The obelisk was erected in 1774 by Sir Richard Worsley in memory of Sir Robert

Worsley of Appuldurcombe House.

In 1831, the obelisk was struck by lightning and partially destroyed, before being restored in 1983.

If you've climbed up to the obelisk, now head back down off the downs and rejoin the path to Godshill.

Continue along the path until you reach the Freemantle Gate. This Grade II* listed ornamental gateway was built in the late 18th century of Isle of Wight stone ashlar. It has Portland stone dressings and

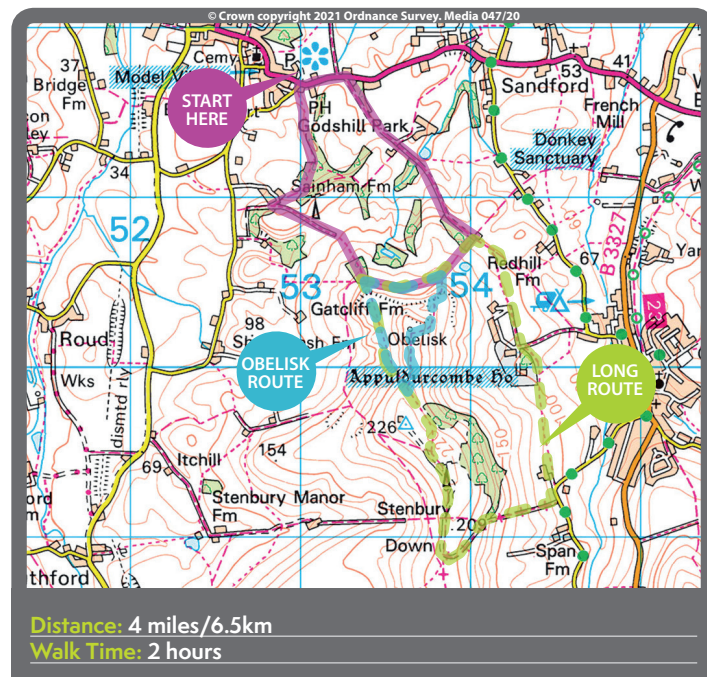
beautiful cast iron gates. Take a left here.

Now you'll walk along Godshill Park Road towards the main road, where you'll take another left and head onwards to the car park where you started.

There are longer versions of this walk, which include Appuldurcombe House. Simply continue heading towards Stenbury Down after the obelisk and follow the path in a loop to Freemantle Gate. Allow an extra hour for your walk if taking this route.



This Grade II listed ornamental gateway was built in the late 18th century of Isle of Wight stone ashlar.*

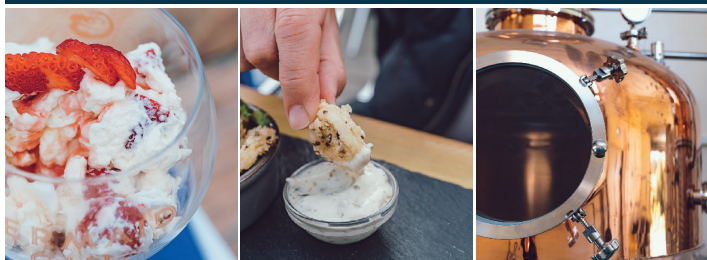




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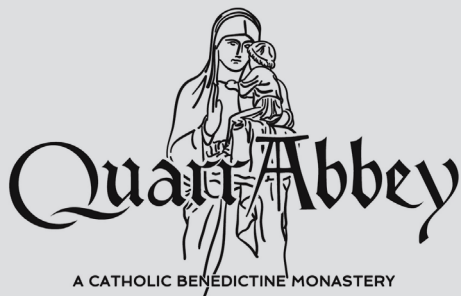
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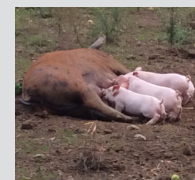
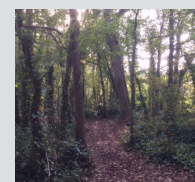
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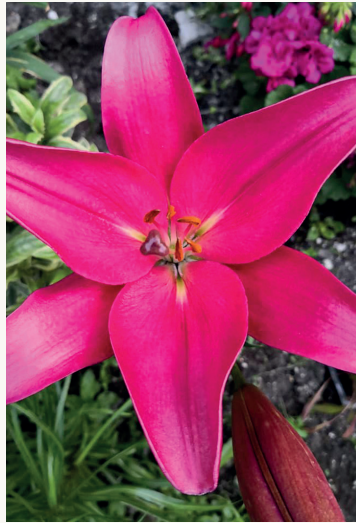
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View the National Collection of half-hearty Puya, the flower within the logo and the inspiration behind naming the boutique gift shop, full of locally sourced and ethically made products.

For those of you that wish to grab

a drink or some food during your day, Ventnor Botanic Garden has The Plantation Cafe and Terrace, with panoramic views of the garden and sea. You can enjoy a VBG Beer, cake or cream tea, to name a few. Or, for something more substantial, why not head to the edulis Restaurant, with luck the chef will be presenting what he foraged in the morning.

Whether you're a visitor or an Island

resident, you can escape the every day and relax in the tranquillity of the gardens.

Ventnor Botanic Garden's "Get off the path" ethos encourages you to explore the many hidden trails, from the Secret Gardens to the Dinosaur Plants for children. VBG is a great base from which to walk the coastal path and visit Steephill Cove, with all day parking included in your admission to the garden, it's a no brainer.

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Q: Name three countries with native plants found at Ventnor Botanic Garden

Closing date 31st May





Charity to host summer drive-in CINEMA

Wessex Cancer Trust's drive-in cinema is heading to Sandown Airport this summer.

The event will feature eight epic blockbusters screened over two days to raise money for Wessex Cancer Trust. The films to be screened on the Saturday are Jurassic Park, The Greatest Showman, Dirty Dancing and Bridesmaids while, on Sunday, The Lion King (2019), Mamma Mia, Grease and The Hangover will be shown on a giant LED screen, with the soundtrack played through each car radio. The event will take place with Covid-19 restrictions and social-distancing

Jack Up The Summer *Family-friendly retro festival*

Jack is BACK! Returning 6th-8th August to North Fairlee Farm, this popular outdoor event provides the ideal Summer reunion with friends and family, featuring feel-good music from the 80s and 90s. Now in its eighth year, the 2021 line-up features the phenomenal voice of M People Heather Small, Heaven 17, Strangler's frontman Hugh Cornwell, Aswad, From The Jam, Dario G, Phats & Small, Baby D, Queen's greatest hits with The Bohemians, Abba Chique, Black Lace, Ska'd For Life and more!

With plenty of green space for everyone to spread out and tickets available at 2020 prices for a strictly limited time only, it's the ultimate pick-me-up weekend
jackupthesummer.co.uk

Book Release: Compton. From the Skies to the Seas

Retired graphic designer and photographer, Rosy Burke, has been missing her regular trips to the West Wight over the last year.

She usually spends a lot of time in Brighstone and Hulverstone with her two sisters. So stuck at home near Banbury, Oxfordshire, she has been dreaming of splashing along the beach or climbing the downs with the blue butterflies. As a love letter to the landscape, Rosy has

written her first book in poetry prose, sprinkling the pages with over 140 photos and illustrations that she has gathered from her West Wight photo library.

In fact it was with one of those photos of bathers running away from big waves in Freshwater Bay that she won the Judges Prize in the BBC Countryfile Photo Competition in 2005.

Rosy envelopes the landscape, from the moon, winds and skies, to the tall

downs with distant Atlantic views, the farm and animal stories, the Military Road and ancient cliffs, to the ever-changing beach and the mysterious seas. She tells fascinating, informative and funny stories from the local landscape.

The book costs £12, available from May 3rd from Brighstone Newsagents, Brighstone Village Shop and Orchards. £15 inc. p&p from www.comptoniow.uk.



To be in with a chance of WINNING A COPY, drop us an email to win@iwbeacon.com by May 31st.

The Entertainment GUIDE

Visit iwbeacon.com to see our full events guide

Drive-in Cinema

Sat 5th & Sun 6th June 2021
Sandown Airport

Sat 5th June
10:00 Jurassic Park
13:30 **SOLD OUT!** Mamma Mia!
17:00 Dirty Dancing
20:30 Bridesmaids

Sun 6th June
10:00 The Lion King (2019)
13:30 Mamma Mia!
17:00 Grease
20:30 The Hangover

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rules in place.

Tickets for each screening are limited and are available at wessexcancer.org.uk/event/drive-in-cinema-2021.

All money raised will help Wessex Cancer Trust support Islanders affected by cancer.

**JUNE
5TH & 6TH**

Wight Proms plans 2021 return

Festival organisers have said that they hope the Wight Proms will take place this summer. The four-day festival is scheduled to take place on 19th-22nd August in the grounds of Northwood House in Cowes, celebrating comedy, musical theatre, and of course the 'Last Wight of the Proms'. It is also hoped that opera will be making its debut appearance in its own right at the Wight Proms this year.

Last year, the Wight Proms decided to go online with three exclusive concerts, to help support the festival financially and to offer work to performers who had otherwise lost all their income.

The online 'Wight Proms At-Home' concerts are still available to watch from the Wight Proms website:

www.wightproms.co.uk

The 1-hour online concerts consist of a musical theatre gala and a vintage proms finale, plus for the first time at the Wight Proms, the online series includes an opera soirée.



**AUG
19TH - 22ND**

It is hoped that a final decision will be made in the coming month as to whether the Wight Proms can feasibly go ahead this year, and you can join the Wight Proms mailing list on their website to hear first.

The Wight Proms has hosted a number of big names since its inaugural festival in 2018, including musical theatre divas Ruthie Henshall and Kerry Ellis, classical stars Aled Jones, Russell Watson, Blake and Lesley Garrett, and comedians Omid Djalili, Shappi Khorsandi and Alan Davies.



Sarah Millican at Shanklin Theatre

Comedian, Sarah Millican, is heading to Shanklin Theatre with her new stand-up show.

On Saturday, July 24th at both 3.30pm and 7.30pm, she'll be making audiences laugh as part of her sixth international tour, recalling her hilarious account of every day dramas, including the time when she lost the tip of her finger. shanklintheatre.com



**JULY
24TH**

The Mental Health Podcast

**ISLAND
MINDS
THE MENTAL HEALTH
PODCAST**

Isle of Wight based podcast, Island Minds, aims to normalise conversations about mental health and provide a platform for individuals who wish to speak out.

Co-hosted by Hannah Brewer and Tia Jackson, who say stigma, judgement and misconceptions are still widely prevalent when it comes to mental-ill health. A fact that can stand in the way of people seeking help.

Hannah and Tia aren't looking to give out unqualified advice, but are hopeful that their little podcast will grow and help towards the call to end stigma.

The first episode went down really well with listeners, with great feedback received.

Island Minds can currently be found on Acast, Apple, Spotify and Amazon music (visit linktr.ee/islandmindspodcast for more details). You can also follow Island Minds on Instagram, Twitter and Facebook.

Hannah and Tia aim to produce a podcast at least once a month.

Quality Care from CARE AT HOME

The management work alongside local authorities such as social services and the CCG. They also support a number of clients from the private sector. Some may be part funded by the local authorities, while others are able to cover their own costs.

Because Care at Home believes their cared-for people should have the best care possible, staff are given set days of working and the same clients every week. This allows the person receiving care to have regular contact with the same staff. The company believes a personal touch makes the care special for the individual – and building a relationship between cared-for person and carer can provide a bond of reassurance and trust, making it comfortable for all involved. If you have a query regarding care for a loved one, please email info@careathomeiow.co.uk or call 01983 216400.

Family-oriented company, Care at Home, is run by a professional, local team – and has been providing community based care across the Isle of Wight for over 10 years.

Care at Home also prides itself on a level of training that ensures the whole care team are fully up to date with the latest knowledge, methods and abilities expected in the care industry. A specialist training department and on-site facility help the team keep its high level of quality maintained at all times. In-house trainers and an audit and monitoring team provide assurance that the quality will never drop. And where necessary, additional training programmes are added. The training department is based in the centre of the Island, in Newport, to provide ease of access for everyone.

This educational facility is now also extending its welcome to other companies across the Island. Care at Home has

enhanced its training department to be able to accommodate external parties. With an even wider range of courses from Care, to First Aid, Health and Safety, and more, the company can now offer this to any individual or company that believes it has a need, at highly competitive prices.

A recent leaflet drop has distributed the offer to schools, holiday parks, care homes and domiciliary care companies. Should any Personal Assistant wish to update their qualifications or gain new ones, or any companies want to learn about training their teams, then don't hesitate to contact the Care at Home training team on training@careathomeiow.co.uk. They will be happy to discuss your requirements. ☺

“My aim is to provide person centred care to the clients I visit, promoting their independence and supporting them with their own choices. I feel privileged to care and support them in their own home environment.”

Claire Langan, care worker



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Duty of Candour
End of Life
Fire Safety Awareness Level 1
Fire Safety Principles Level 2 (Fire Warden/Marshall)
First Aid at Work Annual Refresher (suitable for Teachers/ Playground Staff/ Dentists/Health & Social care staff)
Food Hygiene Level 1
Food Hygiene Level 2 (including exam)
Health & Safety Principles in the Workplace Level 1 & Level 2
Infection Control Level 1
Infection Control Level 2 for Dentists & Health Care Workers
Learning Disabilities Awareness
Lone Workers Level 2
MCA & Dols
Medication Awareness Level 1
Medication Awareness Level 2
Mental Health Level 1
Moving & Assisting of People - Refresher
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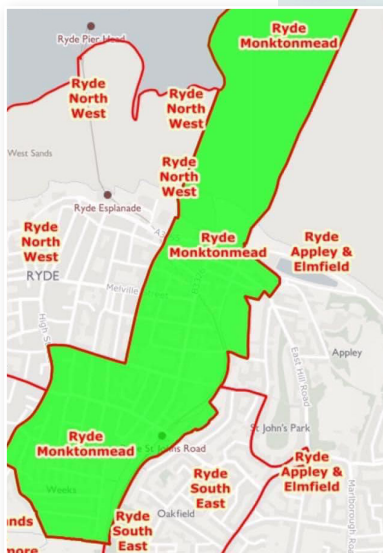
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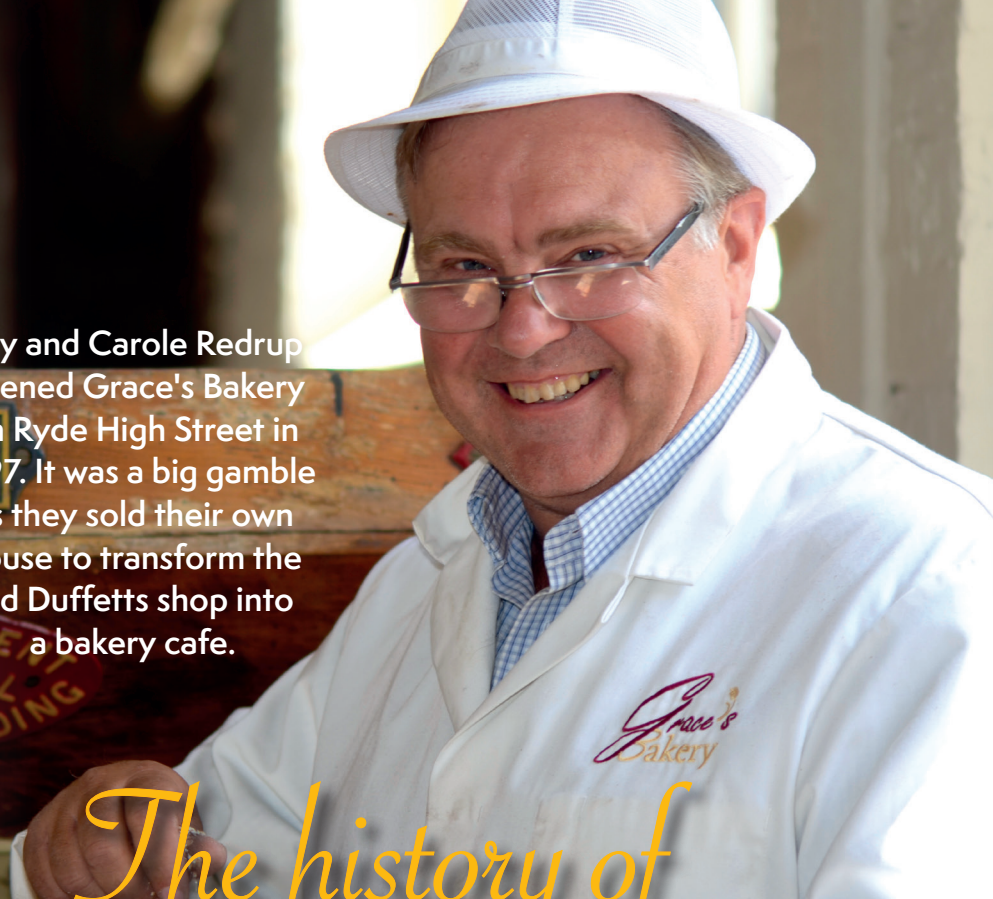
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Ray and Carole Redrup opened Grace's Bakery on Ryde High Street in 1997. It was a big gamble as they sold their own house to transform the old Duffetts shop into a bakery cafe.



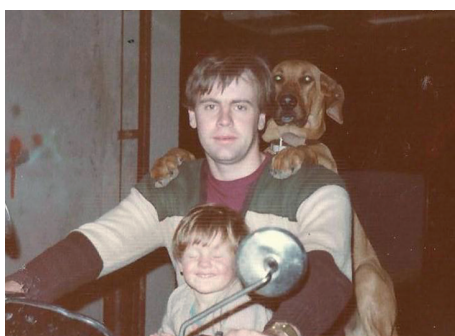
The history of GRACE'S BAKERY

On opening day they had to borrow money from a friend so they had enough money for a float in the till.

Carole took up front of house in the shop, while Ray worked in the tiny bakehouse, with some help from Ray's parents. They crossed their fingers and hoped it would work.

At the time, the couple's four children were just 17, 13 and three (twin daughters). Often Ray would have to sleep on a camp bed at work instead of travelling home to their rented house in Totland.

Ray had been baking since the age of 15. Something which incredibly started off as a bet! Ray and his school friend Jimmy had a bet on who could get a job first. They stood outside the milk depot and asked the staff if they needed a hand. Jimmy got the job, so Ray carried on walking down the road and went into a local bakers, *Rose's Fresh Bake* and Mr Rose gave him a job cleaning and greasing the tins. He learned a lot from Mr Rose and was inspired to go to bakery college after leaving school. Mr Rose even turned up to watch Ray give presentations at college, something that Ray remembers fondly.



Ray with son Daniel in South Africa



Sarah outside Ryde shop in 1997 and right, in 2017

Ray met Carole at just 15 years old, and they got married at the age of 18. After having their first son, Daniel, they moved to South Africa where Ray worked as a bakery manager for Pick and Pay. He was

soon head-hunted by an international company. Working as a bakery specialist he travelled all over the country to help new bakeries start up and solve problems for established ones. They soon had their second child (David) in South Africa. After a few years out there Ray got into a 'disagreement' with someone trying to steal his car outside his house. He lost the argument when the gentlemen decided to shoot him! He survived, but they decided it was time for the family to go back home to the UK.

Once home, Ray started up a bakery business of his own. He ended up having bakeries around Essex and West London.

Ray's mother suggested that he move to the Isle of Wight. Ray's family was from the Island but moved to Essex. So,

Ray took a trip down to Ryde and sat in town observing shoppers' habits. He was fortunate

to meet Fred Ward, the owner of Duffetts. So, they sold their house in Essex, ferried the kids down to the Island and used the money to start Grace's!

Around four years after setting up shop in Ryde, the family were opening up their second shop in Newport Pyle Street.

"I still have a very distinct memory of sitting on the floor playing with tiles watching my dad stick them to the walls,"





Grace Taylor
(Grace's Namesake)



Collette, Ryde shop manager

large houses in London cleaning and waiting on the owners.

"She didn't have an easy life and experienced a lot of hardships. So, Dad wanted to remember her by naming the bakery after her," said Sarah. "After all, we are in service to the people of the Isle of Wight too."

Today, three generations of family members work at Grace's Bakery. Ray and Carole have been joined by their sons, Daniel (Operations Director) and David (Sales Director), their daughter Jodie (Human Resources) and her husband Jacob (Trainee Operations Manager/Baker) and daughter Sarah (Marketing Manager).

Ray's brothers Derek (Head Baker) and Mark (Packer), niece, Kirsty and grandson, Dylan.

Ray named the bakery after his nan, Grace Taylor. She spent her life in service, working in large houses in London cleaning and waiting on the owners.

said daughter Sarah. "You can still see the tiny burgundy tiles in our Newport Shop!"

As the business grew, Ray convinced the owner of the building in Ryde, Fred Ward, to let them expand the bake house further back. The building had been in Fred's family for a long time and used to be a working mill. They still have lots of the old equipment today in their offices and the pulley systems from the third floor down are still visible.

Fred would go and sit in the bakery at the end of the day and chat to the twins while they waited for their mum to finish cleaning up.

"We'd often run up to his house and leave him a loaf of bread on the doorstep. After he sadly passed away my parents bought the building and found all of the things he had been collecting over the years including really old vans and cars!"

Ray named the bakery after his nan, Grace Taylor, a woman who he has lots of fond memories of, from his childhood. She spent her life in service, working in

Their longest serving staff member, Collette is a familiar face for a lot of people in Ryde and has been managing the Ryde Shop for over 20 years.

She's watched the four children grow up. "I remember her sitting me and Jodie down in the cafe after school and getting us to fold napkins and cake boxes to keep up busy. And when we turned 13 she started training us on Saturdays to work in the shop."

Grace's Bakery now has six shops across the Island, over 60 staff members and over 60 wholesale customers. They supply St Mary's Hospital, Wightlink, Co-ops, Central Stores and lots of wonderful local businesses. And they deliver to Islander's homes Island-wide, five days a week.

They started a home delivery service in March 2020 after lots of regular customers asked for help getting their essential shopping during lockdown. Within a week they had made an online shop and website from scratch, despite not having a proper website before. Ray and Carole's son Daniel studied computer science at university and put his skills to good use.

Grace's has had people ordering from as far away as Canada and Australia to get gifts sent to their family on the Island.

"The best feeling is when someone opens the door to you, you tell them it's a gift from their son/daughter/grandchild/brother/sister etc and their face lights up!"

For these efforts, Grace's won the Customer Service Award at the 2020 Bakery Industry Awards: "We've never even been nominated before...so to have won a whole category was amazing! We also won Best COVID-19 Response Award at the 2020 National Best Small Shops Awards." ③



The family outside the newest shop on Newport High Street



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What's the difference between a direct cremation and a traditional funeral?

A direct cremation separates the celebration of life from the cremation. The cremation takes place without anyone present allowing you and your family the freedom to celebrate your loved one at a time, place and venue of your choice. We carry out this service in the same dignified, professional way as we would do for any funeral that we undertake. The simple nature of a direct cremation is reflected in the price.

How much does a direct cremation cost?

We have two options to choose from:-

- Our 'Island Way' is £1,695.00, this is for a direct cremation at the Isle of Wight Crematorium
- Our 'Wessex Way' is £1,495.00, this is for a direct cremation at a mainland crematorium.

We offer this option for families that would like to take advantage of the savings that mainland crematoriums offer. We then pass this saving onto families. Both these options are all inclusive with no hidden additional costs; unlike mainland providers who charge additionally for ferry fares.

Can I get help with the cremation costs?

Yes if you are in receipt of benefits you may be entitled to a payment of up to £1,000 from the Department of Work & Pensions, so we advise contacting them to enquire.

Why Choose it?

- Less expensive than a traditional funeral
- It allows you the freedom & flexibility to focus on celebrating a life well lived.
- Freed up from the cremation it opens up the options for venues and times, even weekends, to hold your celebration.
- A simple and easy to arrange process

What's the difference between Isle of Wight Direct Cremation and a mainland provider?

- To start with we are based here on the Island. We can promptly take your loved one into our care without the need for travelling over by ferry involving lengthy and distressing delays.
- We usually meet you face to face either at our island offices or in the comfort of your own home, but due to current restrictions of social distancing we can make all arrangements on the telephone
- Mainland providers courier the ashes back to you whereas we provide a more personal service by returning them to you at home, or you can come into either our Bembridge or East Cowes office.
- We are locals too and understand the local community.

Who is Isle of Wight Direct Cremation?

We are independent family funeral directors based here on the Isle of Wight. We are the Isle of Wight's longest running established undertakers.

We have offices based in Bembridge & East Cowes so you can come in, or call us on **632598** or even visit us on line at www.isleofwightdirectcremation.co.uk. With over 190 years of experience we are on hand to make a difficult time easier.

Do you offer pre paid direct cremation funeral plans?

We get asked this question a lot and the answer is, Yes! Often people like to get their affairs in order to avoid expense being left to their loved ones at a distressing time. Our plan holders often tell us that this can be a big weight off their mind.

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News from Sandown North

by Cllr Debbie Andre

I have an update on the potential Eden Island Project, to be based at the area around the Canoe Lake, Dinosaur Isle, Brown's and Sandown Zoo. I've been contacted by Eden Project International Ltd offering an opportunity to submit a detailed plan of our Eden Island Vision. I see Brown's as being at the heart of such an ambitious project with a restored golf course, café and community space where various events and exhibitions could take place, including bringing back the Campfire sessions. This is your opportunity to contribute ideas with themes of community, nature, education and sustainability. Please get in touch. I'll be working with local people to scope out the project for submission to the Eden Project International team, the same team that supported Eden North.

I'm grateful to the owners of The Grand for responding to my request to remove a builder's bag of rubble that had been fly-tipped in front of the building. I've offered to work with them to see what changes can be considered for the site. This could work well as part of Eden Island and a tourist offer to be proud of.

The character of our high streets had changed significantly prior to Covid19, but, as we see businesses opening again, I believe that a new approach is needed by your local councils. Pedestrianisation and free/cheaper short stay parking would bring new life to our high streets and be more easily accessed. Carefully planned seating areas and flower planters could create a very pleasant environment to encourage people into our town. I'm sure that the Sandown

Green Town Volunteers would work their magic. They launched an initiative to have planters sponsored by businesses and organisations. All these ideas and more could be incorporated into a Sandown Town Plan.

At the time of writing, works are progressing well on the refurbishment of St John's toilets and the works should be completed some time in May. I would agree with the comments regarding the poor facility currently offered at Eastern Gardens. Damage through vandalism has not helped, resulting in interim repairs being necessary. The decision has been taken to build completely new toilets on the site next to the current building with the existing building reutilised as storage. Therefore any ongoing expenditure on the toilets will be kept to a minimum pending replacement. There has also been vandalism at Yaverland. The design of the new toilets is such that they will be more secure and, being a single point of entry, less prone to vandalism.

Thank you for your support over the past four years.

As always, I can be contacted by phone or email and Heather is available on 402024 or heatherhumby@sandowntowncouncil.gov.uk.

07948 757977

debbieandre4sandown@gmail.com

Printed by Beacon Magazine, 8-10 Dodnor Park, Newport, PO30 5XE and promoted by Debbie Andre on behalf of Debbie Andre and Heather Humby, 9, Elmbank Gardens, Sandown, IW. PO36 9SA.



FastCats are back

Wightlink will resume its FastCat foot passenger sailings between Portsmouth Harbour and Ryde Pier Head on Thursday 29th April.

It will be an hourly service with two catamarans operating on school holiday weekends and during the Isle of Wight Festival.

Wightlink's car ferry summer timetable will come into effect on Monday 17th May, in line with the next proposed Government easing of Covid-19 travel restrictions. Hotels, restaurants and attractions will open for business on both sides of the Solent from that date.

Sailings on the Portsmouth-Fishbourne car ferry route will be retimed to depart every 40 minutes between 05:00 and 19:40 to even out traffic flow and improve punctuality.

The Lymington-Yarmouth route will step up to hourly seven days a week.

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Compensation for businesses affected by sinkhole works

By Iona Stewart-Richardson

Businesses at Appley Seaford affected by Southern Water works to repair a sinkhole have received an 'initial' financial pay-out.

It is understood thousands of pounds has been given to two businesses as a 'support package'.

Southern Water has also

said 'sorry' to the businesses involved. A sinkhole was first discovered in January, forcing them to close. The works were meant to go on for a few weeks but are continuing.

When asked, Southern Water would not reveal how much money was being paid out to the companies.

A spokesperson for the company said: "We are very sorry to both these business owners for the disruption caused by our crucial work to repair the burst main in Appley.

"In recognition of the immediate impact of our works we have agreed an initial support package. We are continuing discussions with them to understand and assess the ongoing impact of the works so we can provide appropriate and timely support where required.

"We are working to be away from the area as quickly as possible."



Disabled writer on tour with the stars

A freelance writer and journalist with Cerebral Palsy is bringing his podcast to the stage.

Islander Josh Barry who writes with his nose on an iPad has been developing the website for around five years. Over that time he has been lucky enough to interview people such as Jeremy Kyle, Tanni Grey-Thompson, Sir Ian Botham, Jimmy Tarbuck, Leslie Ash and Shirley Ballas, to name but a few. These individuals have given up their time to help him in his quest to build an extensive catalogue of interviews from some of the most prolific faces in Britain.

Not only does he write the whole interview with his nose, he then writes an article celebrating their career, before his personal assistant takes the

article and the interview and adds it to his website. You can read and listen to all of his past interviews at www.beyondthetitle.co.uk.

“During lockdown last year, I compiled a book celebrating my favourite guests from four years of Beyond The Title”

Josh, who lives in East Cowes, said: “During lockdown last year, I compiled a book celebrating my favourite guests from four years of Beyond The Title and this gave me the inspiration to take Beyond The Title on the road in a

series of conversational events throughout the country.

“Adhering to government guidelines, I have so far arranged two shows that I’m really looking forward to: on Saturday 2nd October with the legendary Arthur Smith at the Museum of Comedy in Bloomsbury. museumofcomedy.ticketsolve.com/shows/873614447

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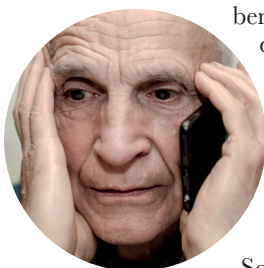
And then on Saturday 16th October with the celebrated ventriloquist and Britain’s Got Talent finalist Steve Hewlett: tinyurl.com/Stevehewlett

With further shows in the pipeline with the legendary Jimmy Tarbuck, I’m so excited to bring my podcast to the stage.”



New Bereavement Support Helpline from Mountbatten

Mountbatten Isle of Wight has opened a new Bereavement Support Helpline available to all those across the Isle of Wight who have been bereaved.



bereavement can be devastating. You may react by feeling angry, sad or guilty. It can affect your memory, concentration, motivation, thoughts and beliefs. Sometimes it can help

Bereavement is a natural response following the death of a person you have loved or cared for. The death of a friend or relative can be devastating and, at times, seem unbearable.

As part of the psychology and bereavement service provided by Mountbatten, trained and supported volunteers will be offering a listening ear to those who are bereaved and anyone who feels they would want to talk to someone. As well as listening the volunteers will be signposting individuals to other services depending on the nature of the calls they receive.

Jane Hazeldine, Mountbatten’s Director of Director of Psychosocial Care says: “Dealing with a

to talk to someone who is independent and trained to listen to, and support you. I’m grateful to the volunteers who have signed up to help provide this important listening service.”

The service is available between 10 am – midnight, seven days a week on 01983-217297. The new Bereavement Support Helpline replaces the Keep Connected Line set up at the start of the pandemic.

Anyone interested in volunteering with the Bereavement Support Helpline can find out more by telephoning Sally on 01983-217368 or visit www.mountbatten.org.uk/bereavement-support-volunteer

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News from Sandown South

by Cllr Ian Ward

GOOD NEWS ABOUT THE OCEAN HOTEL

I was pleased when receivers told me the sale was imminent in mid-April. The negotiations were helped when I put them in touch with a hotel developer who was interested in undertaking the refurbishment of the hotel and grounds.

ABANDONED CARS vs NUISANCE CARS

I am frequently asked to get cars removed from streets because people think they are abandoned. It is difficult to define an 'Abandoned' car. Many are actually 'Nuisance' cars. The IW Council are responsible for removing Abandoned cars, but not Nuisance cars. Cars causing a serious danger will be removed on a case-by-case assessment.

RECYCLING & WASTE BINS - ADDITIONAL WASTE BINS

I hear comments from residents about their waste bins being too small to take all their waste. Unfortunately, sometimes recyclable waste is put into their black non-recyclable waste bins which then quickly fill up. The rationale behind the IW Council's waste collection policy is to recycle as much as possible to divert it from going into landfill.

To encourage residents to recycle as much as possible, the council will issue residents with a second Green Recyclable Bin if one bin is too small for your family's requirements. You can apply online at www.iwight.com/waste or call 823777.

If you do not have room for a second bin you can put paper/cardboard in a separate white or clear bag and place it next to your Green Bin on collection day.

MY MEMORIES OF HRH PRINCE PHILIP

In the late 1970s I was serving in the Army in Germany with an Armoured Regt and we were visited by Prince Philip. When he came to the section I supervised I was introduced to him and I put out my hand to shake his hand. In that split second, I realised that an oak like me did not shake hands with a Prince! But he did and asked me to show him what we did in the section. I took him around, introduced him to the lads and he was interested in what we did, above all he treated us like equals.

Years later we met again, I was an officer and was attending a Corps Reception in Buckingham Palace. The Prince came to our group and asked me to get him a 'proper drink'. He was restricted to soft drinks and he grabbed this chance to get a 'proper drink' knowing we would cover for him. He was most definitely one of us.

☎ 403193/ 07772559093

✉ ian.ward@iow.gov.uk

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Hospital parking remains free despite letters

By Oliver Dyer

Parking at St Mary's Hospital remains free says the Isle of Wight NHS Trust, despite patient letters claiming otherwise.

The Trust told Isle of Wight Radio that free parking is not going anywhere for now.

Letters sent to some patients warned of parking charges across the hospital's car parks.

A line in one letter sent out

in April, reads:

"Car parking charges are in operation on the St Mary's Hospital site, please allow sufficient time before the stated appointment time for parking."

Free parking was implemented during the coronavirus pandemic for both visitors and staff. The Trust said patients will be informed at least a month in advance before charges are restored.

The Beast Must Die to air in May

By Oliver Dyer

Isle of Wight-filmed thriller *The Beast Must Die* will air late in May, it's been revealed.

A new trailer has also been released by streaming service Britbox.

The series was shot at a total of 69 Island locations last year. Those included Ryde, East Cowes, Freshwater and Yarmouth. It also saw hundred

of Islanders land roles as extras, courtesy of the Island People Agency.

Watch the trailer for the Isle of Wight-based series at iwbeacon.com.

The stellar cast includes Bafta, Golden Globe & Emmy nominated Jared Harris (Chernobyl, The Crown, Mad Men) and Cush Jumbo OBE (pictured in Ryde with Islander Christopher Jackson, below).

The first two episodes of the five-part thriller will be available on the streaming service from May 27th. A further three episodes will be shown weekly on Thursdays.



The Beast Must Die premieres 27th May on Britbox

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Braving the shave for Mountbatten

By Iona Stewart-Richardson

A man who has depression and mental health issues is braving the shave for Mountbatten.

Christopher Hayton, from Ryde, says he wants to give something back to the charity, which cared for his Mum before she died of cancer.

He had his head shaved on 23rd April in Newport at the Dapper Chap.

So far he has raised hundreds of pounds.

"I suffer with a form of mental health and depression and it's been very difficult during lockdown so I am trying to get out there and do my bit for Mountbatten - they did one to one care for my mum and they looked after her very well before she died.

"Keep your chin up Island and keep raising money for



Keep your chin up Island and keep raising money for Mountbatten — they need the money.

Mountbatten — they need the money".

To sponsor Christopher you can send him an email or make out a cheque to Mountbatten

Hospice.

Because of a form of epilepsy Christopher suffers with, he says he can't look at a computer screen often.

You can email him on cprhayton@yahoo.co.uk



Wootton Tesco refit means month-long closure

Tesco Express in Wootton is to shut for just over a month, while refurbishment works are carried out.

The store, based in Wootton High Street, closed on Sunday, April 25th.

It will undergo a refit, with new units, fixtures, fittings and redecoration. Tesco says it does not expect it to reopen until May 31st, at 8am.

A Tesco spokesperson said: "We're pleased to be refreshing

and upgrading our Wootton Bridge Express store to offer an even better experience for our customers.

"To allow the works to take place the store will close temporarily from 25th April and reopen late May and we apologise for any inconvenience for our customers during this short closure."

The firm's nearest alternative store is Ryde Extra on Brading Road.



Platform One launch post-16 Music Technology course

Platform One College of Music keeps going from strength to strength, with results significantly above national benchmarks for the last 20 years.

And now Platform One is delighted to announce the introduction of a brand-new Level 3 Music Technology Extended Diploma — starting in September.

The full-time two year programme is designed as an alternative to A Levels in a sixth form setting, offering real life music industry experience.

Despite the global pandemic, the world of creating music has never been busier, or such a viable career pathway.

Education Director, David Pontin said:

"There has never been a better time to be a working in the creative industries. You only need to consider the amount of new digital platforms, channels, websites, games and content that all require music. This exciting course is right at the heart of the new music industry."

The Extended Diploma offers all things music technology including studio recording, creating music for film, television and games, music production and live events. Students

will also study video editing, marketing and promotion.

Year two of the course allows students to specialise on their own individual project, linked closely to progression into employment or higher education.

Film and Games Composer and Patron of Platform One, Andy Gray said: "It is great news that Platform One are launching a brand-new production and

music technology course. I have been composing music for films, television and games for many years now — this is a serious career path and opportunities are constantly

growing. Platform One have such incredible connections with the actual industry and that makes what is taught relevant to long term careers."

Potential students do not have to play a musical instrument, however must have a passion for music production.

The study programme is equivalent to three full A Levels — so is ideal for progression to university degrees.

For more information or to make an application for September 2021 please email study@platformone.org

There has never been a better time to be a working in the creative industries



Ryde Town Council

Town Hall Chambers, 10 Lind Street, Ryde, PO33 2NQ Tel: 01983 811105

Email: clerk@rydetowncouncil.gov.uk www.rydetowncouncil.gov.uk



Magnificent Spring Windows in Ryde

Three windows in Ryde were magically transformed for one week in April. These window installations were part of the RYDE Heritage Action Zone creative commissions to celebrate the High Street's rich cultural heritage and each window had a different theme. It was great to see the community enjoying the creativity and cultural heritage of Ryde Town.

- Aspire Ryde, in the High Street, created by The New Carnival Company to celebrate the origins of Ryde Carnival.
- The former Packs Building window in Cross St, created by Shademakers UK to celebrate the history of the building.
- 147 Network Ryde in the High Street,



created by Teresa Grimaldi and Sarah Vardy in partnership with Network Ryde to celebrate Mr Charles Dimmock. **For more information on the HAZ project please visit www.iwhaz.uk.**



Former Packs window

Annual Town Meeting of Ryde Residents

On Monday 19th April the annual town meeting of Ryde residents was held and facilitated by Ryde Town Council. This meeting is for the residents of Ryde, where residents are informed of the past 12 months activities and achievements within the town. This year's Town Meeting highlighted the partnership working within the town from a few of the local organisations in Ryde.

The meeting was chaired by the Mayor, Cllr Michael Lilley. Cllr Lilley gave his annual report on the Town Council's achievements.

The meeting then proceeded with presentations from;

- Rebecca Swan - Network Ryde
- Trevor Nichols - Ryde Community Hub

- Sally Thompson - The HAZ project
- Graham Biss - Natural Enterprise
- Mike Fitt - Greening Ryde

It was so positive to hear and see the accomplishment and what partnership working can do for the town and look forward to the great plans for the year ahead.

Ryde Town Council also recognise there are many other organisations that have come together during this past year to support the health and well-being of Ryde and its residents and are proud to have been part of such an incredible community-wide effort.



Dave with a food hamper - community hub



Greening Ryde



Rosemary Fields - Gift to Nature



The Mayor's Annual Report

2020 is a year that will go down in history, I am sure. The UK and the world, as a whole, suffered the biggest crisis since the Second World War. 2020 was a year that brought uncertainty, illness and loss to many residents in Ryde but also initiated an amazing community response which saw many residents and organisations come together to look after the vulnerable residents on the town and protect the NHS.

2021 has started more positively with many residents now vaccinated and there is now hope that life will return to 'normal' again soon. I would like to take this opportunity to thank all of our hardworking NHS staff and all community volunteers who have worked tirelessly to look after the sick and vulnerable and ensured that the vaccination programme on the Island has been a success.

I would also like to thank all Town Councillors for their

hard work over the last year, I am sad to report the death of our Deputy Mayor Councillor Adrian Axford who worked tirelessly for the town for many years and will be sadly missed. I also wish to thank our retiring Councillors, Henry Adams, Nancy Farrell, Tim Wakeley and Wayne Whittle for their hard work over the years.

2020 was also the year where the phrase 'You're on mute' became common place. The Council adapted quickly to this new way of online working and managed to maintain our core services such as the allotments and beach lifeguard service throughout this period. We owe a debt of gratitude to all of our staff for allowing their homes to become offices. Many also suffered the tribulations of working from home whilst simultaneously 'home schooling'. They have done a terrific job in very difficult circumstances.

Corporate Plan

2020 saw Ryde Town Council formulate their first Corporate Plan which outlines the aims and objectives

for the next 5 years. A copy of the plan is available on the Town Council's website.

When formulating the plan we looked at all areas of the Town Council's business and identified where, and how, we can make improvements within the town for the benefit of residents. The plan included the employment of a Business Development Manager. Allan Bridges was appointed to the role in January his primary focus is to generate additional income for the Council to enable us to maintain and grow our existing services and implement some new initiatives.

Supporting the Community and Voluntary Sector

2020 saw the cancellation of many of Ryde's regular events but also saw the community come together in a new way to support our vulnerable residents.



Aspire Receptionist Liz on the helpline



Waterside Pool

The Town Council ran the emergency hub in conjunction with Aspire from the start of the 1st lockdown, delivering food, prescriptions and supporting the vulnerable and those shielding within our

community. Scores of volunteers stepped forward to offer support to those in need and this has been the real positive to come out of these troubled times. Many new friendships have been forged and these friendships are likely to continue long into the future.

2020 saw the community, charity and voluntary sector particularly hard hit by Covid restrictions. Many were unable to fundraise as normal and this saw their incomes dwindle. A new initiative 'Ryde Unite' brought these organisations together to raise funds and support each other through the Covid crisis. A special thanks goes to Trevor and the team at Aspire who took the lead on this to ensure it was a success and are still working tirelessly providing help to those isolating, and in need, as a result of the pandemic.

The Town Council has also supported local community organisations in various ways.

In 2020 we have:

- Provided grants totalling in excess of £130,000 and support to over 15 community organisations such as the Waterside Pool, beach soccer and the bus museum.
- Co-funded the post of Community Connector, based at Aspire Ryde, to strengthen community services, especially for the town's most vulnerable residents.
- Funded a volunteer co-ordinator.
- Hosted a local market on Eastern Gardens promoting IOW businesses.

Supporting Local Business

The Covid restrictions have been devastating to local businesses who have seen their income drop or in some cases disappear completely. The Town Council funded a range of events throughout the last summer in Ryde to attract visitors and help to boost the local economy. Every weekend throughout the summer holidays saw a range of free entertainments 'pop up' all over the town. The performances included Operatic performances at Appleby Tower, buskers, dancing and a magician in a moving 'Covid Secure' box! We also worked with the local ferry companies to ensure visitors knew that Ryde is not just a gateway to the Island but a place to visit, enjoy and stay.

The pandemic did afford the Town Council a chance to step back and review their approach to marketing the town to visitors. We commissioned an expert to review our marketing projects and we will be implementing many of the suggestions in readiness for this summer.

The Town Council also wish to thank Ryde Business Association for working tirelessly over throughout the pandemic to support local businesses. Making sure they had all the information regarding grants and funding to help them survive the crisis.



Pop up entertainment Summer 2020

Regenerating our Town Centre and Saving our Historic Buildings

The Town Council purchased two heritage buildings this year, one Vectis Hall, is in a state of disrepair and the Town Council believed it is best placed to ensure this Grade II listed building is saved and refurbished. The Town Council are in the process of applying for grant funding to support the refurbishment of the building which will hopefully see it brought back into public use.

The Town Council have also purchased the former St Thomas' Church building as a new home for their expanding Youth Service, Network Ryde. Fortunately, St Thomas' doesn't require significant works to enable the Youth Service to move in. We have been lucky to have much of the work funded by Heritage England thus far and for that we are very grateful.

In late 2019 the Council, with support from IW Council, Ryde Business Association and other community organisations, won a prestigious award from Historic England (the High Street Heritage Action Zone) to regenerate the High Street and work is now underway on this 5 year project. Significant grants have already been awarded from Heritage England as part of this scheme to St Thomas' Church and the old Pack and Culliford's building to protect these Historic Buildings and restore them to their former glory.

The HAZ Project has also awarded funding to develop a business case for Ryde Theatre. This will be the first step to see if there is a viable plan for the future of the building. The Town Council, and many residents wish to see this Grade II listed building restored back to its former glory.

Supporting the Next Generation

In April 2020 we welcomed a new Youth Work Manager Bex Swan just weeks after the first national lockdown commenced.

Bex and her team ensured the Youth Service continued operating despite Covid restrictions with innovative projects such as the 'Virtual Youth Club' and weekly quizzes. They have received extra funding for a successful allotment project which funded Network Ryde working with Ryde Academy to support young people at risk of exclusion from school. The project has been a great success and has secured funding to continue this year.

Network Ryde have continued to operate 1-2-1 sessions for young people that need them and to provide the virtual Youth Club. However, I know the staff can't wait until they allowed to welcome young people back through the doors at 147 High Street again!

The Town Council have also been appointed as a Kickstart Co-ordinator in the area. We have secured in excess of 30 funded work placements for young people who are registered as unemployed.

The scheme gives them valuable work experience working for 25 hours per week within local businesses. Their wages are funded by the government's Kickstart Employment scheme.

We continue to provide and manage the skatepark on Ryde seafront, it is currently closed whilst we undertake repairs. We are in negotiations with the IW Council to



Network Ryde at St Thomas Church

extend the lease on the park. This would enable us access to apply for funding to refurbish the park.

Planning Contribution

The Town Council's Planning Committee has, along with its obligatory duties, overseen and agreed to the revision of the Ryde Position Statement and the Ryde Place Plan. These are two important documents. The Place Plan sets out a number of aspirations and initiatives which looks to enhance and benefit the town and its environment for all its residents. The Position Statement is seen by the Town Council as a critical document that will help to shape and inform the Isle of Wight Council's Island Planning Strategy.

Taking over Ryde Harbour and Rejuvenating the Esplanade

The Town Council is finalising negotiations with IW Council to take over the ownership and management of Ryde Harbour and adjacent parts of Eastern Gardens for £1. The Town Council has plans to invest in the Harbour over the next 5 years to improve facilities for both permanent berth holders and visiting yachtsmen. The plans for improvement include, adding additional berths, installing WIFI and electrical hook ups on the pontoons. It is hoped the takeover will now be completed by April 2022. The Town Council, as part of this project also have licenses in place to operate a deckchair and water sports hire business on the beach this summer.

The Town Council welcomes the funding to improve the interchange on the Esplanade and this funding should see great improvements to the area and our historic pier.

Open Spaces

The Town Council continues to fund the maintenance of many of our local open spaces and playparks. This year we secured public access to additional access to Green space on a site near Nicholson Road called Rosemary Fields. We are working with Natural Enterprise to improve the site for all to enjoy.

Despite the limitations lockdown brought about a team of local volunteers worked with the Isle of Wight Council parks team to ensure the town's flower beds were planted and looking great for the summer. The flowers really brightened up the town and were appreciated by all. We are very grateful to the volunteers and feel lucky to have such a wonderful community spirit in the town.

Thank you all

I have been honoured to be Mayor in the past tumultuous year. I wish to thank all the Ryde Town Council staff, councillors, all the Covid-19 local volunteers, community organisations, faith groups, businesses and most importantly Ryde's residents. You all make Ryde the wonderful and special place it is and will make it great in the future.

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The Perils of Do It Yourself Wills

You may have seen offers to purchase DIY Wills either in stationery stores or online in the past and with the various lockdowns over the last 12 months you may even have been tempted to prepare one yourself, rather than getting in contact with a Solicitor as you would usually.

Many practitioners are predicting that there will have been a sharp rise in the number of people preparing these documents themselves during the pandemic. This has brought with it the concern that there may also be a rise in the number of inheritance disputes in the future, due to the increased likelihood that unintended mistakes will be made when people have drafted the Wills themselves.

A Solicitor will ensure that your Will achieves what you would like it to. They will also be able to provide you with advice on the inheritance tax exposure of your estate that you would not receive if you prepared a DIY Will. Other instances

in which Solicitors can provide valuable advice (just to provide a few examples) are if you are disinheriting a child, if you are leaving money to a beneficiary with mental health problems or someone who is in receipt of means tested benefits, or if you own a business or have assets abroad.

One case in which a homemade Will should never be attempted would be if the person making the Will has any form of health problem affecting their memory or cognitive functioning. One ground upon which your Will can be challenged after your death is if someone were to claim that you did not have mental capacity when you made it. It would be harder for them to prove this were the case if you had been to see a Solicitor to prepare your

Will and the Solicitor had documented that when you signed it they believed you were fully cognisant.

There are many possible pitfalls in preparing a Will yourself. There are strict rules on how a Will should be signed and how any amendments should be made, which is a common stumbling block for homemade Wills.

Ultimately when you sign your Will you are signing one of the most important documents you will ever sign in your life and the consequences of getting it wrong are potentially disastrous for those you leave behind. When you are considering the cost of obtaining legal advice to get it right, please bear in mind the cost of not seeking legal advice and getting it wrong.



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PROPERTY PLANNING FOR RETIREMENT

One of later life's great challenges is how to ensure we have a comfortable retirement. The two most important factors within our control are 'where to live' and 'what to live on.' If you are lucky enough to have a generous private or company pension pot to keep you in the manner to which you are accustomed, this is not a major problem. If, however, you are concerned about how to pay the bills and afford a few essential luxuries once your regular monthly salary ceases, then there are decisions to be made.

One option is downsizing to a smaller house with lower overheads, thereby releasing capital and reducing outgoings. While this could solve any long-term financial concerns, it might also involve a drastic change in lifestyle and moving further away from close friends and family — plus the immediate expense of estate agents, solicitors and removal firms. If you are determined to remain in the family home, there are ways to utilise the money invested in your bricks and mortar. These products come under the umbrella title of Equity Release and give access to the capital tied up in your home, which is then reclaimed by the lender when you die. Equity release is an easy way to raise cash — though it is not necessarily the cheapest. However, any beneficiaries of your estate will find their inheritance reduced accordingly.

If you are aged 55 or over, you can take out an equity release product to free up some of the money locked into your main residence — whether as a one-off lump sum or in several smaller

amounts (or, as a combination of both). It's important, however, to remember that equity release can be more expensive in comparison to an ordinary mortgage. There are two main routes to releasing the capital in your property. The most widely used is a Lifetime Mortgage, which allows you to borrow some of your home's value at a fixed or capped interest rate. The Lifetime Mortgage is a popular choice, as it allows the homeowner to take money out of their property in instalments up to an agreed amount — with interest charged on the sum taken, rather than the whole amount available.

The borrower does not have to make any interest repayments during their lifetime but, if they do, it reduces the ultimate cost to their estate.

There are several factors to consider before committing to a Lifetime Mortgage. The earlier you start, the larger the ultimate cost — as unpaid interest is added to the loan. The maximum you can borrow is 60% of the value of your property. You can remain in the property for the rest of your life or move to another property — as long as the new house passes muster with your equity release provider. When your property is sold, even if the amount left is not enough to repay the outstanding loan to your provider, neither you nor your estate will be liable to pay any more — due to a 'no negative equity' guarantee. The loan amount, plus any accrued interest, is paid back to the lender

Property, equity and retirement can be a complex topic, so we asked Peter d'Aguilar to shed a little light on some of the options currently available

There are several factors to consider



when you die or move into long-term care.

For those aged 65 plus, another equity release option is a Home Reversion Plan. This involves an equity release provider paying you a tax-free lump sum for a portion of your home at below-market value. You can then live rent-free in the property until you die. When it's sold, the proceeds are split based on the percentage owned by you and the lender respectively – if the value of your property rises significantly, the lender stands to benefit. Home Reversion Plans allow the homeowner to ring-fence a percentage of their property. The percentage you retain will always remain the same regardless of the change in property values, unless you decide to take further cash releases. At the end of the plan your property is sold and the sale proceeds are shared according to the remaining proportions of ownership.

Another idea worth considering is a Retirement Interest-only Mortgage. While this is similar to a standard interest-only mortgage, it has two key differences — the loan is usually only paid off when you die, move into long term care or sell the house and you only have to prove you can afford the monthly interest repayments. While there's no minimum age requirement, retirement interest-only

“Seek advice from an independent financial adviser”

mortgages are generally aimed at older borrowers who might not qualify for a typical interest-only mortgage. Unlike a Lifetime Mortgage, you only pay off the interest each month; so monthly repayments are lower and it's likely there will be more left to pass on as an inheritance or to pay for long-term care.

There are two parts to paying off a retirement interest-only mortgage — the interest and the outstanding capital. During the term of the mortgage, you will make monthly repayments to cover the cost of the interest on your loan. The outstanding capital still owed will be paid off when the house is sold, you die, or when you move into long-term care.

In conclusion, there are a few considerations to keep in mind. Equity release is generally more expensive than an ordinary mortgage. It's best not to borrow the full amount you need in one go, as this will end up more expensive. You should check whether you can



transfer the scheme if you move home, what happens if you die

soon after taking out the scheme, whether it will affect your state or local authority benefits and if there are penalties for early repayment.

Always seek advice from an independent financial adviser first and take the time to check they a member of the Equity Release Council, on the Financial Conduct Authority register and signed up to the Financial Ombudsman Service. Find out what their fees are, what type of equity release products they can offer and any other costs you may have to pay. ³

Useful websites
www.equityreleasecouncil.com
register.fca.org.uk/s/
www.moneyadvice.service.org.uk



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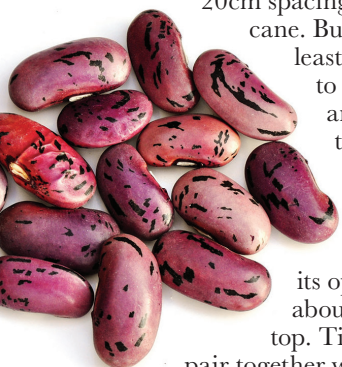
This month, Flo Whitaker's on the veg patch. If you're new to veg growing, you can be sure of success with beans — and now's the best time to plant them.

EASY BEANS

Provided you give them a sunny, sheltered site and fertile soil, runner beans are easy to cultivate. They're quick-growing and vigorous, so put a strong support framework in place before setting out the plants. Using 8ft (240cms) garden canes, arrange two parallel rows of canes approximately 45cms apart, with

20cm spacings between each cane. Bury the canes at least 30cms deep to give sufficient anchorage. Push them into the ground at a slight angle so that each cane crosses

its opposite partner about 30cms from the top. Tie each opposing pair together with twine. Place a cane horizontally along the 'V' shapes above the string ties and bind everything together. Finally, drive two more canes or tree stakes at the ends of the row and secure to the framework.



A simple wigwam-shaped support can be made using canes arranged in circle and tied together at the top

Alternatively, a simple wigwam-shaped support can be made using canes arranged in a circle and tied together at the top. As they climb, the plants will cast shade, inhibiting growth inside the wigwam, so crop yield will be reduced. However, wigwams have some advantages; they're highly decorative, are quick to construct and can be fitted into awkward areas where there is insufficient space for rows.

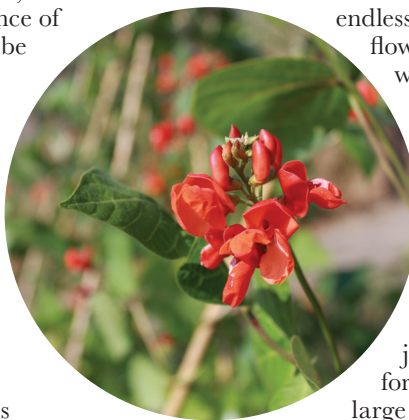
At this time of year, when there is minimal chance of frost, bean seeds can be sown direct outdoors but this method is not without risk as the emerging shoots are highly attractive to slugs and birds, so there is much to be said for raising plants in the controlled environment of a greenhouse or sunny windowsill. Sow seeds 5cms deep in individual 9cm pots — they'll germinate within a week. 'Tall' pots specifically designed to accommodate their long, vigorous roots can be purchased — or make your own paper pots using a jam jar as a mould. When the plants reach 10-15cms high,



set them into ground that has been enriched with multipurpose fertiliser and water-retaining organic matter such as leaf mould or compost. Young plants may need tying in at first, but they'll soon develop the climbing instinct.

Runner beans come in seemingly endless varieties. Some produce flowers in dainty pink or white, while others have striking bi-coloured blooms. Tall varieties will easily attain 2 metres and are best 'pinched out' at the growing tip when they've reached the desired height. 'Bush' types such as 'Hestia,' (50cms) require just a few twiggly branches for support and do well in large patio pots or half barrels.

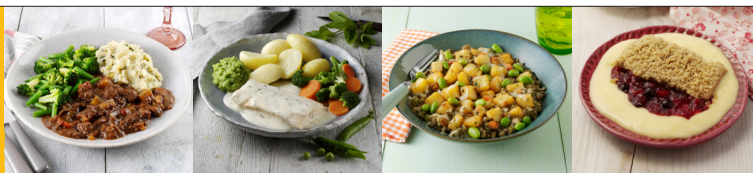
If you ask me to name one vegetable I would not be without, the climbing French bean, 'Cobra', (150cms) gets my vote every time. Prolific, stringless and super-tasty, it keeps on going until October, so if you've never grown beans before — give 'em a go! ☺



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COMPETITION

6



Since the Isle of Wight Donkey Sanctuary re-opened to visitors on April 12th, the donkeys have been enjoying the sunshine — and have absolutely loved seeing their public again.

There are 21 new donkeys who have arrived since the Christmas lockdown.

From May 17th, when the next set of restrictions are eased, the sanctuary will be able to offer indoor dining and snacks at Grazers Café. Until that date, there is outdoor seating available in the café courtyard.

Complementing Grazers café is the Browse and Brays gift shop, which offers a variety of gifts and donkey adoptions, the proceeds of which go to support the welfare of the donkeys.

iowdonkeysanctuary.org



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THIS MONTH'S PRIZES...

T&Cs apply

1



Cream Tea for two at Grazers Café

Courtesy of iowdonkeysanctuary.org
Tel: 01983 852693

2



Sunday Roast for two

Courtesy of Victoria Tavern, East Cowes
Tel: 01983 295961

3



£20 Amazon voucher

Courtesy of Wightfibre
www.wightfibre.com

4



Luxury breakfast in bed kit

Courtesy of Grace's Bakery
Tel: 01983 632231
www.gracesbakery.uk

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